



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.

Apac Service - Premium Marchard Francing Cold bullion / Service Michael		Banking Branch or visit U bank Website <u>www.ubank.com.p</u>	<u>ok</u> .		
1	Sr No.	Products Name	Flat Rate	IRR	Processing Fees
No. Section Printing Number Printing Num	1	Apna Karobar - Premium Murabaha Financing-Gold bullion/ Jewellery (250K-350K)- EMI	28.00%	48.22%	
Age Control Protect	2	Apna Karobar - Premium Murabaha Financing-Gold bullion/ Jewellery (350K-500K)- EMI	27.00%	46.60%	
No. Section Processing Company Compa	3	Apna Karobar - Premium Murabaha Financing-Gold bullion/ Jewellery (500K-01M)- EMI	25.00%	43.34%	
Age	4	Apna Karobar - Premium Murabaha Financing-Gold bullion/ Jewellery (01M-03M)- EMI	25.00%	43.34%	
Column	5	Apna Karobar - Premium Murabaha Financing-Gold bullion/ Jewellery (250K-01M)- HFY	27.00%	35.60%	
1	6		25.00%	32.52%	
Page Section	7	Apna Karobar - Premium Murabaha Financine-Gold bullion/ Jewellery 01 Month (250K-3M) - Bullet	35.00%	35.00%	
Section Procession Procession Numbers Transmitter Continued Procession Continued	8				
Page Section			42.00%	42.00%	3.25% of financing amount or PKR 30,000 + FED, whichever is lower
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Page Section Processing Microbials Trinocopy Golds Sulface Section					
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Section Procession Marcaliton Financing Gold Indianal Processing Gold Station of Proceedings (1985) - 1-10-11 (1985) - 1-					
17					
13					
Majera Georgios - Preseitum Marchaba Trisoning Gold bullouf Javeellery (Dio-1900) - Bullet					
19	17	Apna Karobar - Premium Murabaha Financing Gold bullion/ Jewellery1 Month (100K-250K) - Bullet	36.00%	36.00%	
Asser Karbidar - Premium Sisiem Prisonage Gold Indianal Assertives Race Construct (S00-1004) - Builder	18	Apna Karobar - Premium Murabaha Financing Gold bullion/ Jewellery (50K-100K) - Bullet	45.00%	45.00%	
Autor Karlster - Previous Salam Francing Gold Indies / Jewestery & Carbback Securities Based Colleters (1)(005-1396) - Builter 44,000 44,000	19	Apna Karobar - Premium Murabaha Financing Gold bullion/ Jewellery (100K-250K) - Bullet	44.00%	44.00%	
22	20	Asaan Kashtkar - Premium Salam Financing Gold bullion/ Jewellery & Cashback Securities Based Collateral (50K-100K) - Bullet	45.00%	45.00%	
Account Nationary - Premium Station Financing Gold bullion/ Feereliny & Carabhack Securities Based Collateral (DIA-CRU) - Build: 40,000 40,000	21	Asaan Kashtkar - Premium Salam Financing Gold bullion/ Jewellery & Cashback Securities Based Collateral (100K-250K) - Bullet	44.00%	44.00%	
Aliana Kantikar - Premium Salam Francing Gald hollion / Jeverleys & Cashands Securities Based Collateral (DIA GMN) - Rulet	22	Asaan Kashtkar - Premium Salam Financing Gold bullion/ Jewellery & Cashback Securities Based Collateral (250K-350K) - Bullet	43.00%	43.00%	
Asian Karlshar - Premium Saltum Financing Gold Bullion / Jewelley & Cashback Securities Based Colisteral (0204 GMM) - Bullet 35.00% 30.00%					
