



khushhali
MICROFINANCE BANK

SCHEDULE OF CHARGES

July to December - 2026

Annexure B

KMBL- Schedule Of Charges (July 1, 2026 to December 31, 2026)

01 - Asset Products

Annexure B: Fee & Other Charges

Loan Processing (NTB & Repeat), Rollover & Top-up (re-fill) Fee

| Loan Amount Ranges | Rate of Charge | FED |
|--|---|-----|
| Loans up to Rs. 100,000 | Rs. 3,500 | YES |
| Loan Rs. 100,001 - Rs. 500,000 | 2.75% of the Loan Amount, Min Rs. 3,800, Max Rs. 13,750 | YES |
| Loan Rs. 500,001 - Rs. 1,000,000 | 2.0% of the approved loan value (whichever is higher), Min Rs. 14,000, Max Rs. 20,000 | YES |
| Loans Rs. 1,000,001 – Rs. 3,000,000 | 0.90% of the approved loan value (whichever is higher) Min Rs. 20,000, Max Rs. 27,000 | YES |
| Loans Rs. 3,000,001 – Rs. 5,000,000 | 0.60% of the approved loan value (whichever is higher) Min Rs. 27,000, Max Rs. 30,000 | YES |
| Loan Processing Fees (NTB+Repeat) Vehicle including EV product, Solar Loans & Housing (except Salary pension backed) | Up to Rs. 100,000: Rs. 3,000 Rs. 100,001–500,000: 1.75% (Min Rs. 3,700, Max Rs. 8,750) Rs. 500,001–1,000,000: 1% (Min Rs. 9,000, Max Rs. 10,000) Rs. 1,000,001–3,000,000: 0.75% (Min Rs. 10,000, Max Rs. 17,000) Rs. 3,000,001–5,000,000: 0.50% (Min Rs. 17,000, Max Rs. 25,000) Note: Whichever is higher | YES |

Note:

1. Normal Processing Fee (mentioned above) will be applicable on rollover of Khushhali Kissan loans.
2. Waiver on Processing Fee for Uploaded Scheme (KHP) will be discontinued.
3. Processing Fee Not Applicable on KAM - Housing Scheme (Wazir-e-Azam Apna Ghar Program-Ghar Ho Tu Apna).

Loan Restructuring Fee:

| | | |
|------------------------------------|---|-----|
| Charges for Restructuring of Loans | Loan up to Rs. 150,000: Rs. 2,500 Loan Rs. 150,001 to Rs. 350,000: Rs. 3,000 Loan Rs. 350,001 - Rs. 1,000,000: Rs. 4,000 Loan Rs. 1,000,001 - Rs. 2,000,000: Rs. 5,000 Loan greater than Rs. 2,000,000: Rs. 6,000 | YES |
|------------------------------------|---|-----|

| | | |
|--|-----------|-----|
| All RMF Loans - Out-Sourced Branches | Rs. 1,000 | YES |
| All RMF Loans - Non-Out-Sourced Branches | Nil | N/A |

Early Settlement Charges

| | | |
|--|---|-----|
| For all individual Secured loans (TDC/NSC, Tractor/Lien/Mortgage/APB/PLRA) in all Loan categories, if the loan settlement is made 30 days before due date. | Loan up to Rs.150,000: Rs.1,500 Loan Rs. 150,001 - Rs.350,000: Rs.2,000 Loan Rs.350,001 - Rs.1,000,000: Rs.5,000 Loan Rs.1,000,001 - Rs.2,000,000: Rs.6,000 Loan Rs.2,000,000 - Rs.3,000,000: Rs.8,000 Loan greater than Rs.3,000,000: Rs.10,000 | YES |
| For all individual Secured loans (against Gold backed), if the loan settlement is made 30 days before due date. | Loan up to Rs.100,000: Rs.2,000 Loan Rs. 100,001 - Rs.150,000: Rs.3,000 Loan Rs.150,001 - Rs.250,000: Rs.5,000 Loan Rs.250,001 - Rs.350,000: Rs.7,000 Loan Rs.350,001 - Rs.500,000: Rs.10,000 Loan Rs.500,001 - Rs.750,000: Rs.12,500 Loan Rs.750,001 - Rs.1,000,000: Rs.15,000 Loan Rs.1,000,001 - Rs.1,500,000: Rs.17,000 Loan Rs.1,500,001 - Rs.2,000,000: Rs.20,000 Loan Rs.2,000,001 - Rs.3,000,000: Rs.22,000 Loan greater than Rs.3,000,000: Rs.25,000 | YES |
| For Salary / Pension backed & Vehicle Loans | 04% of the Outstanding PA Balance | YES |
| Khushhal Kissan – GMSS & Khushhal Kissan - IF&RSLF | Nil | N/A |
| KAM - Housing Scheme (Wazir-e-Azam Apna Ghar Program-Ghar Ho Tu Apna) | Nil | N/A |

Note:

- Early settlement charges will be applicable if loan settlement is made 30 days before due date.
- Early settlement charges will not apply if borrowers settle their loan & gets a repeat loan on same day.

