

U Microfinance Bank Limited - Islamic Banking

The financing rates & processing fee on different financing products with effective from July 03, 2026 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	Asaan Kashtkar - Salam Financing (40,000-600,000) - Bullet	61.00%	61.00%	4.5% of financing amount or PKR 30,000 + FED, whichever is lower
2	Asaan Kashtkar - Premium Salam Financing Agri Passbook, Mortgage, Vehicle & Tractor Based Collateral (40,000-150,000) - Bullet	50.00%	50.00%	
3	Asaan Kashtkar - Premium Salam Financing Agri Passbook, Mortgage, Vehicle & Tractor Based Collateral (150,001-500,000) - Bullet	52.00%	52.00%	
4	Asaan Kashtkar - Premium Salam Financing Agri Passbook, Mortgage, Vehicle & Tractor Based Collateral (500,001-3,000,000) - Bullet	45.00%	45.00%	
5	Apna Karobar - Murabaha Financing (40,000-600,000) - EMI	35.00%	59.39%	0% of loan amount
6	Apna Karobar - Premium Murabaha Financing-Gold bullion/ Jewellery (250,001-350K)- EMI	28.62%	49.22%	
7	Apna Karobar - Premium Murabaha Financing-Gold bullion/ Jewellery (350,001-500,000)- EMI	27.62%	47.60%	
8	Apna Karobar - Premium Murabaha Financing-Gold bullion/ Jewellery (500,001 - 5,000,000)- EMI	25.61%	44.34%	
9	Apna Karobar - Premium Murabaha Financing Gold bullion/ Jewellery(50,000-100,000) - EMI	30.62%	52.44%	
10	Apna Karobar - Premium Murabaha Financing Gold bullion/ Jewellery(100,001-250,000) - EMI	29.62%	50.84%	
11	Apna Karobar - Premium Murabaha Financing-Gold bullion/ Jewellery (250,001 - 1,000,000)- HFY	29.37%	38.06%	
12	Apna Karobar - Premium Murabaha Financing-Gold bullion/ Jewellery (1,000,001 - 5,000,000M)- HFY	29.33%	38.00%	
13	Apna Karobar - Premium Murabaha Financing Gold bullion/ Jewellery(50,000-100,000) - HFY	31.38%	40.59%	
14	Apna Karobar - Premium Murabaha Financing Gold bullion/ Jewellery(100,001-250,000) - HFY	30.37%	39.32%	
15	Apna Karobar - Premium Murabaha Financing-Gold bullion/ Jewellery & Cashback Securities Based Collateral (250,001-350,000) - Bullet	46.00%	46.00%	
16	Apna Karobar - Premium Murabaha Financing-Gold bullion/ Jewellery & Cashback Securities Based Collateral (350,001 - 1,000,000) - Bullet	45.00%	45.00%	
17	Apna Karobar - Premium Murabaha Financing-Gold bullion/ Jewellery & Cashback Securities Based Collateral (1,000,001 - 5,000,000M) - Bullet	43.00%	43.00%	
18	Apna Karobar - Premium Murabaha Financing Gold bullion/ Jewellery (50,000-100,000) - Bullet	48.00%	48.00%	
19	Apna Karobar - Premium Murabaha Financing Gold bullion/ Jewellery (100,001-250,000) - Bullet	47.00%	47.00%	
20	Apna Karobar - Premium Murabaha Financing-Agri Passbook,Mortgage, Vehicle & Tractor (30,000-350,000) - Bullet	40.00%	40.00%	4.5% of financing amount or PKR 30,000 + FED, whichever is lower
21	Apna Karobar - Premium Murabaha Financing- Agri Passbook,Mortgage, Vehicle & Tractor (350,001-3,000,000) - Bullet	36.00%	36.00%	
22	Apna Karobar - Premium Murabaha Financing-Agri Passbook,Mortgage, Vehicle & Tractor 01 Month(30,000-3,000,000) - Bullet	35.00%	35.00%	
