

Pricing Structure of Loan Products

The markup rates and processing fee for different loan products with effect from December 15, 2018 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	29.50%	48.94%	2.50% (Min Rs. 625 / Max Rs. 3,750)	29.00%	48.14%	2.00% (Min Rs. 500 / Max Rs. 3,000)	28.50%	47.33%	2.00% (Min Rs. 500 / Max Rs. 3,000)								
12 Months	25,000 - 150,000	28.50%	49.03%		28.00%	48.22%		27.50%	47.41%									
15 Months	25,000 - 150,000	28.50%	48.91%		28.00%	48.11%		27.50%	47.32%									
18 Months	25,000 - 150,000	Not Applicable			26.50%	45.46%		26.00%	44.67%									
FINCA Karobari Karza - Plus																		
12 Months	150,001 - 400,000	25.50%	44.16%	2.00% or Rs. 5,000/- (Whichever is Lower)	25.00%	43.34%	2.00% or Rs. 5,000/- (Whichever is Lower)	24.50%	42.52%	2.00% or Rs. 5,000/- (Whichever is Lower)								
	400,001 - 500,000	Not Applicable						23.50%	40.70%									
18 Months	150,001 - 400,000	24.50%	42.30%	2.00% or Rs. 5,000/- (Whichever is Lower)	24.00%	41.50%		23.50%	40.70%									
	400,001 - 500,000	Not Applicable						22.50%	38.57%									
24 Months	150,001 - 400,000	23.50%	40.12%	2.00% or Rs. 5,000/- (Whichever is Lower)	23.00%	39.34%		22.50%	38.57%									
	400,001 - 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.	24.50%	Rs. 500/- Flat	24.50%	36.39%	Rs. 500/- Flat	24.50%	36.39%	Rs. 500/- Flat								
04 Months						38.59%			38.59%									
05 Months						39.96%			39.96%									
06 Months						40.86%			40.86%									
07 Months						41.47%			41.47%									
08 Months						41.88%			41.88%									
09 Months						42.16%			42.16%									
10 Months						42.35%			42.35%									
11 Months						42.46%			42.46%									
12 Months						42.52%			42.52%									
FINCA Maweshi Karza - Dairy Basic																		
06 Months						50,000 - 150,000			29.50%		48.94%	2.50% (Min Rs. 1,250 / Max Rs. 3,750)	29.00%	48.14%	2.00% (Min Rs. 1,000 / Max Rs. 3,000)	28.50%	47.33%	2.00% (Min Rs. 1,000 / Max Rs. 3,000)
12 Months	50,000 - 150,000	28.50%	49.03%	28.00%	48.22%	27.50%	47.41%											
15 Months	50,000 - 150,000	28.50%	48.91%	28.00%	48.11%	27.50%	47.32%											
18 Months	50,000 - 150,000	Not Applicable			26.50%	45.46%		26.00%	44.67%									
FINCA Maweshi Karza - Dairy Plus																		
12 Months	150,001 - 400,000	25.50%	44.16%	2.00% or Rs. 5,000/- (Whichever is Lower)	25.00%	43.34%	2.00% or Rs. 5,000/- (Whichever is Lower)	24.50%	42.52%	2.00% or Rs. 5,000/- (Whichever is Lower)								
	400,001 - 500,000	Not Applicable						23.50%	40.70%									
18 Months	150,001 - 400,000	24.50%	42.30%	2.00% or Rs. 5,000/- (Whichever is Lower)	24.00%	41.50%		23.50%	40.70%									
	400,001 - 500,000	Not Applicable						22.50%	38.57%									
24 Months	150,001 - 400,000	23.50%	40.12%	2.00% or Rs. 5,000/- (Whichever is Lower)	23.00%	39.34%		22.50%	38.57%									
	400,001 - 500,000	Not Applicable																

FINCA Niswan Karza										
06 Months	25,000 - 150,000	29.50%	48.94%	2.50% (Min Rs. 625 / Max Rs. 3,750)	29.00%	48.14%	2.00% (Min Rs. 500 / Max Rs. 3,000)	28.50%	47.33%	2.00% (Min Rs. 500 / Max Rs. 3,000)
12 Months	25,000 - 150,000	28.50%	49.03%		28.00%	48.22%		27.50%	47.41%	
15 Months	25,000 - 150,000	28.50%	48.91%		28.00%	48.11%		27.50%	47.32%	
18 Months	75,000 - 150,000	Not Applicable			26.50%	45.46%		26.00%	44.67%	
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	35.00%	2.50% (Min Rs. 1,250 / Max Rs. 3,750)	34.50%	2.00% (Min Rs. 1,000 / Max Rs. 3,000)	34.50%	2.00% (Min Rs. 1,000 / Max Rs. 3,000)			
FINCA Sunehari Karza - Lump Sum										
3 to 6 Months	25,000 - 150,000	28%	2.50% (Min Rs. 1,250 / Max Rs. 3,750)	28%	2.00% (Min Rs. 1,000 / Max Rs. 3,000)	28%	2.00% (Min Rs. 1,000 / Max Rs. 3,000)			
7 to 9 Months	25,000 - 150,000	25%		25%		25%				
10 to 12 Months	25,000 - 150,000	22%		22%		22%				
FINCA Kashtkar Karza - Small Farmer										
03 to 12 months (03 to 15 months for Sugarcane only)	50,000 - 100,000	34.00%	2.50% (Min Rs. 1,250 / Max Rs. 3,750)	33.50%	2.00% (Min Rs. 1,000 / Max Rs. 3,000)	33.50%	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	34.00%	2.50% (Min Rs. 1,250 / Max Rs. 3,750)	33.50%	2.00% (Min Rs. 1,000 / Max Rs. 3,000)	33.50%	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	34.00%	2.00% or Rs. 5,000/- (Whichever is Lower)	33.50%	2.00% or Rs. 5,000/- (Whichever is Lower)	33.50%	2.00% or Rs. 5,000/- (Whichever is Lower)			