Late Payment Charges

| | | |
|---|-----|-----|
| Khushhal Kissan – GMSS & Khushhal Kissan - IF&RSLF | Nil | N/A |
| Khushhali EasyCash[RF] if the monthly payment is delayed by more than 10 days after the due date. | Nil | N/A |
| Karobari Term, Running finance & Karobari Aghaz. Applicable on lapse of 30 DPD. | Nil | N/A |

Miscellaneous Charges

| Type of Transaction/Service | Rate of Charges | FED |
|---|-----------------|-----|
| Annual Renewal Charges (KEC RF & Karobari RF) at the time of clean-up or limit renewal & enhancement. | Nil | N/A |
| 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 |
| Gold Pouch Charges (New & Repeat) | Rs. 500 | 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 Higher) | YES |

Miscellaneous Charges

| Type of Transaction/Service | Rate of Charges | FED |
|--|--|-----|
| Gold Valuation Charges (To be paid to the goldsmith directly by the customer) | Loan up to Rs.500,000: up to Rs.2000 Loan up to Rs.1,000,000: upto Rs.2500 Loan Rs.1,000,001 - Rs.3,000,000: up to Rs.3,000 Loan greater than Rs.3,000,000: up to Rs.4,000 (Upto 5000 for KHI, LHR, ISD/RWP, PSR branches) | N/A |
| Collateral Liquidation Charges other than Gold (for collateral value more than Rs. 100,000) | 01% of the Collateral value or 2,000 (whichever is Higher) | YES |
| Repossession Charges for Moveable Collateral (Auto, Agri. implements, etc.) | 1% of the Collateral value or 5,000 (whichever is Higher) | YES |
| Legal Opinion Fee (To be paid to the lawyer directly by the customer) | Rs. 2,000 to Rs. 2,500 | N/A |
| Perfection Certificate (To be paid to the lawyer directly by the customer) | Rs. 3,000 | N/A |
| Service charges for Fard Issuance from customer. | As per Rates notified by relevant authorities. (All Government taxes applicable) | N/A |
| 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) | N/A |
| Service Fee for enhanced principal on gold backed loans. | Enhancement up to Rs. 50,000: Rs. 1,500 Enhancement more than Rs. 50,000: Rs. 2,500 | YES |

02 - Branch Banking

| Type of Transaction/Service | Rate of Charges | FED |
|--|--|-----|
| Account Opening Charges | Nil | N/A |
| Account Closing Charges (Nil for Asaan, Mehfooz, Sahulat, Muhafiz, Bachat Plus & Niswan Accounts) | Rs. 100 | YES |
| Reactivation Charges on Dormant Account | Nil | N/A |
| Charges for CNIC Verification from NADRA | Nil | N/A |
| Locker Charges - Rent per annum | Locker size (Small): Rs. 5,000 Locker size (Medium): Rs. 7,000 Locker size (Large): Rs. 8,000 | YES |
| Locker Key Deposit (Refundable at the time of surrender of locker) | Locker size (Small): Rs. 3,000 Locker size (Medium): Rs. 3,500 Locker size (Large): Rs. 4,000 | YES |
| Locker Breaking Charges | Rs. 6,000 | YES |
| Cheque Book Issuance Charges | 5 leaves: Rs. 30 per leaf 10 leaves: Rs. 25 per leaf 25 leaves & above: Rs. 25 per leaf | YES |
| Issuance of Counter Cheque - For Borrowers Only | Rs. 300 per instrument | YES |
| Charges for OTC via Biometric - For Borrowers and Non-borrowers | Rs. 350 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 | N/A |
| Stop Payment Charges | Cheque/Banker's Cheque: Rs. 200 per instrument Cheque Book/Series: Rs. 350 per instruction | YES |
| Fall-below Fee (For not maintaining monthly minimum balance - Selected Product-Schemes) | NIL | N/A |
| Clearing Charges (Inward & Outward clearing) | Free | N/A |
| Outward Clearing (Same day) | Rs. 300 per instrument | YES |
| Outward Bill for Collection (OBC) Charges | Rs. 175 per instrument or other bank charges (whichever is higher) | YES |
| Issuance of Banker's Cheque* | Through Account: Rs. 250 per instrument. Against Cash-Instrument up to Rs. 100,000: Rs. 350 per instrument *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.300 per instrument | YES |
| Call Deposit Cancellation Charges | Rs.200per instrument | YES |
| Cancellation of Payment Order/Demand Draft/Banker's Cheque | Rs.200 per instrument | YES |
| Issuanceof Duplicate Pay Order/Demand Draft/Banker's Cheque | Rs.200 per instrument | YES |
| Revalidation of Demand Draft/Pay Order/Banker's Cheque | Rs.200 per instrument | YES |
| Charges of Account ID Card Re-issuance | Free | N/A |
| Chargesof Account Statement - Printed on Customer Demand | Rs.35 per statement (inclusive of FED) | YES |
| Chargesof Account Statement - Email on Customer Demand | Free | N/A |
| Chargesof Standing Instructions | Rs.150 per instruction. | YES |
| Chargesof Issuance of Account Balance Certificate/Maintenance Certificate | Rs.100 per certificate | YES |
| Mailing charges(postage, courier, fax) | Free | N/A |
| Confirmation of Balanceto Third Party (Auditor) | Free | N/A |

