



Schedule of Charges 1st July-31st December, 2019

Assets

Type of Transaction/Service	Rate of Charge
Early Loan Settlement Charges (For all individual loans within the General Loan category & Khushhali Cash Sahulat Plus if Loan Settlement is made 30 days before Due Date)	Rs.1000
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
Charges for replacement of loan collateral (Khushhali Sarmaya)	Rs. 2,000
Charges for replacement of ownership of loan collateral (Khushhali Sarmaya)	Rs. 4,000
Charges for change in loan term & tenure (Khushhali Sarmaya)	Rs. 2,000
Charges for restructuring of loans (Khushhali Sarmaya)	Rs. 4,000
Early Loan Settlement Charges for Khushhali Sarmaya & Khushhali Micro housing Loan (if Loan is fully settled 30 days before due date)	Rs.2,000
Khushhali Qarza- service charges	33% APR
Khushhali Qarza Plus- service charges	33% APR
Khushhali Livestock Loan-service charges	33% APR
Shandar Bachat Scheme- service charges	18 % APR
Khushhali Pabaan loan-Pension AC opened & operated outside KMBL's Channel	29%APR
Khushhali Pasbaan Loan-Salary AC opened & operated outside KMBL's Channel	31%APR
Khushhali Cash Sahulat (Against Gold) For loans upto PKR.150,000	24% APR
Khushhali Cash Sahulat (Against Agricultural Passbook)-Loan upto PKR.150,000	27% APR
Khushhali Cash Shulat Plus-Against Gold - For Loans equal to or greater than Rs.150,001 up to 500,000	23% APR
Khushhali Cash Sahulat Plus(Against Agricultural Passbook) - For Loans equal to or greater than Rs.150,001 up to 500,000	26% APR
Khushhali Cash Shulat Plus(Against Gold) - For Loans equal to or greater than Rs.500,001 up to 1000,000	22% APR
Khushhali Cash Sahulat Plus (Against Agricultural Passbook) - For Loans equal to or greater than Rs.500,001 up to 1000,000	25% APR
Khushhali Sarmaya - For Loans up to Rs 150,000/-	33% APR
Khushhali Sarmaya-For Loans equal to or greater than 1500,01/- up to Rs 300,000/-	33% APR
Khushhali Sarmaya- For Loans equal to or greater than Rs 300,001/- up to Rs.500,000	32% APR
Khushhali Sarmaya -For Loans equal to or greater than Rs 500,001/- up to Rs.1000,000	30% APR
Loan Processing Fee (For group loans)	
Loans up to Rs.30,000	Rs.1,600
Loans greater than 30,000- 50,000	Rs.1,900
Loans greater than Rs.50,000	Rs.2,200
Loan Processing Fee (For Individual Loans)	
Loans up to Rs 50,000/- (For Individual Loans)	Rs.1,900
VCF with Honda only	Rs.1,500

Loans Rs 50,001 - Rs 100,000	Rs 2,200
Loans Rs 100,001 - Rs 150,000	Rs 2,400
Loan Rs 150,001 - Rs 300,000	Rs.2,900
Loan Rs 300,001 - Rs 500,000	Rs 4,300
Loan Rs 500,001 - Rs 1000,000	Rs.6,000 or 1% of the approved loan value whichever is higher
Loan Roll over Charges (For Selected Products)	As per above Loan processing applicable slabs
Gold Valuation Charges (To be paid to the goldsmith directly by the customer & prior approval to be taken regarding increase in fee)	Up to Rs.1000/-
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
e-CIB/MF-CIB Report Verification Charges	Nil
Branch Banking	
Account Opening Charges	Nil
Charges for CNIC verification from NADRA	Nil
Account Closing Charges (Nil for Assan Account)	Rs.100
Cheque Book Issuance	
5 Leaf	Rs. 9 per leaf
10 Leaf	Rs. 8 per leaf
25 Leaf	Rs. 5 per leaf
50 Leaf	Rs. 5 per leaf
100 Leaf	Rs. 5 per leaf
Issuance of Counter Cheque	
For Borrowers only	Rs.100 per instrument
Charges for OTC via bio-metric	
For Borrowers and Non-borrowers	Rs. 150 per withdrawal
Charges for 1-LINK OTC (utility bills, FBR Payments etc.)	
	Free
Stop Payment Charges	
Cheque / Bankers Cheque	Rs. 100 per instrument
Cheque Book / Series	Rs. 250 per instruction
Fall-below Fee (For not maintaining monthly minimum balance)	Rs. 40 per month
Clearing Charges (Inward & Outward Clearing)	Free
Outward Clearing (Same day)	Rs.300 per Instrument
Outward Bill for Collection (OBC) Charges	Rs. 100 per Instrument or Other Bank Charges (whichever is higher)
Cheque Return Charges (Applicable in case of Insufficient Funds only)	
Local outward Clearing	Rs.100 per Instrument.
Inward Clearing	Rs.250 per Instrument.
At counter	Nil
OBC	Rs.300 per Instrument
Issuance of Banker's Cheque*	
Through Account	Rs.200 per Instrument
Against Cash- Instrument Up to Rs 100,000/-	Rs.250 per Instrument
*Issuance for payment of educational fee/dues in favor of educational institutions, HEC/Board etc. will be 0.50% of	
Issuance of Call Deposit Receipt (CDR)	Rs.200 per Instrument
Call Deposit Cancellation Charges	Rs.100 per instrument
Cancellation of Payment Order/Demand Draft/Banker's Cheque	Rs.100 per Instrument
Issuance of Duplicate Pay Order/Demand Draft/Banker's Cheque	Rs.100 per Instrument
Revalidation of Demand Draft/Pay Order/Banker's Cheque	Rs.100 per Instrument