April Name Arrowship - Municipality Financing - (4001-4001) - EMI	24	Asaan Kashtkar - Premium Salam Financing Gold bullion/ Jewellery & Cashback Securities Based Collateral (01M-02M) - Bullet	40.00%	40.00%	
24 April Kerober - Numbahar Financing - Agri-Fit-Got001 - Bullet 55.00% 55.00%	25	Asaan Kashtkar - Premium Salam Financing Gold bullion/ Jewellery & Cashback Securities Based Collateral (02M-03M) - Bullet	39.00%	39.00%	
24.00% 2	26	Apna Karobar - Murabaha Financing -(40K-600K) - EMI	35.00%	59.39%	
24 Apra Karobar - Premium Murabaha Financing-Agri Pasabook, Mortgape, Vehicle & Tractor (Bio-3M) - EM Apra Karobar - Premium Murabaha Financing-Agri Pasabook, Mortgape, Vehicle & Tractor (Bio-3M) - Birl Apra Karobar - Premium Murabaha Financing-Agri Pasabook, Mortgape, Vehicle & Tractor (Bio-3M) - Birl Apra Karobar - Premium Murabaha Financing-Agri Pasabook, Mortgape, Vehicle & Tractor (Bio-3M) - Birl Apra Karobar - Premium Murabaha Financing-Agri Pasabook, Mortgape, Vehicle & Tractor (Bio-3M) - Birl Apra Karobar - Premium Murabaha Financing Agri Pasabook, Mortgape, Vehicle & Tractor (Bio-3M) - Birl Enzym Murabaha Financing (BS-3500] - (3) YEAN [EM 24.000 34.000	27	Apna Karobar - Murabaha Financing -Agri-(40K-600K) - Bullet	55.00%	55.00%	
20	28	Apna Karobar - Premium Murabaha Financing-Salaried	24.00%	41.70%	
1 Agen Karober - Premium Murabaha Financing Agri Pasabook, Mortgage, Vehicle & Tractor DI Morth[JDX 3M) - Builet	29	Apna Karobar - Premium Murabaha Financing-Agri Passbook, Mortgage, Vehicle & Tractor (30K-3M) - EMI	24.00%	41.70%	
24 Apra Karobar - Premium Murabaha Financing-Agri Pasabook-Montgage, Vehicle & Tractor (300-3501) - Bullet 36.00% 36.0	30	Apna Karobar - Premium Murabaha Financing-Agri Passbook, Mortgage, Vehicle & Tractor (30K-3M) - HFY	30.00%	38.85%	
33 Apru Karobar - Premium Murabaha Financing (Agri Passbook, Mortgage, Vehicle & Tractor (150,001-3M) - Bullet 24,00% 41,40% 41,40% 42,40% 41,40% 42,40% 41,40% 42,40% 41,40% 42,	31	Apna Karobar - Premium Murabaha Financing-Agri Passbook, Mortgage, Vehicle & Tractor 01 Month(30K-3M) - Bullet	35.00%	35.00%	
### Enzys Murabaha Financing (BSK-350K) - (DI YEAR) [EMI	32	Apna Karobar - Premium Murabaha Financing-Agri Passbook, Mortgage, Vehicle & Tractor (30K-350K) - Bullet	40.00%	40.00%	
Enzya Murzabah Financing (35K-350K) - (03 YEAR JEMI 24,00% 36,83% 4,5% of financing amount + FED	33	Apna Karobar - Premium Murabaha Financing- Agri Passbook, Mortgage, Vehicle & Tractor (350,001-3M) - Bullet	36.00%	36.00%	
Section Sect	34	Enaya Murabaha Financing (35K-350K) - (01 YEAR)EMI	24.00%	41.40%	
37 Axaan Kashtkar - Salam Financing (40K-600g) - Bullet 51.00% 51.00% 50.0	35	Enaya Murabaha Financing (35K-350K) - (03 YEAR)EMI	24.00%	39.43%	
Asaan Kashtkar - Premium Salam Financing Agri Passbook, Mortgage, Vehicle & Tractor Based Collateral (40K-150K) - Buillet 50,00% 50,	36	Enaya Murabaha Financing (35K-350K) - (05 YEAR)EMI	24.00%	36.82%	4.5% of financing amount + FED
Saan Kashtkar - Premium Salam Financing Agri Passbook, Mortgage, Vehicle & Tractor Based Collateral (150,001-500K) - Bullet	37	Asaan Kashtkar - Salam Financing (40K-600K) - Bullet	61.00%	61.00%	
