

Pricing Structure of Loan Products

The markup rates and processing fee for different loan products with effect from May 9, 2017 are given as under:

Tenor	Slabs	For Fresh Customers			For Repeat Customers (2nd Loan Cycle)			For Repeat Customers (3rd & Above Loan Cycle)		
		Markup Rate	IRR	Documentation & Processing Fee	Markup Rate	IRR	Documentation & Processing Fee	Markup Rate	IRR	Documentation & Processing Fee
FINCA Karobari Karza - Basic										
06 Months	25,000 - 150,000	29.00%	48.14%	2.50% (Min Rs. 625 / Max Rs. 3,750)	28.00%	46.53%	2.00% (Min Rs. 500 / Max Rs. 3,000)	27.00%	44.91%	2.00% (Min Rs. 500 / Max Rs. 3,000)
12 Months	25,000 - 150,000	28.00%	48.22%		27.00%	46.60%		26.00%	44.97%	
15 Months	25,000 - 150,000	28.00%	48.11%		27.00%	46.52%		26.00%	44.92%	
18 Months	25,000 - 150,000	Not Applicable			26.00%	44.67%		25.00%	43.09%	
FINCA Karobari Karza - Plus										
12 Months	150,001 - 300,000	25.00%	43.34%	2.00% or Rs. 5,000/- (Whichever is Lower)	24.00%	41.70%	2.00% or Rs. 5,000/- (Whichever is Lower)	23.00%	40.06%	2.00% or Rs. 5,000/- (Whichever is Lower)
	300,001 - 500,000	Not Applicable								
18 Months	150,001 - 300,000	24.00%	41.50%	2.00% or Rs. 5,000/- (Whichever is Lower)	23.00%	39.90%		22.00%	38.29%	
	300,001 - 500,000	Not Applicable								
24 Months	150,001 - 300,000	23.00%	39.34%	2.00% or Rs. 5,000/- (Whichever is Lower)	22.00%	37.79%		21.00%	36.22%	
	300,001 - 500,000	Not Applicable								
FINCA Izaafi Karza										
03 Months	7,500 - 75,000	The loan is for existing customers only who are actually repeat customers as per definition approved by BoD.			24.00%	35.65%	Rs. 500/- Flat	24.00%	35.65%	Rs. 500/- Flat
04 Months						37.81%			37.81%	
05 Months						39.16%			39.16%	
06 Months						40.05%			40.05%	
07 Months						40.65%			40.65%	
08 Months						41.06%			41.06%	
09 Months						41.34%			41.34%	
10 Months						41.52%			41.52%	
11 Months						41.64%			41.64%	
12 Months						41.70%			41.70%	
FINCA Maweshi Karza - Dairy Basic										
06 Months	50,000 - 150,000	29.00%	48.14%	2.50% (Min Rs. 1,250 / Max Rs. 3,750)	28.00%	46.53%	2.00% (Min Rs. 1,000 / Max Rs. 3,000)	27.00%	44.91%	2.00% (Min Rs. 1,000 / Max Rs. 3,000)
12 Months	50,000 - 150,000	28.00%	48.22%		27.00%	46.60%		26.00%	44.97%	
15 Months	50,000 - 150,000	28.00%	48.11%		27.00%	46.52%		26.00%	44.92%	
18 Months	50,000 - 150,000	Not Applicable			26.00%	44.67%		25.00%	43.09%	

FINCA Maweshi Karza - Dairy Plus										
12 Months	150,001 - 300,000	25.00%	43.34%	2.00% or Rs. 5,000/- (Whichever is Lower)	24.00%	41.70%	2.00% or Rs. 5,000/- (Whichever is Lower)	23.00%	40.06%	2.00% or Rs. 5,000/- (Whichever is Lower)
	300,001 - 500,000	Not Applicable								
18 Months	150,001 - 300,000	24.00%	41.50%	2.00% or Rs. 5,000/- (Whichever is Lower)	23.00%	39.90%		22.00%	38.29%	
	300,001 - 500,000	Not Applicable								
24 Months	150,001 - 300,000	23.00%	39.34%	2.00% or Rs. 5,000/- (Whichever is Lower)	22.00%	37.79%		21.00%	36.22%	
	300,001 - 500,000	Not Applicable								
FINCA Sunehari Karza - EMI										
06 Months	25,000 - 150,000	24.00%	40.05%	1.50% (Min Rs. 375 / Max Rs. 2,250)	24.00%	40.05%	1.50% (Min Rs. 375 / Max Rs. 2,250)	24.00%	40.05%	1.50% (Min Rs. 375 / Max Rs. 2,250)
12 Months			41.70%			41.70%			41.70%	
Tenor	Slabs	For Fresh Customers		For Repeat Customers (2nd Loan Cycle)		For Repeat Customers (3rd & Above Loan Cycle)				
		Markup Rate	Documentation & Processing Fee	Markup Rate	Documentation & Processing Fee	Markup Rate	Documentation & Processing Fee			
FINCA Maweshi Karza - Fattening										
03 to 12 Months	50,000 - 150,000	33.00%	2.50% (Min Rs. 1,250 / Max Rs. 3,750)	32.00%	2.00% (Min Rs. 1,000 / Max Rs. 3,000)	32.00%	2.00% (Min Rs. 1,000 / Max Rs. 3,000)			
FINCA Sunehari Karza - Lump Sum										
03 to 12 Months	25,000 - 150,000	27.00%	2.50% (Min Rs. 1,250 / Max Rs. 3,750)	27.00%	2.00% (Min Rs. 1,000 / Max Rs. 3,000)	27.00%	2.00% (Min Rs. 1,000 / Max Rs. 3,000)			
FINCA Kashtkar Karza - Small Farmer										
03 to 12 months (03 to 15 months for Sugarcane only)	50,000 - 100,000	32.00%	2.50% (Min Rs. 1,250 / Max Rs. 3,750)	31.00%	2.00% (Min Rs. 1,000 / Max Rs. 3,000)	31.00%	2.00% (Min Rs. 1,000 / Max Rs. 3,000)			
FINCA Kashtkar Karza - Basic										
03 to 12 months (03 to 15 months for Sugarcane only)	50,000 - 150,000	32.00%	2.50% (Min Rs. 1,250 / Max Rs. 3,750)	31.00%	2.00% (Min Rs. 1,000 / Max Rs. 3,000)	31.00%	2.00% (Min Rs. 1,000 / Max Rs. 3,000)			
FINCA Kashtkar Karza - Plus										
03 to 12 months (03 to 15 months for Sugarcane only)	150,001 - 500,000	32.00%	2.00% or Rs. 5,000/- (Whichever is Lower)	31.00%	2.00% or Rs. 5,000/- (Whichever is Lower)	31.00%	2.00% or Rs. 5,000/- (Whichever is Lower)			