



NRSP
Microfinance
Bank

Schedule of Bank Charges

For the Period

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

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/- (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 6,000 or 1.5% of financing amount PKR 10,000 or 0.75% of financing amount (whichever is higher)
Stamps Fee		Actual
Charity (Dafault Obligations)		5% of outstanding Principal

NRSP Rozgar Murabaha Gold*

Visit Charges	From 150,001 to Rs.2,000,000	PKR 3,000 or 1.5% whichever is higher
Valuation Fee		Actual
Stamps Fee		Actual
Charity (Dafault 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 disburshed amount whichever is higher
Processing Fee	From Rs.1,000,001 to Rs.2,000,000	PKR 10,000 or .75% of disburshed amount whichever is higher
Stamps Fee		Actual
Charity (Dafault Obligations)		5% of outstanding Principal

Fori Makan (Disminishing Musharkah) FMDM-GMSS

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

NRSP ROZAGAR MURABAHA Solar Product

Visit Charges	Above 500,001 to 1,500,000/	Rs. 6,000/- or 1% of disbursed amount whichever is higher
Valuation Charges		Actual
Stamps Fee		Actual
Charity (Dafault Obligations)		5% of outstanding Principal

NRSP ROZAGAR MURABAHA Secured (Salaried)

Visit Charges	Above 1,00,001 to 2,000,000	Rs. 6,000/- or 1% of disbursed amount whichever is higher
Valuation Charges		Actual
Stamps Fee		Actual
Charity (Dafault Obligations)		5% of outstanding Principal

NRSP Diminishing Musharakah Vehicle

Visit Charges	Above 1,00,001 to 2,000,000	Rs. 10000 or .75% of financing Amount whichever is higher
	Above 2,00,001 to 3,000,000	.75% of financing Amount
Valuation Charges		Actual
Stamps Fee		Actual
Charity (Dafault Obligations)		5% of outstanding Principal

NRSP Diminishing Musharakah Solar

Visit Charges	Above 350,001 to 1,000,000	Rs. 6000 or 1.5% of financing Amount whichever is higher
	Above 1,00,001 to 2,000,000	Rs. 10000 or .75% of financing Amount whichever is higher
	Above 2,00,001 to 3,000,000	.75% of financing Amount
Valuation Charges		Actual
Stamps Fee		Actual
Charity (Dafault Obligations)		5% of outstanding Principal

Branch Banking

Cheque Book Issuance	Rs.20/- per leaf
Stop Payment (Cheques, Payment Order, Demand Draft)	Rs.300/- 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

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

Collateral Replacement

Collateral Replacement Charges

Rs. 2000/-

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/-

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

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
*Maximum charges Rs 200/- +FED per transaction	

Fund Transfer-FT Via "RAAST"

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

Fund Transfer-FT

Within NRSP Bank Free

Utility Bill Payment

ON NRSP Bank's ATM NIL

SMS Alerts

Registration Fee Rs.600/- + FED
Renewal Fee Rs.600/- + FED (per annum)

Charges on Collection of FBR/Govt. tax

Charges on FBR/Govt Tax Free

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.

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. ATM, SMS alert, PO/DD/CDR & cheque book issuance is free for salary account of NRSP bank employees.
5. The Bank's management reserves the right to waive of any or all charges

NRSP Microfinance Bank Limited

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