

Mobilink Microfinance Bank Limited

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

Sr. #	Product Name	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	Karoobar Loan	Rs. 3,500 or 3% of Loan Amount (whichever is higher)	50,000 – 100,000	3 Months - 2 Years	-	33.00%	56.62%	-	-	-
			100,001 – 350,000			29.25%	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	Bint-e-Hawa Business Loan	Rs. 2,500 or 2.5% (whichever is higher)	Up to 350,000	3 Months – 36 Months	-	24.00%	41.70%	-	-	-
6	Karoobar Plus Loan	Rs. 3,500 or 3% (whichever is higher)	50,000 - 350,000	3 Years	-	39.00%	65.64%	58.44%	-	-
7	Fori Cash Loan	Rs. 3,500 or 3.5% of Loan Amount (whichever is higher)	25,000 – 50,000	12 Months	Margin 0%	35.00%	59.39%	52.75%	45.14%	35.00%
			50,001 - 100,000		Margin 0%	35.00%	59.39%	52.75%	45.14%	35.00%
			100,001 - 350,000		Margin 0%	33.00%	56.23%	49.88%	42.63%	33.00%
8	Microenterprise Loan	Rs. 9,000 or 0.6% of Loan Amount (whichever is higher)	350,001 – 500,000	12 Months	Margin 0%	33.00%	56.23%	49.88%	42.63%	33.00%
			500,001 - 1,000,000		Margin 10%	32.50%	55.43%	49.16%	42.00%	32.50%
		Rs. 11,000 or 0.6% of Loan Amount (whichever is higher)	1,000,001 - 1,500,000		Margin 10%	30.75%	52.64%	46.64%	39.80%	30.75%
		1,500,001 - 2,000,000	Margin 10%		30.25%	51.84%	45.91%	39.17%	30.25%	
		2,000,001 – 3,000,000	Margin 10%		30.00%	51.44%	45.55%	38.85%	30.00%	
9	Running Finance	2% of Loan Amount	Up to 3,000,000	Up to 1 Year	-	18.17%	32.00%	-	-	-
10	Tractor Loan	2% of Loan Amount or Rs.15,000 (whichever is higher)	Up to 3,000,000	1 Years - 10 Years	-	25.35%	-	-	33.00%	-
11	Agri. Passbook Loan	2.5% of Loan Amount or Rs.20,000 (whichever is higher)	50,000 – 3,000,000	Production = 1 Year Development = Up to 10 Years	-	34.00%	57.81%	51.32%	43.89%	34.00%
12	Agri Plus Loan	Upto 350,000 3% of Loan Amount or Rs.3,500 (whichever is higher) Above 350,000 2% of Loan Amount or Rs.15,000 (whichever is higher)	50,000 - 350,000	1-3 Years	-	42.00%	70.26%	62.67%	53.87%	-
			350,001 - 3,000,000			34.00%	57.81%	51.32%	43.89%	-
13	House Loan	Rs. 7,500 or 2.5% (whichever is higher)	Up to 500,000	Up to 5 Years	-	21.155%	37.00%	-	-	-
			500,001 – 1,000,000	Up to 7 Years	-	18.17%	32.00%	-	-	-
		Rs.12,500 or 0.5% of Loan Amount (whichever is higher)	1,000,001 – 3,000,000	Up to 20 Years Unapproved Areas	-					
				Up to 20 Years Approved Areas	-					
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	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	-	15.515%	27.50%	-	-	-
16	School Loan	2% of Loan Amount	Up to 3,000,000	Up to 10 Years	-	19.36%	34.00%	-	-	-