



**NRSP**  
Microfinance  
Bank

# Schedule of Bank Charges

**For the Period**

February 01, 2024 **To** June 30, 2024

## **Conventional Banking**

NRSP Microfinance Bank Limited

## Advances

### Asaan Zarai Loan-AZLP

|                |  |
|----------------|--|
| Markup Rate    | 34% Declining  |
| Processing Fee | Rs 3,000/- or 2.5% of Loan Amount<br>(whichever is higher) |

### Enterprise Loan (Unsecured-Group/Individual Loan)

|                |  |
|----------------|--|
| Markup Rate    | 50% Declining  |
| Processing fee | Rs.3,500/- or 3% of Loan Amount<br>(whichever is higher) |
| Stamps charges | (applicable to individual loans only)                    |

### Sadabhar Asaan Gold Load(SAGL)

| Amount        | Markup Rate | Processing Fee | Gold Valuation Charges* |
|---------------|-------------|----------------|-------------------------|
| Upto 500,000  | 36%         | Nil            | Rs.1000/-               |
| Above 500,000 | 35%         | Nil            | Rs.1000/-               |

\*To be borne by the customer and directly paid to the Goldsmith.

### KZTL-Kisan Zarai Taraqjati Loan

|                           |   |
|---------------------------|---|
| Markup Rate               | 44% Declining   |
| Processing Fee            | Rs.3,000/- or 3 % of Loan Amount<br>(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    | 44% Declining  |
| Processing Fee | Rs.3,000/- or 2.5% of Loan Amount<br>(whichever is higher) |
| Stamps Charges | Actual charges will be borne by the customer               |

### Green Energy Solar Loan Product(GESL)

|                |   |
|----------------|---|
| Markup Rate    | 37%   |
| Processing Fee | Rs. 10,500/- or 2.5% of loan amount<br>(whichever is higher). |

### Women Empowerment Group Loan

|                |                                  |
|----------------|----------------------------------|
| Markup Rate    | 44% Declining (Upto Rs.10,000/-) |
| Processing Fee | Rs.1000/-                        |



### Cash Loan (Loan against Fixed Deposit)

| Amount                      | Markup   | Processing Fee |
|-----------------------------|----------|----------------|
| Upto Rs.300,000/-           | TDR + 3% | Nil            |
| From 300,001 to 2,000,000/- | TDR + 3% | Nil            |

### Karobari Sarmaya Enterprise Loan (Individual-Secured)

#### (Min. Rs.150,001 to Max. Rs. 350,000)

|                |   |
|----------------|---|
| Markup Rate    | 42% Declining   |
| Processing fee | Rs. 4,000/- or 2.5% of Loan Amount<br>(Whichever is higher) |

#### (Min. Rs.350,001 to Max. Rs. 1,000,000)

|                                     |  |
|-------------------------------------|--|
| Markup Rate                         | 40% Declining  |
| Processing fee                      | Rs. 10,000/- or 2% of Loan Amount<br>(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               |

### Sadabahr Zarai Loan

|                |               |
|----------------|---------------|
| Markup Rate    | 44% Declining |
| Processing Fee | Nil           |

### Housing and Business Enterprise

| Amount                           | Markup | Procesing  |
|----------------------------------|--------|--|
| Upto Rs.350,000/-                | 36%    | Rs.3,000/- or 3% of loan amount whichever is higher    |
| From Rs.350,001 to 1,000,000/-   | 35%    | Rs.10,500/- or 2.5% of loan amount whichever is higher |
| From Rs.1,000,001 to 2,000,000/- | 34%    | Rs.20,000/- or 2% of loan amount whichever is higher   |



## Branch Banking

|  |  |
|--|--|
| Cheque Book Issuance                                   | Rs.20/- per leaf   |
| Stop Payment<br>(Cheques, Payment Order, Demand Draft) | Rs.300/- per instructions  |
| Lost Cheque Book Requisition                           | Rs.100/-   |
| Issuance of Balance Certificate                        | Rs.200/- per certificate<br>(Free for tax return purpose, once a year) |
| Online Banking (cash/Transfer)                         | Free   |
| Standing Instructions                                  | Rs.200/- per instructions  |
| 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

## 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. 300 |
| Issuance of Duplicate PO/DD/BC                | Rs. 300 |
| Cancelation of PO /DD /BC                     | Rs. 300 |
| Revalidation of PO /DD /BC                    | Rs. 300 |
| Issuance, cancelation and Revalidation of CDR | Free    |

## ATM (Electronic Banking)

### ATM/Debit Card Fee

| Card Type     | Issuance Fee | Annual Fee |
|---------------|--------------|------------|
| Silver        | Rs.800/-     | Rs.800/-   |
| Gold          | Rs.900/-     | Rs.900/-   |
| Gold Plus     | Rs.1000/-    | Rs.1000/-  |
| Golootlo Card | Rs.1000/-    | Rs.1000/-  |

### Cash Withdrawal

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

### Mini Statement

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

### Balance Enquiry

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

### Receipt Printing Charges

|                    |           |
|--------------------|-----------|
| On NRSP Bank's ATM | Rs.3.13/- |
| Other Bank's ATM   | Rs.3.13/- |

### Fund Transfer-FT Via "RAAST"

|   |      |
|---|------|
| Fund Transfer (P2P)                     | Free |
| Inter Bank Transfer (P2P)               | Free |
| Request to Pay (R2P) via Raast (P2P-QR) | 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* |

\*Maximum charges Rs 200/- +FED per transaction



### 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) |
| Gold Auction Advertisement charges | Rs. 5,000/-                     |

### Utility Bill Payment

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

### SMS Alerts

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

### Digital Banking Charges

|  |   |
|--|---|
| I-Banking  | Free                                    |
| E-Statement                                      | Free                                    |
| NFC Transaction via Virtual Card in store        | Free                                    |
| E-Commerce Transaction Directly via Account      | Free                                    |
| M-Commerce Transaction via Virtual Card in store | Free                                    |
| USSD Code  | Per SMS charges as per Cellular Network |

#### 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. For current accounts all type of clearing is free of charges.
4. For Premium Current account all type of bank charges including ATM switch and receipt charges are free of cost.
5. ATM, SMS alert, PO/DD/CDR & cheque book issuance is free for salary account of NRSP bank employees.
6. The Bank's management reserves the right to waive of any or all charges
7. Insurance facility is provided free of cost as per product specification, except where mentioned.

### NRSP Microfinance Bank Limited

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