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Upaisa**U Microfinance Bank Limited**

The Markup rates & loan processing fee on different loan products with effective from 1st February 2026, 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)

Sr. No	Product Category	Product Name	Flat	IRR	Processing Fee
1	Agri & Livestock	Livestock & Dairy Loan , 06 - 12 Months, 40K-150K, EMI	47.00%	77.88%	
		Livestock & Dairy Loan, 06 - 12 Months, 40K-150K, Bullet	57.00%	57.00%	
		Livestock & Dairy Loan Plus , 06 - 18 Months, 150K-350K, EMI	44.00%	73.32%	
		Livestock & Dairy Loan Plus , 06 - 18 Months, 150K-350K, HFY	52.00%	66.20%	
		Enterprise Livestock & Dairy Development Loan , 06 - 36 Months, 350K-1000K, EMI	42.00%	70.26%	
		Enterprise Livestock & Dairy Development Loan , 06 - 36 Months, 350K-1000K, HFY	49.00%	62.52%	
		U Zarai Qarza , 06 - 15 Months, 40K-150K, Bullet	57.00%	57.00%	4.5% of loan amount or PKR 30,000+FED, whichever is lower
		Agri. Loan for Small Farmers (CGSMF), 06 - 15 Months, 40K-150K, Bullet	57.00%	57.00%	
		General Agri Passbook , 06 - 24 Months, 150.001K-350K, HFY	45.00%	57.58%	
		General Agri Passbook , 06 - 24 Months, 150K-350K, YRLY	53.00%	53.00%	
		MSME Agri Passbook , 06 - 60 Months, 350K-1000K, HFY	41.00%	52.63%	
		MSME Agri Passbook , 06 - 60 Months, 350K-1000K, YRLY	48.00%	48.00%	
		PM Youth Agri , 06 - 12 Months, 40K-500K, Bullet	0.00%	0.00%	
2	Gold	Tractor & Equipment Loan, 24 - 84 Months, 600K-3000K, HFY	23.00%	29.97%	
		Karsaz Gold Loan, 03 - 12 Months, 50K-100K, Bullet	45.00%	45.00%	
		Karsaz Gold Loan- (Bullet) (up to PKR 150,000), 03 - 12 Months, 100K-250K, Bullet	44.00%	44.00%	
		Karsaz Gold Loan- (Bullet) (up to PKR 150,000), 03 - 12 Months, 250K-350K, Bullet	43.00%	43.00%	
		Karsaz Gold Loan, 03 - 12 Months, 50K-100K, EMI	30.00%	51.44%	
		Karsaz Gold Loan, 03 - 12 Months, 100K-250K, EMI	29.00%	49.84%	
		Karsaz Gold Loan, 03 - 12 Months, 250K-350K, EMI	28.00%	48.22%	1% of loan amount or PKR 30,000+FED, whichever is lower
		MSME Gold Loan, 03 - 24 Months, 350K-1000K, Bullet	42.00%	42.00%	
		MSME Gold Loan , 03 - 12 Months, 350K-500K, EMI	27.00%	46.60%	
		MSME Plus Gold Loan , 03 - 24 Months, 500K-1000K, EMI	25.00%	43.34%	
		Sunehra Sarmaya , 12 - 36 Months, 1000K-5000K, EMI	25.00%	43.34%	
		Sunehra Sarmaya , 12 - 36 Months, 1000K-5000K, HFY	26.96%	35.00%	
		Sunehra Sarmaya, 12 - 36 Months, 1000K-5000K, YRLY	40.00%	40.00%	
3	Movable Assets	Scooty Financing, 06 - 60 Months, 60K-350K, EMI	20.00%	33.60%	2.5% of loan amount or PKR 10,000+FED, whichever is lower
		Commercial Vehicles - New, 12 - 120 Months, 350K-3000K, EMI	23.00%	31.53%	
		Commercial Vehicles -Used, 12 - 120 Months, 350K-3000K, EMI	23.00%	31.53%	
