

SCHEDULE OF CHARGES | 1st July to 31st December, 2021

1. Assets

- 1.1 Khushhali Qarza (Group Lending):** Service Charges (Both EMI and Bullet Loan) | **33% APR**
- 1.2 Khushhali Asaan Qarza (Group Lending):** Service Charges (Monthly mark-up payments and Principal at Maturity) | **28% APR**
- 1.3 Khushhali Qarza Plus (Individual Lending):** Service Charges | **33% APR**
- 1.4 Khushhali Livestock Loan (Individual Lending):** Service Charges | **33% APR**
- 1.5 Sarsabat Karobar (VCF):** Service Charges (For all existing VCFs except Honda Atlas/United Auto Industries) | **25% APR**
- 1.6 Khushhali Pasbaan Loan (Against Salary/Pension):** Service Charges (Pension A/C opened & operated at KMBL) | **25% APR**
- 1.7 Khushhali EasyCash (RF Facility):** Service Charges | **25% APR**
- 1.8 Khushhali Cash Sahulat (Individual Lending):** Service Charges for loans up to Rs. 150,000 (Against Gold) | **25% APR**
- 1.9 Khushhali Cash Sahulat Plus (Micro-Enterprise Lending):** Service Charges - For loans equal to or greater than Rs. 150,001 up to 500,000 (against National Savings Certificates, KMBL Term Deposit Certificates) | **15% APR**
- 1.10 Khushhali Sarmaya (Micro-Enterprise Lending):** Service Charges-For Loans up to Rs 300,000 | **33% APR**
- 1.11 Karobari Term and Karobari Running Finance:** Service Charges (Secured) | **18% APR**
- 1.12 Karobari Aghaz:** Service Charges (Secured) | **18% APR**
- 1.13 Processing Fee for Karobari Term/Running Finance & Karobari Aghaz:** Processing Fees for Loans upto Rs 1 million | **Rs. 6,000 + FED**
- 1.14 Khushhali Home Plus:** Service Charges - For Loans up to Rs. 250,000 | **28% APR**
- 1.15 Khushhali Apna Makaan Loan (Government Low Cost Housing Scheme):** Service Charges for first 5 years | **5% APR**
- 1.16 Khushhali Agri Plus:** Service Charges - For loans for equipment & allied irrigation tools equal to or greater than Rs. 50,000 up to Rs. 500,000 | **26% APR**
- 1.17 Loan Processing Fee (except for Khushhali Easy Cash, Karobari Term/Running Finance, Karobari Aghaz & Khushhali Apna Makaan)**
- 1.18 Gold Valuation Charges:** (To be paid to the goldsmith directly by the customer) | **Rs. 500 to Rs. 2,000. Subject to Value of Gold, City and availability of quality Goldsmith.***
- 1.19 Tagging Charges for Animals:** (Applicable for SBP's LISB Scheme only) | **Nil**
- 1.20 Crop Insurance Reports:** (Five major crops as per SBP's CLB guidelines) | **Nil**
- 1.21 e-CIB/MF-CIB Report:** Verification Charges | **Nil**
- 1.22 Service Fee for enhanced principal on gold backed loans:**

2. Branch Banking

- 2.1 Account Opening Charges:** Nil
- 2.2 Charges for CNIC Verification from NADRA:** Nil
- 2.3 Account Closing Charges:** (Nil for Asaan, Mehfooz, Sahulat & Muhafiz Accounts) | **Rs. 100 + FED**
- 2.4 Cheque Book Issuance:**
- 2.5 Insurance of Counter Cheque:** For Borrowers Only | **Rs.200 per instrument + FED**
- 2.6 Charges for OTC via Biometric:** For Borrowers and Non-Borrowers | **Rs.150 per withdrawal + FED**
- 2.7 Charges for 1-LINK OTC:** (Utility bills, FBR payments, etc.) | **Free**
- 2.8 Stop Payment Charges:** Cheque/Banker's Cheque | **Rs. 100 per instrument + FED**
- 2.9 Fall-Below Fee:** (for not maintaining monthly minimum balance) | **Rs. 40 per month + FED**
- 2.10 Clearing Charges:** (Inward & Outward clearing): | **Free**
- 2.11 Outward Clearing:** (Same Day) | **Rs.300 per instrument + FED**
- 2.12 Outward Bill for Collection (OBC Charges):** **Rs.100 per instrument or other bank charges (whichever is higher) + FED**
- 2.13 Cheque Return Charges:** (applicable in case of insufficient funds only)
- 2.14 Issuance of Banker's Cheque***
- 2.15 Online Banking Charges**
- 2.16 Silver Card**

