U Microfinance Bank Limited

The Markup rates & loan processing fee on different loan products with effective from 17 Aprill 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%	4.5% of loan amount or PKR 30,000+FED, whichever is lower
		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%	
		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%	
		Tractor & Equipment Loan, 24 - 84 Months, 600K-3000K, HFY	23.00%	29.97%	
2	Gold	Karsaz Gold Loan, 03 - 12 Months, 50K-100K, Bullet	45.00%	45.00%	1% of loan amount or PKR 30,000+FED, whichever is lower
		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%	
		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%	4.5% of loan amount or PKR 30,000+FED, whichever is lower
		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%	
		Motorbike-FoodPanda, 06 - 36 Months, 50K-350K, EMI	43.94%		
4	Business	U Khudmukhtar-Salaried, 06 - 60 Months, 50K-2000K, EMI	35.00%		
		U Khudmukhtar Plus-Business , 06 - 60 Months, 50K-5M, 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%	
		Invoice Discounting, 01 - 12 Months, 25K-3000K, Bullet		41.70%	
		Shana ba shana , 06 - 120 Months, 350K-3000K, EMI	23.00%	37.99%	
5	Solar	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%	
		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%	
6	Salary / Pension	Tankhwah Loan , 06 - 60 Months, 40K-500K, EMI	38.40%		
		Pension Loan , 06 - 60 Months, 30K-500K, EMI	38.40%		
		Salary Bridge Finance, 01 - 12 Months, 25K-350K, Bullet	24.00%		
7	Running Finance	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%	
		Running Finance MSME Plus-QTLY, 01 - 24 Months, 600K-3000K, QTLY	31.00%	31.00%	
8	Home	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%	
		U Bank Home Loan (Renovation), 36 - 300 Months, 150K-1000K, EMI	32.02%	54.67%	
9	Education	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%	
		Sarmaya-i-Taleem, 12 - 84 Months, 100K-500K, EMI	36.00%	60.96%	
10	Consumer Durable	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.

24/7 Call Centre 051-111-282-265