



Schedule of Charges 1st July-31st Dec, 2018

Assets			
Type of Transaction/Service	Rate of Charge	FED (Yes/No)	Changes
Early Loan Settlement Charges (For all individual loans within the General Loan category & Khushhali Cash Sahulat Plus if Loan Settlement is made 30 days before Due Date)	Rs.1000	Yes	No
Monthly Late payment penalty charges (In case of Khushhali Easy Cash (RF) late payment penalty will be applicable if the monthly payment is delayed by more than 10 days after the due date)	PKR.100	Yes	No
Khushhali Sarmaya (Micro-Enterprise Lending)			
Charges for replacement of loan collateral (Khushhali Sarmaya)	Rs. 2,000 to Rs. 4,000	Yes	No
Charges for replacement of ownership of loan collateral (Khushhali Sarmaya)	Rs. 4,000 to Rs. 8,000	Yes	No
Charges for change in loan term & tenure (Khushhali Sarmaya)	Rs. 2,000	Yes	No
Charges for restructuring of loans (Khushhali Sarmaya)	Rs. 4,000	Yes	No
Early Loan Settlement Charges for MSME & Khushhali Micro housing Loan (if Loan is fully settled 30 days before due date)	PKR.2000	Yes	Yes
Loan Processing Fee (For group loans)			
Loans up to Rs.30,000	1250	Yes	No
Loans greater than 30,000- 50,000	1500	Yes	No
Loans greater than Rs.50,000	1800	Yes	No
Loan Processing Fee (For Individual Loans)			
Loans up to Rs 50,000/- (For Individual Loans)	Rs.1,500	Yes	No
VCF with Honda only	Rs.1,500	Yes	No
Loans Rs 50,001 - Rs 100,000	Rs 1,800	Yes	No
Loans Rs 100,001 - Rs 150,000	Rs 2,000	Yes	No
Loan Rs 150,001 - Rs 300,000	Rs.2,500	Yes	No
Loan Rs 300,001 - Rs 500,000	Rs.4,000	Yes	No
Loan Roll over Charges (For Selected Products)	As per above Loan processing applicable slabs	Yes	No
Gold Valuation Charges (To be paid to the goldsmith directly by the customer)	Rs.500		No
Tagging Charges for Animals (applicable for SBP's LISB Scheme only)	Nil		No
Crop Insurance Charges (five major crops as per SBP's CLIS guidelines)	NIL		No
e-CIB/MF-CIB Report Verification Charges	Nil		No
Branch Banking			
Account Opening Charges	Nil		No
Charges for CNIC verification from NADRA	Nil		No
Account Closing Charges (Nil for Assan Account)	Rs.100	Yes	No
Cheque Book Issuance			
5 Leaf	Rs. 9 per leaf	Yes	No
10 Leaf	Rs. 8 per leaf	Yes	No
25 Leaf	Rs. 5 per leaf	Yes	No
50 Leaf	Rs. 5 per leaf	Yes	No
100 Leaf	Rs. 5 per leaf	Yes	No
Issuance of Counter Cheque			
For Borrowers only	Rs.100 per instrument	Yes	No
For Non-Borrowers	Rs. 200 per instrument	Yes	No
Stop Payment Charges			
Cheque / Bankers Cheque	Rs. 100 per instrument	Yes	No
Cheque Book / Series	Rs. 250 per instruction	Yes	No
Fall-below Fee (For not maintaining monthly minimum balance)	Rs. 40 per month	Yes	No
Clearing Charges (Inward & Outward Clearing)	Free	NA	No
Outward Bill for Collection (OBC) Charges	Rs. 100 per Instrument or Other Bank Charges (whichever is higher)	Yes	No
Cheque Return Charges (Applicable in case of Insufficient Funds only)			
Local outward Clearing	Rs.100 per instrument.	Yes	No
Inward Clearing	Rs.250 per instrument.	Yes	No
At counter	Nil	No	No
OBC	Rs.300 per instrument	Yes	No
Issuance of Banker's Cheque*			
Through Account (Flat)	Rs.200 per instrument	Yes	No
Against Cash- Instrument Up to Rs 100,000/-	Rs.250 per instrument	Yes	No
*Issuance for payment of educational fee/dues in favor of educational institutions, HEC/Board etc. will be 0.50% of fee/dues or Rs. 25 per instrument whichever is less.		Yes	No
Issuance of Call Deposit Receipt (CDR)	Rs.200 per instrument	Yes	No
Call Deposit Cancellation Charges	Rs.100 per instrument	Yes	No
Cancellation of Payment Order/Demand Draft/Banker's Cheque	Rs.100 per instrument	Yes	No
Issuance of Duplicate Pay Order/Demand Draft/Banker's Cheque	Rs.100 per instrument	Yes	No
Revalidation of Demand Draft/Pay Order/Banker's Cheque	Rs.100 per instrument	Yes	No
Online Banking Charges			
Online Transactions (at remote branch) Up to Rs 25,000 (Includes cash withdrawals and a/c to a/c transfers)	Free	No	No
Online Cash Withdrawal (Over Rs 25,000)	0.05% of the transaction amount or Rs.50 (whichever is higher)	Yes	No
Online Cash Deposit	Free		No
Account to Account Fund Transfer (Over Rs 25,000)	0.025% of the of the transaction amount or Rs.25 (whichever is higher)	Yes	No



