

Pricing Structure of Loan Products with effect from January 01, 2026

| The Markup rates & loan processing fee on different loan products with effective from January 01, 2026 , are given below. Bank can change the Markup rates during the year. | | | | | |
|--|---|---|--------|--|--|
| 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% | | |
| | Barhta Karobar Plus (600,001-3,000,000) | 37.00% | 62.52% | | |
| | U Bank Khud Mukhtar Loan (50,000-2,000,000) | 19.96% | 35.00% | | |
| | U Bank Khud Mukhtar Plus (50,000-3,000,000) | 19.36% | 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) | 22.00% | 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% | | |
| | 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% | | |
| | U Bank Home Loan (Renovation) | 32.02% | 54.67% | | |
| | U Bank Home Loan (Purchase) | 32.02% | 54.67% | | |
| Solar Financing | Solar Financing _ Home Solution | 25.00% | 38.10% | 4.5% of loan amount or PKR 30,000+FED, whichever is lower | |
| | Solar Financing _ Enterprise Solution | 25.00% | 38.10% | | |
| | Solar Financing _ Agri Solution | 25.00% | 36.23% | | |
| Commercial Vehicle | | 23.00% | 31.53% | 0% Precessing Fees | |
| Education Financing | | 36.00% | 60.96% | | |
| Running Finance | | 35.00% | 59.39% | | |
| Running Finance | | 34.00% | 57.81% | | |
| Running Finance | | 43.00% | 43.00% | | |
| Running Finance | | 31.00% | 31.00% | | |
| Running Finance | | 43.00% | 43.00% | | |
| Gold Finance | 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% | |
| Sunehra Sarmaya | 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% | |
| Invoice Discounting | Sunehra Sarmaya (1,000,001 - 5,000,000) _ EMI | | 25.00% | 43.34% | |
| | Sunehra Sarmaya (1,000,001 - 5,000,000) _ HFY | | 26.96% | 35.002% | |
| | Sunehra Sarmaya (1,000,001 - 5,000,000) _ YRLY | | 40.00% | 40.00% | |
| Discounting Facility for MSME Clients | | 0.00% | | Limit Approval Charges : PKR. 15,000 Commission Rate : 2% / month | |

Early settlement charges of 6% of outstanding PA is applicable if loan is settled before completion of 80% tenure.