

**Pricing Structure of Loan Products with effect from 03 October, 2024**

The Markup rates & loan processing fee on different loan products with effective from 03 October 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](http://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%	
Home Financing	Laptop (150001 - 350000)	36.00%	58.63%	3.5% of loan amount or PKR 30,000+FED, whichever is lower
	Mobile Phone Financing (40,000 - 350000)	36.00%	58.63%	
	U Bank Home Loan (Purchase)	32.02%	54.67%	
Solar Financing	U Bank Home Loan (Construction)	32.02%	54.67%	
	U Bank Home Loan (Renovation)	32.02%	54.67%	
Commercial Vehicle	Solar Financing _ Home Solution	25.00%	38.10%	
	Solar Financing _ Enterprise Solution	25.00%	38.10%	
	Solar Financing _ Agri Solution	25.00%	36.23%	
Education Financing	Commercial Vehicles (New / Used)	23.00%	31.53%	
	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%	
Running Finance	Sarmaya-i-Taleem (PKR1,000,001 - 3,000,000)	34.00%	57.81%	
	Running Finance MSME	43.00%	43.00%	
	Running Finance MSME Plus	31.00%	31.00%	
Gold Finance	Running Finance Salaried	43.00%	43.00%	
	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%
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%	
	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.	