

Pricing Structure of Loan Products

The markup rates effective from June 1, 2020 for FINCA Karobari Karza - SE is given below:

Tenor	Slabs	For Fresh Customers		For Repeat Customers (2nd & Above Loan Cycle)	
		Markup Rate	IRR	Markup Rate	IRR
For Customer having Credit History with Fis					
12 Months	500,001 - 1,000,000	18.00%	31.72%	18.00%	31.72%
18 Months		18.00%	31.76%	18.00%	31.76%
24 Months		18.00%	31.46%	18.00%	31.46%
30 Months		18.00%	31.04%	18.00%	31.04%
36 Months		18.00%	30.59%	18.00%	30.59%
For New to Industry (NTI) Customers					
12 Months	500,001 - 750,000	20.00%	35.07%	20.00%	35.07%
18 Months		20.00%	35.05%	20.00%	35.05%
24 Months		20.00%	34.65%	20.00%	34.65%

Note: NTI are those customers which don't have any credit history / not availed any loan from Fis (as per eCIB &/or PMN Data check)

Credit History will be checked through eCIB / PMN Data check / FINCA internal system or record.