



**NRSP**  
Microfinance  
Bank

# Schedule of Bank Charges

**For the Period**

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

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## Islamic Division

NRSP Microfinance Bank Limited

## Islamic Financing

### NRSP-Rozgar Murabaha

Visit charges Upto 150,000	Rs. 1,500/-
Visit charges from 150,001 to 500,000	Rs. 3,000/-
Visit charges above 500,001	Rs. 5,000/-
Valuation Charges	Actual
Stamps Fee	Actual
Charity (Dafault Obligations)	5% of outstanding Principal

### NRSP - Individual Murabaha

Visit Charges	Rs. 1,500/-
Valuation Charges (if required)	Actual (Customer will pay directly to valuation firm)
Stamps Fee	Actual
Charity (Dafault Obligations)	5% of outstanding Principal

### NRSP-Group Murabaha\*

Visit Charges	Rs. 1,500/-
Stamps Fee	Actual
Chairty (Default Obligation)	5% of outstanding Principal

### Murabaha - Wakalah Based

Visit Charges	Rs. 500/- (FED Inclusive)
Stamps Fee	Actual
Chairty (Default Obligation)	5% of outstanding Principal

### NRSP-Rozgar Ijara

Processing Fee	Rs. 5,000/- or 1% of financing amount whichever is higher (FED Inclusive)
Stamps Fee	Actual
Charity (Dafault Obligations)	5% of outstanding Principal

### NRSP-Bike Ijara

Processing Fee	Rs. 2,500/- (FED inclusive)
Stamps Fee	Actual
Charity (Dafault Obligations)	5% of outstanding Principal

## NRSP-Sala'm\*

Visit Charges	Rs. 1,000/- (FED inclusive)
Stamps Fee	Actual
Charity (Dafault Obligations)	5% of outstanding Principal

## Fori Makan (Diminishing Musharakah)

Visit Charges	Upto 1,000,000/- above 1,000,000/-	PKR 5,000 or 1% of financing amount PKR 10,000 or 0.75% of financing amount (whichever is higher FED inclusive)
Stamps Fee		Actual
Charity (Dafault Obligations)		5% of outstanding Principal

## 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/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/-

\* 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/- Per Instrument
Issuance of Duplicate PO/DD/BC/CDR	Rs. 250/- Per Instrument
Cancellation PO /DD /BC / CDR	Rs. 250/- Per Instrument
Revalidation of PO /DD / BC / CDR	Rs. 250/- Per Instrument

## Collateral Replacement

Collateral Replacement Charges	Rs. 2000/- (Inclusive of FED)
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# 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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## Inter Bank Transfer-FT (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

## Fund Transfer-FT (Per Transaction)

Within NRSP Bank	Free
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## 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 (per annum)

## Charges on Collection of FBR/Govt. tax

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

## 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.
- ATM, SMS alert, PO, DD & 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
- Product marked with (\*) in SOC are not currently operational as per management decision