

<b>Advances</b>	
<b>Agricultural/Livestock Loan (Unsecured-Group Loan)</b>	
Markup Rate	28% Declining
Processing Fee	Rs.1,000/- or 2.5% of Loan Amount (whichever is higher)
<b>Enterprise Loan (Unsecured-Group/Individual Loan)</b>	
Markup Rate	20% (Flat)
Processing Fee	Rs.1,000/- or 2% of Loan Amount (whichever is higher)
Stamps Charges	Actual charges will be borne by the customer (applicable to individual loans only)
<b>Asaan Sarmaya (Gold Backed-Individual Loan)</b>	
Markup Rate	24 % Declining
Processing Fee	Rs.1,000/- or 2% of Loan Amount (whichever is higher)
Gold Valuation Charges	Upto 50,000 Rs.300/- >50,000 Rs.500/- To be borne by the customer and directly paid to the Goldsmith
Stamps Charges	Actual charges will be borne by the customer (applicable to individual loans only)
<b>KZTL-Kisan Zarai Taraqiyati Loan</b>	
Markup Rate	28 % Declining
Processing Fee	1.5 % of Loan Amount or Rs.1,000/- (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
<b>General Loans (For Salaried Persons &amp; Pensioners)</b>	
Markup Rate	18 % (Flat)
Processing Fee	Rs.1,000/- or 2% of Loan Amount (whichever is higher)
Stamps Charges	Actual charges will be borne by the customer

<b>Advances</b>	
<b>Livestock (General Purpose-Individual-Secured)</b>	
Markup Rate	20 % Flat
Processing Fee	2 % of Loan Amount
Stamps Charges	Actual charges will be borne by the customer
<b>Karobar Sarmaya Enterprise Loan (Individual-Secured)</b>	
Markup Rate	28% Declining
Processing Fee	1.5 % of Loan Amount
Stamps Charges	Actual charges will be borne by the customer
Creation of Charge	Actual charges will be borne by the customer
<b>Emergency Loan (Against Salary)</b>	
Markup Rate	0%
Processing Fee	Rs. 500 flat
<b>Livestock (Fattening) Karobar Loan Scheme</b>	
Markup Rate	28% Declining
Loan Processing Fee	1.5% of Loan Amount or Rs.1,000/- (whichever is higher)
Stamp Charges	Actual charges will be borne by the customer
Creation of Charges	Actual charges will be borne by the customer

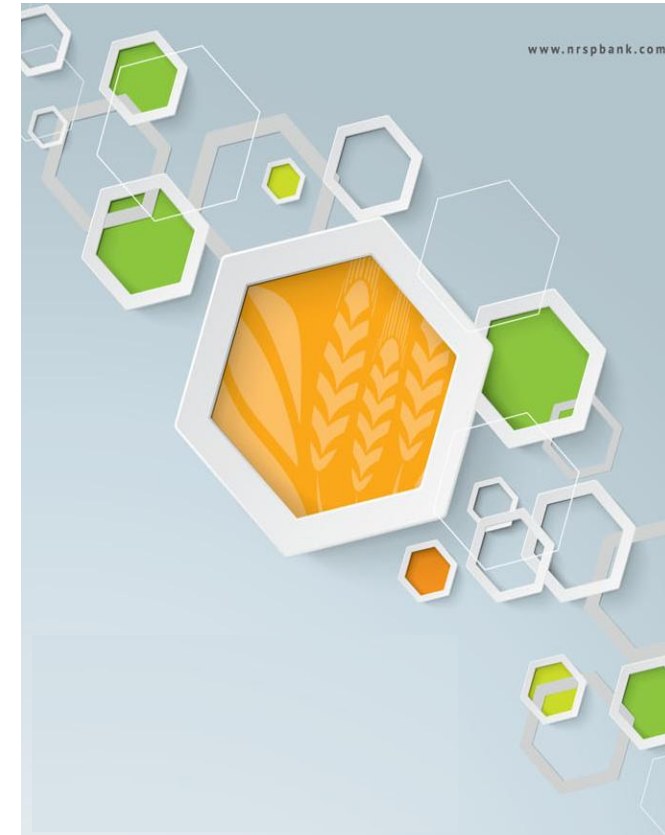
<b>Branch Banking</b>	
Cheque Book Issuance	Rs.5 per leaf
Loose Cheque Issuance	Rs.100/- per leaf
Stop Payment (Cheques, Payment Order, Demand Draft)	Rs.200/- per instruction
Issuance of Balance Certificate	Rs.50/- per certificate (Free for tax return purpose, once a year)
Online Banking (cash/Transfer)	Free
<b>Standing Instructions</b>	<b>Rs.200/- per instruction</b>
Duplicate Statement of Account	Free
Account Opening/Closing	Nil
Early Encashment of Term Deposit & Regular Saving Plan	Profit will be paid at 6% for completed number of days or as per rate agreed for early encashment (Profit will not be applicable in case of encashment within 30 days of Booking)
<b>Clearing Charges</b>	
Local Clearing	Nil
Same day Clearing	Rs.200/- per instrument
Intercity Clearing/OBC	Rs.100/- per instrument
RTGS	Rs.550/- per request
<b>Cheque Return Charges</b>	
Outward Clearing	Nil
Inward Clearing	Nil
At Counter (Without Memo)	Nil
At Counter (With Memo)	Rs.100/-
<b>Payment Order/Demand Draft</b>	
Issuance of PO/DD/CDR	Rs.100 (No charges for CDR)
Issuance of Duplicate PO/DD	Rs.150+FED per instrument
Cancellation of PO/DD	Rs.150+FED per instrument

<b>ATM (Electronic Banking)</b>		
<b>ATM/Debit Card Fee</b>		
Card Type	Issuance Fee	Annual Fee
Silver	Rs.300/-	Rs.200/-
Gold	Rs.300/-	Rs.200/-
Platinum (Priority Customer)	Rs.300/-	Rs.200/-
<b>Cash Withdrawal</b>		
On NRSP Bank's ATM	NIL	
On Other Bank's ATM	Rs.15/-	
<b>Balance Enquiry</b>		
On NRSP Bank's ATM	NIL	
On 1-Link Member Bank's ATM	NIL	
On MNET Member Bank's ATM	Rs.5/-	
<b>Mini Statement</b>		
On NRSP Bank's ATM	NIL	
<b>Fund Transfer</b>		
Within NRSP Bank	Free	
Inter Bank Fund Transfer	Rs.50 + FED	
<b>Utility Bill Payment</b>		
On NRSP Bank's ATM	NIL	
<b>SMS Alerts</b>		
Monthly Subscription Fee	Rs.50 + FED	
Annual Subscription Fee	Rs.250 + FED	

**Important Notes:**

1. All above given charges are inclusive of FED, except where mentioned.
2. All other taxes/WHT/Zakat etc. if any, levied by the Government are to be recovered from the customers in addition to normal charges.
3. Insurance Charges on Gold/Gold Ornaments @ **0.1211%** of loan amount will be recovered from the customer.
4. For current accounts all type of clearing is free of charges.
5. ATM, SMS alert & cheque book issuance is free for salary account of bank employees.
6. The Bank's management reserves the right to waive off any or all charges.

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## Schedule of Bank Charges

For the period  
Jan 01, 2017 to Jun 30, 2017