



NRSP
Microfinance
Bank

Schedule of Bank Charges

For the Period

July 01, 2022 **To** December 31, 2022

Islamic Division

NRSP Microfinance Bank Limited

Islamic Financing

NRSP-Rozgar Murabaha

Visit charges Upto 150,000	Rs. 2,500/-
Visit charges from 150,001 to 500,000	Rs. 4,000/-
Visit charges above 500,001	Rs. 6,000/- or 1% of disbursed whichever is higher
Valuation Charges	Actual
Stamps Fee	Actual
Charity (Dafault Obligations)	5% of outstanding Principal

NRSP - Individual Murabaha

Visit Charges	Rs. 2,000/-
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/-
Stamps Fee	Actual
Chairty (Default Obligation)	5% of outstanding Principal

NRSP-Bike Ijara

Processing Fee	Rs. 2,500/- or 1% whichever is higher
Stamps Fee	Actual
Charity (Dafault Obligations)	5% of outstanding Principal

NRSP-Sala'm*

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

Fori Makan (Diminishing Musharakah)

Visit Charges	Upto 1,000,000/- above 1,000,000/-	PKR 6,000/- or 1.5% of financing amount PKR 10,000/- or 0.75% of financing amount (whichever is higher)
Stamps Fee		Actual
Charity (Default Obligations)		5% of outstanding Principal

NRSP Rozgar Murabaha Gold

Visit Charges	From Rs.150,000 to Rs.1,000,000	PKR 3,000/- or 1.5% whichever is higher
Valuation Charges		Rs.500/-
Stamps Fee		Actual
Charity(Default Obligations)		5% of outstanding Principal

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

NRSP Rozgar Ijara

Processing Fee	Upto Rs.1,000,000	PKR 6,000/- or 1.5% of disbursed amount whichever is higher
Processing Fee	From Rs.1,000,001 to Rs.2,000,000	PKR 10,000/- or 0.75% of disbursed whichever is higher
Stamps Fee		Actual
Charity(Default Obligations)		5% of outstanding Principal

Fori Makan (Diminishing Musharakah) FMDM-GMSS

Visiting Charges	PKR 5,000/- or 0.75% of disbursed amount whichever is higher
Stamps Fee	Actual
Charity(Default Obligations)	5% of outstanding Principal

Branch Banking

Cheque Book Issuance	Rs.15/- per leaf
Stop Payment (Cheques, Payment Order, Demand Draft)	Rs.260/- per instruction
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 instruction
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/IBC	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 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	Rs. 250/- Per Instrument
Issuance of Duplicate PO/DD/BC	Rs. 250/- Per Instrument
Cancelation PO /DD /BC	Rs. 250/- Per Instrument
Revalidation of PO /DD / BC	Rs. 250/- Per Instrument
Issuance,Cancelation and Revalidation of CDR	Free

Collateral Replacement

Collateral Replacement Charges	Rs. 2000/-
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ATM (Electronic Banking)

ATM Debit Card Fee

Card Type	Issuance Fee	Annual Fee
Silver	Rs.600/-	Rs.500/-
Gold	Rs.700/-	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.23.44/-

Balance Enquiry

On NRSP Bank's ATM	NIL
On 1-Link Member Bank's ATM	Rs. 3.13/-
On MNET Member Bank's ATM	Rs. 3.13/-

Mini Statement

On NRSP Bank's ATM	NIL
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Inter Bank Fund Transfer-IBFT

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

Fund Transfer-FT Via "RAAST"

Fund Transfer (P2P)	Free
Inter Bank Transfer (P2P)	Free

Fund Transfer-FT

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

Charges on FBR/Govt Tax	Free
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Uncollected Gold Charges

Charges on uncollected Gold	Rs. 50/- per day
	Rs. 10,000/- per annum (Maximum)

E-Banking

I-Banking	Free
E-Statement	Free

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. ATM, SMS alert, PO, DD & cheque book issuance is free for salary account of NRSP bank employees.
4. The Bank's management reserves the right to waive off any or all charges
5. Product marked with (*) in SOC are not currently operational as per management decision
6. Takaful facility is provided free of cost as per product specification, except where mentioned.