23	Apna Karobar - Premium Murabaha Financing-Agri Passbook,Mortgage, Vehicle & Tractor (30,000-3,000,000) - HFY	30.00%	38.85%	
24	Apna Karobar - Murabaha Financing Agri (40,000-600,000) - Bullet	55.00%	55.00%	
25	Apna Karobar - Premium Murabaha Financing-Agri Passbook,Mortgage, Vehicle & Tractor (30,000-3,000,000) - EMI	24.00%	41.70%	0% of loan amount
26	Asaan Kashtkar - Premium Salam Financing Gold bullion/ Jewellery & Cashback Securities Based Collateral (250,001-350,000) - Bullet	44.00%	44.00%	
27	Asaan Kashtkar - Premium Salam Financing Gold bullion/ Jewellery & Cashback Securities Based Collateral (350,001-1,000,000) - Bullet	44.00%	44.00%	
28	Asaan Kashtkar - Premium Salam Financing Gold bullion/ Jewellery & Cashback Securities Based Collateral (1,000,001 - 5,000,000) - Bullet	41.00%	41.00%	
29	Asaan Kashtkar - Premium Salam Financing Gold bullion/ Jewellery & Cashback Securities Based Collateral (50,000-100,000) - Bullet	46.00%	46.00%	
30	Asaan Kashtkar - Premium Salam Financing Gold bullion/ Jewellery & Cashback Securities Based Collateral (100,001-250,000) - Bullet	45.00%	45.00%	3.5% of financing amount or PKR 30,000 + FED, whichever is lower
31	UBank Solar Financing - Diminishing Musharakah (Agri 35,000-3,000,000) HFY	29.50%	38.22%	
32	UBank Tawfeeq Financing - Diminishing Musharakah	37.00%	62.52%	
33	UBank Tractor- Diminishing Musharakah Financing (DMF)HFY	36.00%	46.39%	3.5% of financing amount or PKR 30,000 + FED, whichever is lower
34	UBank Solar Financing - Diminishing Musharakah (Home 50,000-3,000,000) EMI	29.50%	50.64%	
35	Apna Karobar - Premium Murabaha Financing-Gold bullion/ Jewellery 01 Month (250,001 - 5,000,000) - Bullet	36.00%	36.00%	0% of loan amount
36	Apna Karobar - Premium Murabaha Financing Gold bullion/ Jewellery 1 Month (50K-100K) - Bullet	38.00%	38.00%	
37	Apna Karobar - Premium Murabaha Financing Gold bullion/ Jewellery 1 Month (100,001-250,000) - Bullet	37.00%	37.00%	
38	Apna Karobar - Premium Murabaha Financing-Salaried (06 -60 Months) (350,000-5,000,000) EMI	19.96%	35.00%	4.5% of financing amount or PKR 30,000 + FED, whichever is lower
39	Enaya Murabaha Financing (35,000-500,000) (06 -60 Months) EMI	22.00%	38.40%	
40	Makaan Asaan - Diminishing Musharakah Financing (Plot+Cons) (150K - 5M) EMI	16.50%	29.18%	
41	Makaan Asaan - Diminishing Musharakah Financing (Purchase) (150K - 5M) EMI	16.50%	29.18%	
42	Makaan Asaan - Diminishing Musharakah Financing (Cons) (150K - 5M) EMI	16.50%	29.18%	01% of financing amount or PKR 15,000 + FED, whichever is lower
43	Makaan Asaan - Diminishing Musharakah Financing (Improv+Renov) (150K - 5M) EMI	16.50%	29.18%	
44	UBank Solar Financing - Diminishing Musharakah (Enterprise 50,000-3,000,000) EMI	29.50%	50.64%	3.5% of financing amount or PKR 30,000 + FED, whichever is lower
45	UBank Commercial Vehicle- Diminishing Musharakah Financing (DMF)	23.00%	40.06%	4.5% of financing amount or PKR 30,000 + FED, whichever is lower