

Schedule of Bank Charges
For the period
October 01, 2018 to December 31, 2018

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 (Default Obligations)	5% of outstanding Principal

NRSP-Individual Murabaha

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

NRSP-Group Murabaha

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

NRSP-Bike Ijara

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

NRSP-Sala'm

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

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 / 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 & 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/-
Diamond	Rs.750/-	Rs.750/-

Cash Withdrawal

On NRSP Bank's ATM	NIL
On Other Bank's ATM	Rs.15/-

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.5/-

Mini Statement

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

Within NRSP Bank	Free
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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
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SMS Alerts

Registration Fee	Rs.300 + FED
Renewal 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. ATM, SMS alert, PO, DD & cheque book issuance is free for salary account of bank employees.
4. The Bank's management reserves the right to waive off any or all charges

NRSP Microfinance Bank Limited

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Shariah Advisor

Head Islamic Microfinance Division