

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%	
		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%	
		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%	
		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%	
		Tankhwah 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%	
		Scooty Financing for Women	28.00%	48.22%	
		Laptop (150001 - 350000)	36.00%	58.63%	
		Mobile Phone Financing (40,000 - 350000)	36.00%	58.63%	
Home Financing		U Bank Home Loan (Purchase)	32.02%	54.67%	
		U Bank Home Loan (Construction)	32.02%	54.67%	
		U Bank Home Loan (Renovation)	32.02%	54.67%	
Solar Financing		Solar Financing _ Home Solution	32.50%	55.43%	
		Solar Financing _ Enterprise Solution	32.50%	55.43%	
		Solar Financing _ Agri Solution	32.50%	42.00%	
Commercial Vehicle		Commercial Vehicles (New / Used)	34.97%	59.34%	
Education Financing		Sarmaya-i-Taleem (PKR 100,000 - 500,000)	36.00%	60.96%	
		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%	
		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 tp PKR 350,000)	41.00%	41.00%	
		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%	
		MSME Gold Loan - (EMI) (350,001 - 500,000)	25.00%	43.30%	
Sunehra Sarmaya		MSME Plus Gold Loan - (EMI) (500,001 - 1,000,000)	23.00%	40.00%	
		Sunehra Sarmaya (1,000,001 - 3,000,000)_ EMI	23.00%	40.00%	
		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.