Schedule of Charges 1st July-31st Dec, 2018

Type of Transaction/Service	Rate of Charge	FED (Yes/No)	Charges
Khusshali ATM Debit Card (PAYPAK)			
Issuance Fee (Silver Card)	Rs. 250 per card	Yes	No
Annual Fee (Silver Card)	Rs. 200 per card	Yes	No
Replacement Fee (Silver Card)	Rs. 200 per card	Yes	No
Issuance Fee (Gold Card)	Rs. 300 per card	Yes	No
Annual Fee (Gold Card)	Rs. 250 per card	Yes	No
Replacement Fee (Gold Card)	Rs. 250 per card	Yes	No
Charges for Balance Inquiry at KMBL ATM	Free	NA	No
Charges for Balance Inquiry at 1-Link ATM	Rs. 2.5	Yes	No
Charges for Balance Inquiry at MNET ATM	Rs.5	Yes	No
Charges for Cash Withdrawal at KMBL ATM	Free	NA	No
Charges for Cash Withdrawal at 1-Link/MNET ATM	Rs. 15	Yes	No
Biometric ATM Nadra Verification Charges	Rs.15	Yes	No
Charges for Internal fund transfer (KMBL to KMBL)	Free	NA	No
Charges for Interbank Funds Transfer (IBFT) at ATM	Rs.100	Yes	No
Charges for Internal Fund transfer (KMBL to KMBL) via Call Center	Rs.25	Yes	No
ATM/Debit Card Charges			
Issuance Fee	Rs. 250 per card	Yes	No
Annual Fee	Rs. 200 per card	Yes	No
Replacement Fee	Rs. 200 per card	Yes	No
Charges for Balance Inquiry at UBL ATM/1-Link	Free	NA	No
Charges for Balance Inquiry at 1-Link ATM	Rs. 2.5	NA	No
Charges for Balance Inquiry at MNET ATM	Rs.5	NA	No
Charges for Cash Withdrawal at UBL ATM	Free	NA	No
Charges for Cash Withdrawal at 1-Link/MNET ATM	Rs. 15	NA	No
Biometric ATM Nadra Verification Charges	Rs.15	NA	No
Charges for Interbank Funds Transfer (IBFT) at ATM	Rs. 100 per transaction (Free for KMBL to KMBL and KMBL to UBL transfers)	NA	No
Charges for Utility Bill Payment at ATM	Rs. 5 (per bill)	NA	No
Internet & Mobile Banking			
Registration Fee	Free	NA	No
Annual subscription Fee	Rs.200	Yes	No
Charges for internal fund transfer (KMBL to KMBL)	Free	NA	No
Charges for Interbank Funds Transfer (IBFT)	PKR.100	Yes	No
Branchless Banking			
Cash In (Offline Batch Mode)			
Charges for Cash Deposit at OMNI Agents	1.3% (inclusive of FED) of the transaction amount	No	No
Charges for Cash Deposit at Jazz Cash Agents	1.2% (inclusive of FED) of the transaction amount	No	No
Charges for Cash Deposit at PayMax Agents	1.10% (inclusive of FED) of the transaction amount	No	No
Charges for Cash Deposit at Easy Paisa Agents	1.3 % (inclusive of FED) of the transaction amount	No	No
Loan Disbursement of SC through Agents (Branchless channel)			
Loans up to PKR.50,000	0.9% (inclusive of FED) of disbursement amount (Charges will be borne by Bank)	No	NO
Cash In - Real time (Online Mode)			
Cash in at Omni Agents	Slab wise**	No	No
Cash in at Jazz Cash Agents	1.5% (inclusive of FED) of the transaction amount	No	No
Cash in at Easy paisa Agents	1.5% (inclusive of FED) of the transaction amount	No	No
Cash in at PayMax Agents	Slab wise****	No	No
Cash Out - Real time (Online Mode)			
Cash Out at Omni Agents	Slab wise***	No	No
Cash Out at Jazz Cash Agents	2% (inclusive of FED) of the transaction amount	No	No
Cash Out at Easy paisa Agents	2% (inclusive of FED) of the transaction amount	No	No
Cash Out at PayMax Agents	Slab wise****	No	No
Cash-In Charges (inclusive of FED)			
Cash In Charges OMNI**			
Mini and Maxi (amount)			No
100-4,000	Rs.15/- per transaction	No	No
4,001-10,000	1% of the deposit amount (inclusive of Taxes)	No	No
10,001-25,000	0.90% of the deposit amount (inclusive of Taxes)	No	No
25,001-50,000	0.80% of the Deposit amount (inclusive of Taxes)	No	No
Cash In Charges PayMax****			
Mini-Max (amount)			
100-2,500	Rs. 25/- per transaction	No	No
2,501-4,000	Rs. 45/- per transaction	No	No
4,001-10,000	1.30% of the withdrawal Amount	No	No
10,001-25,000	1.30% of the withdrawal Amount	No	No
25,001-50,000+	1.30% of the withdrawal Amount	No	No
Cash Out Charges (inclusive of FED)			
Cash out Charges OMNI****			
Mini and Max (amount)	Cash Withdrawal Transactions		
100-4,000	Rs. 40/- per transaction	No	No
4,001-10,000	1.70% of the withdrawal Amount	No	No
10,001-25,000	1.30% of the withdrawal Amount	No	No
25,001-50,000	1.00% of the withdrawal Amount	No	No
Cash Out Charges PayMax****			
Mini-Max (amount)	Cash Withdrawal Transactions		
100-1,000	Rs. 20/- per transaction	No	No
1,000-2,500	Rs. 30/- per transaction	No	No
2,501-4,000	Rs. 45/- per transaction	No	No
4,001-6,000	Rs. 55/- per transaction	No	No
6,001-10,000	1.30% of the withdrawal amount	No	No
10,001-25,000	1.30% of the withdrawal amount	No	No
25,001-50,000+	1.30% of the withdrawal amount	No	No
Utility Bills Payment			
At counter through cash	Free	NA	No
At counter through account	Free	NA	No
SMS Alerts Subscription (For A/C transactions only)			
Monthly subscription	PKR. 50	Yes	No
Annual Subscription	PKR. 500	Yes	No
Charges of Account ID Card Re-issuance	Free	NA	No
Charges of Duplicate Statement Charges	Rs.35 per Statement (inclusive of FED)	Yes	No
Charges of Account Sweeping	Rs.150 per Instruction	Yes	No
Charges of Standing Instructions	Rs. 150 per Instruction	Yes	No
Charges of Issuance of Account Balance Certificate/Maintenance Certificate	Rs.50 per Certificate (at Parent Branch)	Yes	No



