

**Schedule of Charges 1st July to 31st December, 2023**

**Assets**

Type of Transaction/Service	Rate of Charge	FED (YES/NO)	Changes
<b>Khushhali Cash Sahulat (Individual Secured Lending)</b>			
Service Charges - For loans equal to or greater than Rs. 25,000 up to 350,000 (against Gold for Agri, Livestock, Enterprise & General Purpose)	38% APR		YES
<b>Khushhali Livestock Loan (Individual Unsecured - Hypothecation &amp; Animal Insurance Mandatory)</b>			
Service Charges - For loans equal to or greater than Rs. 25,000 up to 350,000	40% APR		
<b>Khushhali Qarza (Individual Secured &amp; Unsecured Lending)</b>			
Service Charges - For loans equal to or greater than Rs. 25,000 up to 350,000 (against secured Agri & Enterprise lending)	38% APR		YES
Service Charges - For loans equal to or greater than Rs. 25,000 up to 350,000 (Unsecured Agri & Enterprise lending)	42% APR		YES
<b>Khushhali Pasbaan Loan (Individual Lending for Salary &amp; Pension Individual)</b>			
Service Charges - For loans equal to or greater than Rs. 25,000 up to 350,000 (Pension A/C opened & operated at KMBL)	39.5% APR		YES
Service Charges - For loans equal to or greater than Rs. 25,000 up to 350,000 (Pension A/C opened & operated outside KMBL's channel)	42% APR		YES
Service Charges - For loans equal to or greater than Rs. 25,000 up to 350,000 (Salary A/C opened & operated at KMBL)	39.5% APR		YES
Service Charges - For loans equal to or greater than Rs. 25,000 up to 350,000 (Salary A/C opened & operated outside KMBL's channel)	42% APR		YES
<b>Khushhali Amdani Loan (Individual Lending for Salary &amp; Pension Individual)</b>			
Service Charges - For loans equal to or greater than Rs. 350,001 up to 1,000,000	38% APR		YES
<b>Khushhali Apna Makaan (Individual Lending - KMBL Home Improvement Loan)</b>			
Service Charges - For loans up to Rs. 350,000	38% APR		YES
Service Charges - For loans equal to or greater than Rs. 350,001 up to 1,000,000	35% APR		YES
Service Charges - For loans equal to or greater than Rs. 1,000,001 up to 3,000,000	30% APR		
<b>Khushhali Apna Makaan (Government Low Cost Housing Scheme)</b>			
Service Charges for first 5 years	5% APR		
Service Charges for next 5 years	7% APR		
Service Charges for next 10 years (KIBOR calculated on annual basis)	KIBOR+7% APR		
Processing Fee	0.5% or PKR 3,000 whichever is higher		
Early Payment Fee	Not Applicable		
<b>Khushhali Zamindar Loan (Individual Secured Lending - Land Mortgage/APB/HP)</b>			
Service Charges - For loans equal to or greater than Rs. 350,001 up to 2,000,000	35% APR		YES
Service Charges - For loans equal to or greater than Rs. 2,000,001 up to 3,000,000	33% APR		YES
<b>Khushhali Sona (Individual Secured - Gold Loan)</b>			
Service Charges - For loans equal to or greater than Rs. 350,001 up to 3,000,000 (against Gold for Agri, Livestock & Enterprise)	36% APR		YES
<b>Khushhali Sarmaya (Individual Enterprise EMI Lending)</b>			
Service Charges - For loans equal to or greater than Rs. 50,000 up to 500,000 (Unsecured)	40% APR		YES
Service Charges - For loans equal to or greater than Rs. 350,001 up to 1,000,000 (Secured)	37% APR		YES
<b>Khushhali Easy Cash (RF &amp; TF Facility against Deposit)</b>			
Service Charges (For RF)	30% APR		YES
Loan/Facility Processing Fee (for Running Finance)	For Loan Amount up to PKR 1,000,000 Minimum PKR 3,000 or 0.75% of the Loan Amount Min PKR 3,000 Max PKR 7,500  For Loan Amount above PKR 1,000,000 Minimum PKR 7,500 or 0.50% of the Loan Amount Min PKR 7,500 Max PKR 15,000	YES	
Annual Renewal Charges	Not Applicable		
Early Facility Settlement/Closure Charges	Not Applicable		