Online Banking Charges	
Online Transactions (at remote branch) Up to Rs 25,000 (Includes cash withdrawals and a/c to a/c transfers)	Free
Online Cash Withdrawal (Over Rs 25,000)	0.05% of the transaction amount or Rs.50 (whichever is higher)
Online Cash Deposit	Free
Account to Account Fund Transfer (Over Rs 25,000)	0.025% of the of the transaction amount or Rs.25 (whichever is higher)
Khushhali ATM Debit Card (PAYPAK)	
Issuance Fee (Silver Card)	Rs. 250 per card
Issuance Fee for Supplementary Card (Silver Card)	Rs. 250 per card
Annual Fee (Silver Card)	Rs. 200 per card
Replacement Fee (Silver Card)	Rs. 200 per card
Issuance Fee (Gold Card)	Rs. 300 per card
Issuance Fee fro Supplementary Card (Gold Card)	Rs. 300 per card
Annual Fee (Gold Card)	Rs. 250 per card
Replacement Fee (Gold Card)	Rs. 250 per card
Charges for Balance Inquiry at KMBL ATM	Free
Charges for Balance Inquiry at 1-Link ATM	Rs. 2.5
Charges for Balance Inquiry at MNET ATM	Rs.2.5
Charges for Cash Withdrawal at KMBL ATM	Free
Charges for Cash Withdrawal at 1-Link/MNET ATM	Rs. 18.75
Biometric ATM Nadra Verification Charges	Rs.15
Charges for Internal fund transfer (KMBL to KMBL)	Free
Charges for Interbank Funds Transfer (IBFT) at ATM	Rs.100
Charges for Internal Fund transfer (KMBL to KMBL) via Call Center	Rs.25
Charges for Utility Bill Payment at ATM	Rs. 5 (per bill)