- 2.17 Gold Card Issuance Fee (Nil for Muhafiz and Sahulat Accounts) | Rs. 300 per card + FED**
- 2.18 Internet & Mobile Banking**
- 2.19 Branchless Banking**

3. Branchless Banking

- 3.1 Cash In (Offline Batch Mode)**
- 3.2 Loan Disbursement of Service Centres through Agents (Branchless Channel)**
- 3.3 Cash In - Real time (Online Mode)**
- 3.4 Cash Out - Real time (Online Mode)**
- 3.5 Cash In Charges (Inclusive of FED)**

CHARGES OF EARLY ENCASHMENT OF TERM DEPOSIT CERTIFICATE*			
Khushhali Aamdani Certificate		Khushhali Itzaifa Certificate	
Tenure	Encashment Rate	Tenure	Encashment Rate
< 3 months	7.00%	< 6 months	7.00%
≥ 3 months	7.25%	≥ 6 months	7.25%
≥ 6 months	8.75%	≥ 12 months	9.00%
≥ 12 months	9.50%	≥ 18 months	9.50%
≥ 18 months	10.00%	≥ 24 months	9.75%
≥ 24 months	10.50%		

Type of Transaction/Service	Rate of Charge
Reactivation Charges on Dormant Account	Nil
Collateral Liquidation Charges (for collateral value more than Rs. 100,000)	1% of the Collateral value or Rs. 2,000 (whichever is greater)
Repossession Charges for Moveable Collateral (auto, agri, implements, etc)	1% of the Collateral value or Rs. 5,000 (whichever is greater)

For Outflows More than 1 Million + FED		
MT	Timing	Rate of Charge
103	9AM to 2PM	Rs. 200
103	2PM to 3:30PM	Rs. 300
103	3:30PM to 4:30PM	Rs. 500

For Outflows Less than 1 Million		
MT	Timing	Rate of Charge
102	9AM to 4:30PM	Rs. 50

4. Micro-Health Insurance

- 4.1 Sehat Khushhali (per policy) | Rs. 490, Rs.750, Rs. 990 & Rs. 3000 (As per product)**
- 4.2 Sehat Khushhali Plus (per policy) | Rs. 500 and Rs. 1000 (As per product)**

5. 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 are exempted on cheque book issuance, counter cheque, cheque return charges for Islamabad and AJK.
- For liability products, interest days basis are calculated as: mark-up rate X Investment amount divided by 365 days X Invested days. While in case of asset products, interest days basis are calculated as: mark-up rate X loan borrowed divided by 365 days X no. of days loan is outstanding.
- There are no charges for transaction alerts through SMS and email (where email IDs are available) for all digital transactions including but not limited to ATM, POS, and internet banking.
- Deposit Accounts belonging to Students, Muestamin of Zakat, Employees of Government/Semi-Government institutions for salary and pension including widows/children of deceased employees eligible for family pension/benefit funds, Ajanzakat funds etc. are exempted from the key 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. No Fall-Below Fee is applicable on Asaan Account.
- Charges associated with vehicle repossession to be borne by the borrower.
- Gold Valuation Charges (To be paid to the goldsmith directly by the customer). Where charges are above Rs. 1,000, head distribution's approval will be required.
- The bank's management reserves the right to waive any or all charges.

Term	Full Form	Term	Full Form
VCF	Value Chain Financing	e-CIB	Electronic Credit Information Bureau
APR	Annual Percentage Rate	MF-CIB	Microfinance Credit Information Bureau
FED	Federal Excise Duty	OTC	Over-the-counter
EMI	Equated Monthly Installment	CDR	Call Deposit Receipt
HEC	Higher Education Commission	MSME	Micro, Small & Medium Enterprises
SBP	State Bank of Pakistan	RF	Running Finance
USB	Livestock Insurance Scheme for Borrowers	OBC	Outward Bill for Collection
CLIS	Crop Loan Insurance Scheme	RTGS	Real Time Gross Settlement

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4. Bank & Financial Services

- 4.1**
- 4.2**

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1. Assets

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2. Branch Banking

