

## Schedule of Bank Charges

For the period

September 01, 2018 to December 31, 2018

Advance	
<b>Agriculture/Live Stock (Unsecured-Group Loan)</b>	
Markup Rate	30% Declining
Processing Fee	Rs 1,000/- or 2.5% Loan amount inclusive of FED (Whichever is higher)
<b>Enterprise Loan (Unsecured-Group/ Individual Loan)</b>	
Markup Rate	37% Declining
Processing fee	Rs.1,000/- or 2% of Loan Amount + FED (whichever is higher)
Stamps charges	Actual charges will be borne by the customer (applicable to individual loans only)
<b>Asaan Sarmaya (Gold Backed-Individual Loan)</b>	
Markup Rate	24 % Declining
Processing Fee	Rs.1,000/- or 2% of Loan Amount inclusive of FED (whichever is higher)
Gold Valuation Charges	Up-to 50,000 Rs.300/- >50,000 Rs.500/- To be borne by the customer and directly paid to the Goldsmith
Stamps Charges	Actual charges will be borne by the customer
<b>KZTL-Kisan Zarai Taraqjati Loan</b>	
Markup Rate	29 % Declining
Processing Fee	Rs.1,000/- or 1.3 % of Loan Amount + FED (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
<b>General Loans (For Salaried Persons &amp; Pensioners)</b>	
Markup Rate	32 % Declining
Processing Fee	Rs.1,000/- or 2% of Loan Amount + FED (whichever is higher)
Stamps Charges	Actual charges will be borne by the customer



## Advance

### Livestock (General Purpose-Individual-Secured)

Markup Rate	30% Declining
Processing Fee	2 % of Loan Amount inclusive of FED
Stamps charges	Actual charges will be borne by the customer

### Karobari Sarmaya Enterprise Loan (Individual-Secured)

Markup Rate	31% Declining (secured upto 500K) 33% Declining (Unsecured upto 300K)
Processing fee	1.3 % of Loan Amount + FED
Stamps charges	Actual charges will be borne by the customer
Creation of Charge	Actual charges will be borne by the customer

### Emergency Loan (Against Salary)

Markup Rate	0%
Processing Fee	Rs.500 Flat

### MSME-Tractor

Markup Rate	24% Declining
Processing Fee	1 % + FED

### Livestock (Fattening) Karobar Loan Scheme

Markup Rate	29% Declining
Processing Fee	1.3% of Loan Amount + FED
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	30% Declining
Processing Fee	2% of Loan amount Inclusive of FED

## Branch Banking

Cheque Book Issuance	Rs.6 per leaf
Loose Cheque Issuance	Rs.100/- 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	Rs.550/- per request

## Cheque Return Charges

Outward Clearing	NIL
Inward Clearing	NIL
At Counter (Without Memo)	NIL
At Counter (With Memo)	NIL

## Payment Order/Demand Draft

Issuance of PO/DD	Rs.150/- Per Instrument
Issuance of Duplicate PO/DD	Rs.200/- per instrument
Cancellation of PO/DD	Rs.200/- per instrument
Issuance & Cancellation of CDR	Free



## ATM (Electronic Banking)

### ATM/Debit Card Fee

Card Type	Issuance Fee	Annual Fee
Silver	Rs.400/-	Rs.400/-
Gold	Rs.500/-	Rs.500/-
Diamond	Rs.750/-	Rs.750/-

### Cash Withdrawal

On NRSP Bank's ATM	NIL
On Other Bank's ATM	Rs.15/-

### 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.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/-	Rs.20 + FED
Above PKR 10,000/- Up to PKR 250,000/-	Rs.30 + FED

### Utility Bill Payment

On NRSP Bank's ATM	NIL
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### SMS Alerts

Registration Fee	Rs.300 + FED
Renewal Fee	Rs.300 + FED

#### 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. Insurance Charges on Gold/Gold Ornaments @ 0.1211% of loan amount will be recovered from the customer.
4. For current accounts all type of clearing is free of charges.
5. ATM, SMS alert, PO/DD/CDR & cheque book issuance is free for salary account of bank employees.
6. The Bank's management reserves the right to waive off any or all charges