Asaan Kashtkar - Premium Salam Financing Agri Passbook, Mortgage, Vehicle & Tractor Based Collateral (500,001-3M) - Bullet 45.00% 45.00% 44.00% 45.00	38	Asaan Kashtkar - Premium Salam Financing Agri Passbook, Mortgage, Vehicle & Tractor Based Collateral (40K-150K) - Bullet	50.00%	50.00%	
41 Makaan Asaan - Diminishing Musharakah Financing (Plot+Cone) 27,00% 46,60% 42 Makaan Asaan - Diminishing Musharakah Financing (Improv-Renov) 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)HPY 36,00% 46,39% 47 UBank Tawfeeq Financing - Diminishing Musharakah (Home 50K-3M) EMI 29,50% 50,64% 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 (Agt 35K-39M) HPY 29,50% 38,22% 51 PTCL UBank Commercial Vehicle - Diminishing Musharakah Financing (DMF) 1 52 PTCL Enaya Murabaha Financing (BSK-350K) EMI 1 1 53 PTCL Makaan Asaan - Diminishing Musharakah Financing (DMF) 1 Year KIBOR Minus 3 N/A <td>39</td> <td>Asaan Kashtkar - Premium Salam Financing Agri Passbook, Mortgage, Vehicle & Tractor Based Collateral (150,001-500K) - Bullet</td> <td>52.00%</td> <td>52.00%</td> <td></td>	39	Asaan Kashtkar - Premium Salam Financing Agri Passbook, Mortgage, Vehicle & Tractor Based Collateral (150,001-500K) - Bullet	52.00%	52.00%	
41 Makaan Asaan - Diminishing Musharakah Financing (Plot+Cone) 27,00% 46,60% 42 Makaan Asaan - Diminishing Musharakah Financing (Improv-Renov) 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)HPY 36,00% 46,39% 47 UBank Tawfeeq Financing - Diminishing Musharakah (Home 50K-3M) EMI 29,50% 50,64% 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 (Agt 35K-39M) HPY 29,50% 38,22% 51 PTCL UBank Commercial Vehicle - Diminishing Musharakah Financing (DMF) 1 52 PTCL Enaya Murabaha Financing (BSK-350K) EMI 1 1 53 PTCL Makaan Asaan - Diminishing Musharakah Financing (DMF) 1 Year KIBOR Minus 3 N/A <td>40</td> <td>Asaan Kashtkar - Premium Salam Financing Agri Passbook, Mortgage, Vehicle & Tractor Based Collateral (500,001-3M) - Bullet</td> <td>45.00%</td> <td>45.00%</td> <td></td>	40	Asaan Kashtkar - Premium Salam Financing Agri Passbook, Mortgage, Vehicle & Tractor Based Collateral (500,001-3M) - Bullet	45.00%	45.00%	
42 Makaan Asaan - Diminishing Musharakah Financing (Cons) 27.00% 46.60% 43 Makaan Asaan - Diminishing Musharakah Financing (ImproveRenov) 27.00% 46.60% 44 Makaan Asaan - Diminishing Musharakah Financing (Purchase) 27.00% 46.60% 45 UBank Commercial Vehicle- Diminishing Musharakah Financing (DMF) 33.00% 31.53% 46 UBank Tractor- Diminishing Musharakah Financing (DMF)HFY 36.00% 46.39% 47 UBank Tawfeeq Financing - Diminishing Musharakah 37.00% 62.52% 48 UBank Solar Financing - Diminishing Musharakah (Home 50K-3M) EMI 29.50% 50.64% 49 UBank Solar Financing - Diminishing Musharakah (Heme 50K-3M) EMI 29.50% 50.64% 50 UBank Solar Financing - Diminishing Musharakah (Agri 38K-39M) HFY 29.50% 50.64% 51 PTCL UBank Commercial Vehicle - Diminishing Musharakah Financing (DMF) 29.50% 38.22% 52 PTCL Enaya Murabaha Financing (BSK-350K) EMI 1 Year KIBOR Minus 3 N/A 53 PTCL Makaan Asaan - Diminishing Musharakah Financing (DMF) 1 Year KIBOR Minus 3 N/A 55 PTET Enaya Mur	41		27.00%	46.60%	
