

**Last update: 06/2025**

1. An example of buying a first home of a Fixed Ijarah Product:

Fixed Ijarah Product			
Finance to Value %	90%	Property Purchase Price	ﷲ2,000,000.00
Down payment	ﷲ200,000	Finance Amount	ﷲ1,800,000.00
APR%	7.75%	Profit Rate (Fixed or Variable)	Fixed
Finance Term (Years)	20	Monthly Installment	ﷲ14,435.00
Type of Payment	The principal amount and profit amount of the monthly installment	Early Settlement Fees*	ﷲ31,838.00

**Important points:**

- The financing information mentioned above is only an example as the prices mentioned are subject to change according to the terms and conditions of each product.
- \*The amounts due on early settlement reflect the profits of the first three months after the lapse of two years from the effectiveness of the contract (months 25, 26 and 27).

## 2. An example of purchasing a first home of Variable Ijarah product:

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In the event that the SAIBOR rate is (5.20%) at the time of obtaining the financing.

Variable Ijarah Product			
Finance to Value %	90%	Property Purchase Price	ﷲ3,000,000.00
Down Payment	ﷲ300,000	Finance Amount	ﷲ2,700,000.00
APR%	10.73%	Profit Rate (Fixed or Variable)	Variable
Finance Term (Years)	15	Monthly Installment	ﷲ29,346.00
Type of Payment	The principal amount and profit amount of the monthly installment	Early Settlement Fees*	ﷲ64,327.96

### Important points:

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### 3. An example of purchasing a land (variable Ijarah):

In the event that the SAIBOR rate is (5.20%) at the time of obtaining the financing.

Land Financing			
Finance to Value %	70%	Property Purchase Price	₹ 800,000.00
Down Payment	₹240,000	Finance Amount	₹ 560,000.00
APR%	10.94%	Profit Rate (Fixed or Variable)	Variable
Finance Term (Years)	12	Monthly Installment	₹ 6,757.00
Type of Payment	The principal amount and profit amount of the monthly installment	Early Settlement Fees*	₹12,867.80

#### Important points:

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#### 4. An example of Buy and Lease Back product (variable Ijarah):

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In the event that the SAIBOR rate is (5.20%) at the time of obtaining the financing.

Buy and Leaseback Product			
Finance to Value %	70%	Property Purchase Price	ﷲ1,200,000.00
Down payment	No Down Payment	Finance Amount	ﷲ840,000.00
APR%	10.70%	Profit Rate (Fixed or Variable)	Variable
Finance Term (Years)	12	Monthly Installment	ﷲ10,136.00
Type of Payment	The principal amount and profit amount of the monthly installment	Early Settlement Fees*	ﷲ19,301.69

#### Important points:

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**5. An example of purchasing ready unit for expat (variable Ijarah):**

In the event that the SAIBOR rate is (5.20%) at the time of obtaining the financing.

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Ready Unit for Expat Product			
Finance to Value %	80%	Property Purchase Price	ﷲ1,500,000.00
Down payment	ﷲ300,000	Finance Amount	ﷲ1,200,000.00
APR%	11.58%	Profit Rate (Fixed or Variable)	Variable
Finance Term (Years)	15	Monthly Installment	ﷲ14,972.00
Type of Payment	The principal amount and profit amount of the monthly installment	Early Settlement Fees*	ﷲ29,601.21

**Important points:**

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**6. An example of purchasing commercial property (variable Ijarah):**

In the event that the SAIBOR rate is (5.20%) at the time of obtaining the financing.

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Commercial Property Financing			
Finance to Value %	75%	Property Purchase Price	ﷲ4,000,000.00
Down payment	ﷲ1,000,000.00	Finance Amount	ﷲ3,000,000.00
APR%	11.86%	Profit Rate (Fixed or Variable)	Variable
Finance Term (Years)	10	Monthly Installment	ﷲ41,665.00
Type of Payment	The principal amount and profit amount of the monthly installment	Early Settlement Fees*	ﷲ73,280.63

**Important points:**

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- \*The amounts due on early settlement reflect the profits of the first three months after the lapse of two years from the effectiveness of the contract (months 25, 26 and 27).