
NRSP Microfinance Bank Limited - Islamic Division

Schedule of Bank Charges

For the period
January 01, 2020 to June 30 2020



NRSP
Microfinance
Bank

Islamic Financing

NRSP-Rozgar Murabaha

Visit charges Upto 150,000	Rs. 1,500/-
Visit charges from 150,001 to 500,000	Rs. 3,000/-
Visit charges above 500,001	Rs. 5,000/-
Valuation Charges	Actual
Stamps Fee	Actual
Charity (Dafault Obligations)	5% of outstanding Principal

NRSP - Individual Murabaha

Visit Charges	Rs. 1,500/-
Valuation Charges (if required)	Actual (Customer will pay directly to valuation firm)
Stamps Fee	Actual
Charity (Dafault Obligations)	5% of outstanding Principal

NRSP-Group Murabaha*

Visit Charges	Rs. 1,500/-
Stamps Fee	Actual
Chairty (Default Obligation)	5% of outstanding Principal

NRSP-Rozgar Ijara

Processing Fee	Rs. 5,000/- or 1% of disbursed amount whichever is higher (FED Inclusive)
Stamps Fee	Actual
Charity (Dafault Obligations)	5% of outstanding Principal

NRSP-Bike Ijara

Processing Fee	Rs. 2,500/- (FED inclusive)
Stamps Fee	Actual
Charity (Dafault Obligations)	5% of outstanding Principal

NRSP-Sala'm*

Visit Charges	Rs. 1,000/- (FED inclusive)
Stamps Fee	Actual
Charity (Dafault Obligations)	5% of outstanding Principal

Fori Makan (Diminishing Musharakah)

Visit Charges	PKR 5,000 or 1% of financing amount (whichever is higher)
Stamps Fee	Actual
Charity (Dafault Obligations)	5% of outstanding Principal

Branch Banking

Cheque Book Issuance	Rs.10/- 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/IBC	Rs.250/- 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/-

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 / CDR

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 and cancellation of CDR	Free

ATM (Electronic Banking)

ATM Debit Card Fee

Card Type	Issuance Fee	Annual Fee
Silver	Rs.400/-	Rs.400/-
Gold	Rs.500/-	Rs.500/-
Gold Plus	Rs.750/-	Rs.750/-

Cash Withdrawal

On NRSP Bank's ATM	NIL
On Other Bank's ATM	Rs.18.75/-

Balance Enquiry

On NRSP Bank's ATM	NIL
On 1-Link Member Bank's ATM	Rs. 2.5/-
On MNET Member Bank's ATM	Rs. 2.5/-

Mini Statement

On NRSP Bank's ATM	NIL
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Inter Bank Transfer-FT (Per Transaction)

Up to PKR 10,000/-	Rs. 20/- + FED
Above PKR 10,000/- Up to PKR 250,000/-	Rs. 30/- + FED
Above PKR 250,000/- Up to PKR 1,000,000/-	RS. 100/- + FED

Fund Transfer-FT (Per Transaction)

Within NRSP Bank	Free
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Utility Bill Payment

ON NRSP Bank's ATM	NIL
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SMS Alerts

Registration Fee	Rs.300/- + FED
Renewal Fee	Rs.300/- + FED (per annum)

Charges on Collection of FBR/Govt. tax

Up to 100K	Rs. 10/-
100k+ to 1M	Rs. 20/-
1M+	Rs. 50/-

E-Banking

I-Banking	Free
E-Statement	Free

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. ATM, SMS alert, PO, DD & cheque book issuance is free for salary account of NRSP bank employees.
4. The Bank's management reserves the right to waive off any or all charges
5. Product marked with (*) in SOC are not currently operational as per management decision