



khushhali
MICROFINANCE BANK

SCHEDULE OF CHARGES

January to June - 2025

KMBL- Schedule Of Charges (Jan 1, 2025 to Jun 30, 2025)

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. 30,000	Rs. 2,500	YES
Loans Rs. 30,001 - 50,000	Rs. 3,000	YES
Loans Rs. 50,001 - 100,000	Rs. 3,300	YES
Loans Rs. 100,001 - Rs. 150,000	Rs. 3,700	YES
Loan Rs. 150,001 - Rs. 350,000	2.60% of the Loan Amount, Min Rs. 3,900, Max Rs. 9,100	YES
Loan Rs. 350,001 - Rs. 500,000	2.60% of the Loan Amount, Min Rs. 9,100, Max Rs.13,000	YES
Loan Rs. 500,001 - Rs. 1,000,000	1.60% of the approved loan value (whichever is higher), Min Rs. 13,000, Max Rs. 16,000	YES
Loans Rs. 1,000,001 – Rs. 3,000,000	0.85% of the approved loan value (whichever is higher) Min Rs. 16,000, Max Rs. 25,500	YES
Loan Processing (NTB) Fees: Secured loans (Gold) in General & ME categories,	<p>Loans up to Rs. 30,000: Rs. 2,500</p> <p>Loans Rs.30,001 - 50,000: Rs. 3,000</p> <hr/> <p>Loan Rs.50,001 - Rs.350,000: 02% of the Loan Amount, Min: Rs. 3,000, Max: Rs. 6,000</p> <hr/> <p>Loan Rs.350,001- Rs.500,000: 1.75% of the Loan Amount, Min PKR 6,200, Max PKR 8,000</p> <hr/> <p>Loan Rs.500,001- Rs.3,000,000: Rs.8,000</p> <p>Note: Currently there is limited time rebate on NTB Gold Backed Loans on processing fee.</p>	YES

Note: Normal Processing Fee (mentioned above) will be applicable on rollover of Khushhal Kissan loans

Loan Processing Fee For: KEC

Khushhali Easy Cash - (Running & Term Finance)	<p>Loan up to Rs. 1,000,000: 0.85% of the Loan Amount Min Rs. 4,000, Max Rs. 8,500</p> <p>Loans Rs. 1,000,001 – Rs. 3,000,000: 0.70% of the Loan Amount, Min Rs. 8,500, Max Rs. 21,000</p>	YES
Charges for Restructuring of Loans.	<p>Loan up to Rs.150,000: Rs.2,000</p> <p>Loan Rs. 150,001 to Rs.350,000: Rs.3,000</p> <p>Loan Rs.350,001 - Rs.1,000,000: Rs.4,000</p> <p>Loan Rs.1,000,001 - Rs.2,000,000: Rs.5,000</p> <p>Loan greater than Rs.2,000,000: Rs.6,000</p>	YES

Early Settlement Charges:

For all individual Secured loans (TDC/NSC, Tractor/Vehilce Lien/Mortgage/APB/PLRA) in General & ME Loan categories, if the loan settlement is made 30 days before due date.	<p>Loan up to Rs.150,000: Rs.1,500</p> <p>Loan Rs. 150,001 - Rs.350,000: Rs.2,000</p> <p>Loan Rs.350,001 - Rs.1,000,000: Rs.5,000</p> <p>Loan Rs.1,000,001 - Rs.2,000,000: Rs.6,000</p> <p>Loan greater than Rs.2,000,000: Rs.8,000</p>	YES
For all individual Secured loans (Gold) in General & ME Loan categories, if the loan settlement is made 30 days before due date.	<p>Loan up to Rs.100,000: Rs.2,000</p> <p>Loan Rs. 100,001 - Rs.150,000: Rs.3,000</p> <p>Loan Rs.150,001 - Rs.250,000: Rs.5,000</p> <p>Loan Rs.250,001 - Rs.350,000: Rs.7,000</p> <p>Loan Rs.350,001 - Rs.500,000: Rs.10,000</p> <p>Loan Rs.500,001 - Rs.750,000: Rs.12,500</p> <p>Loan Rs.750,001 - Rs.1,000,000: Rs.15,000</p> <p>Loan Rs.1,000,001 - Rs.1,500,000: Rs.17,000</p> <p>Loan Rs.1,500,001 - Rs.2,000,000: Rs.20,000</p> <p>Loan greater than Rs.2,000,000: Rs.22,000</p>	YES
For Khushhali Pasbaan Loans & Khushhali Amdani Loans. 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.	04% of the Outstanding PA Balance	YES
Khushhal Kissan – GMSS & Khushhal Kissan - IF&RSLF	Nil	N/A
KAM (Government Low Cost Housing Scheme)	Nil	N/A

