

U Microfinance Bank Limited

Pricing Structure of Loan Products with effect from 16th July 2020

The Markup rates & loan processing fee on different loan products with effect from 16th July 2020, 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 Rates (Flat)	IRR	Processing Fee
Livestock Finance	U Livestock Loan (upto 100,000) (Monthly Repayment)	30.00%	51.44%	3% of loan amount or PKR 3,200 + FED, whichever is higher
	U Livestock Loan (upto 100,000) (Bullet)	41.00%	41.00%	3% of loan amount or PKR 3,200 + FED, whichever is higher
	U Livestock Loan with Animal tagging (Monthly Repayment)	30.00%	51.44%	3% of loan amount or PKR 3,200 + FED, whichever is higher
	U Livestock Loan with Animal Tagging (Repayment on Maturity)	41.00%	41.00%	3% of loan amount or PKR 3,200 + FED, whichever is higher
Agriculture Finance	Agri. Passbook Qarza	41.00%	41.00%	3% of loan amount or PKR 3,200 + FED, whichever is higher
	Agri. Loan for Small Farmers (CGSMF)	41.00%	41.00%	3% of loan amount or PKR 3,200 + FED, whichever is higher
	U Zarai Qarza	41.00%	41.00%	3% of loan amount or PKR 3,200 + FED, whichever is higher
	Tractor & Equipment Loan	26.00%	33.79%	2% of loan amount or PKR 6,200 + FED (whichever is higher)
Gold Finance	Karsaz Gold Loan- 12 Months (Bullet)	27.00% Flat	27.00%	3% of loan amount or PKR 3,100 + FED, whichever is higher
	Karsaz Gold Loan- 12 Months (EMI)	27.00% Flat	46.60%	3% of loan amount or PKR 3,100 + FED, whichever is higher
	Karsaz Gold Loan- 09 Months (Bullet)	28.00 Flat%	28.00%	3% of loan amount or PKR 3,100 + FED, whichever is higher
	Karsaz Gold Loan- 06 Months (Bullet)	28.00 Flat%	28.00%	3% of loan amount or PKR 3,100 + FED, whichever is higher
	Karsaz Plus Gold Loan (Monthly Repayment)	30.50% Flat	52.24%	3% of loan amount or PKR 3,100 + FED, whichever is higher
	Karsaz Plus Gold Loan (Quarterly Repayment)	30.50% Flat	46.28%	3% of loan amount or PKR 3,100 + FED, whichever is higher
	Karsaz Plus Gold Loan (Half Yearly Repayment)	30.50% Flat	39.48%	3% of loan amount or PKR 3,100 + FED, whichever is higher
	MSME Gold Loan(up to PKR 500,000)- 12 Months (Bullet)	25.00% Flat	25.00%	2% of loan amount or PKR 6,100 + FED (whichever is higher)
	MSME Gold Loan(up to PKR 500,000)- 12 Months (EMI)	25.00% Flat	43.34%	2% of loan amount or PKR 6,100 + FED (whichever is higher)
	MSME Gold Loan(up to PKR 500,000)- 09 Months (Bullet)	26.00% Flat	26.00%	2% of loan amount or PKR 6,100 + FED (whichever is higher)
	MSME Gold Loan(up to PKR 500,000)- 06 Months (Bullet)	27.00% Flat	27.00%	2% of loan amount or PKR 6,100 + FED (whichever is higher)
	MSME Plus Gold Loan(up tp PKR 1,000,000) - 12 Months (Bullet)	23.00% Flat	23.00%	2% of loan amount or PKR 6,100 + FED (whichever is higher)
	MSME Plus Gold Loan(up tp PKR 1,000,000) - 12 Months (EMI)	23.00% Flat	40.06%	2% of loan amount or PKR 6,100 + FED (whichever is higher)
	MSME Plus Gold Loan(up tp PKR 1,000,000) - 09 Months (Bullet)	24.00% Flat	24.00%	2% of loan amount or PKR 6,100 + FED (whichever is higher)
MSME Plus Gold Loan(up tp PKR 1,000,000) - 06 Months (Bullet)	25.00% Flat	25.00%	2% of loan amount or PKR 6,100 + FED (whichever is higher)	
Business Finance	U Apna Karobar Loan	30.00%	51.44%	3% of loan amount or PKR 3,200 + FED, whichever is higher
	MSME Barhta Karobar Loan (EMI)	30.00%	51.44%	2% of loan amount or PKR 6,200 + FED (whichever is higher)
	MSME Agri. Pass book Loan	35.00%	35.00%	2% of loan amount or PKR 6,200 + FED (whichever is higher)
General Purpose Finance	Tankhwah Loan (3-36 months tenure)	30.00%	51.44%	3% of loan amount or PKR 3,200 + FED, whichever is higher
	Pension Loan	30.00%	51.44%	3% of loan amount or PKR 3,200 + FED, whichever is higher

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