Cheque Return Charges(Applicable in caseof insufficient funds only)

| Type of Transaction/Service | Rate of Charges | FED |
|-----------------------------------|--|-----|
| LocalOutward Clearing | Rs.250 per instrument | YES |
| Inward Clearing | Rs.250 per instrument | YES |
| OTC | Nil | N/A |
| OBC | Rs.300 per instrument or other Bank charges which ever is higher | YES |
| Intercity clearing return charges | Rs.300 per instrument | YES |
| Sameday clearing return charges | Rs.300 per instrument | YES |

Online Banking Charges

| | | |
|---|------|-----|
| Online Transactions (at remote branch) up to Rs.25,000 (includes cash withdrawals and A/Cto A/C transfers). | Free | N/A |
| Online Cash Withdrawal/OTC from KMBLother branch | Free | N/A |

Khushhali Debit Card (PAYPAK) & ATM Charges

Silver Card

| | | |
|-------------------------------------|--------------------|-----|
| Issuance Fee | Rs. 1,200 per card | YES |
| Issuance Fee for Supplementary Card | Rs. 1,200 per card | YES |
| Annual Fee | Rs. 1,200 per card | YES |
| Replacement Fee | Rs. 1,200 per card | YES |

Gold Card

| | | |
|-------------------------------------|--------------------|-----|
| Issuance Fee | Rs. 1,500 per card | YES |
| Issuance Fee for Supplementary Card | Rs. 1,500 per card | YES |
| Annual Fee | Rs. 1,500 per card | YES |
| Replacement Fee | Rs. 1,500 per card | YES |

Note: Rs.400/- discounted rate applicable on Issuance Fee (Silver Card – Rs.800 & Gold Card – Rs.1,100) for new-to-bank (NTB) clients who open KMBL Salary/ Pension accounts (Sahulat Muhafiz), & apply for debit card within 30 days of account opening date.

ATM Usage Charges

| | | |
|---|---|-----|
| Charges for Balance Inquiry at KMBL ATM | Free | N/A |
| Charges for Balance Inquiry at 1-Link ATM (Non KMBL ATM) | Without receipt: Rs.4.67 (including FED) With receipt: Rs.9.34 (including FED) | YES |
| Charges for Cash Withdrawal at KMBL ATM | Free | N/A |
| Charges for Cash Withdrawal at 1-Link ATM (Non KMBL ATM) | Without receipt: Rs.35.00 (including FED) With receipt: Rs.39.67 (including FED) | YES |
| Charges for Internal Fund Transfer (KMBL to KMBL) through ATM | Free | N/A |
| Optional Receipt Printing for ATM Cash withdrawal & Balance Inquiry (off-net) | Rs.4.67 (including FED) | YES |
| Charges for Interbank Funds Transfer (IBFT) through ATM | Up to aggregate sending limit of Rs.25,000 per Transaction per account : Free For Transactions above Rs. 25,000 is : 0.1% of amount excess of PKR.25,000 or Rs. 200 (whichever is lower) | YES |
| Charges for Internal Fund Transfer (KMBL to KMBL) via Call Center | Free | N/A |

Internet & Mobile Banking

| | | |
|--|--|-----|
| Registration | Free | N/A |
| Annual Subscription | Free | N/A |
| Charges for Internal Fund Transfer (KMBL to KMBL) | Free | N/A |
| Charges for Interbank Funds Transfer (IBFT) | Up to aggregate sending limit of Rs.25,000 per Transaction per account : Free For Transactions above Rs.25,000 is: 0.1% of amount excess of PKR.25,000 or Rs.200 (whichever is lower) | YES |
| RAAST based fund transfer (OTC, Internet/Mobile banking) | Free | N/A |

