



Schedule of Bank Charges

For the period of
1st January, 2010
to
30th June, 2010

فوشحالی بینک لمیٹڈ
khushhalibanklimited



Business Finance/Micro Credit

- Markup
29% per Annum
- Documentation / Processing Charges
Rs. 500/- (Per Loan Application)

Branch Banking*

- Account Opening Charges
Rs. 50/- Per Account (Rupees Fifty Only)
- Account Closing Charges
Rs. 100/- (Rupees Hundred Only)
- Cheque Book Issuance Charges
Rs. 5/- per leaf (Rupees Five Only)
- Cheque Stop Payment Instructions
Rs. 100/- per instruction (Rupees Hundred Only)
- Incidental Charges (for not Maintaining Minimum Balance of Rs. 500/-)
Rs. 25/- per Month (Rupees Twenty Five Only)
- Local Clearing
Rs. 15/- per instrument (Rupees Fifteen Only)
- Cheque Return Charges Local Clearing
Rs. 100/- (Rupees One Hundred Only) Per Instrument.
- Outward Bill for Collection (OBC)
Rs. 100/- or 0.25% (Whichever is higher) Per Instrument
- Cheque Return Charges (OBC)
Rs. 275/- (Rupees Two Hundred and Seventy Five Only)
Per Instrument
- Stop Payment Instruction
Rs. 100/- (Rupees One Hundred Only) Per Instruction
- Account ID Card Re-Issuance
Rs. 50/- (Rupees Fifty Only) Per Card
- Duplicate Statement Charges
Rs. 35/- (Rupees Thirty Five Only) Per Statement
- Standing Instructions
Rs. 50/- (Rupees Fifty Only) Per Instruction
- Balance Certificate
Rs. 50/- (Rupees Fifty Only) Per Certificate
- Hold Mail
Rs. 100/- p.a. (Rupees One Hundred Only) Per Annum
- Encashment Rates on Term Deposit Receipts
Applicable Rate of the Last Applicable Tenure

***on services available in selected branches.**

Note: Students, Mustahiqeen of Zakat, Employees of Government/Semi Government institutions for salary purposes are exempted from the above charges.