Mobilink Microfinance Bank Limited
Lending Products - Pricing Structure
Effective from October 05, 2023

Sr. #	Product Name	Loan Limits	Tenure	Down Payment / Other Terms & Conditions	Processing Fee (exclusive of F.E.D.)	Flat rate for DP Note	APRs			
							Monthly	Quarterly	Half Yearly	Bullet / Yearly
1	Khushhal Kissan Loan	50,000 – 350,000	3 Months - 12 Months	-	Rs. 3,500 or 3% of Loan Amount (whichever is higher)	50.00%	82.38%	73.80%	63.75%	50.00%
2	Khushhal Kissan Loan - Value Chain	20,000 – 350,000	6 Months	-	Rs.2,250	24%	-	-	-	24.00%
3	Karobar Loan	50,000 – 100,000	3 Months - 2 Years	-	Rs. 3,500 or 3.5% of Loan Amount (whichever is higher)	35.39%	60.00%	-	-	-
		100,001 – 350,000				32.23%	55.00%	-	-	-
4	Livestock Loan	50,000 – 350,000	6 Months - 12 Months	-	Rs. 3,500 or 3% of Loan Amount (whichever is higher)	50.00%	82.38%	73.80%	63.75%	50.00%
5	Bint-e-Hawa Business Loan	Up to 350,000	3 Months – 36 Months	-	Rs. 2,500 or 2.5% of Loan Amount (whichever is higher)	24.00%	41.70%	-	-	-
		25,000 – 50,000	12 Months	Against Gold - Margin 0%		39.00%	-	-	-	39.00%
		50,001 - 100,000				38.00%	-	-	-	38.00%
		100,001 - 350,000				37.00%	-	-	-	37.00%
6	Karobar Plus Loan	50,000 - 350,000	3 Years	-	Rs. 3,500 or 3.5% of Loan Amount (whichever is higher)	39.00%	65.64%	58.44%	-	-
7	Salary Loan	50,000 – 350,000	1 Year -2 Years - 3 Years	-	Rs. 5,000 or 5% of Loan Amount (whichever is higher)	22.36%	39.00%	-	-	-
8	Fori Cash Loan	25,000 – 50,000	12 Months	Margin 5%	Rs. 4,500 or 4.50% of Loan Amount (whichever is higher)	41.00%	68.73%	61.26%	52.63%	41.00%
		50,001 - 100,000		Margin 5%		40.00%	67.18%	59.85%	51.38%	40.00%
		100,001 - 350,000		Margin 5%		39.00%	65.64%	58.44%	50.14%	39.00%
9	Microenterprise Loan	350,001 – 500,000	12 Months	Margin 5%	Rs. 10,000 or 2% of Loan Amount (whichever is higher)	39.00%	65.64%	58.44%	50.14%	39.00%
		500,001 – 1,000,000		Margin 10%		38.00%	64.08%	57.02%	48.89%	38.00%
		1,000,001 - 1,500,000		Margin 10%	Rs. 12,000 or 2% of Loan Amount (whichever is higher)	35.50%	60.17%	53.46%	45.77%	35.50%
		1,500,001 - 2,000,000		Margin 10%		35.50%	60.17%	53.46%	45.77%	35.50%
		2,000,001 - 3,000,000		Margin 10%		34.50%	58.60%	52.03%	44.51%	34.50%
10	Running Finance	Up to 3,000,000	1 Year	TDR	2% of Loan Amount	16.985%	30.00%	-	-	-
				Gold		20.552%	36.00%	-	-	-
				Property		19.950%	35.00%	-	-	-
11	Tractor Loan	Up to 3,000,000	1 Years - 10 Years	-	2% of Loan Amount or Rs.15,000 (whichever is higher)	35.00%	-	-	33.00%	35.00%
12	Agri. Passbook Loan	50,000 – 3,000,000	Production = 1 Year / Development = Up to 10 Years	-	2.5% of Loan Amount or Rs.20,000 (whichever is higher)	42.00%	70.26%	62.67%	53.87%	42.00%
13	Agri Plus Loan	50,000 - 350,000	1 Year - 2 Years - 3 Years	-	**Upto 350,000** 3% of Loan Amount or Rs.3,500 (whichever is higher)	42.00%	70.26%	62.67%	53.87%	-
		350,001 - 3,000,000			**Above 350,000** 2% of Loan Amount or Rs.15,000 (whichever is higher)	38.00%	64.08%	57.02%	48.89%	-
14	Commercial Vehicle Loan	Up to Rs.3,000,000	Up to 1000 CC = Up to 7 Years / Above 1000 CC = Up to 10 Years	-	3% of Loan Amount or Rs.20,000 (whichever is higher)	16.04%	28.40%	-	-	-
15	School Loan	Up to 3,000,000	Up to 10 Years	-	2% of Loan Amount	19.36%	34.00%	-	-	-
16	House Loan	Up to 500,000	Up to 5 Years	-	Rs. 7,500 or 2.5% (whichever is higher)	19.36%	34.00%	-	-	-
		500,001 – 1,000,000	Up to 7 Years	-	Rs.15,000 or 1% of Loan Amount (whichever is higher)	16.985%	30.00%	-	-	-
		1,000,001 – 3,000,000	Up to 20 Years	-						
17	House Loan (SBP Scheme) *	1,000,000 – 2,000,000	Up to 20 Years	-	0.5% of Loan Amount	-	5% for first 5 Years, 7% for Next 5 Years and Bank Pricing (28%) for next 10 Years			
18	PM Kissan Package Schemes fr Flood Effected Areas	Up to 200,000 (IF&RSLF) / Upto 500,000 (GMSS)	6 Months	-	Rs. 3,500 or 3% of Loan Amount (whichever is higher)	-	Interest Free			

* Discontinued / Suspended