

Mobilink Microfinance Bank

Lending Products - Pricing Structure - Effective from August 01, 2022

Sr. #	Product Name	REVISED Processing Fee (exclusive of F.E.D.)	Loan Limits	Tenure	Down Payment / Other Terms & Conditions	Flat rate	APRs			
							Monthly	Quarterly	Half Yearly	Bullet
1	Khushhal Kissan Loan	Rs. 3,500 or 3% of Loan Amount (whichever is higher)	50,000 – 75,000	3 Months - 12 Months	-	42.00%	70.26%	62.67%	53.87%	42.00%
			75,001 – 150,000							
			150,001 – 350,000							
2	Khushhal Kissan Loan - Value Chain	Rs.2,250	20,000 – 350,000	6 Months	-	24%	-	-	-	24.00%
3	Karobar Loan	Rs. 3,500 or 3% of Loan Amount (whichever is higher)	50,000 – 100,000	3 Months - 2 Years	-	-	56.62%	-	-	-
			100,001 – 350,000			-	50.24%	-	-	-
4	Livestock Loan	Rs. 3,500 or 3% of Loan Amount (whichever is higher)	50,000 – 75,000	6 Months - 12 Months	-	42.00%	70.26%	62.67%	53.87%	42.00%
			75,001 – 150,000							
			150,001 – 350,000							
5	Fori Cash Loan	Rs. 3,500 or 3.5% of Loan Amount (whichever is higher)	25,000 – 50,000	12 Months	Margin 0%	34.00%	57.81%	51.32%	43.89%	34.00%
			50,001 - 100,000		Margin 0%	34.00%	57.81%	51.32%	43.89%	34.00%
			100,001 - 350,000		Margin 0%	32.00%	54.64%	48.44%	41.37%	32.00%
6	Microenterprise Loan	Rs. 3,500 or 0.6% of Loan Amount (whichever is higher)	350,001 – 500,000	12 Months	Margin 0%	32.00%	54.64%	48.44%	41.37%	32.00%
			500,001 - 1,000,000		Margin 10%	30.50%	52.24%	46.28%	39.48%	30.50%
		Rs. 11,000 or 0.6% of Loan Amount (whichever is higher)	1,000,001 - 1,500,000		Margin 10%	28.75%	49.43%	43.74%	37.27%	28.75%
			1,500,001 - 2,000,000		Margin 10%	28.25%	48.63%	43.01%	36.64%	28.25%
			2,000,001 – 3,000,000		Margin 10%	28.00%	48.22%	42.65%	36.33%	28.00%
7	Running Finance	2% of Loan Amount		Up to 1 Year	-	-	32.00%	-	-	-
8	Tractor Loan	2% of Loan Amount or Rs.15,000 (whichever is higher)	Up to 3,000,000	1 Years - 10 Years	-	-	40.09%	35.34%	30.00%	
9	Agri. Passbook Loan	2% of Loan Amount or Rs.15,000 (whichever is higher)	Up to 3,000,000	Production = 1 Year	-	32.00%	54.64%	48.44%	41.37%	32.00%
			350,001 – 3,000,000	Development = Up to 10 Years	-	32.00%	54.64%	48.44%	41.37%	32.00%
			250,001 – 350,000		-	32.00%	54.64%	48.44%	41.37%	32.00%
			150,001 – 250,000		-	32.00%	54.64%	48.44%	41.37%	32.00%
10	House Loan	Rs. 7,500 or 2.5% (whichever is higher)	50,000 – 150,000	Up to 5 Years	-	-	32.51%	-	-	-
		Rs.12,500 or 0.5% of Loan Amount (whichever is higher)	Up to 500,000	Up to 7 Years	-	-	30.57%	-	-	-
			500,001 – 1,000,000	Up to 20 Years Unapproved Areas	-					
1,000,001 – 3,000,000	Up to 20 Years Approved Areas	-								
11	Commercial Vehicle Loan	1% of Loan Amount or Rs.10,000 (whichever is higher)	Up to Rs.3,000,000	Up to 1000 CC = Up to 7 Years Above 1000 CC = Up to 10 Years	Down Payment (0% -4%)	-	30.00%	-	-	-
					Down Payment (5% -9%)			-	-	-
					Down Payment (10% -14%)			-	-	-
					Down Payment (15% -24%)			-	-	-
					Down Payment (25% -50%)			-	-	-
					Down Payment (50% and Above)			-	-	-
12	School Loan	2% of Loan Amount	Up to 3,000,000	Up to 10 Years	-	-	26.62%	-	-	-
13	Bint-e-Hawa Business Loan	Rs. 2,500 or 2.5% (whichever is higher)	Up to 350,000	3 Months – 36 Months	-	-	41.70%			
14	House Loan (SBP Scheme)	0.5% of Loan Amount	1,000,000 – 2,000,000	Up to 20 Years	-	-	5% for first 5 Years, 7% for Next 5 Years and Bank Pricing (1 Year KIBOR + 8%) for next 10 Years			
15	Agri Plus Loan	Upto 350,000 3% of Loan Amount or Rs.3,500 (whichever is higher)	50,000 - 350,000	1-3 Years	-		65.64%	58.44%	50.14%	-
		Above 350,000 2% of Loan Amount or Rs.15,000 (whichever is higher)	350,001 - 3,000,000				54.64%	48.44%	41.37%	-