Schedule of Charges 1st July-31st December, 2019

Branchless Banking

Type of Transaction/Service	Rate of Charge
Internet & Mobile Banking	
Registration Fee	Free
Annual subscription Fee	Rs.200
Charges for Internal fund transfer (KMBL to KMBL)	Free
Charges for Interbank Funds Transfer (IBFT)	PKR.100
Cash In (Offline Batch Mode)	
Charges for Cash Deposit at OMNI Agents	1.3% (inclusive of FED) of the transaction amount
Charges for Cash Deposit at Jazz Cash Agents	1.2% (inclusive of FED) of the transaction amount
Charges for Cash Deposit at PayMax Agents	1.10% (inclusive of FED) of the transaction amount
Charges for Cash Deposit at Easy Paisa Agents	1.3 % (inclusive of FED) of the transaction amount
Loan Disbursement of SC through Agents (Branchless channel)	
Loans up to PKR.50,000	0.9% (inclusive of FED) of disbursement amount (Charges will be borne by Bank)
Cash In - Real time (Online Mode)	
Cash in at Omni Agents	Slab wise**
Cash in at Jazz Cash Agents	1.5% (inclusive of FED) of the transaction amount
Cash in at Easy paisa Agents	1.5% (inclusive of FED) of the transaction amount
Cash in at PayMax Agents	Slab wise****
Cash Out - Real time (Online Mode)	
Cash Out at Omni Agents	Slab wise***
Cash Out at Jazz Cash Agents	2% (inclusive of FED) of the transaction amount
Cash Out at Easy paisa Agents	2% (inclusive of FED) of the transaction amount
Cash Out at PayMax Agents	Slab wise*****
Cash-In Charges (inclusive of FED)	
Cash In Charges OMNI**	
Mini and Maxi (amount)	
100-4,000	Rs.15/- per transaction
4,001-10,000	1% of the deposit amount(inclusive of Taxes)
10,001-25,000	0.90% of the deposit amount(inclusive of Taxes)
25,001-50,000	0.80% of the Deposit amount(inclusive of Taxes)
Cash In Charges PayMax****	
Mini-Max (amount)	
100-2,500	Rs. 25/- per transaction
2,501-4,000	Rs. 45/- per transaction
4,001-10,000	1.30% of the withdrawal Amount
10,001-25,000	1.30% of the withdrawal Amount
25,001-50,000+	1.30% of the withdrawal Amount
Cash Out Charges(inclusive of FED)	
Cash out Charges OMNI****	
Mini and Max(amount)	Cash Withdrawal Transactions
100-4,000	Rs. 40/- per transaction
4,001-10,000	1.70% of the withdrawal Amount
10,001-25,000	1.30% of the withdrawal Amount
25,001-50,000	1.00% of the withdrawal Amount
Cash Out Charges PayMax*****	
Mini-Maxi (amount)	Cash Withdrawal Transactions
100-1,000	Rs. 20/- per transaction
1,000-2,500	Rs. 30/- per transaction
2,501-4,000	Rs. 45/- per transaction
4,001-6,000	Rs. 55/- per transaction
6,001-10,000	1.30% of the withdrawal amount
10,001-25,000	1.30% of the withdrawal amount
25,001-50,000+	1.30% of the withdrawal amount
Utility Bills Payment	
At counter through cash	Free
At counter through account	Free
SMS Alerts Subscription (For A/C transactions only)	
Monthly subscription	PKR.50
Annual Subscription	PKR.500
Annual Charges for Statement of Account (SOA) e-mail subscription (For A/C transactions only)	PKR.200
Charges of Account ID Card Re-issuance	Free
Charges of Duplicate Statement Charges	Rs.35 per Statement(inclusive of FED)
Charges of Account Sweeping	Rs.150 instruction
Charges of Standing Instructions	Rs. 150 per Instruction
Charges of Issuance of Account Balance Certificate/Maintenance Certificate	Rs.50 per Certificate (at Parent Branch)

Schedule of Charges 1st July-31st December, 2019

Type of Transaction/Service	Rate of Charge
Charges of Early Encashment of Term Deposit Certificate	No penalty however reduced rate of return of the last completed tenure or existing minimum saving account rate (in case slab not applicable) will be applied. For Special Saving Schemes, reduced rate of return of the last completed tenure of the normal rack rates or existing minimum saving account rate (in case slab not applicable) will be applied
Account Reactivation Charges on Dormant	Nil
Collateral Liquidation Charges	Nil
Photo Copy of:	
Photocopy of Paid Cheque (up to 1 year)	Rs.100
Photocopy of Paid Cheque (greater than 1 up to 10 years)	Rs.200
Mailing charges (Postage, courier, fax)	Free
Confirmation of balance to 3rd Party (Auditor)	Free
Real Time Gross Settlement *	
For Outflows more than 1 million	
MT Timing	
103 9AM to 2PM	Rs. 200
103 2PM to 3:30PM	Rs. 300
103 3:30PM to 4:30PM	Rs. 500
For Outflows less than 1 million	
102 9AM to 4:30PM	Rs.25
*Minimum transaction amount from RTGS will be Rs. 100,000/-	
Micro-Health Insurance	
Sehat Khushhali (Per policy)	Rs.750
Sehat Khushhali Plus (Per policy)	Rs.500 and 1000
Sehat Khushhali Family (Per policy)	Rs.2,000 and 5,000
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 exemption:	
Sindh Provincial Sales Tax charges are exempted on issuance of Cheque books for Sindh Province.	
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 actual days deposit retained divided by 365 or by 366 in a leap year while in case of asset products, interest days basis are calculated actual days loan utilized divided by 365 or 366 days in a leap year	
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	
All stamp duty charges associated with individual loan agreement(s) to be borne by the customer. In case of SBS,50% of cash	
The Bank management reserves the right to waive any or all charges.	