Makaan Asaan - Diminishing Musharakah Financing (Improv-Renov) 27.00% 46.60% Makaan Asaan - Diminishing Musharakah Financing (Purchase) 27.00% 46.60% UBank Commercial Vehicle - Diminishing Musharakah Financing (DMF) 28.00% 31.53% UBank Tardoro - Diminishing Musharakah Financing (DMF) UBank Tardoro - Diminishing Musharakah Financing (DMF) UBank Solar Financing - Diminishing Musharakah (Home 50K-3M) EMI UBank Solar Financing - Diminishing Musharakah (Home 50K-3M) EMI UBank Solar Financing - Diminishing Musharakah (Home 50K-3M) EMI 29.50% 50.64% UBank Solar Financing - Diminishing Musharakah (Home 50K-3M) EMI 29.50% 38.22% PTCL UBank Commercial Vehicle - Diminishing Musharakah Financing (DMF) PTCL UBank Commercial Vehicle - Diminishing Musharakah Financing (DMF) PTCL UBank Commercial Vehicle - Diminishing Musharakah Financing (DMF) PTCL UBank Commercial Vehicle - Diminishing Musharakah Financing (DMF) 1 Year KIBOR Minus 3 N/A N/A PTET Enaya Murabaha Financing (SSK-350K) EMI 50 PTET Makaan Asaan - Diminishing Musharakah Financing (DMF)			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 (Home 50K-3M) EMI 29.50% 50.64% 48 UBank Solar Financing - Diminishing Musharakah (Home 50K-3M) EMI 29.50% 50.64% 50 UBank Solar Financing - Diminishing Musharakah (Enterprise 50K-3M) EMI 29.50% 50.64% 51 PTCL UBank Solar Financing - Diminishing Musharakah (Agri 35K-3M) HFY 29.50% 38.22% 51 PTCL UBank Commercial Vehicle- Diminishing Musharakah Financing (DMF) 29.50% 38.22% 52 PTCL UBank Asaan - Diminishing Musharakah Financing (DMF) 1 Year KIBOR Minus 3 N/A 53 PTCT UBank Commercial Vehicle- Diminishing Musharakah Financing (DMF) 1 Year KIBOR Minus 3 N/A 54 PTET Enaya Murabaha Financing (BSK-350K) EMI 1 Year KIBOR Minus 3 N/A					
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46 UBank Tractor- Diminishing Musharakah Finanding (DMF)HFY 48 UBank Solar Finanding - Diminishing Musharakah (Home S0K-3M) EMI 49 UBank Solar Finanding - Diminishing Musharakah (Home S0K-3M) EMI 50 UBank Solar Finanding - Diminishing Musharakah (Home S0K-3M) EMI 51 PTCL UBank Solar Finanding - Diminishing Musharakah (Agri 3SK-3M) HFY 52 PTCL Enaya Murabaha Finanding (DMF) 53 PTCL UBank Solar Finanding (BSK-3SOK) EMI 54 PTET UBank Commercial Vehicle - Diminishing Musharakah Finanding 55 PTET UBank Commercial Vehicle - Diminishing Musharakah Finanding 56 PTET UBank Commercial Vehicle - Diminishing Musharakah Finanding 57 PTCL UBank Commercial Vehicle - Diminishing Musharakah Finanding 58 PTET UBank Commercial Vehicle - Diminishing Musharakah Finanding 59 PTET UBank Commercial Vehicle - Diminishing Musharakah Finanding 50 PTET UBank Commercial Vehicle - Diminishing Musharakah Finanding 50 PTET UBank Commercial Vehicle - Diminishing Musharakah Finanding 59 PTET UBank Commercial Vehicle - Diminishing Musharakah Finanding 50 PTET UBank Commercial Vehicle - Diminishing Musharakah Finanding 50 PTET UBank Commercial Vehicle - Diminishing Musharakah Finanding					
