

### Pricing Structure of Loan Products

The markup rates effective from June 1, 2020 for various loan products is given below:

Tenor	Slabs	For Fresh Customers		For Repeat Customers (2nd & Above Loan Cycle)	
		Markup Rate	IRR	Markup Rate	IRR
<b>FINCA Niswan Karza</b>					
09 Months	25,000 - 150,000	30.00%	51.16%	29.50%	50.35%
12 Months	25,000 - 150,000	30.00%	51.44%	29.50%	50.64%
15 Months	25,000 - 150,000	30.00%	51.28%	29.50%	50.49%
18 Months	25,000 - 150,000	30.00%	50.91%	29.50%	50.13%
<b>FINCA Karobari Karza - Basic</b>					
09 Months	25,000 - 150,000	30.00%	51.16%	29.50%	50.35%
12 Months	25,000 - 150,000	30.00%	51.44%	29.50%	50.64%
15 Months	25,000 - 150,000	30.00%	51.28%	29.50%	50.49%
18 Months	25,000 - 150,000	30.00%	50.91%	29.50%	50.13%
<b>FINCA Karobari Karza - Plus</b>					
12 Months	150,001 - 500,000	26.50%	45.79%	26.00%	44.98%
18 Months	150,001 - 500,000	26.50%	45.46%	26.00%	44.67%
24 Months	150,001 - 500,000	26.50%	44.69%	26.00%	43.94%
<b>FINCA Maweshi Karza - Dairy Basic</b>					
09 Months	50,000 - 150,000	30.00%	51.16%	29.50%	50.35%
12 Months	50,000 - 150,000	30.00%	51.44%	29.50%	50.64%
15 Months	50,000 - 150,000	30.00%	51.28%	29.50%	50.49%
18 Months	50,000 - 150,000	30.00%	50.91%	29.50%	50.13%
<b>FINCA Maweshi Karza - Dairy Plus</b>					
12 Months	150,001 - 500,000	26.50%	45.79%	26.00%	44.98%
18 Months	150,001 - 500,000	26.50%	45.46%	26.00%	44.67%
24 Months	150,001 - 500,000	26.50%	44.69%	26.00%	43.94%
<b>FINCA Sunehari Karza Basic - EMI</b>					
06 Months	25,000 - 150,000	24.00%	40.05%	24.00%	40.05%
12 Months	25,000 - 150,000	21.00%	36.74%	21.00%	36.74%
<b>FINCA Sunehari Karza Basic - Lump Sum</b>					
03 to 12 months	25,000 - 150,000	26.00%		25.50%	
<b>FINCA Sunehari Karza Plus - EMI (FSKP - EMI)</b>					
12 Months	150,001 - 500,000	15.00%	26.62%	15.00%	26.62%
18 Months	150,001 - 500,000	15.00%	26.75%	15.00%	26.75%
24 Months	150,001 - 500,000	15.00%	26.58%	15.00%	26.58%
<b>FINCA Sunehari Karza Plus - Lump Sum (FSKP - LS)</b>					
03 to 12 months	150,001 - 500,000	25.00%		24.50%	

Tenor	Slabs	For Fresh Customers	For Repeat Customers (2nd & Above Loan Cycle)
		Markup Rate	Markup Rate
<b>FINCA Maweshi Karza - Fattening</b>			
03 to 12 months	50,000 - 150,000	40.00%	39.00%
<b>FINCA Kashtkar Karza - Small Farmer</b>			
03 to 12 months (03 to 15 months for Sugarcane only)	50,000 - 100,000	36.50%	36.00%
<b>FINCA Kashtkar Karza - Basic</b>			
03 to 12 months (03 to 15 months for Sugarcane only)	50,000 - 150,000	36.50%	36.00%
<b>FINCA Kashtkar Karza - Plus</b>			
03 to 12 months (03 to 15 months for Sugarcane only)	150,001 - 500,000	36.50%	36.00%