

U Microfinance Bank Limited

Pricing Structure of Loan Products with effect from 1st January 2019

The Markup rates & loan processing fee on different loan products with effect from 1st January 2019, are given below. Bank can change the Markup rates during the year. For updated rates, please contact nearest U Bank Branch or visit U bank Website. (www.ubank.com.pk)

Product Name	Product Description	Markup Rate (Flat)	IRR	Processing Fee
Livestock Finance	U Livestock Loan (upto 75,000) (Monthly Repayment)	28% Flat	48.22%	2.5% or PKR 2,000 + FED, whichever is higher
	U Livestock Loan (upto 75,000) (Bullet)	34% Flat	34%	2.5% or PKR 2,000 + FED, whichever is higher
	U Livestock Loan with Animal tagging (Monthly Repayment)	28% Flat	48.22%	2.5% or PKR 2,000 + FED, whichever is higher
	U Livestock Loan with Animal Tagging (Repayment on Maturity)	34% Flat	34%	2.5% or PKR 2,000 + FED, whichever is higher
Agriculture Finance	Agri. Passbook Qarza	32% Flat	32.00%	2.5% or PKR 2,000 + FED, whichever is higher
	Agri. Loan for Small Farmers (CGSMF)	28% Flat	28.00%	2.5% or PKR 2,000 + FED, whichever is higher
	U Zarai Qarza	34% Flat	34.00%	2.5% or PKR 2,000 + FED, whichever is higher
	Tractor & Equipment Loan	20% Flat	24.50%	2% or PKR 5,000 +FED, whichever is lower
Gold Finance	Karsaz Gold Loan(Bullet)	26% Flat	26.00%	2% or PKR 2,000 + FED, whichever is higher
	Karsaz Gold Loan(EMI)	24% Flat	41.70%	2% or PKR 2,000 + FED, whichever is higher
	Karsaz Plus Gold Loan (Monthly Repayment)	24% Flat	41.70%	2% or PKR 2,000 + FED, whichever is higher
	Karsaz Plus Gold Loan (Quarterly Repayment)	21% Flat	32.34%	2% or PKR 2,000 + FED, whichever is higher
	Karsaz Plus Gold Loan (Half Yearly Repayment)	26% Flat	33.79%	2% or PKR 2,000 + FED, whichever is higher
Business Finance	U Apna Karobar Loan	28% Flat	48.22%	2.5% or PKR 2,000 + FED, whichever is higher
MSME Loan	MSME Loan Secured against Gold (Bullet) (Loan up to PKR 300,000)	26% Flat	26.00%	1.5% of loan amount or PKR 5,000 + FED (whichever is lower) For fresh, repeat and rollover loans.
	MSME Loan Secured against Gold (Bullet) (Loan above PKR 300,000)	24% Flat	24.00%	1.5% of loan amount or PKR 5,000 + FED (whichever is lower) For fresh, repeat and rollover loans.
	MSME Loan Secured against Gold (EMI)	21% Flat	36.74%	1.5% of loan amount or PKR 5,000 + FED (whichever is lower) For fresh, repeat and rollover loans.
	MSME Barhta Karobar Loan (EMI)	25% Flat	43.34%	2% of loan amount + FED
	MSME Agri. Pass book Loan	29% Flat	29.00%	2% of loan amount + FED
General Purpose Finance	Tankhwah Loan (3-18 months tenure)	21% Flat	36.74%	2.5% or PKR 2,000 + FED, whichever is higher
	Tankhwah Loan (19-36 months tenure)	22% Flat	38.40%	2.5% or PKR 2,000 + FED, whichever is higher