U Microfinance Bank Limited - Islamic Banking

The financing rates & processing fee on different financing products with effective from Aug 17, 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%	
6	Apna Karobar - Premium Murabaha Financing-Gold bullion/ Jewellery (250,001-350K)- EMI	28.62%	49.22%	0% of financing amount
	Apna Karobar - Premium Murabaha Financing-Gold bullion/ Jewellery (350,001-500,000)- EMI	27.62%	47.60%	
	Apna Karobar - Premium Murabaha Financing-Gold bullion/ Jewellery (500,001 - 5,000,000)- EMI	25.61%	44.34%	
	Apna Karobar - Premium Murabaha Financing Gold bullion/ Jewellery(50,000-100,000) - EMI	30.62%	52.44%	
	Apna Karobar - Premium Murabaha Financing Gold bullion/ Jewellery(100,001-250,000) - EMI	29.62%	50.84%	
7	Apna Karobar - Premium Murabaha Financing-Gold bullion/ Jewellery (250,001 - 1,000,000)- HFY	30.12%	39.00%	
	Apna Karobar - Premium Murabaha Financing-Gold bullion/ Jewellery (1,000,001- 5,000,000M)- HFY	30.12%	39.00%	
	Apna Karobar - Premium Murabaha Financing Gold bullion/ Jewellery(50,000-100,000) - HFY	31.38%	40.59%	
	Apna Karobar - Premium Murabaha Financing Gold bullion/ Jewellery(100,001-250,000) - HFY	30.37%	39.32%	
8	Apna Karobar - Premium Murabaha Financing-Gold bullion/ Jewellery & Cashback Securities Based Collateral (250,001-350,000) - Bullet	46.00%	46.00%	
	Apna Karobar - Premium Murabaha Financing-Gold bullion/ Jewellery & Cashback Securities Based Collateral (350,001- 1,000,000) - Bullet	45.00%	45.00%	
	Apna Karobar - Premium Murabaha Financing-Gold bullion/ Jewellery & Cashback Securities Based Collateral (1,000,001- 5,000,000M) - Bullet	43.00%	43.00%	
	Apna Karobar - Premium Murabaha Financing Gold bullion/ Jewellery (50,000-100,000) - Bullet	48.00%	48.00%	
	Apna Karobar - Premium Murabaha Financing Gold bullion/ Jewellery (100,001-250,000) - Bullet	47.00%	47.00%	
9	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
	Apna Karobar - Premium Murabaha Financing- Agri Passbook,Mortgage, Vehicle & Tractor (350,001-3,000,000) - Bullet	36.00%	36.00%	
	Apna Karobar - Premium Murabaha Financing-Agri Passbook,Mortgage, Vehicle & Tractor 01 Month(30,000-3,000,000) - Bullet	35.00%	35.00%	
10	Apna Karobar - Premium Murabaha Financing-Agri Passbook,Mortgage, Vehicle & Tractor (30,000-3,000,000) - HFY	30.00%	38.85%	
11	Apna Karobar - Murabaha Financing Agri (40,000-600,000) - Bullet	55.00%	55.00%	
12	Apna Karobar - Premium Murabaha Financing-Agri Passbook,Mortgage, Vehicle & Tractor (30,000-3,000,000) - EMI	24.00%	41.70%	
13	Asaan Kashtkar - Premium Salam Financing Gold bullion/ Jewellery & Cashback Securities Based Collateral (250,001-350,000) - Bullet	44.00%	44.00%	0% of financing amount
	Asaan Kashtkar - Premium Salam Financing Gold bullion/ Jewellery & Cashback Securities Based Collateral (350,001-1,000,000) - Bullet	44.00%	44.00%	
	Asaan Kashtkar - Premium Salam Financing Gold bullion/ Jewellery & Cashback Securities Based Collateral (1,000,001 - 5,000,000) - Bullet	41.00%	41.00%	
	Asaan Kashtkar - Premium Salam Financing Gold bullion/ Jewellery & Cashback Securities Based Collateral (50,000-100,000) - Bullet	46.00%	46.00%	
	Asaan Kashtkar - Premium Salam Financing Gold bullion/ Jewellery & Cashback Securities Based Collateral (100,001-250,000) - Bullet	45.00%	45.00%	
14	UBank Solar Financing - Diminishing Musharakah (Agri 35,000-3,000,000) HFY	29.50%	38.22%	3.5% of financing amount or PKR 30,000 + FED, whichever is lower
15	UBank Tawfeeq Financing - Diminishing Musharakah	37.00%	62.52%	
16	UBank Tractor- Diminishing Musharakah Financing (DMF)HFY	36.00%	46.39%	
17	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
18	Apna Karobar - Premium Murabaha Financing-Gold bullion/ Jewellery 01 Month (250,001 - 5,000,000) - Bullet	36.00%	36.00%	0% of financing amount
	Apna Karobar - Premium Murabaha Financing Gold bullion/ Jewellery 1 Month (50K-100K) - Bullet	38.00%	38.00%	
	Apna Karobar - Premium Murabaha Financing Gold bullion/ Jewellery 1 Month (100,001-250,000) - Bullet	37.00%	37.00%	
19	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
20	Enaya Murabaha Financing (50,000-500,000) (06 -60 Months) EMI	22.00%	38.40%	
21	Makaan Asaan - Diminishing Musharakah Financing (Plot+Cons) (150K - 5M) EMI	16.50%	29.18%	01% of financing amount or PKR 15,000 + FED, whichever is lower
	Makaan Asaan - Diminishing Musharakah Financing (Purchase) (150K - 5M) EMI	16.50%	29.18%	
22	Makaan Asaan - Diminishing Musharakah Financing (Cons) (150K - 5M) EMI	16.50%	29.18%	
23	Makaan Asaan - Diminishing Musharakah Financing (Improv+Renov) (150K - 5M) EMI	16.50%	29.18%	
24	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
25	UBank Commercial Vehicle- Diminishing Musharakah Financing (DMF) (500,000-5,000,000) EMI	11.16%	20.00%	01% of financing amount or PKR 15,000 + FED, whichever is lower

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