Monthly Late Payment Penalty Charges (in case of Khushhali Easy Cash (RF) late payment penalty will be applicable if the monthly payment is delayed by more than 10 days after the due date)	Rs. 100	YES	
Service Charges (For TF - against National Saving Certificate)	30% APR		YES
Service Charges (For TF - against KMBL Term Deposit Certificate)	27% APR		YES
<b>Khushhali Karobar-SME Banking</b>			
<b>Khushhali Karobari Running Finance</b>			
Service Charges (Secured)	29% APR		
Service Charges (Semi- Secured)	34% APR		
Service Charges (Clean Lending)	37% APR		
<b>Khushhali Karobari Aghaz</b>			
Service Charges (Secured)	28% APR		
<b>Khushhali Karobari Term Finance</b>			
Service Charges (Secured)	30% APR		
Service Charges (Semi- Secured)	35% APR		
Service Charges (Clean Lending)	37% APR		
Karobari Term & Running finance & Karobari Aghaz late payment penalty charge (Applicable on lapse of 30 DPD)	500	YES	
<b>Khushhali Cash Sahulat Plus (Individual Secured Lending)</b>			

Service Charges - For loans equal to or greater than Rs. 150,001 up to 2,000,000 (against Agricultural Passbook)	34% APR		
<b>Kissan Package 2022</b>			
<b>No New Booking will be made under Kissan Package after 20th June, 2023 as per the instructions of SBP</b>			
Pricing for end user for the first 6 Months for Khushhal Kissan – GMSS & Khushhal Kissan - IF&RSLF	0% p.a. as per SBP		
Pricing for end user after first 6 Months for Khushhal Kissan - GMSS (Sec-Agri)	32%		
Pricing for end user after first 6 Months for Khushhal Kissan - GMSS (Unsec-Agri)	36%		
Pricing for end user after first 6 Months for Khushhal Kissan - GMSS (Sec-Lvs)	37%		
Pricing for end user after first 6 Months for Khushhal Kissan - IF&RSLF	36%		
Processing fee for Khushhal Kissan – GMSS	PKR 1,500 for Loan amount upto PKR 150,000/- PKR 3,000 for Loan amount greater than PKR 150,000/-		
Processing fee for Khushhal Kissan – IF&RSLF	PKR 1,000		
Late Payment Fee for Khushhal Kissan – GMSS & Khushhal Kissan - IF&RSLF	None		
Early Payment Fee for Khushhal Kissan – GMSS & Khushhal Kissan - IF&RSLF	None		
<b>Khushhali Qarza (Group Lending)</b>			
Service Charges	39% APR		
<b>Khushhali Qarza Plus (Individual Lending)</b>			
Service Charges	34% APR		
Early Loan Settlement Charges for all individual Secured loans (Gold, Mortgage, APB/PLRA, TDC/NSC, Tractor/Vehilce Lien) in General Loan category upto 350,000 if the loan settlement is made 30 days before due date	Rs. 1000	YES	YES
Early Loan Settlement Charges for all Secured loans (Gold, Mortgage, APB/PLRA, TDC/NSC, Tractor/Vehilce Lien) above 350,000, if the loan is fully settled 30 days before due date	Rs. 2,000	YES	YES
Early Loan Settlement Charges for Khushhali Pasbaan Loan & Khushhali Amdani Loan Note: These charges may be subject to revision for borrowers who apply for repeat lending, but only with the exceptional approval of the Head Asset Business	3% of the Outstanding PA Balance		
Monthly Late Payment Penalty Charges (in case of Khushhali Easy Cash [RF] late payment penalty will be applicable if the monthly payment is delayed more than 10 days after the due date)	Rs. 100	YES	
Charges for Replacement of Loan Collateral	Rs. 2,000	YES	
Charges for Replacement of Ownership of Loan Collateral	Rs. 4,000	YES	
Charges for Change in Loan Term & Tenure	Rs. 2,000	YES	
Charges for Restructuring of Loans	Rs. 4,000	YES	
<b>Loan Processing Fee (except for Khushhali Easy Cash (Running Finance) &amp; Khushhali Apna Makaan (Government Low Cost Housing Scheme))</b>			
Loans up to Rs. 30,000	Rs. 2,400	YES	
Loans Rs. 30,001 - 50,000	Rs. 2,800	YES	
Loans Rs. 50,001 - 100,000	Rs. 3,000	YES	