Late Payment Charges:

Khushhal Kissan – GMSS & Khushhal Kissan - IF&RSLF	Nil	N/A
Khushhali Easy Cash [RF] if the monthly payment is delayed by more than 10 days after the due date)	Rs. 200	YES
Karobari Term , Running finance & Karobari Aghaz. Applicable on lapse of 30 DPD.	Rs. 500	YES

Miscellaneous Charges:

Annual Renewal Charges (KEC RF)	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. 400	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

Miscellaneous Charges:

Type of Transaction/Service	Rate of Charges	FED
Gold Valuation Charges (To be paid to the goldsmith directly by the customer)	Upto Rs 2000 Subject to Value of Gold, City and availability of quality Goldsmith.	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 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 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. Service Fee for enhanced principal on gold backed loans.	As per Rates notified by relevant authorities (All Government taxes applicable)	N/A
Service Fee for enhanced principal on gold backed loans.	Enhancement upto Rs. 50,000: Rs. 1,000 Enhancement more than Rs. 50,000: Rs. 2,000	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 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 anum	Locker size (Small): Rs. 3,000 Locker size (Medium): Rs. 5,000 Locker size (Large): Rs. 7,000	YES
Locker Breaking Charges	Rs. 6,000	YES
Cheque Book Issuance Charges	5 leaves: Rs. 25 per leaf 10 leaves: Rs. 22 per leaf 25 leaves & above: Rs. 20 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.250 per withdrawal	YES
Charges on Card-less cash withdrawal through ATM via Biometric.	Rs. 15 per transaction (Inclusive of FED)	YES
Charges for 1-LINK OTC (Utility bills, FBR payments, etc.)	Free	N/A
Stop Payment Charges.	Cheque/Banker's Cheque: Rs. 100 per instrument 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	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.200 per instrument Against Cash-Instrument up to Rs. 100,000: Rs.275 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. 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

Cheque Return Charges (Applicable in case of insufficient funds only)

Type of Transaction/Service	Rate of Charges	FED
Local Outward 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
Same day 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/C to A/C transfers).	Free	N/A
Online Cash Withdrawal (over Rs. 25,000).	0.05% of the transaction amount or Rs. 50 (whichever is higher)	YES
Online Cash Deposit.	Free	N/A
KMBL A/C to A/C fund transfer (over Rs. 25,000) OTC.	Free	N/A

Khushhali Debit Card (PAYPAK) & ATM Charges

Silver Card		
Issuance Fee	Rs. 1,100 per card	YES
Issuance Fee for Supplementary Card	Rs. 1,100 per card	YES
Annual Fee	Rs. 1,100 per card	YES
Replacement Fee	Rs. 1,100 per card	YES

Gold Card

Issuance Fee	Rs. 1,300 per card	YES
Issuance Fee for Supplementary Card	Rs. 1,300 per card	YES
Annual Fee	Rs. 1,300 per card	YES
Replacement Fee	Rs. 1,300 per card	YES

Note: Rs. 300/- discounted rate applicable on Issuance Fee 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.	Without receipt: Rs. 3.13 (including FED) With receipt: Rs. 6.26 (including FED)	YES
Charges for Cash Withdrawal at KMBL ATM.	Free	N/A
Charges for Cash Withdrawal at 1-Link ATM.	Without receipt: Rs. 23.44 (including FED) With receipt: Rs. 26.57 (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. 2.5 (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/Inward Clearing	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
Charges of Account ID Card Re-issuance.	Free	N/A
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
Mailing charges (postage, courier, fax).	Free	N/A
Confirmation of Balance to Third Party (Auditor).	Free	N/A

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	

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

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. 80	YES
Annual Subscription	Rs. 800	YES

Charges for Photocopy of:

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

For Outflows More than 1 Million

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

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):	<ul style="list-style-type: none"> > All TDC booked before 01-Sep-24: 0.5% > All TDC booked after 01-Sep-24: 1.5% > All TDC booked after 01-Jan-25: 3% 	N/A
Khushhali Izafa Certificate (KIC):		
Note: Above changes are applicable for Individual & Institutions		

Micro-Health Insurance

Khushhali Tahafuz (per policy)	Rs.500 and Rs. 1000 (as per product)	NO
Khushhali Family Tahafuz (per policy)	Rs. 3000 (as per product)	NO
Khushhali Sehat Zamanat (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 SMS and email 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 by the customer to the goldsmith directly): To increase charges above Rs. 2,000, 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.