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CHANGE IN MARK-UP ON LOAN PRODUCTS -31-MAR-23

Product Code	Loan Product	Existing Mark-up Rate	Revised Mark-up Rate	IRR
164	Livestock & Dairy Loan (EMI)	42.00%	70.26%	43.00%
167	Livestock & Dairy Loan (Bullet)	52.00%	52.00%	53.00%
165	Livestock & Dairy Loan Plus (EMI)	39.00%	65.64%	40.00%
166	Livestock & Dairy Loan Plus (HFY)	47.00%	60.05%	48.00%
209	Enterprise Livestock & Dairy Development Loan (EMI)	37.00%	62.52%	38.00%
210	Enterprise Livestock & Dairy Development Loan (HFY)	44.00%	56.35%	45.00%
163	U Zarai Qarza	52.00%	52.00%	53.00%
179	Agri. Loan for Small Farmers (CGSMF)	52.00%	52.00%	53.00%
207	General Agri Passbook - HFY	40.00%	51.38%	41.00%
205	General Agri Passbook - YRLY	48.00%	48.00%	49.00%
208	MSME Agri Passbook - HFY	36.00%	46.39%	37.00%
206	MSME Agri Passbook - YRLY	43.00%	43.00%	44.00%
190	Tractor & Equipment Loan	36.50%	47.02%	37.50%
176&177&178	Karsaz Gold Loan - (Bullet) (up to PKR 150,000)	43.00%	43.00%	44.00%
159	Karsaz Gold Loan - (EMI) (up to PKR 150,000)	42.00%	70.26%	43.00%
189&196&197	MSME Gold Loan - (Bullet) (150,001 - 500,000)	42.00%	42.00%	43.00%
171	MSME Gold Loan - (EMI) (150,001 - 500,000)	40.00%	67.18%	41.00%
191&195&194	MSME Plus Gold Loan - (Bullet) (500,001 - 1,000,000)	40.00%	40.00%	41.00%
192	MSME Plus Gold Loan - (EMI) (500,001 - 1,000,000)	38.00%	64.08%	39.00%
182	MSME Barhta Karobar Loan (350,001-600,000)	37.00%	62.52%	38.00%
241	Barhta Karobar Plus	32.00%	54.64%	33.00%
180	Tankwah Loan (up to PKR 150,000)	33.00%	56.23%	34.00%
181	Tankwah Loan (above PKR 150,000)	32.00%	54.64%	33.00%
193	Pension Loan (up to PKR 150,000)	33.00%	56.23%	34.00%
200	Pension Loan (above PKR 150,000)	32.00%	54.64%	33.00%
198	Motorbike Loan (06-12 Months)	36.00%	60.96%	37.00%
199	Motorbike Loan (13-36 Months)	38.00%	64.08%	39.00%
221	Motorbike Loan (06-12 Months) - Corporate	29.00%	49.84%	30.00%

Considering recent market conditions, ALCO has decided to make changes in mark-up rates of below mentioned lending products. These changes will be applicable on all disbursements from 1st April, 2023.

DATE :	30 TH MARCH, 2023	REF:	IOM/PDT/03/2023/
TO :	ALCO		
FROM :	PRODUCT DEPARTMENT		
SUBJECT:	CHANGE IN MARK-UP ON CONVENTIONAL LOAN PRODUCTS		



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160	Karsaz 12 M (Agriculture - Repayment at Maturity)	43.00%	43.00%	43.00%	44.00%	44.00%
161	Karsaz 12 M (Livestock - Repayment at Maturity)	43.00%	43.00%	43.00%	44.00%	44.00%
162	Karsaz 12 M (Enterprise - Repayment at Maturity)	43.00%	43.00%	43.00%	44.00%	44.00%
169	Karsaz 12 M (Enterprise - Repayment at Maturity)	42.00%	42.00%	42.00%	43.00%	43.00%
170	Microenterprise Loan (LVS Repayment at Maturity)	42.00%	42.00%	42.00%	43.00%	43.00%
172	U Livestock Loan (Secured Repayment on Maturity)	52.00%	52.00%	52.00%	53.00%	53.00%
173	U Livestock Loan (Secured Repayment at Monthly)	39.00%	39.00%	65.64%	40.00%	67.18%
174	Agri - Passbook Qarza	48.00%	48.00%	48.00%	49.00%	49.00%
175	Microenterprise Loan (ENT Repayment at Maturity)	42.00%	42.00%	42.00%	43.00%	43.00%