Loans Rs. 100,001 - Rs. 150,000	Rs. 3,400	YES	
Loan Rs. 150,001 - Rs. 350,000	2.25% of the Loan Amount Min PKR 3,400 Max PKR 7,875	YES	
Loan Rs. 350,001 - Rs. 500,000	2.25% of the Loan Amount Min PKR 7,875 Max PKR 11,250	YES	
Loan Rs. 500,001 - Rs. 1,000,000	PKR 11,250 OR 1.5% of the approved loan value (whichever is higher) Min PKR 11,250 Max PKR 15,000	YES	
Loans Rs. 1,000,001 – Rs. 3,000,000	PKR 15,000 OR 0.8% of the approved loan value (whichever is higher) Min PKR 15,000 Max PKR 24,000	YES	
Loan Roll Over Charges (for selected products)	As per above loan processing applicable slabs	YES	
Loan Processing fee VCF with Honda Atlas only	Rs. 1,500	YES	
<b>Gold Pouch Charges (New &amp; Repeat)</b>	Rs. 300	YES	YES
<b>Gold Custody Charges (In case borrower does not collect Gold within 15 days of Loan Settlement)</b>	0.005% of Gold Value per day	YES	YES
<b>Gold Liquidation/Auction Charges</b>	0.25% of the Collateral value or 2,000 (whichever is greater)	YES	YES
<b>Gold Valuation Charges (To be paid to the goldsmith directly by the customer)</b>	Rs. 500 to Rs 2000 Subject to Value of Gold, City and availability of quality Goldsmith.*		
<b>Legal Opinion Letter Fee (To be paid to the lawyer directly by the customer)</b>	Rs 2,000 to 2,500		
<b>Perfection Certificate (To be paid to the lawyer directly by the customer)</b>	Rs 3,000		
<b>Service charges for Fard Issuance from customer (Free as per GoPB notified rates)</b>	As per Rates notified by relevant authorities (All Government taxes applicable)		

Service charges for the entry of lien mutation for Arr-Rehan from customer along with other applicable taxes and charges at actual as per challan	As per Rates notified by relevant authorities (All Government taxes applicable)		
Tagging Charges for Animals (applicable for SBP's LISB Scheme only)	Nil		
Crop Insurance Charges (five major crops as per SBP's CLIS guidelines)	Nil		
CIR Report Verification Charges	Nil		
Service Fee for enhanced principal on gold backed loans			
Enhancement upto Rs. 30,000	Rs. 500	YES	
Enhancement more than Rs. 30,000	Rs. 1,000	YES	
<b>Branch Banking</b>			
Account Opening Charges	Nil		
Charges for CNIC Verification from NADRA	Nil		
Locker Charges			
Rent per annum - Locker size (Small)	Rs. 3,000	YES	
Rent per annum - Locker size (Medium)	Rs. 5,000	YES	
Rent per annum - Locker size (Large)	Rs. 7,000	YES	
Locker Breaking Charges	Rs. 6,000	YES	
Account Closing Charges (nil for Asaan, Mehfooz, Sahulat & Muhafiz Accounts)	Rs. 100	YES	
Cheque Book Issuance			
5 leaves	Rs. 12 per leaf	YES	YES
10 leaves	Rs. 12 per leaf	YES	YES
25 leaves & above	Rs. 8 per leaf	YES	YES
Issuance of Counter Cheque			
For Borrowers Only	Rs.250 per instrument	YES	YES
Charges for OTC via Biometric			
For Borrowers and Non-borrowers	Rs.225 per withdrawal	YES	YES
Charges on Card-less cash withdrawal through ATM via Biometric	Rs. 15 per transaction	YES	
Charges for 1-LINK OTC (utility bills, FBR payments, etc.)	Free	NO	
Stop Payment Charges			
Cheque/Banker's Cheque	Rs. 100 per instrument	YES	
Cheque Book/Series	Rs. 250 per instruction	YES	
Fall-below Fee (for not maintaining monthly minimum balance)	Rs. 50 per month (Inclusive of FED)	YES	YES
Clearing Charges (inward & outward clearing)	Free	NA	
Outward Clearing (same day)	Rs.300 per instrument	YES	
Outward Bill for Collection (OBC) Charges	Rs. 125 per instrument or other bank charges (whichever is higher)	YES	YES
Cheque Return Charges (applicable in case of insufficient funds only)			
Local Outward Clearing	Rs.125 per instrument	YES	YES
Inward Clearing	Rs.250 per instrument	YES	
OTC	Nil	NO	
OBC	Rs.300 per instrument	YES	