		Motorbike Loan , 06 - 12 Months, 60K-350K, EMI	41.00%	68.73%	
		Motorbike Loan, 13 - 60 Months, 60K-350K, EMI	43.00%	71.80%	
4	Business	Motorbike-FoodPanda, 06 - 36 Months, 50K-350K, EMI		43.94%	
		U Khudmukhtar, 24 - 84 Months, 50K-2000K, EMI		35.00%	
		U Khudmukhtar Plus , 24 - 84 Months, 50K-3000K, EMI		34.00%	
		Barhta Karobar Loan , 06 - 60 Months, 50K-600K, EMI		42.00%	70.26%
		Barhta Karobar Plus, 12 - 84 Months, 600K-3000K, EMI		37.00%	62.52%
		PM Youth Business, 06 - 36 Months, 40K-500K, EMI		0.00%	0.00%
5	Solar	Invoice Discounting, 01 - 12 Months, 25K-3000K, Bullet		41.70%	
		Shana ba shana , 06 - 120 Months, 350K-3000K, EMI		23.00%	37.99%
		Solar Financing _ Home Solution, 06 - 120 Months, 50K-350K, EMI		25.00%	38.10%
		Solar Financing _ Home Solution, 06 - 120 Months, 350K-3000K, EMI		25.00%	38.10%
		Solar Financing _ Enterprise Solution, 06 - 120 Months, 50K-350K, EMI		25.00%	38.10%
6	Salary / Pension	Solar Financing _ Enterprise Solution, 06 - 120 Months, 350K-3000K, EMI		25.00%	38.10%
		Solar Financing _ Agri Solution, 24 - 120 Months, 350K-3000K, HFY		25.00%	36.23%
		Tankhwah Loan , 06 - 60 Months, 40K-350K, EMI		38.40%	4.5% of loan amount or PKR 30,000+FED, whichever is lower
		Pension Loan , 06 - 60 Months, 30K-350K, EMI		38.40%	
7	Running Finance	Salary Bridge Finance, 01 - 12 Months, 25K-350K, Bullet		24.00%	
		Running Finance MSME, 01 - 24 Months, 150K-600K, EMI		43.00%	43.00%
		Running Finance MSME-QTLY, 01 - 24 Months, 150K-600K, QTLY		43.00%	43.00%
		Running Finance MSME Plus, 01 - 24 Months, 600K-3000K, EMI		31.00%	31.00%
		Running Finance Salaried, 01 - 36 Months, 50K-350K, EMI		43.00%	43.00%
8	Home	Running Finance MSME Plus-QTLY, 01 - 24 Months, 600K-3000K, QTLY		31.00%	31.00%
		U Bank Home Loan (Purchase), 36 - 300 Months, 150K-3000K, EMI		32.02%	54.67%
		U Bank Home Loan (Construction), 36 - 300 Months, 150K-3000K, EMI		32.02%	54.67%
9	Education	U Bank Home Loan (Renovation), 36 - 300 Months, 150K-1000K, EMI		32.02%	54.67%
		Sarmaya-i-Taleem , 12 - 84 Months, 500K-1000K, EMI		35.00%	59.39%
		Sarmaya-i-Taleem , 12 - 84 Months, 1000K-3000K, EMI		34.00%	57.81%
10	Consumer Durable	Sarmaya-i-Taleem, 12 - 84 Months, 100K-500K, EMI		36.00%	60.96%
		Mobile Phone Financing, 06 - 36 Months, 40K-350K, EMI		36.00%	58.63%
		Mobile Phone Financing- Corporate, 06 - 36 Months, 40K-600K, EMI		34.65%	
		Laptop, 06 - 36 Months, 40K-350K, EMI		36.00%	58.63%

If 80% of the loan tenure is completed of Gold Products, No Early Settlement Charges shall be applicable.

If 50% of the tenure is completed of Gold Products, waiver shall be allowed only for Bullet loans, subject to repeat approval.