



NRSP
Microfinance
Bank

Schedule of Bank Charges

For the Period

July 01, 2024 **To** December 31, 2024

Conventional Banking

NRSP Microfinance Bank Limited

Advances

Asaan Zarai Loan-AZLP

Markup Rate	38% Declining
Processing Fee	Rs 3,000/- or 2.5% of Loan Amount (whichever is higher)

Enterprise Loan (Unsecured-Group/Individual Loan)

Markup Rate	38% Declining
Processing fee	Rs.3,500/- or 3% of Loan Amount (whichever is higher)
Stamps charges	(applicable to individual loans only)

Sadabhar Asaan Gold Loan(GOLD)

Amount	Markup Rate	Processing Fee	Gold Valuation Charges*
Upto 350,000	33% Declining	Nil	Rs.1000/-
Above 350,000	32% Declining	Nil	Rs.1000/-

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

KZTL-Kisan Zarai Taraqjati Loan (Unsecured)

Markup Rate	38% Declining upto 150,000
Processing Fee	Rs.3,000/- or 3 % 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	33% Declining
Processing Fee	Rs.3,000/- or 2.5% of Loan Amount (whichever is higher)
Stamps Charges	Actual charges will be borne by the customer

Green Energy Solar Loan Product(GESL)

Markup Rate	33% Declining
Processing Fee	Rs. 10,500/- or 2.5% of loan amount (whichever is higher).

Women Empowerment Group Loan

Markup Rate	44% Declining (Upto Rs.10,000/-)
Processing Fee	Rs.1000/-



Cash Loan (Loan against Fixed Deposit)

Amount	Markup	Processing Fee
Upto Rs.2,000,000/-	TDR + 3%	Nil

Karobari Sarmaya Enterprise Loan (Individual-Secured)

(Min. Rs.150,001 to Max. Rs. 350,000)

Markup Rate	35% Declining
Processing fee	Rs. 4,000/- or 2.5% of Loan Amount (Whichever is higher)

(Min. Rs.350,001 to Max. Rs. 2,000,000)

Markup Rate	34% Declining
Processing fee	Rs. 10,000/- or 2% 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

Sadabahar Zarai Loan

Markup Rate	38% Declining
Processing Fee	Nil

Housing and Business Enterprise

Amount	Markup	Processing Fee
Upto Rs. 350,000/-	33% Declining	Rs.3,000/- or 3% of loan amount whichever is higher
Above Rs. 350,000/- to 2,000,000/-	32% Declining	Rs. 10,500/- or 2.5% of loan amount whichever is higher

Kissan Dost Loan (Secured)

Amount	Markup Rate	Processing Fee
Upto Rs. 350,000/-	33% Declining	1% or 3000/- whichever is higher
Above Rs. 350,000/-	32% Declining	1% or 3000/- whichever is higher

Kissan Dost Tractor Loan (Secured)

Amount	Markup Rate	Processing Fee
Rs. 350,001/- to 3,000,000/-	32% Declining	1% or 3000/- whichever is higher



Branch Banking

Cheque Book Issuance	Rs.20/- per leaf
Stop Payment (Cheques, Payment Order, Demand Draft)	Rs.300/- per instructions
Lost Cheque Book Requisition	Rs.100/-
Issuance of Balance Certificate	Rs.200/- per certificate (Free for tax return purpose, once a year)
Online Banking (cash/Transfer)	Free
Standing Instructions	Rs.200/- per instructions
Statement of Account	Free
Account Opening/Closing	Free

Clearing Charges

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

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	Rs. 300
Issuance of Duplicate PO/DD/BC	Rs. 300
Cancelation of PO /DD /BC	Rs. 300
Revalidation of PO /DD /BC	Rs. 300
Issuance, cancelation and Revalidation of CDR	Free



ATM (Electronic Banking)

ATM/Debit Card Fee

Card Type	Issuance Fee	Annual Fee
Silver	Rs.800/-	Rs.800/-
Gold	Rs.900/-	Rs.900/-
Gold Plus	Rs.1000/-	Rs.1000/-
Golootlo Card	Rs.1000/-	Rs.1000/-

Cash Withdrawal

On NRSP Bank's ATM	NIL
On Other Bank's ATM	Rs. 35/-

Mini Statement

On NRSP Bank's ATM	NIL
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Balance Enquiry

On NRSP Bank's ATM	NIL
On 1-Link Member Bank's ATM	Rs. 4/-

Receipt Printing Charges

On NRSP Bank's ATM	Rs. 4/-
Other Bank's ATM	Rs. 4/-

Fund Transfer-FT Via "RAAST"

Fund Transfer (P2P)	Free
Inter Bank Transfer (P2P)	Free
Request to Pay (R2P) via Raast (P2P-QR)	Free

Fund Transfer-FT

Within NRSP Bank	Free
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Inter Bank Fund Transfer- IBFT

Up to PKR 25,000/- per month	Free
Above PKR 25,000/- per month	0.1% of exceeding amount*

*Maximum charges Rs 200/- +FED per transaction



Charges on collection of FBR / Govt. tax

Charges on FBR/Govt. Department	Free
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Uncollected Gold Charges

Charges on uncollected Gold	Rs.50/- per day or Rs.10,000/- per annum (whichever is lower)*
Gold Auction Advertisement charges	Rs. 5,000/- or actual whichever is higher (per customer)

*After liquidation of loan first 15 days no charges will be deducted.

Utility Bill Payment

On NRSP Bank's ATM	NIL
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SMS Alerts

Registration Fee	Rs. 600/- + FED
Renewal Fee	Rs. 600/- + FED

Digital Banking Charges

I-Banking	Free
E-Statement	Free
NFC Transaction via Virtual Card in store	Free
E-Commerce Transaction Directly via Account	Free
M-Commerce Transaction via Virtual Card in store	Free
USSD Code	Per SMS charges as per Cellular Network

Important Notes:

1. All above given charges are inclusive of FED, except where mentioned.
2. All other taxes/WHT/Zakat etc. if any, levied by the Government are to be recovered from the customers in addition to normal charges.
3. For current accounts all type of clearing is free of charges.
4. For Premium Current account all type of bank charges including ATM switch and receipt charges are free of cost.
5. ATM, SMS alert, PO/DD/CDR & cheque book issuance is free for salary account of NRSP bank employees.
6. The Bank's management reserves the right to waive of any or all charges
7. Insurance facility is provided free of cost as per product specification, except where mentioned.

NRSP Microfinance Bank Limited

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