

Pricing Structure of Loan Products

The markup rates and processing fee for different loan products with effect from May 2, 2019 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	30.00%	49.75%	2.60%	29.50%	48.94%	2.10%	29.00%	48.14%	2.10%								
12 Months	25,000 - 150,000	29.00%	49.84%		28.50%	49.03%		28.00%	48.22%									
15 Months	25,000 - 150,000	29.00%	49.70%		28.50%	48.91%		28.00%	48.11%									
18 Months	25,000 - 150,000	Not Applicable			27.00%	46.24%		26.50%	45.46%									
FINCA Karobari Karza - Plus																		
12 Months	150,001 - 400,000	26.00%	44.98%	2.10% or Rs. 5,500/- (Whichever is Lower)	25.50%	44.16%	2.10% or Rs. 5,500/- (Whichever is Lower)	25.00%	43.34%	2.10% or Rs. 5,500/- (Whichever is Lower)								
		400,001 - 500,000	Not Applicable					24.00%	41.50%									
18 Months	150,001 - 400,000	25.00%	43.09%	2.10% or Rs. 5,500/- (Whichever is Lower)	24.50%	42.30%		24.00%	41.50%									
		400,001 - 500,000	Not Applicable					23.00%	39.34%									
24 Months	150,001 - 400,000	24.00%	40.88%	2.10% or Rs. 5,500/- (Whichever is Lower)	23.50%	40.12%		23.00%	39.34%									
		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.	25.00%	Rs. 550/- Flat	25.00%	37.12%	Rs. 550/- Flat	25.00%	37.12%	Rs. 550/- Flat								
04 Months						39.36%			39.36%									
05 Months						40.76%			40.76%									
06 Months						41.67%			41.67%									
07 Months						42.29%			42.29%									
08 Months						42.70%			42.70%									
09 Months						42.99%			42.99%									
10 Months						43.17%			43.17%									
11 Months						43.28%			43.28%									
12 Months						43.34%			43.34%									
FINCA Maweshi Karza - Dairy Basic																		
06 Months						50,000 - 150,000			30.00%		49.75%	2.75%	29.50%	48.94%	2.25%	29.00%	48.14%	2.25%
12 Months	50,000 - 150,000	29.00%	49.84%	28.50%	49.03%	28.00%	48.22%											
15 Months	50,000 - 150,000	29.00%	49.70%	28.50%	48.91%	28.00%	48.11%											
18 Months	50,000 - 150,000	Not Applicable			27.00%	46.24%		26.50%	45.46%									
FINCA Maweshi Karza - Dairy Plus																		
12 Months	150,001 - 400,000	26.00%	44.98%	2.25% or Rs. 5,500/- (Whichever is Lower)	25.50%	44.16%	2.25% or Rs. 5,500/- (Whichever is Lower)	25.00%	43.34%	2.25% or Rs. 5,500/- (Whichever is Lower)								
		400,001 - 500,000	Not Applicable					24.00%	41.50%									
18 Months	150,001 - 400,000	25.00%	43.09%	2.25% or Rs. 5,500/- (Whichever is Lower)	24.50%	42.30%		24.00%	41.50%									
		400,001 - 500,000	Not Applicable					23.00%	39.34%									
24 Months	150,001 - 400,000	24.00%	40.88%	2.25% or Rs. 5,500/- (Whichever is Lower)	23.50%	40.12%		23.00%	39.34%									
		400,001 - 500,000	Not Applicable															

FINCA Niswan Karza										
06 Months	25,000 - 150,000	30.00%	49.75%	2.60%	29.50%	48.94%	2.10%	29.00%	48.14%	2.10%
12 Months	25,000 - 150,000	29.00%	49.84%		28.50%	49.03%		28.00%	48.22%	
15 Months	25,000 - 150,000	29.00%	49.70%		28.50%	48.91%		28.00%	48.11%	
18 Months	75,000 - 150,000	Not Applicable			27.00%	46.24%		26.50%	45.46%	
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	37.00%	2.75%	36.50%	2.25%	36.50%	2.25%			
FINCA Sunehari Karza - Lump Sum										
3 to 6 Months	25,000 - 150,000	28%	2.60% (Min Rs. 1,300 / Max Rs. 3,900)	28%	2.10% (Min Rs. 1,050 / Max Rs. 3,150)	28%	2.10% (Min Rs. 1,050 / Max Rs. 3,150)			
7 to 9 Months	25,000 - 150,000	26%		26%		26%				
10 to 12 Months	25,000 - 150,000	24%		24%		24%				
FINCA Kashtkar Karza - Small Farmer										
03 to 12 months (03 to 15 months for Sugarcane only)	50,000 - 100,000	35.00%	2.60%	34.50%	2.10%	34.50%	2.10%			
FINCA Kashtkar Karza - Basic										
03 to 12 months (03 to 15 months for Sugarcane only)	50,000 - 150,000	35.00%	2.60%	34.50%	2.10%	34.50%	2.10%			
FINCA Kashtkar Karza - Plus										
03 to 12 months (03 to 15 months for Sugarcane only)	150,001 - 500,000	35.00%	2.10% or Rs. 5,500/- (Whichever is Lower)	34.50%	2.10% or Rs. 5,500/- (Whichever is Lower)	34.50%	2.10% or Rs. 5,500/- (Whichever is Lower)			