

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%	
	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)	19.96%	35.00%	
Business Finance	U Bank Khud Mukhtar Plus (50,000-3,000,000)	19.36%	34.00%	
	Shana ba shana (350,000-600,000)	37.00%	57.16%	2.5% of loan amount or PKR 20,000+FED, whichever is lower
General Purpose Finance	Shana ba shana (600001-3,000,000)	31.00%	49.18%	
	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%	2.5% of loan amount or PKR 10,000+FED, whichever is lower
	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%	
Home Financing	U Bank Home Loan (Purchase)	32.02%	54.67%	4.5% of loan amount or PKR 30,000+FED, whichever is lower
	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%	0% Precessing Fees
		Karsaz Gold Loan- (Bullet) (up tp PKR 250,000)	44.00%	
		Karsaz Gold Loan- (Bullet) (up tp PKR 350,000)	43.00%	
		Karsaz Gold Loan- (EMI) (up to PKR 100,000)	30.00%	
		Karsaz Gold Loan- (EMI) (up to PKR 250,000)	29.00%	
		Karsaz Gold Loan- (EMI) (up to PKR 350,000)	28.00%	
	MSME Gold Loan	MSME Gold Loan - (Bullet) (350,001 - 1,000,000)	42.00%	
		MSME Gold Loan - (EMI) (350,001 - 500,000)	27.00%	
		MSME Plus Gold Loan - (EMI) (500,001 - 1,000,000)	25.00%	
Sunehra Sarmaya	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%
Invoice Discounting	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.