

Pricing Structure of Loan Products

The markup rates and processing fee for different loan products with effect from Jan 1, 2020 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%	3.00% or 2,500/-, Whichever is Higher	29.50%	48.94%	3.00% or 2,500/-, Whichever is Higher
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%	2.50% or Rs. 6,000/-, Whichever is Lower	26.00%	44.98%	2.50% or Rs. 6,000/-, Whichever is Lower
	400,001 - 500,000	Not Applicable					
18 Months	150,001 - 400,000	26.00%	44.67%	2.50% or Rs. 6,000/-, Whichever is Lower	25.50%	43.88%	
	400,001 - 500,000	Not Applicable					
24 Months	150,001 - 400,000	25.00%	42.42%	2.50% or Rs. 6,000/-, 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%	3.00% or 2,500/-, Whichever is Higher	29.50%	48.94%	3.00% or 2,500/-, Whichever is Higher
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%	2.50% or Rs. 6,000/-, Whichever is Lower	26.00%	44.98%	2.50% or Rs. 6,000/-, Whichever is Lower
	400,001 - 500,000	Not Applicable					
18 Months	150,001 - 400,000	26.00%	44.67%	2.50% or Rs. 6,000/-, Whichever is Lower	25.50%	43.88%	
	400,001 - 500,000	Not Applicable					
24 Months	150,001 - 400,000	25.00%	42.42%	2.50% or Rs. 6,000/-, 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%	3.00% or 2,500/-, Whichever is Higher	29.50%	48.94%	3.00% or 2,500/-, Whichever is Higher
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%	3.00% or 2,500/-, Whichever is Higher	37.50%	3.00% or 2,500/-, Whichever is Higher
FINCA Sunehari Karza - Lump Sum					
3 to 6 Months	25,000 - 150,000	29.00%	3.00% or 2,500/-, Whichever is Higher	28.50%	3.00% or 2,500/-, Whichever is Higher
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%	3.00% or 2,500/-, Whichever is Higher	35.00%	3.00% or 2,500/-, Whichever is Higher
FINCA Kashtkar Karza - Basic					
03 to 12 months (03 to 15 months for Sugarcane only)	50,000 - 150,000	35.50%	3.00% or 2,500/-, Whichever is Higher	35.00%	3.00% or 2,500/-, Whichever is Higher
FINCA Kashtkar Karza - Plus					
03 to 12 months (03 to 15 months for Sugarcane only)	150,001 - 500,000	35.50%	2.50% or Rs. 6,000/-, Whichever is Lower	35.00%	2.50% or Rs. 6,000/-, Whichever is Lower