Issuance of Banker's Cheque*			
Through Account	Rs.200 per instrument	YES	
Against Cash - Instrument up to Rs. 100,000	Rs.275 per instrument	YES	YES
*Issuance for payment of educational fee/dues in favor of educational institutions, HEC/Board, etc. will be 0.50% of fee/dues or Rs. 50 per instrument (whichever is less).		YES	YES
Issuance of Call Deposit Receipt (CDR)	Rs. 250 per instrument	YES	YES
Call Deposit Cancellation Charges	Rs. 150 per instrument	YES	YES
Cancellation of Payment Order/Demand Draft/Banker's Cheque	Rs. 150 per instrument	YES	YES
Issuance of Duplicate Pay Order/Demand Draft/Banker's Cheque	Rs. 150 per instrument	YES	YES
Revalidation of Demand Draft/Pay Order/Banker's Cheque	Rs. 150 per instrument	YES	YES
Online Banking Charges			
Online Transactions (at remote branch) up to Rs. 25,000 (includes cash withdrawals and A/C to A/C transfers)	Free	NO	
Online Cash Withdrawal (over Rs. 25,000)	0.05% of the transaction amount or Rs. 50 (whichever is higher)	YES	
Online Cash Deposit	Free		
KMBL A/C to A/C fund transfer (over Rs. 25,000) OTC	Free	YES	
<b>Khushhali ATM Debit Card (PAYPAK)</b>			
<b>Silver Card</b>			
Issuance Fee	Rs. 800 per card	YES	
Issuance Fee for Supplementary Card	Rs. 800 per card	YES	
Annual Fee	Rs. 400 per card	YES	
Replacement Fee	Rs. 400 per card	YES	
<b>Gold Card</b>			
Issuance Fee	Rs. 1,000 per card	YES	
Issuance Fee for Supplementary Card	Rs. 1,000 per card	YES	
Annual Fee	Rs. 600 per card	YES	
Replacement Fee	Rs. 600 per card	YES	
Charges for Balance Inquiry at KMBL ATM	Free	NA	
Charges for Balance Inquiry at 1-Link ATM	Rs. 2.5	YES	
Charges for Cash Withdrawal at KMBL ATM	Free	NA	
Charges for Cash Withdrawal at 1-Link ATM	Rs. 23.44	NO	
Biometric ATM NADRA Verification Charges	Rs. 15	YES	
Charges for Internal Fund Transfer (KMBL to KMBL) at ATM	Free	NA	
Optional Receipt Printing for ATM Cash withdrawal & Balance Inquiry (off-net)	Rs. 2.5 (including FED)	YES	
Charges for Interbank Funds Transfer (IBFT) at ATM	Up to aggregate sending limit of PKR 25,000 per Transaction per account : Free  For Transactions above PKR 25,000 is : 0.1% of amount excess of PKR,25,000 or PKR 200 (whichever is lower)	NA	
Charges for Internal Fund Transfer (KMBL to KMBL) via Call Center	Free	NA	

Charges for Interbank Funds Transfer (IBFT) via Call Center	Up to aggregate sending limit of PKR 25,000 per Transaction per account : Free For Transactions above PKR 25,000 is : 0.1% of amount excess of PKR.25,000 or PKR 200 (whichever is lower)	NA	
<b>Internet &amp; Mobile Banking</b>			
Registration Fee	Free	NA	
Annual Subscription Fee	Free	NA	
Charges for Internal Fund Transfer (KMBL to KMBL)	Free	NA	
Charges for Interbank Funds Transfer (IBFT)	Up to aggregate sending limit of PKR 25,000 per Transaction per account : Free For Transactions above PKR 25,000 is : 0.1% of amount excess of PKR.25,000 or PKR 200 (whichever is lower)	NA	
RAAST based fund transfer (OTC,Internet/Mobile banking)	Free	NA	
<b>Branchless Banking</b>			
<b>Type of Transaction/Service</b>		<b>Rate of Charge</b>	<b>FED (YES/NO) Changes</b>
<b>Cash In (Offline Batch Mode)</b>			
Charges for Cash Deposit at OMNI Agents	1.30% (inclusive of FED) of the transaction amount	YES - on KB Income NO - on reimbursement	
Charges for Cash Deposit at Jazz Cash Agents	1.20% (inclusive of FED) of the transaction amount		
Charges for Cash Deposit at Easy Paisa Agents	1.30 % (inclusive of FED) of the transaction amount		
<b>Utility Bills Payment</b>			
At Counter Through Cash	Free	NA	
At Counter Through Account	Free	NA	
<b>SMS Alerts Subscription (for A/C transactions only)</b>			
