

# U Microfinance bank Limited

## Schedule of Charges

From 01-01-2018 to 31-06-2018

### 1. LOAN PRODUCTS

#### Mark up rate:

U Livestock Unsecured Loan (Monthly Repayment)	26% Flat
U Livestock Unsecured Loan (Quarterly Repayment)	27% Flat
U Livestock Unsecured Loan (Half Yearly Repayment)	28% Flat
U Livestock Unsecured Loan (Repayment on Maturity)	30% Flat
U Livestock Secured Loan	30% Flat
Karsaz Gold Loan	23% Flat
U Zarai Qarza	30% Flat
Agri Passbook Qarza	30% Flat
Agri Loan for Small Farmers (CGSMF)	25% Flat
U Apna Karobar Loan	26% Flat
Tankwah Loan (3-18 months tenure)	19% Flat
Tankwah Loan (19-36 months tenure)	20% Flat
MSME Loan Secured against Gold (Bullet)	23% Flat
MSME Barhta Karobar Loan (EMI)	24% Flat
MSME Agripass book Loan	28% Flat
Tractor & Equipment Loan	18% Flat
Roshan Pakistan (Solar Home System Financing)	20% Flat
<b>Loan Processing Fee:</b>	
U Zarai Qarza & U Livestock Loan (Unsecured)	2% of loan amount or PKR 1,600/- (whichever is higher) + FED
U Livestock Loan (secured) *	2.0% of loan amount or PKR 1,600/- (whichever is higher) + FED
U Apna Karobar Loan	2.0% of loan amount or PKR 1,600/- (whichever is higher) + FED
MSME Secured Loan (3 & 6 months) *	Fresh Client (1.5% or 5,000 whichever is lower plus FED) For Repeat & Rollover (0.5% or PKR 2,000 whichever is lower + FED)
MSME Secured Loan (9 months) *	For Fresh Clients (1.5% or 5,000 whichever is lower plus FED) For Repeat & Rollover (0.75% or PKR 3,000 whichever is lower plus FED)
MSME Secured Loan (12 months) *	1.5% of loan amount or PKR 5,000/- (whichever is lower) + FED
Karsaz Gold Loan*	PKR 1,600/- + FED
Agri Passbook Qarza	2.0% of loan amount or PKR 1,600/- (whichever is higher) + FED
Agri Loan for Small Farmers (CGSMF)	2% of loan amount or PKR 1,600/- (whichever is higher) + FED
Tankwah Loan	2% of loan amount or PKR 1,600/- (whichever is higher) + FED

MSME Barhta Karobar	1.5% of loan amount + FED
MSME Agripass Book*	1.5% of loan amount + FED
Tractor & Equipment Loan	PKR 5,000 or 1.5% of Loan whichever is higher (for loan amount above PKR. 150,000) PKR 2,000 or 1.5% of Loan whichever is higher (for loan amount below PKR. 150,000)
<b>Early Closure Charges:</b>	
1% of outstanding principle or PKR 500 whichever is higher (Early closure charges will be applicable to those closing loans with difference between loan closure and maturity greater than 30 days)	
<b>Late payment Charges:</b>	
Daily markup rate applied on outstanding principal amount after due date as per loan product	
<b>2. REMITTANCES</b>	
<b>Online transactions:</b>	
Inter Branch Cash Deposit	Free
Inter Branch Cash Withdrawal	Free
Inter Branch Account to Account Funds Transfers	Free
RTGS Charges (Monday to Friday)	PKR 220 + FED (9:00 a.m to 2:00 p.m) PKR 330 + FED (2:00 a.m to 3:30 p.m) PKR 550 + FED (3:30 a.m to 4:30 p.m)
<b>Payment Order</b>	
Issuance of Payment Order	PKR. 200 per Instrument
Reissuance of Payment Order	PKR.200 per Instrument
Cancellation of Payment Order	PKR. 200 per Instrument
<b>3. CLEARING &amp; COLLECTION</b>	
Local clearing charges	Free
Cheque return charges Inward clearing due to funds Insufficient only	PKR. 300/-
Inter-City clearing	PKR. 200/-
Inter-City return charges	PKR. 200/-
Same Day Clearing Charges	PKR. 300/-
Same Day Clearing Return Charges	PKR. 300/-
<b>OBC:</b>	
Outward bill for collection (Realization)	PKR: 250 + DD Charges of drawee branch
OBC cheque return charges	PKR 200 per instrument
<b>4. MISCELLANEOUS CHARGES</b>	
Cheque Book charges	PKR. 6 per cheque leaf
Statement of Account Up to Six Month	PKR. 35/-
Duplicate Bank Statement Up to Six Month	PKR. 35/-
Issuance of Account /balance Certificate	PKR. 200/-
Stop Payment Charges	PKR. 200 per instruction
Standing Instructions	PKR. 100 per instruction + Courier charges
Hold mail	PKR. 250/-
Photocopy of Paid Cheque	PKR. 200/-
Mailing /Courier Charges as per customer request	PKR. 200/-
<b>Health Insurance Fee:</b>	

Sehat Tahafuz (in partnership with Jubilee Life Insurance)	<b>Plan A:</b> PKR 620/- per policy <b>Plan B:</b> PKR 970/- per policy <b>Plan C:</b> PKR 2570/- per policy
Sehat Tahafuz Plus (in partnership with Micro Ensure)	<b>Plan A:</b> PKR 600/- per policy <b>Plan B:</b> PKR 850/- per policy
<b>Banca Assurance:</b>	
Corresponding with the insurance benefits (offered/chosen) as per contract with insurance company	
<b>Solar Energy Products Price (Cash Product)</b>	
Corresponding with the price as per contract with Solar Products provider	
<b>5. DEBIT CARD</b>	
<b>For deposit customers</b>	
Debit Card Issuance	PKR.250 per Card
Debit Card Replacement	PKR. 200/-
Re-issuance of Debit Card PIN	PKR. 50/-
Cash withdrawal (1Link & MNET Network)	PKR. 15/-
Balance Inquiry (MNET Network only)	PKR. 5/-
<b>For loan customers</b>	
Debit Card Issuance	PKR.150 per Card
Debit Card Replacement	PKR. 150/- per Card
Re-issuance of Debit Card PIN	PKR. 50/-
Cash withdrawal (1Link & MNET Network)	PKR. 15/-
Balance Inquiry (MNET Network only)	PKR. 5/-
<b>A- NOTES</b>	
1. Annual percentage rate (APR) on loans varies from product to product basis.	
2. FED and provincial sales tax is levied by the federal and provincial governments will be charged in addition to above charges in line with the applicable rates from time to time basis.	
3. Account maintained by government, semi government, students, and widows for pension and U bank staff for Salary will be exempt from regular bank charges.	
4. Legal documentation charges with regards to secured loan shall be recovered at actual from the customers.	
5. Withholding tax is subject to the prevailing rates which may change from time to time.	
*Collateral Valuation Charges will be paid by applicant directly to bank's panel approved evaluator subjected to existing rates	