



NRSP
Microfinance
Bank

Schedule of Bank Charges

For the Period

July 01, 2022 **To** December 31, 2022

Conventional Banking

NRSP Microfinance Bank Limited

Advances

Agriculture/Live Stock (Unsecured-Group Loan) /CGSF

| | |
|----------------|---------------|
| Markup Rate | 35% Declining |
| Processing Fee | Rs 3,000/- |

Enterprise Loan (Unsecured-Group/Individual Loan)

| | |
|----------------|---|
| Markup Rate | 42% Declining |
| Processing fee | Rs.3,000/- or 3% of Loan Amount (whichever is higher) |
| Stamps charges | Actual charges will be borne by the customer (applicable to individual loans only) |

Asaan Sarmaya (Gold Backed-Individual Loan)

| Amount | Markup Rate | Processing Fee | Gold Valuation Charges |
|-----------------------------|-------------|---|------------------------|
| Upto 3,50,000/- | 28% | Rs.3000/- or 3% of Loan Amount (whichever is higher) | Rs.1000/- |
| From 350,001 to 1,000,000 | 27% | Rs.10,500/- or 2% of Loan Amount (whichever is higher) | Rs.1000/- |
| From 1,000,001 to 2,000,000 | 26% | Rs.20,000/- or 1.5% of Loan Amount (whichever is higher) | Rs.1000/- |

* To be borne by the customer and directly paid to the Goldsmith. Actual charges will be borne by the customer.

KZTL-Kisan Zarei Taraqjati Loan

| | |
|---------------------------|---|
| Markup Rate | 35% Declining |
| Processing Fee | Rs.3,000/- or 2.5 % of Loan Amount (Whichever is higher) |
| Stamps Charges | Actual charges will be borne by the customer |
| Creation of Bank's Charge | Actual charges will be borne by the customer |

General Loans (For Salaried Persons & Pensioners)

| | |
|----------------|--|
| Markup Rate | 35% Declining |
| Processing Fee | Rs.3,000/- or 2.5% of Loan Amount (whichever is higher) |
| Stamps Charges | Actual charges will be borne by the customer |

Women Empowerment Group Loan

| | |
|----------------|-----------------------------------|
| Markup Rate | 38 % Declining (Upto Rs.10,000/-) |
| Processing Fee | Rs.1000/- |

Cash Loan (Loan against Fixed Deposit)

| Amount | Markup | Processing Fee |
|-----------------------------|----------|--|
| Upto Rs.300,000/- | TDR + 5% | Rs. 2,500/- or 2% of Loan Amount (whichever is higher) |
| From 300,001 to 1,000,000/- | TDR + 5% | Rs. 6,000/- or 1.75% of Loan Amount (whichever is higher) |

Advances

Livestock (General Purpose-Individual-Secured)

| | |
|----------------|--|
| Markup Rate | 35% Declining |
| Processing Fee | Rs.3,000/- or 2.5% of Loan Amount (whichever is higher) |
| Stamps charges | Actual charges will be borne by the customer |

Karobari Sarmaya Enterprise Loan (Individual-Secured)

(Min. Rs.150,001 to Max. Rs. 500,000)

| | |
|----------------|---|
| Markup Rate | 37% Declining |
| Processing fee | Rs. 4,000/- or 2% of Loan Amount (Whichever is higher) |

(Min. Rs.500,001 to Max. Rs. 1,000,000)

| | |
|-------------------------------------|---|
| Markup Rate | 35% Declining |
| Processing fee | Rs. 10,000/- or 1.75% of Loan Amount (Whichever is higher) |
| Stamps charges (for both cases) | Actual charges will be borne by the customer |
| Creation of Charge (for both cases) | Actual charges will be borne by the customer |

Emergency Loan (Against Salary)

| | |
|----------------|----------|
| Markup Rate | 0% |
| Processing Fee | Rs.500/- |

MSME-Tractor

| | |
|----------------|---|
| Markup Rate | 33% Declining |
| Processing Fee | Rs. 3,750/- or 2% of Loan Amount (Whichever is higher) |

Livestock (Fattening) Karobari Loan Scheme

| | |
|---------------------------|---|
| Markup Rate | 35% Declining |
| Processing Fee | Rs. 3,000/- or 2.5% of Loan Amount (Whichever is higher) |
| Stamps Charges | Actual charges will be borne by the customer |
| Creation of Bank's Charge | Actual charges will be borne by the customer |

Auto Rikshaw / Loader Loan

| | |
|----------------|--|
| Markup Rate | 35% Declining |
| Processing Fee | Rs. 2,500/- or 2.00% of Loan Amount (Whichever is higher) |

Kissan Muavin Loan Product

| | |
|----------------|---------------|
| Markup Rate | 35% Declining |
| Processing Fee | Rs 3,000/- |

Government Markup Subsidy Scheme (House Financing)

| Amount | Tenure | Markup | LPF |
|-----------------------|--|---|----------------------------|
| * Upto Rs.2,000,000/- | Up to 5 Years Above 5 to 10 Years Above 10 Years | 5% 7% KIBOR+7% (Tentative)* Current Market rate will be applicable | Rs.5,000/- (Inclusive FED) |

* Terms and condition applied.