Discontinued Products

222	Motorbike Loan (13-36 Months) - Corporate	31.00%	53.04%	32.00%	54.64%	54.64%
242	U Bank Home Loan (Purchase)	27.02%	46.63%	28.02%	48.25%	48.25%
243	U Bank Home Loan (Construction)	27.02%	46.63%	28.02%	48.25%	48.25%
244	U Bank Home Loan (Renovation)	27.02%	46.63%	28.02%	48.25%	48.25%
203&234	Solar Financing - Home Solution	27.50%	47.41%	28.50%	49.03%	49.03%
235&236	Solar Financing - Enterprise Solution	27.50%	47.41%	28.50%	49.03%	49.03%
204	Solar Financing - Agri Solution	27.50%	35.69%	28.50%	36.96%	36.96%
211&212	Commercial Vehicles	29.97%	51.39%	30.97%	53.00%	53.00%
217	Sunehra Sarmaya (1,000,001 - 2,000,000) - EMI	27.00%	46.60%	28.00%	48.22%	48.22%
213	Sunehra Sarmaya (1,000,001 - 2,000,000) - HFY	31.01%	40.13%	32.01%	41.39%	41.39%
216	Sunehra Sarmaya (1,000,001 - 2,000,000) - YRLY	36.51%	36.51%	37.51%	37.51%	37.51%
218	Sunehra Sarmaya (2,000,001 - 3,000,000) - EMI	26.16%	45.24%	27.16%	46.86%	46.86%
219	Sunehra Sarmaya (2,000,001 - 3,000,000) - HFY	30.24%	39.16%	31.24%	40.42%	40.42%
220	Sunehra Sarmaya (2,000,001 - 3,000,000) - YRLY	35.51%	35.51%	36.51%	36.51%	36.51%
233	Ehsaas Rehriiban Project	31.00%	53.04%	32.00%	54.64%	54.64%
248	Sarmaya-i-Taleem (PKR 100,000 - 500,000)	31.00%	53.04%	32.00%	54.64%	54.64%
246	Sarmaya-i-Taleem (PKR 500,001 - 1,000,000)	30.00%	51.44%	31.00%	53.04%	53.04%
247	Sarmaya-i-Taleem (PKR1,00001 - 3,000,000)	29.00%	49.84%	30.00%	51.44%	51.44%
249	Ubank Khud Mukhtar Loan	32.00%	46.75%	33.00%	47.95%	47.95%
250	Ubank Khud Mukhtar Loan Plus	29.00%	43.10%	30.00%	44.33%	44.33%
252	Mobile Phone Financing	31.00%	51.39%	32.00%	52.86%	52.86%
256	Running Finance MSME	38.00%	38.00%	39.00%	39.00%	39.00%
257	Running Finance MSME-QTLY	38.00%	38.00%	39.00%	39.00%	39.00%
258	Running Finance MSME Plus	26.00%	26.00%	27.00%	27.00%	27.00%
259	Running Finance MSME Plus-QTLY	26.00%	26.00%	27.00%	27.00%	27.00%
260	Running Finance Salaried	38.00%	38.00%	39.00%	39.00%	39.00%
265	Laptop for Rural Retail	31.00%	51.39%	32.00%	52.86%	52.86%

183	Enterprise Agri Passbook Qarza	48.00%	48.00%	49.00%	49.00%
187	MSME Loan (Agri Repayment at Maturity) Above 300K	42.00%	42.00%	43.00%	43.00%
188	MSME Loan (LVS Repayment at Maturity) Above 300K	42.00%	42.00%	43.00%	43.00%
201	U Bank Home Loan (up to PKR 500,000)	27.00%	46.60%	28.00%	48.22%
202	U Bank Home Loan (Above PKR 500,000)	27.00%	46.60%	28.00%	48.22%
158	Apna Karobar Loan (up to PKR 150,000)	42.00%	70.26%	43.00%	71.80%
157	Apna Karobar Loan (above PKR 150,000)	39.00%	65.64%	40.00%	67.18%
232	U Bank Home Loan - Unsecure	29.00%	49.84%	30.00%	51.44%

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