



Pricing Structure of Loan Products with effect from 01 October 2021

The Markup rates & loan processing fee on different loan products with effective from 01 October 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	IRR	Processing Fee	
Livestock Finance	Livestock & Dairy Loan (EMI)	46.60%	3% of loan amount or PKR 3,300 + FED, whichever is higher	
	Livestock & Dairy Loan (Bullet)	39.00%	3% of loan amount or PKR 3,300 + FED, whichever is higher	
	Livestock & Dairy Loan Plus (EMI)	41.70%	2% of loan amount or PKR 5,000 + FED, whichever is higher	
	Livestock & Dairy Loan Plus (HFY)	41.37%	2% of loan amount or PKR 5,000 + FED, whichever is higher	
	Enterprise Livestock & Dairy Development Loan (EMI)	38.40%	2% of loan amount or PKR 15,000 + FED, whichever is lower	
	Enterprise Livestock & Dairy Development Loan (HFY)	37.59%	2% of loan amount or PKR 15,000 + FED, whichever is lower	
Agriculture Finance	U Zarai Qarza	39.00%	3% of loan amount or PKR 3,300 + FED, whichever is higher	
	Agri. Loan for Small Farmers (CGSMF)	37.00%	3% of loan amount or PKR 3,300 + FED, whichever is higher	
	General Agri Passbook	32.00%	2% of loan amount or PKR 5,000 + FED, whichever is higher	
	MSME Agri Passbook	27.00%	2% of loan amount or PKR 15,000 + FED, whichever is lower	
	Tractor & Equipment Loan	27.00%	2% of loan amount or PKR 15,000 + FED, whichever is lower	
Gold Finance	Karsaz Gold Loan	Karsaz Gold Loan- 12 Months (Bullet) (up to PKR 150,000)	29.00%	3% of loan amount or PKR 3,300 + FED, whichever is higher
		Karsaz Gold Loan- 12 Months (EMI) (up to PKR 150,000)	46.60%	3% of loan amount or PKR 3,300 + FED, whichever is higher
		Karsaz Gold Loan- 09 Months (Bullet) (up to PKR 150,000)	29.00%	3% of loan amount or PKR 3,300 + FED, whichever is higher
		Karsaz Gold Loan- 06 Months (Bullet) (up to PKR 150,000)	29.00%	3% of loan amount or PKR 3,300 + FED, whichever is higher
	MSME Gold Loan	MSME Gold Loan(up to PKR 500,000)- 12 Months (EMI)	27.00%	2% of loan amount or PKR 5,000 + FED, whichever is higher
		MSME Gold Loan(up to PKR 500,000)- 12 Months (EMI)	43.34%	2% of loan amount or PKR 5,000 + FED, whichever is higher
		MSME Gold Loan(up to PKR 500,000)- 09 Months (Bullet)	27.00%	2% of loan amount or PKR 5,000 + FED, whichever is higher
	MSME Plus Gold Loan	MSME Gold Loan(up to PKR 500,000)- 06 Months (Bullet)	27.00%	2% of loan amount or PKR 5,000 + FED, whichever is higher
		MSME Plus Gold Loan(up to PKR 1,000,000) - 12 Months (EMI)	25.00%	2% of loan amount or PKR 15,000 + FED, whichever is lower
		MSME Plus Gold Loan(up to PKR 1,000,000) - 12 Months (EMI)	40.06%	2% of loan amount or PKR 15,000 + FED, whichever is lower
		MSME Plus Gold Loan(up to PKR 1,000,000) - 09 Months (EMI)	25.00%	2% of loan amount or PKR 15,000 + FED, whichever is lower
		MSME Plus Gold Loan(up to PKR 1,000,000) - 06 Months (EMI)	25.00%	2% of loan amount or PKR 15,000 + FED, whichever is lower
Business Finance	Apna Karobar Loan (up to PKR 150,000)	46.60%	3% of loan amount or PKR 3,300 + FED, whichever is higher	
	Apna Karobar Loan (above PKR 150,000)	41.70%	2% of loan amount or PKR 5,000 + FED, whichever is higher	
	MSME Barhta Karobar Loan (350,001-600,000)	38.40%	2% of loan amount + FED	
General Purpose Finance	Tankwah Loan (up to PKR 150,000)	41.70%	3% of loan amount or PKR 3,300 + FED, whichever is higher	
	Tankwah Loan (above PKR 150,000)	40.06%	2% of loan amount or PKR 5,000 + FED, whichever is higher	
	Pension Loan (up to PKR 150,000)	41.70%	3% of loan amount or PKR 3,300 + FED, whichever is higher	
	Pension Loan (above PKR 150,000)	40.06%	2% of loan amount or PKR 5,000 + FED, whichever is higher	
	Motorbike Loan (06-12 Months)	36.74%	PKR 3,000 Including FED	
	Motorbike Loan (13-24 Months)	40.06%	PKR 3,000 Including FED	
Home Financing*	U Bank Home Loan (upto PKR 500,000)	24.00%	PKR 10,000 + FED	
	U Bank Home Loan (Above PKR 500,000)	22.00%	PKR 10,000 + FED	
Solar Financing*	Solar Financing _ Home Solution	21.46%	PKR 2,000 + FED	
	Solar Financing _ Enterprise Solution	21.46%	1.5% of loan amount +FED	
	Solar Financing _ Agri Solution	18.40%	1.5% of loan amount +FED	
Commercial Vehicle*	Commercial Vehicles _ New Vehicles	24.00%	1 % of loan amount or PKR 6,000 + FED, whichever is higher	
	Commercial Vehicles _ Used Vehicles	26.00%	1 % of loan amount or PKR 6,000 + FED, whichever is higher	

*Products are available only in selected locations.