

**U Microfinance Bank Limited - Islamic Banking**

The financing rates & processing fee on different financing products with effective from February 1, 2026 are given below. Bank can change the profit rates during the year. For further information, please contact nearest U Bank Islamic Banking Branch or visit U bank Website [www.ubank.com.pk](http://www.ubank.com.pk).

Sr No.	Products Name	Flat Rate	IRR	Processing Fees
1	Apna Karobar - Premium Murabaha Financing-Gold bullion/ Jewellery (250,001-350K)- EMI	28.00%	48.22%	
2	Apna Karobar - Premium Murabaha Financing-Gold bullion/ Jewellery (350,001-500,000)- EMI	27.00%	46.60%	
3	Apna Karobar - Premium Murabaha Financing-Gold bullion/ Jewellery (500,001 - 5,000,000)- EMI	25.00%	43.34%	
4	Apna Karobar - Premium Murabaha Financing Gold bullion/ Jewellery(50,000-100,000) - EMI	30.00%	51.44%	
5	Apna Karobar - Premium Murabaha Financing Gold bullion/ Jewellery(100,001-250,000) - EMI	29.00%	49.84%	
6	Apna Karobar - Premium Murabaha Financing-Gold bullion/ Jewellery (250,001 - 1,000,000)- HFY	27.00%	35.06%	
7	Apna Karobar - Premium Murabaha Financing-Gold bullion/ Jewellery (1,000,001 - 5,000,000M)- HFY	26.96%	35.00%	
8	Apna Karobar - Premium Murabaha Financing Gold bullion/ Jewellery(50,000-100,000) - HFY	29.00%	37.59%	
9	Apna Karobar - Premium Murabaha Financing-Gold bullion/ Jewellery & Cashback Securities Based Collateral (250,001-350,000) - Bullet	43.00%	43.00%	
10	Apna Karobar - Premium Murabaha Financing-Gold bullion/ Jewellery & Cashback Securities Based Collateral (350,001-1,000,000) - Bullet	42.00%	42.00%	
11	Apna Karobar - Premium Murabaha Financing-Gold bullion/ Jewellery & Cashback Securities Based Collateral (1,000,001 - 5,000,000M) - Bullet	40.00%	40.00%	
12	Apna Karobar - Premium Murabaha Financing Gold bullion/ Jewellery (50,000-100,000) - Bullet	45.00%	45.00%	01% of financing amount or PKR 30,000+FED, whichever is lower
13	Apna Karobar - Premium Murabaha Financing Gold bullion/ Jewellery (100,001-250,000) - Bullet	44.00%	44.00%	
14	Apna Karobar - Premium Murabaha Financing-Agri Passbook,Mortgage, Vehicle & Tractor 01 Month(30,000-3,000,000) - Bullet	35.00%	35.00%	
15	Asaan Kashtkar - Premium Salam Financing Gold bullion/ Jewellery & Cashback Securities Based Collateral (250,001-350,000) - Bullet	43.00%	43.00%	
16	Asaan Kashtkar - Premium Salam Financing Gold bullion/ Jewellery & Cashback Securities Based Collateral (350,001-1,000,000) - Bullet	43.00%	43.00%	
17	Asaan Kashtkar - Premium Salam Financing Gold bullion/ Jewellery & Cashback Securities Based Collateral (1,000,001 - 5,000,000) - Bullet	40.00%	40.00%	
18	Asaan Kashtkar - Premium Salam Financing Gold bullion/ Jewellery & Cashback Securities Based Collateral (50,000-100,000) - Bullet	45.00%	45.00%	
19	Apna Karobar - Premium Murabaha Financing Gold bullion/ Jewellery 1 Month (50K-100K) - Bullet	37.00%	37.00%	
20	Apna Karobar - Premium Murabaha Financing Gold bullion/ Jewellery 1 Month (100,001-250,000) - Bullet	36.00%	36.00%	
21	Apna Karobar - Premium Murabaha Financing-Gold bullion/ Jewellery 01 Month (250,001 - 5,000,000) - Bullet	35.00%	35.00%	
