

Pricing Structure of Loan Products

The markup rates and processing fee for different loan products with effect from Oct 26, 2019 are given as under:

Tenor	Slabs	For Fresh Customers			For Repeat Customers (2nd & Above Loan Cycle)		
		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%
12 Months	25,000 - 150,000	29.50%	50.64%		29.00%	49.84%	
15 Months	25,000 - 150,000	29.50%	50.49%		29.00%	49.70%	
18 Months	25,000 - 150,000	Not Applicable			28.50%	48.58%	
FINCA Karobari Karza - Plus							
12 Months	150,001 - 400,000	26.50%	45.79%	2.10% or Rs. 5,500/- (Whichever is Lower)	26.00%	44.98%	2.10% or Rs. 5,500/- (Whichever is Lower)
		400,001 - 500,000	Not Applicable				
18 Months	150,001 - 400,000	26.00%	44.67%	2.10% or Rs. 5,500/- (Whichever is Lower)	25.50%	43.88%	
		400,001 - 500,000	Not Applicable				
24 Months	150,001 - 400,000	25.00%	42.42%	2.10% or Rs. 5,500/- (Whichever is Lower)	24.50%	41.65%	
		400,001 - 500,000	Not Applicable				
FINCA Maweshi Karza - Dairy Basic							
06 Months	50,000 - 150,000	30.00%	49.75%	2.75%	29.50%	48.94%	2.25%
12 Months	50,000 - 150,000	29.50%	50.64%		29.00%	49.84%	
15 Months	50,000 - 150,000	29.50%	50.49%		29.00%	49.70%	
18 Months	25,000 - 150,000	Not Applicable			28.50%	48.58%	
FINCA Maweshi Karza - Dairy Plus							
12 Months	150,001 - 400,000	26.50%	45.79%	2.25% or Rs. 5,500/- (Whichever is Lower)	26.00%	44.98%	2.25% or Rs. 5,500/- (Whichever is Lower)
		400,001 - 500,000	Not Applicable				
18 Months	150,001 - 400,000	26.00%	44.67%	2.25% or Rs. 5,500/- (Whichever is Lower)	25.50%	43.88%	
		400,001 - 500,000	Not Applicable				
24 Months	150,001 - 400,000	25.00%	42.42%	2.25% or Rs. 5,500/- (Whichever is Lower)	24.50%	41.65%	
		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%
12 Months	25,000 - 150,000	29.50%	50.64%		29.00%	49.84%	
15 Months	25,000 - 150,000	29.50%	50.49%		29.00%	49.70%	
18 Months	75,000 - 150,000	Not Applicable			28.50%	48.58%	

Tenor	Slabs	For Fresh Customers		For Repeat Customers (2nd & Above Loan Cycle)	
		Markup Rate	Documentation & Processing Fee	Markup Rate	Documentation & Processing Fee
FINCA Maweshi Karza - Fattening					
03 to 12 Months	50,000 - 150,000	38.00%	2.75%	37.50%	2.25%
FINCA Sunehari Karza - Lump Sum					
3 to 6 Months	25,000 - 150,000	29.00%	2.60% (Min Rs. 1,300 / Max Rs. 3,900)	28.50%	2.10% (Min Rs. 1,050 / Max Rs. 3,150)
7 to 9 Months	25,000 - 150,000	27.00%		26.50%	
10 to 12 Months	25,000 - 150,000	25.00%		24.50%	
FINCA Kashtkar Karza - Small Farmer					
03 to 12 months (03 to 15 months for Sugarcane only)	50,000 - 100,000	35.50%	2.60%	35.00%	2.10%
FINCA Kashtkar Karza - Basic					
03 to 12 months (03 to 15 months for Sugarcane only)	50,000 - 150,000	35.50%	2.60%	35.00%	2.10%
FINCA Kashtkar Karza - Plus					
03 to 12 months (03 to 15 months for Sugarcane only)	150,001 - 500,000	35.50%	2.10% or Rs. 5,500/- (Whichever is Lower)	35.00%	2.10% or Rs. 5,500/- (Whichever is Lower)