

U Microfinance Bank Limited - Islamic Banking

The financing rates & processing fee on different financing products with effective from April, 09, 2025, are given below. Bank can change the profit rates during the year. For updated rates, please contact nearest U Bank Islamic Banking Branch or visit U bank Website www.ubank.com.pk

Sr No.	Products Name	Flat Rate	IRR	Processing Fees	
1	Apna Karobar - Premium Murabaha Financing-Gold bullion/ Jewellery (250K-350K)- EMI	28.00%	48.22%	3.25% of financing amount or PKR 30,000 + FED, whichever is lower	
2	Apna Karobar - Premium Murabaha Financing-Gold bullion/ Jewellery (350K-500K)- EMI	27.00%	46.60%		
3	Apna Karobar - Premium Murabaha Financing-Gold bullion/ Jewellery (500K-01M)- EMI	25.00%	43.34%		
4	Apna Karobar - Premium Murabaha Financing-Gold bullion/ Jewellery (01M-03M)- EMI	25.00%	43.34%		
5	Apna Karobar - Premium Murabaha Financing-Gold bullion/ Jewellery (250K-01M)- HFY	27.00%	35.60%		
6	Apna Karobar - Premium Murabaha Financing-Gold bullion/ Jewellery (01M-03M)- HFY	25.00%	32.52%		
7	Apna Karobar - Premium Murabaha Financing-Gold bullion/ Jewellery 01 Month (250K-3M) - Bullet	35.00%	35.00%		
8	Apna Karobar - Premium Murabaha Financing-Gold bullion/ Jewellery & Cashback Securities Based Collateral (250K-350K) - Bullet	43.00%	43.00%		
9	Apna Karobar - Premium Murabaha Financing-Gold bullion/ Jewellery & Cashback Securities Based Collateral(350K-01M) - Bullet	42.00%	42.00%		
10	Apna Karobar - Premium Murabaha Financing-Gold bullion/ Jewellery & Cashback Securities Based Collateral(01M - 02M) - Bullet	40.00%	40.00%		
11	Apna Karobar - Premium Murabaha Financing-Gold bullion/ Jewellery & Cashback Securities Based Collateral(02M - 03M) - Bullet	39.00%	39.00%		
12	Apna Karobar - Premium Murabaha Financing Gold bullion/ Jewellery(50K-100K) - EMI	30.00%	51.44%		
13	Apna Karobar - Premium Murabaha Financing Gold bullion/ Jewellery(100K-250K) - EMI	29.00%	49.84%		
14	Apna Karobar - Premium Murabaha Financing Gold bullion/ Jewellery (50K-100K) - Half Yearly	29.00%	37.59%		
15	Apna Karobar - Premium Murabaha Financing Gold bullion/ Jewellery(100K-250K) - Half Yearly	28.00%	36.32%		
16	Apna Karobar - Premium Murabaha Financing Gold bullion/ Jewellery 1 Month (50K-100K) - Bullet	37.00%	37.00%		
17	Apna Karobar - Premium Murabaha Financing Gold bullion/ Jewellery1 Month (100K-250K) - Bullet	36.00%	36.00%		
18	Apna Karobar - Premium Murabaha Financing Gold bullion/ Jewellery (50K-100K) - Bullet	45.00%	45.00%		
19	Apna Karobar - Premium Murabaha Financing Gold bullion/ Jewellery (100K-250K) - Bullet	44.00%	44.00%		
20	Asaan Kashtkar - Premium Salam Financing Gold bullion/ Jewellery & Cashback Securities Based Collateral (50K-100K) - Bullet	45.00%	45.00%		
21	Asaan Kashtkar - Premium Salam Financing Gold bullion/ Jewellery & Cashback Securities Based Collateral (100K-250K) - Bullet	44.00%	44.00%		
22	Asaan Kashtkar - Premium Salam Financing Gold bullion/ Jewellery & Cashback Securities Based Collateral (250K-350K) - Bullet	43.00%	43.00%		
23	Asaan Kashtkar - Premium Salam Financing Gold bullion/ Jewellery & Cashback Securities Based Collateral (350,001-1M) - Bullet	43.00%	43.00%		
