



Powered by
Upaisa

Pricing Structure of Loan Products with effect from 1st October, 2023

The Markup rates & loan processing fee on different loan products with effective from 1st October 2023, 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	Flat Rate	IRR	Processing Fee	
Livestock Finance		Livestock & Dairy Loan _EMI	44.00%	73.32%	3.5% of loan amount or PKR 30,000 + FED, whichever is lower	
		Livestock & Dairy Loan _Bullet	54.00%	54.00%		
		Livestock & Dairy Loan Plus _EMI	41.00%	68.73%		
		Livestock & Dairy Loan Plus _HFY	49.00%	62.52%		
		Enterprise Livestock & Dairy Development Loan _EMI	39.00%	65.64%		
		Enterprise Livestock & Dairy Development Loan _HFY	46.00%	58.82%		
Agriculture Finance		U Zarai Qarza	54.00%	54.00%		
		Agri. Loan for Small Farmers (CGSMF)	54.00%	54.00%		
		General Agri Passbook _ HFY	42.00%	53.87%		
		General Agri Passbook _ YRLY	50.00%	50.00%		
		MSME Agri Passbook _ HFY	38.00%	48.89%		
		MSME Agri Passbook _ YRLY	45.00%	45.00%		
		Tractor & Equipment Loan	38.50%	49.52%		
		Kissan Bahali Qarza	0.00%	0.00%		
		GMSS for revival of agriculture*	6 M Kibor + 9%	6 M Kibor + 9%		
		Muashi Bahali Qarza	6 M Kibor + 9%	6 M Kibor + 9%		
Gold Finance	Karsaz Gold Loan	Karsaz Gold Loan (up tp PKR 150,000) _Bullet	40.00%	40.00%		
		Karsaz Gold Loan (up to PKR 150,000) _EMI	44.00%	73.32%		
	MSME Gold Loan	MSME Gold Loan (150,001 - 500,000) _Bullet	39.00%	39.00%		
		MSME Gold Loan (150,001 - 500,000) _EMI	42.00%	70.26%		
Business Finance	MSME Plus Gold Loan	MSME Plus Gold Loan (500,001 - 1,000,000) _Bullet	37.00%	37.00%		
		MSME Plus Gold Loan (500,001 - 1,000,000) _EMI	40.00%	67.18%		
		MSME Barhta Karobar Loan (50,001-600,000)	39.00%	65.64%		
		Barhta Karobar Plus (600,001-3,000,000)	34.00%	57.81%		
		Shana-ba-Shana (350,001 - 600,000)	34.00%	53.21%		
		Shana-ba-Shana (600,001 - 3,000,000)	28.00%	45.07%		
		U Khudmukhtar	26.50%	45.79%**		
		U Khudmukhtar Plus	31.00%	45.54%		
	General Purpose Finance		Tankhwah Loan (up to PKR 150,000)	30.50%		52.24%**
			Tankhwah Loan (above PKR 150,000)	34.00%		57.81%
		Pension Loan (up to PKR 150,000)	30.50%	52.24%**		
		Pension Loan (above PKR 150,000)	34.00%	57.81%		
		Motorbike Loan (06-12 Months)	38.00%	64.08%		
		Motorbike Loan (13-36 Months)	40.00%	67.18%		
		Mobile Phone Financing	33.00%	54.31%		
		Laptop Financing	33.00%	54.31%		
Home Financing		U Bank Home Loan (Purchase/ Construction/ Renovation)	29.02%	49.87%		
Solar Financing	Solar Financing (Home Solution/ Enterprise Solution)	29.50%	50.64%			
	Solar Financing (Agri Solution)	29.50%	38.22%			
Commercial Vehicle	Commercial Vehicles (New/ Used)	31.97%	54.59%			
Sunehra Sarmaya		Sunehra Sarmaya (1,000,001 - 2,000,000) _EMI	29.00%	49.84%		
		Sunehra Sarmaya (1,000,001 - 2,000,000) _HFY	32.00%	41.37%		
		Sunehra Sarmaya (1,000,001 - 2,000,000) _YRLY	35.00%	35.00%		
		Sunehra Sarmaya (2,000,001 - 3,000,000) _EMI	28.16%	48.48%		
		Sunehra Sarmaya (2,000,001 - 3,000,000) _HFY	32.24%	41.68%		
		Sunehra Sarmaya (2,000,001 - 3,000,000) _YRLY	33.00%	33.00%		
Education Financing		Sarmaya-i-Taleem (PKR 100,000 - 500,000)	33.00%	56.23%		
		Sarmaya-i-Taleem (PKR 500,001 - 1,000,000)	32.00%	54.64%		
		Sarmaya-i-Taleem (PKR1,00001 - 3,000,000)	31.00%	53.04%		
Running finance		Running Finance MSME	40.00%	40.00%		
		Running Finance MSME Plus	28.00%	28.00%		
		Running Finance Salaried	40.00%	40.00%		

*First 6 months are interest free, and subsequent tenor to be charged 6 M Kibor + 9%

**Tenure wise prices are available at branches