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UBank Solar Financing - Diminishing Musharakah (Home SOK-3M) EMI 29.50% 50.64% UBank Solar Financing - Diminishing Musharakah (Enterprise SOK-3M) EMI 29.50% 50.64% UBank Solar Financing - Diminishing Musharakah (Enterprise SOK-3M) EMI 29.50% 38.22% PTCL UBank Solar Financing - Diminishing Musharakah (Agri 3SK-3M) HFY 29.50% 38.22% PTCL Enaya Murabaha Financing (Diminishing Musharakah Financing (DMF) PTCL Enaya Murabaha Financing (BSK-3SOK) EMI TET UBank Commercial Vehicle - Diminishing Musharakah Financing (DMF) 1 Year KIBOR Minus 3 N/A PTET Enaya Murabaha Financing (BSK-3SOK) EMI FTET Enaya Murabaha Financing (BSK-3SOK) EMI PTET Enaya Murabaha Financing (BSK-3SOK) EMI					
UBank Solar Financing - Diminishing Musharakah (Enterprise SOK-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) 52 PTCL Enaya Murabaha Financing (35K-35K) EMI 53 PTCL UBank Commercial Vehicle- Diminishing Musharakah Financing (DMF) 54 PTET UBank Commercial Vehicle- Diminishing Musharakah Financing (DMF) 55 PTET Enaya Murabaha Financing (35K-35K) EMI 56 PTET Enaya Murabaha Financing (35K-35K) EMI 57 PTET Enaya Murabaha Financing (35K-35K) EMI					3.5% of financing amount or PKR 30,000 + FED, whichever is lower
UBank Solar Financing - Diminishing Musharakah (Agri 35K-3M) HFY 29.50% 38.22% PTCL UBank Commercial Vehicle - Diminishing Musharakah Financing (DMF) PTCL Enaya Murabaha Financing (35K-35K) EMI PTCL Wakaan - Diminishing Musharakah Financing PTCL Wakaan - Diminishing Musharakah Financing PTCL Wakaan - Diminishing Musharakah Financing PTCT UBank Commercial Vehicle - Diminishing Musharakah Financing (DMF) 1 Year KIBOR Minus 3 N/A PTCT Enaya Murabaha Financing (35K-35K) EMI PTCT Enaya Murabaha Financing (35K-35K) EMI					
PTCL UBank Commercial Vehicle- Diminishing Musharakah Financing (DMF) PTCL Enaya Murabaha Financing (35K-350K) EMI PTCL Makaan Asaan - Diminishing Musharakah Financing PTCL Wakaan Asaan - Diminishing Musharakah Financing PTET UBank Commercial Vehicle- Diminishing Musharakah Financing (DMF) 1 Year KIBOR Minus 3 N/A PTET Enaya Murabaha Financing (35K-350K) EMI PTET Makaan Asaan - Diminishing Musharakah Financing					
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PTCL Makaan Asaan - Diminishing Musharakah Financing PTCT UBank Commercial Vehicle - Diminishing Musharakah Financing (DMF) 1 Year KIBOR Minus 3 N/A PTET Enaya Murabaha Financing (BSK-350K) EMI PTET Makaan Asaan - Diminishing Musharakah Financing			-		
54 PTET UBank Commercial Vehicle - Diminishing Musharakah Financing (DMF) 1 Year KIBOR Minus 3 N/A 55 PTET Enaya Murabaha Financing (BSK-350K) EMI 56 PTET Makaan Asaan - Diminishing Musharakah Financing					
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56 PTET Makaan Asaan - Diminishing Musharakah Financing			1 Year KIBO	R Minus 3	N/A
	55	PTET Enaya Murabaha Financing (35K-350K) EMI			
57 PTET UBank Tawfeeq Financing - Diminishing Musharakah					
	57	PTET UBank Tawfeeq Financing - Diminishing Musharakah			