

NRSP Microfinance Bank Limited

# Schedule of Bank Charges

For the period  
July 01, 2019 to December 31, 2019



**NRSP**  
Microfinance  
Bank

## Advances

### Agriculture/Live Stock (Unsecured-Group Loan)

Markup Rate	32% Declining
Processing Fee	Rs 1,000/- or 2.5% Loan amount inclusive of FED (Whichever is higher)

### Enterprise Loan (Unsecured-Group/ Individual Loan)

Markup Rate	39% Declining
Processing fee	Rs.1,000/- or 2% of Loan Amount + FED (whichever is higher)
Stamps charges	Actual charges will be borne by the customer (applicable to individual loans only)

### Asaan Sarmaya (Gold Backed-Individual Loan)

Markup Rate	24 % Declining
Processing Fee	Rs.1,000/- or 2% of Loan Amount inclusive of FED (whichever is higher)
Gold Valuation Charges	Up-to 50,000 Rs.300/- >50,000 Rs.500/- To be borne by the customer and directly paid to the Goldsmith
Stamps Charges	Actual charges will be borne by the customer

### KZTL-Kisan Zarai Taraqiyati Loan

Markup Rate	30% Declining
Processing Fee	Rs.2,000/- or 1.5 % of Loan Amount + FED (Whichever is higher)
Stamps Charges	Actual charges will be borne by the customer
Creation of Bank's Charge	Actual charges will be borne by the customer

### General Loans (For Salaried Persons & Pensioners)

Markup Rate	32 % Declining
Processing Fee	Rs.1,000/- or 2% of Loan Amount + FED (whichever is higher)
Stamps Charges	Actual charges will be borne by the customer

## Advances

### Livestock (General Purpose-Individual-Secured)

Markup Rate	31% Declining
Processing Fee	2 % of Loan Amount inclusive of FED
Stamps charges	Actual charges will be borne by the customer

### Karobari Sarmaya Enterprise Loan (Individual-Secured)

Markup Rate	35% Declining (Min. Rs.150,001 to Max. Rs. 500,000) 33% Declining (Min. Rs. 500,001/- to Max. Rs. 1,000,000)
Processing fee	1.5% of Loan Amount + FED
Stamps charges	Actual charges will be borne by the customer
Creation of Charge	Actual charges will be borne by the customer

### Emergency Loan (Against Salary)

Markup Rate	0%
Processing Fee	Rs.500 Flat

### MSME-Tractor

Markup Rate	24% Declining
Processing Fee	1 % + FED

### Livestock (Fattening) Karobar Loan Scheme

Markup Rate	31% Declining
Processing Fee	1.3% of Loan Amount inclusive of FED
Stamps Charges	Actual charges will be borne by the customer
Creation of Bank's Charge	Actual charges will be borne by the customer

### Auto Rikshaw / Loader Loan

Markup Rate	30% Declining
Processing Fee	2% of Loan amount Inclusive of FED

### Kissan Muavin Loan Product

Markup Rate	32% Declining
Processing Fee	Rs 1,000/- or 1.5% Loan amount inclusive of FED (Whichever is higher)

## Branch Banking

Cheque Book Issuance	Rs.10/- per leaf
Stop Payment (Cheques, Payment Order, Demand Draft)	Rs.250/- per instruction
Lost Cheque Book Requisition	Rs.50/-
Issuance of Balance Certificate	Rs.100/- per certificate (Free for tax return purpose, once a year)
Online Banking (cash/Transfer)	Free
Standing Instructions	Rs.200/- per instruction
Statement of Account	Free
Account Opening/Closing	Free

## Clearing Charges

Local Clearing	Free
Same day Clearing	Rs.300/- per instrument
Intercity Clearing	Rs.200/- per instrument
OBC/IBC	Rs.250/- per instrument

## RTGS

MT Name	Cut Off time	Days	Charges
MT-102	9:00AM to 4:30PM	Mon - Fri	Rs.50/-
MT-103	9:00AM to 2:00PM	Mon - Fri	Rs.220/-
MT-103	2:00PM to 3:30PM	Mon - Fri	Rs.330/-
MT-103	3:30PM to 4:30PM	Mon - Fri	Rs.550/-

## Cheque Return Charges

Outward Clearing	NIL
Inward Clearing	NIL
At Counter (Without Memo)	NIL
At Counter (With Memo)	NIL
OBC/IBC	NIL

## Payment Order/Demand Draft/CDR

Issuance of PO/DD	Rs.150/- Per Instrument
Issuance of Duplicate PO/DD	Rs.200/- per instrument
Cancellation of PO/DD	Rs.200/- per instrument
Issuance & Cancellation of CDR	Free

## ATM (Electronic Banking)

### ATM/Debit Card Fee

Card Type	Issuance Fee	Annual Fee
Silver	Rs.400/-	Rs.400/-
Gold	Rs.500/-	Rs.500/-
Gold Plus	Rs.750/-	Rs.750/-

### Cash Withdrawal

On NRSP Bank's ATM	NIL
On Other Bank's ATM	Rs.18.75/-

### Balance Enquiry

On NRSP Bank's ATM	NIL
On 1-Link Member Bank's ATM	Rs.2.5/-
On MNET Member Bank's ATM	Rs.2.5/-

### Mini Statement

On NRSP Bank's ATM	NIL
--------------------	-----

### Fund Transfer-FT (Per Transaction)

Within NRSP Bank	Free
------------------	------

### Inter Bank Fund Transfer- IBFT (Per Transaction)

Up to PKR 10,000/-	Rs.20/- + FED
Above PKR 10,000/- Up to PKR 250,000/-	Rs.30/- + FED
Above PKR 250,000/- Up to PKR 1,000,000/-	Rs.100/- + FED

### Charges on Collection of FBR/Govt. tax

Up to 100K	Rs. 10/-
100k+ to 1M	Rs. 20/-
1M+	Rs. 50/-

### Utility Bill Payment

On NRSP Bank's ATM	NIL
--------------------	-----

### SMS Alerts

Registration Fee	Rs.300/- + FED
Renewal Fee	Rs.300/- + FED (per annum)

### E-Banking

I-Banking	Free
E-Statement	Free

#### Important Notes:

- All above given charges are inclusive of FED, except where mentioned.
- All other taxes/WHT/Zakat etc. if any, levied by the Government are to be recovered from the customers in addition to normal charges.
- Insurance Charges on Gold/Gold Ornaments @ 0.1211% of loan amount will be recovered from the customer.
- For current accounts all type of clearing is free of charges.
- ATM, SMS alert, PO/DD/CDR & cheque book issuance is free for salary account of bank employees.
- The Bank's management reserves the right to waive off any or all charges
- Insurance facility is provided free of cost as per product specification other than GOLD