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Type of Transaction/Service	Rate of Charge	FED (Yes/No)	Changes
Charges of Early Encashment of Term Deposit Certificate	No penalty however reduced rate of return of the last completed tenure or existing minimum saving account rate (in case slab not applicable) will be applied. For Special Saving Schemes, reduced rate of return of the last completed tenure of the normal rack rates or existing minimum saving account rate (in case slab not applicable) will be applied		No
Account Reactivation Charges on Dormant	Nil		No
Collateral Liquidation Charges	Nil		No
Photo Copy of:			
Photocopy of Paid Cheque (up to 1 year)	Rs.100	Yes	No
Photocopy of Paid Cheque (greater than 1 up to 5 years)	Rs.200	Yes	No
Mailing charges (Postage, courier, fax)	Free		No
Confirmation of balance to 3rd Party (Auditor)	Free		No
Real Time Gross Settlement *			
For Outflows more than 1 million			
MT Timing			
103 9AM to 2PM	200		
103 2PM to 3:30PM	300		
103 3:30PM to 4:30PM	500		
For Outflows less than 1 million			
102 9AM to 4:30PM	25		
*Minimum transaction amount from RTGS will be Rs. 100,000/-			
Micro-Health Insurance			
Sehat Khushhali (Per policy)	Rs.750	Yes	Yes
Sehat Khushhali Plus (Per policy)	Rs.500 and 1000	Yes	Yes
Sehat Khushhali Family (Per policy)	Rs.2000 and 5000	Yes	Yes
Important Notes:			
All Federal & Provincial taxes / excise duties / withholding tax / zakat etc. levied by the Government are to be recovered from the customer in addition to the charges as specified above.			
FED / Provincial Sales Tax charges exemption:			
Sindh Provincial Sales Tax charges are exempted on issuance of Cheque books for Sindh Province.			
FED / Provincial Sales Tax charges are exempted on Cheque book issuance, counter Cheque, Cheque return charges for Islamabad and AJK.			
For liability products, interest days basis are calculated as actual days deposit retained divided by 365 or by 366 in a leap year while in case of asset products, interest days basis are calculated actual days loan utilized divided by 360 days			
Deposit Accounts belonging to Students, Mustahiqeen of Zakat, Employees of Government/Semi Government institutions for salary and pension including widows/children of deceased employees eligible for family pension/benevolent funds /grant/Zakat funds etc. are exempted from the levy of service charges. No charges on conversion of existing accounts to Asaan Accounts as per SBP's instructions. No subscription charges for mandatory SMS as per bank's policy.			
All stamp duty charges associated with individual loan agreement(s) to be borne by the customer. In case of SBS,50% of cash margin(deposit) against loan will be lien marked till loan settlement			
The Bank management reserves the right to waive any or all charges.			