

U Microfinance Bank Limited

Pricing Structure of Loan Products with effect from 14 January 2021

The Markup rates & loan processing fee on different loan products with effective from 14 January 2021, 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)	25.00%	43.34%	2.6% of loan amount or PKR 2,800 + 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)	25.00%	43.34%	2.6% of loan amount or PKR 2,800 + 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	19.00%	24.85%	1.5% of loan amount + FED
		MSME Agri. Pass book Loan	35.00%	35.00%	2% of loan amount or PKR 6,200 + FED, whichever is higher
Gold Finance	Karsaz Gold Loan	Karsaz Gold Loan- 12 Months (Bullet) (up tp PKR 150,000)	27.00% Flat	27.00%	2.6% of loan amount or PKR 3,100 + FED, whichever is higher
		Karsaz Gold Loan- 12 Months (EMI) (up to PKR 150,000)	27.00% Flat	46.60%	2.6% of loan amount or PKR 3,100 + FED, whichever is higher
		Karsaz Gold Loan- 09 Months (Bullet) (up to PKR 150,000)	28.00 Flat%	28.00%	2.6% of loan amount or PKR 3,100 + FED, whichever is higher
		Karsaz Gold Loan- 06 Months (Bullet) (up tp PKR 150,000)	28.00 Flat%	28.00%	2.6% of loan amount or PKR 3,100 + FED, whichever is higher
	MSME Gold Loan	MSME Gold Loan(up to PKR 500,000)- 12 Months (Bullet)	25.00% Flat	25.00%	2% of loan amount or PKR 4,500 + 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 4,500 + 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 4,500 + 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 4,500 + FED, Whichever is higher
	MSME Plus Gold Loan	MSME Plus Gold Loan(up tp PKR 1,000,000) - 12 Months (Bullet)	23.00% Flat	23.00%	1.5% of loan amount or PKR 10,000 + FED (whichever is higher)
		MSME Plus Gold Loan(up tp PKR 1,000,000) - 12 Months (EMI)	23.00% Flat	40.06%	1.5% of loan amount or PKR 10,000 + FED (whichever is higher)
		MSME Plus Gold Loan(up tp PKR 1,000,000) - 09 Months (Bullet)	24.00% Flat	24.00%	1.5% of loan amount or PKR 10,000 + FED (whichever is higher)
		MSME Plus Gold Loan(up tp PKR 1,000,000) - 06 Months (Bullet)	25.00% Flat	25.00%	1.5% of loan amount or PKR 10,000 + FED (whichever is higher)
Business Finance		Apna Karobar Loan (up to PKR 150,000)	25.00%	43.34%	2.6% of loan amount or PKR 2,800 + FED, whichever is higher
		Apna Karobar Loan (above PKR 150,000)	22.00%	38.40%	1.6% of loan amount or PKR 4,500 + FED, whichever is higher
		MSME Barhta Karobar Loan (350,001-600,000)	20.00%	35.07%	1.5% of loan amount +FED
General Purpose Finance		Tankhwah Loan (up to PKR 150,000)	22.00%	38.40%	2.6% of loan amount or PKR 2,800 + FED, whichever is higher
		Tankhwah Loan (above PKR 150,000)	21.00%	36.74%	1.6% of loan amount or PKR 4,500 + FED, whichever is higher
		Pension Loan (up to PKR 150,000)	22.00%	38.40%	2.6% of loan amount or PKR 2,800 + FED, whichever is higher
		Pension Loan (above PKR 150,000)	21.00%	36.74%	1.6% of loan amount or PKR 4,500 + FED, whichever is higher
		Motorbike Loan (06-12 Months)	19.00%	33.40%	PKR 3,000 Including FED
		Motorbike Loan (13-24 Months)	21.00%	36.74%	PKR 3,000 Including FED