22	Asaan Kashtkar - Premium Salam Financing Gold bullion/ Jewellery & Cashback Securities Based Collateral (100,001-250,000) - Bullet	44.00%	44.00%	
23	Apna Karobar - Premium Murabaha Financing Gold bullion/ Jewellery(100,001-250,000) - HFY	28.00%	36.32%	
24	Asaan Kashtkar - Salam Financing (40,000-600,000) - Bullet	61.00%	61.00%	
25	Asaan Kashtkar - Premium Salam Financing Agri Passbook, Mortgage, Vehicle & Tractor Based Collateral (40,000-150,000) - Bullet	50.00%	50.00%	
26	Asaan Kashtkar - Premium Salam Financing Agri Passbook, Mortgage, Vehicle & Tractor Based Collateral (150,001-500,000) - Bullet	52.00%	52.00%	
27	Asaan Kashtkar - Premium Salam Financing Agri Passbook, Mortgage, Vehicle & Tractor Based Collateral (500,001-3,000,000) - Bullet	45.00%	45.00%	
28	Apna Karobar - Murabaha Financing (40,000-600,000) - EMI	35.00%	59.39%	
29	Enaya Murabaha Financing (35,000-350,000) - (01 YEAR ) EMI	22.00%	38.40%	
30	Enaya Murabaha Financing (35,000-350,000) - (03 YEAR ) EMI	22.00%	38.40%	
31	Enaya Murabaha Financing (35,000-350,000) - (05 YEAR ) EMI	22.00%	38.40%	
32	Apna Karobar - Premium Murabaha Financing-Agri Passbook,Mortgage, Vehicle & Tractor (30,000-350,000) - Bullet	40.00%	40.00%	
33	Apna Karobar - Premium Murabaha Financing- Agri Passbook,Mortgage, Vehicle & Tractor (350,001-3,000,000) - Bullet	36.00%	36.00%	
34	Apna Karobar - Premium Murabaha Financing-Agri Passbook,Mortgage, Vehicle & Tractor (30,000-3,000,000) - HFY	30.00%	38.85%	
35	Apna Karobar - Murabaha Financing Agri (40,000-600,000) - Bullet	55.00%	55.00%	
36	Apna Karobar - Premium Murabaha Financing-Salaried (350,000-2,000,000) EMI	19.96%	35.00%	
37	Makaan Asaan - Diminishing Musharakah Financing (Plot+Cons)	27.00%	46.60%	
38	Makaan Asaan - Diminishing Musharakah Financing (Purchase)	27.00%	46.60%	
39	Makaan Asaan - Diminishing Musharakah Financing (Cons)	27.00%	46.60%	
40	Apna Karobar - Premium Murabaha Financing-Agri Passbook,Mortgage, Vehicle & Tractor (30,000-3,000,000) - EMI	24.00%	41.70%	
41	UBank Commercial Vehicle- Diminishing Musharakah Financing (DMF)	23.00%	40.66%	
42	UBank Tawfeeq Financing - Diminishing Musharakah	37.00%	62.52%	
43	UBank Solar Financing - Diminishing Musharakah (Agri 35,000-3,000,000) HFY	29.50%	38.22%	
44	UBank Tractor- Diminishing Musharakah Financing (DMF)HFY	36.00%	46.39%	
45	UBank Solar Financing - Diminishing Musharakah (Home 50,000-3,000,000) EMI	29.50%	50.64%	3.5% of financing amount or PKR 30,000 + FED, whichever is lower
46	UBank Solar Financing - Diminishing Musharakah (Enterprise 50,000-3,000,000) EMI	29.50%	50.64%	
47	PTET UBank Tawfeeq Financing - Diminishing Musharakah			
48	PTCL Enaya Murabaha Financing (35K-350K) EMI			
49	PTET Enaya Murabaha Financing (35,000-350,000) EMI			
50	PTCL UBank Commercial Vehicle- Diminishing Musharakah Financing (DMF)			
51	PTET UBank Commercial Vehicle- Diminishing Musharakah Financing (DMF)			1 Year KIBOR Plus 2%
52	PTCL Makaan Asaan - Diminishing Musharakah Financing			N/A
53	PTET Makaan Asaan - Diminishing Musharakah Financing			