

U Microfinance bank Limited

Schedule of Charges

From 01-07-2018 to 31-12-2018

1. LOAN PRODUCTS

Mark up rate:

U Livestock Secured/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/Secured (Repayment on Maturity)	30.5% Flat
Karsaz Gold Loan	24% 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)	24% Flat (Up to Loan Amount PKR 300,000) 22% Flat (Above Loan Amount PKR 300,000)
MSME Loan Secured against Gold (EMI)	20% Flat
Karsaz Plus Gold Loan	18% Flat (Monthly Repayment) 20% Flat (Quarterly Repayment) 25% Flat (Half Yearly Repayment)
MSME Barhta Karobar Loan (EMI)	24% Flat
MSME Agri. Pass book Loan	28% Flat
Tractor & Equipment Loan	20% Flat
Roshan Pakistan (Solar Home System Financing)	20% Flat
Fori Qarza Loan (Secured loan against UMBL TD/ NSC)	Against UMBL TD: UMBL TD offer rate + 3% to 5% above Against NSC: KIBOR offer rate + 3% to 5% above

Loan Processing Fee:

U Livestock Loan (Unsecured)	2.5% or PKR 2,000 + FED, whichever is higher
U Zarai Qarza	2.5% or PKR 1,800 + FED, whichever is higher
U Livestock Loan (secured)	2.5% or PKR 2,000 + FED, whichever is higher
U Apna Karobar Loan	PKR 2.5% or PKR 1,800 + FED, whichever is higher
U Fori Qarza	2.5% or PKR 1,800 + FED, whichever is higher
MSME Secured Loan (3 & 6 months)	Fresh Client (Not allowed) 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 + 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
Karsaz Plus Gold Loan	PKR 2,000/- or 1.5% of loan amount (whichever is higher) + FED
Agri. Passbook Qarza	2.5% or PKR 1,800 + FED, whichever is higher
Agri. Loan for Small Farmers (CGSMF)	2.5% or PKR 1,800 + FED, whichever is higher
Tankhwah Loan	2.5% or PKR 1,800 + FED, whichever is higher
MSME Barhta Karobar	2% of loan amount + FED
MSME Agri. Pass Book	2% of loan amount + FED
Roshan Pakistan (SHSF)	PKR 1,600 per loan + FED
Tractor & Equipment Loan	PKR 5,000 or 1.5% of loan amount +FED, whichever is higher
Early Closure Charges:	
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)	
2. REMITTANCES	
Online transactions:	
Inter Branch Cash Deposit	Free
Inter Branch Cash Withdrawal	Free
Inter Branch Account to Account Funds Transfers	Free
RTGS Charges	PKR 220 +FED (9:00 am to 2:00 pm) PKR 330 +FED (2:00 am to 3:30 pm) PKR 550 +FED (3:30 am to 4:30 pm)
Payment Order	
Issuance of Payment Order	PKR. 200 per Instrument
Reissuance of Payment Order	PKR.200 per Instrument
Cancellation of Payment Order	PKR. 200 per Instrument
3. CLEARING & COLLECTION	
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/-
OBC:	
Outward bill for collection (Realization)	PKR: 250 + DD Charges of drawee branch
OBC Cheque return charges	PKR 200 per instrument
4. MISCELLANEOUS CHARGES	
Cheque Book charges	PKR. 10 per Cheque leaf
Statement of Account Up to Six Month	PKR. 35/- + FED
Duplicate Bank Statement Up to Six Month	PKR. 35/- + FED
Issuance of Account /balance Certificate	PKR. 200/- + FED
Stop Payment Charges	PKR. 200 per instruction + FED

Standing Instructions	PKR. 100 per instruction + Courier charges + FED
Hold mail	PKR. 250/- + FED
Photocopy of Paid Cheque	PKR. 200/- + FED
Mailing /Courier Charges as per customer request	PKR. 200/-+ FED
Health Insurance Fee:	
Sehat Tahafuz (in partnership with Jubilee Life Insurance)	Plan A: PKR 620/- per policy Plan B: PKR 970/- per policy Plan C: PKR 2570/- per policy
Sehat Tahafuz Plus (in partnership with Micro Ensure)	Plan A: PKR 600/- per policy Plan B: PKR 850/- per policy
Banca Assurance:	
Corresponding with the insurance benefits (offered/chosen) as per contract with insurance company	
Solar Energy Products Price (Cash Product)	
Corresponding with the price as per contract with Solar Products provider	
5. DEBITCARD	
For deposit customers	
Debit Card Issuance	PKR.250 per Card + FED
Debit Card Replacement	PKR. 200/- + FED
Re-issuance of Debit Card PIN	PKR. 50/- + FED
Cash withdrawal (1Link & MNET Network)	PKR. 15/-
Balance Inquiry (MNET Network only)	PKR. 5/-
For loan customers	
Debit Card Issuance	PKR.150 per Card + FED
Debit Card Replacement	PKR. 150/- per Card + FED
Re-issuance of Debit Card PIN	PKR. 50/- + FED
Cash withdrawal (1Link & MNET Network)	PKR. 15/-
Balance Inquiry (MNET Network only)	PKR. 5/-
A- NOTES	
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.	
6. Management of the bank may waive any or all charges.	
7. Collateral Valuation Charges will be paid by applicant directly to bank's panel approved evaluator subjected to existing rates	
8. Collateral Auction charges will be deducted from sale proceeds of collateral before transferring remaining amount to customer account.	

