

**Pricing Structure of Loan Products with effect from 15th July, 2025**

The Markup rates & loan processing fee on different loan products with effective from 15th July 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%	
		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	23.00%	29.97%	
		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)	35.00%		
Business Loan For Women		U Bank Khud Mukhtar Plus (50,000-3,000,000)	34.00%		
		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)	38.40%		
		Pension Loan (up to PKR 350,000)			
		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%	
	Home Financing		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%	
Solar 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%	
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 100,000)	45.00%	45.00%	
		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%	
		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