24	Asaan Kashtkar - Premium Salam Financing Gold bullion/ Jewellery & Cashback Securities Based Collateral (01M-02M) - Bullet	40.00%	40.00%		
25	Asaan Kashtkar - Premium Salam Financing Gold bullion/ Jewellery & Cashback Securities Based Collateral (02M-03M) - Bullet	39.00%	39.00%		
26	Apna Karobar - Murabaha Financing -(40K-60K) - EMI	35.00%	59.39%	4.5% of financing amount + FED	
27	Apna Karobar - Murabaha Financing -Agri-(40K-60K) - Bullet	55.00%	55.00%		
28	Apna Karobar - Premium Murabaha Financing-Salaried	24.00%	41.70%		
29	Apna Karobar - Premium Murabaha Financing-Agri Passbook,Mortgage, Vehicle & Tractor (30K-3M) - EMI	24.00%	41.70%		
30	Apna Karobar - Premium Murabaha Financing-Agri Passbook,Mortgage, Vehicle & Tractor (30K-3M) - HFY	30.00%	38.85%		
31	Apna Karobar - Premium Murabaha Financing-Agri Passbook,Mortgage, Vehicle & Tractor 01 Month(30K-3M) - Bullet	35.00%	35.00%		
32	Apna Karobar - Premium Murabaha Financing-Agri Passbook,Mortgage, Vehicle & Tractor (30K-350K) - Bullet	40.00%	40.00%		
33	Apna Karobar - Premium Murabaha Financing - Agri Passbook,Mortgage, Vehicle & Tractor (350,001-3M) - Bullet	36.00%	36.00%		
34	Enaya Murabaha Financing (35K-350K) - (01 YEAR)EMI	24.00%	41.40%		
35	Enaya Murabaha Financing (35K-350K) - (03 YEAR)EMI	24.00%	39.43%		
36	Enaya Murabaha Financing (35K-350K) - (05 YEAR)EMI	24.00%	36.82%		
37	Asaan Kashtkar - Salam Financing (40K-60K) - Bullet	61.00%	61.00%		
38	Asaan Kashtkar - Premium Salam Financing Agri Passbook, Mortgage, Vehicle & Tractor Based Collateral (40K-150K) - Bullet	50.00%	50.00%		
39	Asaan Kashtkar - Premium Salam Financing Agri Passbook, Mortgage, Vehicle & Tractor Based Collateral (150,001-500K) - Bullet	52.00%	52.00%		
40	Asaan Kashtkar - Premium Salam Financing Agri Passbook, Mortgage, Vehicle & Tractor Based Collateral (500,001-3M) - Bullet	45.00%	45.00%		
41	Makaan Asaan - Diminishing Musharakah Financing (Plot+Cons)	27.00%	46.60%		
42	Makaan Asaan - Diminishing Musharakah Financing (Cons)	27.00%	46.60%		
43	Makaan Asaan - Diminishing Musharakah Financing (Improv+Renov)	27.00%	46.60%		
44	Makaan Asaan - Diminishing Musharakah Financing (Purchase)	27.00%	46.60%		
45	UBank Commercial Vehicle- Diminishing Musharakah Financing (DMF)	23.00%	31.53%		
46	UBank Tractor- Diminishing Musharakah Financing (DMF)HFY	36.00%	46.39%		
47	UBank Tawfeeq Financing - Diminishing Musharakah	37.00%	62.52%		3.5% of financing amount or PKR 30,000 + FED, whichever is lower
48	UBank Solar Financing - Diminishing Musharakah (Home 50K-3M) EMI	29.50%	50.64%		
49	UBank Solar Financing - Diminishing Musharakah (Enterprise 50K-3M) EMI	29.50%	50.64%		
50	UBank Solar Financing - Diminishing Musharakah (Agri 35K-3M) HFY	29.50%	38.22%		
51	PTCL UBank Commercial Vehicle- Diminishing Musharakah Financing (DMF)	1 Year KIBOR Minus 3		N/A	
52	PTCL Enaya Murabaha Financing (35K-350K) EMI				
53	PTCL Makaan Asaan - Diminishing Musharakah Financing				
54	PTET UBank Commercial Vehicle- Diminishing Musharakah Financing (DMF)				
55	PTET Enaya Murabaha Financing (35K-350K) EMI				
56	PTET Makaan Asaan - Diminishing Musharakah Financing				
57	PTET UBank Tawfeeq Financing - Diminishing Musharakah				