

Schedule of Charges 1st January to 30th June, 2024

Assets

Type of Transaction/Service	Rate of Charge	FED (YES/NO)	Changes
Kissan Package 2022			
No New Booking will be made under Kissan Package after 31st December, 2023 as per the instructions of SBP			
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		
Khushhali Easy Cash (RF & TF Facility against Deposit)			
Loan/Facility Processing Fee (for Running Finance)	For Loan Amount up to PKR 1,000,000 Minimum PKR 4,000 or 0.85% of the Loan Amount Min PKR 4,000 Max PKR 8,500 For Loan Amount above PKR 1,000,000 Minimum PKR 8,500 or 0.70% of the Loan Amount Min PKR 8,500 Max PKR 21,000	YES	Yes
Annual Renewal Charges	Not Applicable		
Early Facility Settlement/Closure Charges (Excluding RF)	Yes	YES	
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	
Khushhali Apna Makaan (Government Low Cost Housing Scheme)			
Processing Fee	0.5% or PKR 3,000 whichever is higher	YES	
Early Payment Fee	Not Applicable		
Khushhali Karobar-SME Banking			
Karobari Term & Running finance & Karobari Aghaz late payment penalty charge (Applicable on lapse of 30 DPD)	500	YES	
Loan Processing Fee (except for Khushhali Easy Cash (Running Finance) & Khushhali Apna Makaan (Government Low Cost Housing Scheme))			
Loans up to Rs. 30,000	Rs. 2,500	YES	Yes
Loans Rs. 30,001 - 50,000	Rs. 2,900	YES	Yes
Loans Rs. 50,001 - 100,000	Rs. 3,200	YES	Yes
Loans Rs. 100,001 - Rs. 150,000	Rs. 3,600	YES	Yes
Loan Rs. 150,001 - Rs. 350,000	2.50% of the Loan Amount Min PKR 3,750 Max PKR 8,750	YES	Yes
Loan Rs. 350,001 - Rs. 500,000	2.50% of the Loan Amount Min PKR 8,750 Max PKR 12,500	YES	Yes
Loan Rs. 500,001 - Rs. 1,000,000	PKR 12,500 OR 1.5% of the approved loan value (whichever is higher) Min PKR 12,500 Max PKR 15,000	YES	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	

Early Settlement & Other Charges			
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	
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	
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	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	
Gold Pouch Charges (New & Repeat)	Rs. 300	YES	
Gold Custody Charges (In case borrower does not collect Gold within 15 days of Loan Settlement)	0.005% of Gold Value per day	YES	
Gold Liquidation/Auction Charges	0.25% of the Collateral value or 2,000 (whichever is greater)	YES	
Gold Valuation Charges (To be paid to the goldsmith directly by the customer)	Rs. 500 to Rs 2000 Subject to Value of Gold, City and availability of quality Goldsmith.*		
Collateral Liquidation Charges other than Gold (for collateral value more than Rs. 100,000)	1% of the Collateral value or 2,000 (whichever is greater)	YES	
Repossession Charges for Moveable Collateral (auto, agri. implements, etc.)	1% of the Collateral value or 5,000 (whichever is greater)	YES	
Legal Opinion Letter Fee (To be paid to the lawyer directly by the customer)	Rs 2,000 to 2,500		
Perfection Certificate (To be paid to the lawyer directly by the customer)	Rs 3,000		
Service charges for Fard Issuance from customer (Free as per GoPB notified rates)	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	
Branch Banking			
Type of Transaction/Service	Rate of Charge	FED (YES/NO)	Changes
Account Opening Charges	Nil		
Charges for CNIC Verification from NADRA	Nil		
Locker Charges			
Rent per anum - Locker size (Small)	Rs. 3,000	YES	
Rent per anum - Locker size (Medium)	Rs. 5,000	YES	
Rent per anum - 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	
Reactivation Charges on Dormant Account	Nil		
Cheque Book Issuance			
5 leaves	Rs. 18 per leaf	YES	
10 leaves	Rs. 18 per leaf	YES	
25 leaves & above	Rs. 15 per leaf	YES	

