Pricing Structure of Loan Products with effect from 10th November, 2025

The Markup rates & loan processing fee on different loan products with effective from 10th November 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**)

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%	
		Tractor & Equipment Loan	23.00%	29.97%	
Business Finance		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%		
		U Bank Khud Mukhtar Plus (50,000-3,000,000)	34.00%		
Business Loan For Women		Shana ba shana (350,000-600,000)	37.00%	57.16%	2.5% of loan amount or PKR 20,000+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)	38.40%		4.5% of loan amount or PKR 30,000+FED, whichever is lower
		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%	
		Scooty Financing for Women	28.00%	48.22%	2.5% of loan amount or PKR 10,000+FED, whichever is lower
		Laptop (150001 - 350000)	36.00%	58.63%	4.5% of loan amount or PKR 30,000+FED, whichever is lower
		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	25.00%	38.10%	
		Solar Financing _ Enterprise Solution	25.00%	38.10%	
		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%	
		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 100,000)	45.00%	45.00%	2.25% 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 - 5,000,000)_ EMI	25.00%	43.34%	
		Sunehra Sarmaya (1,000,001 - 5,000,000)_ HFY	25.00%	32.52%	
		Sunehra Sarmaya (1,000,001 - 2,000,000)_ YRLY	40.00%	40.00%	
		Sunehra Sarmaya (2,000,001 - 5,000,000)_ YRLY	39.00%	39.00%	
Invoice Discounting		Discounting Facility for MSME Clients	0.00%		Limit Approval Charges : PKR. 15,000 Commission Rate : 2% / month