03 - Branchless Banking

| Type of Transaction/Service | Rate of Charges | FED |
|-----------------------------|-----------------|-----|
|-----------------------------|-----------------|-----|

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) | N/A |
| Charges for Cash Deposit at JazzCash Agents | 1% (inclusive of FED) of the transaction amount | N/A |
| Charges for Cash Deposit at EasyPaisa Agents | 1.30% (inclusive of FED) of the transaction amount | N/A |
| Charges for Cash Deposit at HBLKconnect Agents | 0.5% (Exclusive of FED) of the transaction amount (0.58% inclusive of FED) | N/A |

Loan Repayment through 1Bill

| | | |
|-----------------|---|-----|
| Up to 10K | Rs.20 per transaction (inclusive of FED) | YES |
| 10K+ to 100K | Rs.50 per transaction (inclusive of FED) | YES |
| 100K+ to 250K | Rs.100 per transaction (inclusive of FED) | YES |
| 250K+ to 1Mln | Rs.200 per transaction (inclusive of FED) | YES |
| 1Mln+ to 2.5Mln | Rs.400 per transaction (inclusive of FED) | YES |
| 2.5Mln+ to 5Mln | Rs.500 per transaction (inclusive of FED) | YES |
| 5Mln+ | Rs.600 per transaction (inclusive of FED) | YES |

Utility Bills Payment

| | | |
|----------------------------|------|-----|
| At Counter Through Cash | Free | N/A |
| At Counter Through Account | Free | N/A |

SMS Alerts Subscription (for A/C transactions only)

| | | |
|----------------------|---------|-----|
| Monthly Subscription | Rs. 95 | YES |
| Annual Subscription | Rs. 950 | YES |

Charges for Photocopy

| | | |
|---|---------|-----|
| Paid Cheque (up to 1 year) | Rs. 100 | YES |
| Paid Cheque (greater than 1 and up to 10 years) | Rs. 200 | YES |

Real Time Gross Settlement (RTGS)*

For Outflows Less than 1 Million

| | | | |
|-----------|---------------------------|------|-----|
| MT 102 | Timing 9 AM to 4:30 PM | Free | N/A |
|-----------|---------------------------|------|-----|

For Outflows Less than 1 Million

| | | | |
|-------------------------|---|------|-----|
| MT 103 103 103 | Timing 9 AM to 2 PM 2 PM to 3:30 PM 3:30 PM to 4:30 PM | Free | N/A |
|-------------------------|---|------|-----|

Note: Minimum transaction amount from RTGS will be Rs.100,000.

Charges of Early Encashment of Term Deposit Certificates

Khushhali TDR

| | | |
|---|---|-----|
| Khushhali Aamdani Certificate-KAC (Profit at Maturity) | > All TDC booked before 01-Sep-24: 0.5% | YES |
| | > All TDC booked after 01-Sep-24: 1.5% | |
| Khushhali Izafa Certificate - KIC (Monthly Profit) | > All TDC booked after 01-Jan-25: 3% | |

Note: Above changes are applicable for Individual & Institutions.

Micro-Health Insurance

| | | |
|---------------------------------------|------------------------------------|----|
| Khushhali Tahafuz (per policy) | Rs.500 and Rs.1000 (asper product) | NO |
| Khushhali Family Tahafuz (per policy) | Rs.3000 (asper product) | NO |
| Khushhali Sehat Zamanat (per policy) | Rs.500 and Rs.1000 (asper 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 for Islamabad and AJK.

For liability products, interest is calculated on a day-count basis using the following formula: Markup rate × Investment amount ÷ 365 × Number of invested days. For asset products, interest is calculated as: Markup rate × Loan amount ÷ 365 × Number of days the loan remains outstanding.

There are no charges for SMS and email for all digital transactions including but not limited to ATM, POS, and internet banking transactions.

There are no charges for email subscription for account balance statement.

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 Fees applicable on Asaan Account.

Charges associated with vehicle repossession to be borne by the borrower.

Gold Valuation Charges (To be paid by the customer to the goldsmith directly): The borrower/goldsmith may agree to any deviation from these charges, However - Charges over and above mentioned in SOC branch would require the approval of the Head of Asset Business.

For any waiver or discount in SOC, or to address the complaints the request will be sent through the relevant branch BM/ Complaint desk to the relevant HOD in business for review and recommendation to the CBO for approval.