

Pricing Structure of Loan Products with effect from 05 July, 2024

The Markup rates & loan processing fee on different loan products with effective from 05 July 2024, 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)	47.00%	77.88%	4.5% of loan amount or PKR 30,000+FED, whichever is lower		
	Livestock & Dairy Loan (Bullet)	57.00%	57.00%			
	Livestock & Dairy Loan Plus (EMI)	44.00%	73.32%			
	Livestock & Dairy Loan Plus (HFY)	52.00%	66.20%			
	Enterprise Livestock & Dairy Development Loan (EMI)	42.00%	70.26%			
	Enterprise Livestock & Dairy Development Loan (HFY)	49.00%	62.52%			
Agriculture Finance	U Zarai Qarza	57.00%	57.00%	4.5% of loan amount or PKR 30,000+FED, whichever is lower		
	Agri. Loan for Small Farmers (CGSMF)	57.00%	57.00%			
	General Agri Passbook _ HFY	45.00%	57.58%			
	General Agri Passbook _ YRLY	53.00%	53.00%			
	MSME Agri Passbook _ HFY	41.00%	52.63%			
	MSME Agri Passbook _ YRLY	48.00%	48.00%			
Business Finance	Tractor & Equipment Loan	41.50%	53.25%	4.5% of loan amount or PKR 30,000+FED, whichever is lower		
	Barhta Karobar Loan (50,001-600,000)	42.00%	70.26%			
	Barhta Karobar Plus (600,001-3,000,000)	37.00%	62.52%			
	U Bank Khud Mukhtar Loan (50,000-2,000,000)	29.50%	43.72%			
Business Loan For Women	U Bank Khud Mukhtar Plus (50,000-3,000,000)	34.00%	49.14%	4.5% of loan amount or PKR 30,000+FED, whichever is lower		
	Shana ba shana (350,000-600,000)	37.00%	57.16%			
General Purpose Finance	Shana ba shana (600001-3,000,000)	31.00%	49.18%	4.5% of loan amount or PKR 30,000+FED, whichever is lower		
	Tankwah Loan (up to PKR 350,000)	33.50%	57.02%			
	Pension Loan (up to PKR 350,000)	33.50%	57.02%			
	Motorbike Loan (06-12 Months)	41.00%	68.73%			
	Motorbike Loan (13-60 Months)	43.00%	71.80%			
	Motorbike Loan (06-12 Months) _ Corporate *	34.00%	57.81%			
	Motorbike Loan (13-36 Months) _ Corporate *	36.00%	60.96%			
	Laptop (150001 - 350000)	36.00%	58.63%			
Home Financing	Mobile Phone Financing (40,000 - 350000)	36.00%	58.63%	4.5% of loan amount or PKR 30,000+FED, whichever is lower		
	U Bank Home Loan (Purchase)	32.02%	54.67%			
	U Bank Home Loan (Construction)	32.02%	54.67%			
Solar Financing	U Bank Home Loan (Renovation)	32.02%	54.67%	4.5% of loan amount or PKR 30,000+FED, whichever is lower		
	Solar Financing _ Home Solution	32.50%	55.43%			
	Solar Financing _ Enterprise Solution	32.50%	55.43%			
Commercial Vehicle	Solar Financing _ Agri Solution	32.50%	42.00%	4.5% of loan amount or PKR 30,000+FED, whichever is lower		
	Commercial Vehicles (New / Used)	34.97%	59.34%			
Education Financing	Sarmaya-i-Taleem (PKR 100,000 - 500,000)	36.00%	60.96%	4.5% of loan amount or PKR 30,000+FED, whichever is lower		
	Sarmaya-i-Taleem (PKR 500,001 - 1,000,000)	35.00%	59.39%			
	Sarmaya-i-Taleem (PKR1,000,001 - 3,000,000)	34.00%	57.81%			
Running Finance	Running Finance MSME	43.00%	43.00%	4.5% of loan amount or PKR 30,000+FED, whichever is lower		
	Running Finance MSME Plus	31.00%	31.00%			
	Running Finance Salaried	43.00%	43.00%			
Gold Finance	Karsaz Gold Loan	Karsaz Gold Loan- (Bullet) (up to PKR 350,000)	41.00%	41.00%	3% of loan amount or PKR 8,000+FED, whichever is lower	
		Karsaz Gold Loan- (EMI) (up to PKR 350,000)	26.00%	44.98%		
	MSME Gold Loan	MSME Gold Loan - (Bullet) (350,001 - 1,000,000)	40.00%	40.00%		3% of loan amount or PKR 12,000+FED, whichever is lower
		MSME Gold Loan - (EMI) (350,001 - 500,000)	25.00%	43.30%		
		MSME Plus Gold Loan - (EMI) (500,001 - 1,000,000)	23.00%	40.00%		
Sunehra Sarmaya	Sunehra Sarmaya (1,000,001 - 3,000,000)_ EMI	23.00%	40.00%	3% of loan amount or PKR 21,000 + FED whichever is lower		
	Sunehra Sarmaya (1,000,001 - 3,000,000)_ HFY	23.00%	29.97%			
	Sunehra Sarmaya (1,000,001 - 2,000,000)_ YRLY	38.00%	38.00%			
	Sunehra Sarmaya (2,000,001 - 3,000,000)_ YRLY	37.00%	37.00%			
Invoice Discounting	Discounting Facility for MSME Clients	0.00%		Limit Approval Charges : PKR. 15,000 Commission Rate : 2% / month		
CPR Discounting	TSML Farmer CPR Discounting	28.17%		2% of loan amount or PKR 30,000+FED, whichever is lower.		