



**Pricing Structure of Loan Products with effect from 1st April, 2025**

The Markup rates & loan processing fee on different loan products with effective from 1st April 2025, 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%	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%		
	Tractor & Equipment Loan	23.00%	29.97%		
Business Finance	Barhta Karobar Loan (50,001-600,000)	42.00%	70.26%	4.5% of loan amount or PKR 30,000+FED, whichever is lower	
	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%		
	U Bank Khud Mukhtar Plus (50,000-3,000,000)	34.00%	49.14%		
Business Loan For Women	Shana ba shana (350,000-600,000)	37.00%	57.16%	4.5% of loan amount or PKR 30,000+FED, whichever is lower	
	Shana ba shana (600001-3,000,000)	31.00%	49.18%		
General Purpose Finance	Tankhwah Loan (up to PKR 350,000)	33.50%	57.02%	3.5% of loan amount or PKR 30,000+FED, whichever is lower	
	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%		
	U Bank Home Loan (Purchase)	32.02%	54.67%		
Home Financing	U Bank Home Loan (Construction)	32.02%	54.67%	4.5% of loan amount or PKR 30,000+FED, whichever is lower	
	U Bank Home Loan (Renovation)	32.02%	54.67%		
	Solar Financing _ Home Solution	25.00%	38.10%		
Solar Financing	Solar Financing _ Enterprise Solution	25.00%	38.10%	4.5% of loan amount or PKR 30,000+FED, whichever is lower	
	Solar Financing _ Agri Solution	25.00%	36.23%		
	Commercial Vehicle	Commercial Vehicles (New / Used)	23.00%		31.53%
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 tp PKR 100,000)	45.00%	45.00%	3.25% of loan amount or PKR 30,000+FED, whichever is lower
		Karsaz Gold Loan- (Bullet) (up tp PKR 250,000)	44.00%	44.00%	
		Karsaz Gold Loan- (Bullet) (up tp PKR 350,000)	43.00%	43.00%	
		Karsaz Gold Loan- (EMI) (up to PKR 100,000)	30.00%	51.44%	
		Karsaz Gold Loan- (EMI) (up to PKR 250,000)	29.00%	49.80%	
		Karsaz Gold Loan- (EMI) (up to PKR 350,000)	28.00%	48.22%	
	MSME Gold Loan	MSME Gold Loan - (Bullet) (350,001 - 1,000,000)	42.00%	42.00%	
		MSME Gold Loan - (EMI) (350,001 - 500,000)	27.00%	46.60%	
		MSME Plus Gold Loan - (EMI) (500,001 - 1,000,000)	25.00%	43.34%	
Sunehra Sarmaya	Sunehra Sarmaya (1,000,001 - 3,000,000)_ EMI	25.00%	43.34%	4.5% of loan amount or PKR 30,000+FED, whichever is lower	
	Sunehra Sarmaya (1,000,001 - 3,000,000)_ HFY	25.00%	32.52%		
	Sunehra Sarmaya (1,000,001 - 2,000,000)_ YRLY	40.00%	40.00%		
	Sunehra Sarmaya (2,000,001 - 3,000,000)_ YRLY	39.00%	39.00%		
Invoice Discounting	Discounting Facility for MSME Clients	0.00%		Limit Approval Charges : PKR. 15,000 Commission Rate : 2% / month	