Housing and Business Enterprise

| Amount | Markup | Processing |
|----------------------------------|--------|---|
| Upto Rs.350,000/- | 27% | Rs.3,000/- or 3% of loan amount whichever is heigher |
| From Rs.350,001 to 1,000,000/- | 26% | Rs.10,500/- or 2% of loan amount whichever is heigher |
| From Rs.1,000,001 to 2,000,000/- | 25% | Rs.20,000/- or 1.5% of loan amount whichever is heigher |

Branch Banking

| | |
|--|--|
| Cheque Book Issuance | Rs.15/- per leaf |
| Stop Payment (Cheques, Payment Order, Demand Draft) | Rs.260/- per instruction |
| Lost Cheque Book Requisition | Rs.100/- |
| Issuance of Balance Certificate | Rs.200/- per certificate (Free for tax return purpose, once a year) |
| Online Banking (cash/Transfer) | Free |
| Standing Instructions | Rs.200/- per instruction |
| Statement of Account | Free |
| Account Opening/Closing | Free |

Clearing Charges

| | |
|--------------------|-------------------------|
| Local Clearing | Free |
| Same day Clearing | Rs.300/- per instrument |
| Intercity Clearing | Rs.300/- per instrument |
| OBC | Rs.300/- per instrument |

| RTGS* | | | |
|---------|------------------|-----------|----------|
| MT Name | Cut Off time | Days | Charges |
| MT-102 | 9:00AM to 4:30PM | Mon - Fri | Rs.50/- |
| MT-103 | 9:00AM to 2:00PM | Mon - Fri | Rs.220/- |
| MT-103 | 2:00PM to 3:30PM | Mon - Fri | Rs.330/- |
| MT-103 | 3:30PM to 4:30PM | Mon - Fri | Rs.550/- |

* Free due to Corona Pandemic.

Cheque Return Charges

| | |
|---------------------------|-----|
| Outward Clearing | NIL |
| Inward Clearing | NIL |
| At Counter (Without Memo) | NIL |
| At Counter (With Memo) | NIL |
| OBC / IBC | NIL |

Payment Order/Demand Draft/ Banker's Cheque/CDR

| | |
|---|---------|
| Issuance of PO/DD/BC | Rs. 250 |
| Issuance of Duplicate PO/DD/BC | Rs. 250 |
| Cancelation of PO /DD /BC | Rs. 250 |
| Revalidation of PO /DD /BC | Rs. 250 |
| Issuance, cancelation and Revalidation of CDR | Free |

ATM (Electronic Banking)

ATM/Debit Card Fee

| Card Type | Issuance Fee | Annual Fee |
|---------------|--------------|------------|
| Silver | Rs.600/- | Rs.500/- |
| Gold | Rs.700/- | Rs.600/- |
| Gold Plus | Rs.800/- | Rs.800/- |
| Golootlo Card | Rs.800/- | Rs.800/- |

Cash Withdrawal

| | |
|---------------------|------------|
| On NRSP Bank's ATM | NIL |
| On Other Bank's ATM | Rs.23.44/- |

Balance Enquiry

| | |
|-----------------------------|-----------|
| On NRSP Bank's ATM | NIL |
| On 1-Link Member Bank's ATM | Rs.3.13/- |
| On MNET Member Bank's ATM | Rs.3.13/- |

Mini Statement

| | |
|--------------------|-----|
| On NRSP Bank's ATM | NIL |
|--------------------|-----|

Fund Transfer-FT Via "RAAST"

| | |
|---------------------------|------|
| Fund Transfer (P2P) | Free |
| Inter Bank Transfer (P2P) | Free |

Fund Transfer-FT

| | |
|------------------|------|
| Within NRSP Bank | Free |
|------------------|------|

Inter Bank Fund Transfer- IBFT

| | |
|------------------------------|--------------------------|
| Up to PKR 25,000/- per month | Free |
| Above PKR 25,000/- per month | 0.1% of exceeding amount |

Charges on collection of FBR / Govt. tax

| | |
|---------------------------------|------|
| Charges on FBR/Govt. Department | Free |
|---------------------------------|------|

Uncollected Gold Charges

| | |
|-----------------------------|--|
| Charges on uncollected Gold | Rs.50/- per day Rs.10,000/- per annum (Maximum) |
|-----------------------------|--|

Utility Bill Payment

| | |
|--------------------|-----|
| On NRSP Bank's ATM | NIL |
|--------------------|-----|

SMS Alerts

| | |
|------------------|----------------|
| Registration Fee | Rs.400/- + FED |
| Renewal Fee | Rs.400/- + FED |

E-Banking

| | |
|-------------|------|
| I-Banking | Free |
| E-Statement | Free |

Important Notes:

- All above given charges are inclusive of FED, except where mentioned.
- All other taxes/WHT/Zakat etc. if any, levied by the Government are to be recovered from the customers in addition to normal charges.
- For current accounts all type of clearing is free of charges.
- ATM, SMS alert, PO/DD/CDR & cheque book issuance is free for salary account of NRSP bank employees.
- The Bank's management reserves the right to waive of any or all charges
- Insurance facility is provided free of cost as per product specification, except where mentioned.