



NRSP
Microfinance
Bank

Schedule of Bank Charges

For the Period

July 01, 2021 **To** December 31, 2021

Conventional Banking

NRSP Microfinance Bank Limited

Advances

Agriculture/Live Stock (Unsecured-Group Loan)

Markup Rate	33% Declining
Processing Fee	Rs 2,500/-

Enterprise Loan (Unsecured-Group/Individual Loan)

Markup Rate	39% Declining
Processing fee	Rs.2,500/- or 2.5% of Loan Amount (whichever is higher)
Stamps charges	Actual charges will be borne by the customer (applicable to individual loans only)

Asaan Sarmaya (Gold Backed-Individual Loan)

Amount	Markup Rate	Processing Fee	Gold Valuation Charges
Up-to 1,50,000/-	26%	Rs.2000/- or 3% of Loan Amount (whichever is higher)	Rs.300/-
From 150,001 to 500,000	25%	Rs.4500/- or 2.5% of Loan Amount (whichever is higher)	Rs.500/-
From 500,001 to 1,000,000	24%	Rs.12,500/- or 2% of Loan Amount (whichever is higher)	0.1%

* To be borne by the customer and directly paid to the Goldsmith. Actual charges will be borne by the customer.

KZTL-Kisan Zarei Taraqiyati Loan

Markup Rate	33% Declining
Processing Fee	Rs.2,500/- or 2.0 % of Loan Amount (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.2,500/- or 2.5% of Loan Amount (whichever is higher)
Stamps Charges	Actual charges will be borne by the customer

Women Empowerment Group Loan

Markup Rate	33 % Declining (Upto Rs.10,000/-)
Processing Fee	Rs.500/-

Cash Loan (Loan against Fixed Deposit)

Amount	Markup	Processing Fee
Upto Rs.300,000/-	TDR + 5%	Rs. 2,500/- or 2% of Loan Amount (whichever is higher)
From 300,001 to 1,000,000/-	TDR + 5%	Rs. 6,000/- or 1.75% of Loan Amount (whichever is higher)

Mera Makan (Housing Finance)

Amount	Markup	Processing Fee
Upto Rs.500,000/-	23% Declining	Rs. 2,500/- or 2.00% of Loan Amount (whichever is higher)
Min Rs. 500,001/- to Max Rs. 1,000,000/-	21.5% Declining	Rs. 6,000/- or 1.75% of Loan Amount (whichever is higher)
Min Rs. 1,000,001/- to Max Rs. 2,000,000/-	21.5% Declining	Rs. 9,000/- or 1.75% of Loan Amount (whichever is higher)

Advances

Livestock (General Purpose-Individual-Secured)

Markup Rate	33% Declining
Processing Fee	Rs.2,500/- or 2.5% of Loan Amount (whichever is higher)
Stamps charges	Actual charges will be borne by the customer

Karobari Sarmaya Enterprise Loan (Individual-Secured)

(Min. Rs.150,001 to Max. Rs. 500,000)

Markup Rate	35% Declining
Processing fee	Rs. 3,750/- or 2% of Loan Amount (Whichever is higher)

(Min. Rs.500,001 to Max. Rs. 1,000,000)

Markup Rate	33% Declining
Processing fee	Rs. 10,000/- or 1.75% of Loan Amount (Whichever is higher)
Stamps charges (for both cases)	Actual charges will be borne by the customer
Creation of Charge (for both cases)	Actual charges will be borne by the customer

Emergency Loan (Against Salary)

Markup Rate	0%
Processing Fee	Rs.500/-

MSME-Tractor

Markup Rate	33% Declining
Processing Fee	Rs. 3,750/- or 2% of Loan Amount (Whichever is higher)

Livestock (Fattening) Karobar Loan Scheme

Markup Rate	33% Declining
Processing Fee	Rs. 2,500/- or 2.00% of Loan Amount (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

Auto Rikshaw / Loader Loan

Markup Rate	35% Declining
Processing Fee	Rs. 2,500/- or 2.00% of Loan Amount (Whichever is higher)

Kissan Muavin Loan Product

Markup Rate	33% Declining
Processing Fee	Rs 2,500/-

Government Markup Subsidy Scheme (House Financing)

Amount	Tenure	Markup	LPF
* Upto Rs.2,000,000/-	Up to 5 Years	5%	Rs. 5,000/- (Inclusive FED)
	Above 5 to 10 Years	7%	
	Above 10 Years	Bank Policy	

* Terms and condition applied.

Branch Banking

Cheque Book Issuance	Rs.15/- 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	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/-

* Free due to Corona Pandemic.

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/ Banker's/ Cheque CDR

Issuance of PO/DD/BC/CDR	Rs. 250
Issuance of Duplicate PO/DD/BC/CDR	Rs. 250
Cancelation of PO /DD /BC/CDR	Rs. 250
Revalidation of PO /DD /BC /CDR	Rs. 250

ATM (Electronic Banking)

ATM/Debit Card Fee

Card Type	Issuance Fee	Annual Fee
Silver	Rs.500/-	Rs.500/-
Gold	Rs.600/-	Rs.600/-
Gold Plus	Rs.800/-	Rs.800/-
Golootlo Card	Rs.800/-	Rs.800/-

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
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Fund Transfer-FT (Per Transaction)

Within NRSP Bank	Free
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Inter Bank Fund Transfer- IBFT (Per Transaction)

Up to PKR 10,000/-	Free
Above PKR 10,000/- Up to PKR 250,000/-	Free
Above PKR 250,000/- Up to PKR 1,000,000/-	Free

Charges on collection of FBR / Govt. tax

Up to 100K	Free
100k+ to 1M	Free
1M+	Free

Utility Bill Payment

On NRSP Bank's ATM	NIL
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SMS Alerts

Registration Fee	Rs.400/- + FED
Renewal Fee	Rs.400/- + FED

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 NRSP 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