Issuance of Counter Cheque			
For Borrowers Only	Rs.250 per instrument	YES	
Charges for OTC via Biometric			
For Borrowers and Non-borrowers	Rs.225 per withdrawal	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	
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	
Cheque Return Charges (applicable in case of insufficient funds only)			
Local Outward Clearing	Rs.125 per instrument	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	
*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	
Issuance of Call Deposit Receipt (CDR)	Rs. 250 per instrument	YES	
Call Deposit Cancellation Charges	Rs. 150 per instrument	YES	
Cancellation of Payment Order/Demand Draft/Banker's Cheque	Rs. 150 per instrument	YES	
Issuance of Duplicate Pay Order/Demand Draft/Banker's Cheque	Rs. 150 per instrument	YES	
Revalidation of Demand Draft/Pay Order/Banker's Cheque	Rs. 150 per instrument	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	
Khushhali ATM Debit Card (PAYPAK)			
Silver Card			
Issuance Fee	Rs. 900 per card	YES	Yes
Issuance Fee for Supplementary Card	Rs. 900 per card	YES	Yes
Annual Fee	Rs. 600 per card	YES	Yes
Replacement Fee	Rs. 700 per card	YES	Yes
Gold Card			
Issuance Fee	Rs. 1,200 per card	YES	Yes
Issuance Fee for Supplementary Card	Rs. 1,200 per card	YES	Yes
Annual Fee	Rs. 800 per card	YES	Yes
Replacement Fee	Rs. 900 per card	YES	Yes

Charges for Balance Inquiry at KMBL ATM	Free	NA	
Charges for Balance Inquiry at 1-Link ATM	Without receipt: 3.13 (including FED) With receipt: 5.63 (including FED)	YES	
Charges for Cash Withdrawal at KMBL ATM	Free	NA	
Charges for Cash Withdrawal at 1-Link ATM	Rs. 23.44	NO	
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	
Internet & Mobile Banking			
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	
Branchless Banking			
Type of Transaction/Service		Rate of Charge	FED (YES/NO) Changes
Cash in (Offline Batch Mode)			
Charges for Cash Deposit at OMNI Agents	0.5% (Exclusive of FED) of the transaction amount* *0.58% inclusive of FED	YES - on KB Income NO - on reimbursement	
Charges for Cash Deposit at Jazz Cash Agents	1% (inclusive of FED) of the transaction amount		
Charges for Cash Deposit at Easy Paisa Agents	1.30 % (inclusive of FED) of the transaction amount		
Utility Bills Payment			
At Counter Through Cash	Free	NA	
At Counter Through Account	Free	NA	
SMS Alerts Subscription (for A/C transactions only)			
Monthly Subscription	Rs. 80	YES	Yes
Annual Subscription	Rs. 800	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	
Loan Repayment through 1Bill			
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	

Photocopy of:				
Photocopy of Paid Cheque (up to 1 year)		Rs. 100	YES	
Photocopy of Paid Cheque (greater than 1 and up to 10 years)		Rs. 200	YES	
Mailing charges (postage, courier, fax)		Free		
Confirmation of Balance to Third Party (Auditor)		Free		
Real Time Gross Settlement (RTGS)*				
For Outflows More than 1 Million				
MT	Timing			
103	9AM to 2PM	Free	YES	
103	2PM to 3:30PM	Free	YES	
103	3:30PM to 4:30PM	Free	YES	
For Outflows Less than 1 Million				
102	9AM to 4:30PM	Free		
*Minimum transaction amount from RTGS will be Rs. 100,000.				
Charges of Early Encashment of Term Deposit Certificate				
Type of Transaction/Service		Rate of Charge	FED (YES/NO)	Changes
Khushhali Aamdani Certificate				
Individual Customers		Flat 3% reduction in booked profit rate		
Institutional Customers		Flat 7% reduction in booked profit rate		
*Approval for any discount upon reinvestment in KMBL will be granted by the Chief Business Officer based on the recommendation of the Head of Liability/Area Coordinator Liability.				
Khushhali Izafa Certificate				
Individual Customers		Flat 3% reduction in booked profit rate		
Institutional Customers		Flat 7% reduction in booked profit rate		
*Approval for any discount upon reinvestment in KMBL will be granted by the Chief Business Officer based on the recommendation of the Head of Liability/Area Coordinator Liability.				
Micro-Health Insurance				
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	
Important Notes:				
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 exempted on cheque book issuance, counter cheque, cheque return charges for Islamabad and AJK.				
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 loan borrowed divided by 365 days x no. of days loan is outstanding.				
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 pension/benevolent funds /grant/Zakat funds etc. are exempted from the levy of service charges. No charges on conversion of existing accounts to Asaan Accounts as per SBP's instructions. No subscription charges for mandatory SMS as per bank's policy. No fall below Fee is applicable on Asaan Account.				
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.				