Monthly Subscription	Rs. 75	YES	Yes
Annual Subscription	Rs. 750	YES	Yes
Charges of Account ID Card Re-issuance	Free	NA	
Charges of Duplicate Statement	Rs. 35 per statement (inclusive of FED)	YES	
Charges of Standing Instructions	Rs. 150 per instruction	YES	
Charges of Issuance of Account Balance Certificate/Maintenance Certificate	Rs. 50 per certificate (at parent branch)	YES	
<b>Loan Repayment through 1Bill</b>			
For Transaction up to Rs. 10,000	Rs. 20 per transaction (inclusive of FED)	YES	
For Transaction of Rs. 10,000 - Rs. 250,000	Rs. 60 per transaction (inclusive of FED)	YES	
For Transaction of Rs. Rs. 250,000 - Rs. 1,000,000	Rs. 100 per transaction (inclusive of FED)	YES	
For Transaction greater than Rs. 1,000,000	Rs. 200 per transaction (inclusive of FED)	YES	
<b>Charges of Early Encashment of Term Deposit Certificate</b>			
<b>Khushhali Aamdani Certificate</b>			
Individual Customers	Flat 3% reduction in booked profit rate		
Institutional Customers	Flat 7% reduction in booked profit rate		
<b>Khushhali Izafa Certificate</b>			
Individual Customers	Flat 3% reduction in booked profit rate		
Institutional Customers	Flat 7% reduction in booked profit rate		
<b>Type of Transaction/Service</b>		<b>Rate of Charge</b>	<b>FED (YES/NO) Changes</b>
<b>Reactivation Charges on Dormant Account</b>		Nil	
<b>Collateral Liquidation Charges other than Gold (for collateral value more than Rs. 100,000)</b>		1% of the Collateral value or 2,000 (whichever is greater)	YES
<b>Repossession Charges for Moveable Collateral (auto, agri. implements, etc.)</b>		1% of the Collateral value or 5,000 (whichever is greater)	YES
<b>Photocopy of:</b>			
<b>Photocopy of Paid Cheque (up to 1 year)</b>		Rs. 100	YES
<b>Photocopy of Paid Cheque (greater than 1 and up to 10 years)</b>		Rs. 200	YES
<b>Mailing charges (postage, courier, fax)</b>		Free	
<b>Confirmation of Balance to Third Party (Auditor)</b>		Free	
<b>Real Time Gross Settlement*</b>			
<b>For Outflows More than 1 Million</b>			
MT	Timing		
103	9AM to 2PM	Free	YES
103	2PM to 3:30PM	Free	YES
103	3:30PM to 4:30PM	Free	YES
<b>For Outflows Less than 1 Million</b>			
102	9AM to 4:30PM	Free	
*Minimum transaction amount from RTGS will be Rs. 100,000.			
<b>Micro-Health Insurance</b>			
Sehat Khushhali (per policy)	Rs. 490, Rs.750, Rs. 990 & Rs. 3000 (as per product)	NO	
Sehat Khushhali Plus (per policy)	Rs.500 and Rs. 1000 (as per product)	NO	
<b>Important Notes:</b>			
All Federal & Provincial taxes/excise duties/withholding tax/zakat, etc. levied by the Government are to be recovered from the customer in addition to the charges as specified above. FED/Provincial Sales Tax charges are For liability products, interest days basis are calculated as; markup rate X Investment amount divided by 365 days x Invested days. While in case of asset products, interest days basis are calculated as; markup rate X I			
There are no charges for transaction alerts through SMS and email (where email IDs are available) for all digital transactions including but not limited to ATM, POS, and internet banking transactions.			

Deposit Accounts belonging to Students, Mustahiqeen of Zakat, Employees of Government/Semi Government institutions for salary and pension including widows/children of deceased employees eligible for family per
Charges associated with vehicle repossession to be borne by the borrower.
Gold Valuation Charges (To be paid to the goldsmith directly by the customer). Where charges are above 1000, Head Asset Business's approval will be required.
The Bank management reserves the right to waive any or all charges.