

Advances	
Agricultural/Livestock Loan (Unsecured-Group Loan)	
Markup Rate	28% Declining
Processing Fee	Rs.1,000/- or 2.5% of Loan Amount (whichever is higher)
Enterprise Loan (Unsecured-Group/Individual Loan)	
Markup Rate	20% (Flat)
Processing Fee	Rs.1,000/- or 2% of Loan Amount (whichever is higher) + FED
Stamps Charges	Actual charges will be borne by the customer (applicable to individual loans only)
Asaan Sarmaya (Gold Backed-Individual Loan)	
Markup Rate	24 % Declining
Processing Fee	Rs.1,000/- or 2% of Loan Amount (whichever is higher) + FED
Gold Valuation Charges	Up-to 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
KZTL-Kisan Zarai Taraqiati Loan	
Markup Rate	28 % Declining
Processing Fee	Rs.1,000/- or 1.3 % of Loan Amount (Whichever is higher) + FED
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	18 % (Flat)
Processing Fee	Rs.1,000/- or 2% of Loan Amount (whichever is higher) + FED
Stamps Charges	Actual charges will be borne by the customer

Advances		
Livestock (General Purpose-Individual-Secured)		
Markup Rate	28 % Declining	
Processing Fee	2 % of Loan Amount + FED	
Stamps Charges	Actual charges will be borne by the customer	
Karobar Sarmaya Enterprise Loan (Individual-Secured)		
Markup Rate	Secured Up to 500,000	17% Flat
	Unsecured Up to 300,000	18% Flat
Processing Fee	1.3 % of Loan Amount +FED	
Stamps Charges	Actual charges will be borne by the customer	
Creation of Charge	Actual charges will be borne by the customer	
Emergency Loan (Against Salary)		
Markup Rate	0%	
Processing Fee	Rs.500 Flat	
Livestock (Fattening) Karobar Loan Scheme		
Markup Rate	28% Declining	
Loan Processing Fee	1.3% of Loan Amount + FED	
Stamp Charges	Actual charges will be borne by the customer	
Creation of Charges	Actual charges will be borne by the customer	

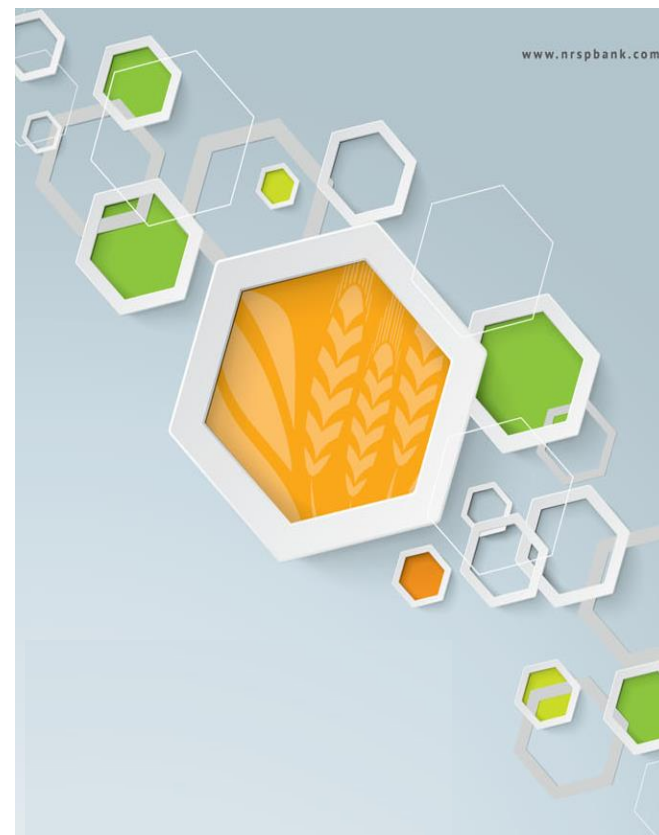
Branch Banking	
Cheque Book Issuance	Rs.6 per leaf
Loose Cheque Issuance	Rs.100/- per leaf
Stop Payment (Cheques, Payment Order, Demand Draft)	Rs.250/- per instruction
Lost Cheque Book Requisition	Rs.50/-
Issuance of Balance Certificate	Rs.100/- per certificate (Free for tax return purpose, once a year)
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.200/- per instrument
OBC	Rs.250/- per instrument
RTGS	Rs.550/- per request
Cheque Return Charges	
Outward Clearing	Nil
Inward Clearing	Nil
At Counter (Without Memo)	Nil
At Counter (With Memo)	Nil
Payment Order/Demand Draft	
Issuance of PO/DD	Rs.150/- Per Instrument
Issuance of Duplicate PO/DD	Rs.200/- per instrument
Cancellation of PO/DD	Rs.200/- per instrument
Issuance & Cancellation of CDR	Free

ATM (Electronic Banking)		
ATM/Debit Card Fee		
Card Type	Issuance Fee	Annual Fee
Silver	Rs.200/-	Rs.200/-
Gold	Rs.300/-	Rs.300/-
Platinum (Priority Customer)	Rs.500/-	Rs.500/-
Cash Withdrawal (Per Transaction)		
On NRSP Bank's ATM	NIL	
On Other Bank's ATM	Rs.15/-	
Balance Enquiry (Per enquiry)		
On NRSP Bank's ATM	NIL	
On 1-Link Member Bank's ATM	Rs.2.50/-	
On MNET Member Bank's ATM	Rs.5/-	
Mini Statement (Per enquiry)		
On NRSP Bank's ATM	NIL	
Fund Transfer-FT (Per Transaction)		
Within NRSP Bank	Free	
Inter Bank Fund Transfer – IBFT (Per Transaction)		
Up to PKR 10,000	Rs.20 + FED	
Above PKR 10,000 up to PKR 250,000	Rs.30 + FED	
Utility Bill Payment		
On NRSP Bank's ATM	NIL	
SMS Alerts		
Annual Subscription Fee	Rs.300 + 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, PO/DD/CDR & 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
February 01, 2018 to June 30, 2018