Schedule of Charges 1st July to 31st	December, 2023		
Assets			Character
Type of Transaction/Service	Rate of Charge	FED (YES/NO)	Changes
Khushhali Cash Sahulat (Individual Secured Lending) Service Charges - For loans equal to or greater than Rs. 25,000 up to 350,000			
(against Gold for Agri, Livestock, Enterprise & General Purpose)	38% APR		YES
Khushhali Livestock Loan (Individual Unsecured - Hypothecation & Animal In			
Service Charges - For loans equal to or greater than Rs. 25,000 up to 350,000 Khushhali Qarza (Individual Secured & Unsecured Lending	40% APR		
Service Charges - For loans equal to or greater than Rs. 25,000 up to 350,000 (against secured Agri & Enterprise lending)			
	38% APR		YES
Service Charges - For loans equal to or greater than Rs. 25,000 up to 350,000 (Unsecured Agri & Enterprise lending)	42% APR		YES
Khushhali Pasbaan Loan (Individual Lending for Salary & Pension I	ndividual)		
Service Charges - For loans equal to or greater than Rs. 25,000 up to 350,000 (Pension A/C opened & operated at KMBL)	39.5% APR		YES
Service Charges - For loans equal to or greater than Rs. 25,000 up to 350,000 (Pension A/C opened & operated outside KMBL's	42% APR		YES
channel) Service Charges - For loans equal to or greater than Rs. 25,000 up to 350,000 (Salary A/C opened & operated at KMBL)	72/2011		1125
	39.5% APR		YES
Service Charges - For loans equal to or greater than Rs. 25,000 up to 350,000 (Salary A/C opened & operated outside KMBL's channel)	42% APR		YES
Khushhali Amdani Loan (Individual Lending for Salary & Pension Ir	ndividual)		
Service Charges - For loans equal to or greater than Rs. 350,001 up to 1,000,000	38% APR		YES
Khushhali Apna Makaan (Individual Lending - KMBL Home Improve			
Service Charges - For loans up to Rs. 350,000	38% APR		YES
Service Charges - For loans equal to or greater than Rs. 350,001 up to 1,000,000 Service Charges - For loans equal to or greater than Rs. 1,000,001 up to 3,000,000	35% APR 30% APR		YES
Khushhali Apna Makaan (Government Low Cost Housing Sch			
Service Charges for first 5 years	5% APR		
Service Charges for next 5 years	7% APR		
Service Charges for next 10 years (KIBOR calculated on annual basis) Processing Fee	KIBOR+7% APR 0.5% or PKR 3,000 whichever is higher		
Early Payment Fee	Not Applicable		
Khushhali Zamindar Loan (Individual Secured Lending - Land Mortga	ge/APB/HP)		
Service Charges - For loans equal to or greater than Rs. 350,001 up to 2,000,000	35% APR		YES
Service Charges - For loans equal to or greater than Rs. 2,000,001 up to 3,000,000 Khushhali Sona (Individual Secured - Gold Loan)	33% APR		YES
Knushnali Sona (individual Secured - Goid Loan) Service Charges - For loans equal to or greater than Rs. 350,001 up to 3,000,000 (against Gold for Agri, Livestock & Enterprise)			
Khushhali Sarmaya (Individual Enterprise EMI Lending)	36% APR		YES
Service Charges - For loans equal to or greater than Rs. 50,000 up to 500,000 (Unsecured)	40% APR		YES
Service Charges - For loans equal to or greater than Rs. 350,001 up to 1,000,000 (Secured)	37% APR		YES
Khushhali Easy Cash (RF &TF Facility against Deposit)			
Service Charges (For RF)	30% APR		YES
Loan/Facility Processing Fee (for Running Finance)	For Loan Amount up to PKR 1,000,000 Minimum PKR 3,000 or 0.75% of the Loan Amount Min PKR 3,000 Max PKR 7,500 For Loan Amount above PKR 1,000,000	YES	
	Minimum PKR 7,500 or 0.50% of the Loan Amount Min PKR 7,500 Max PKR 15,000		
Annual Renewal Charges	Not Applicable		
Early Facility Settlement/Closure Charges Monthly Late Payment Penalty Charges (in case of Khushhali Easy Cash [RF] late payment penalty will be applicable if the	Not Applicable		
monthly payment is delayed by more than 10 days after the due date)	Rs. 100	YES	
Service Charges (For TF - against National Saving Certificate) Service Charges (For TF - against KMBL Term Deposit Certificate)	30% APR 27% APR		YES YES
Khushhali Karobar-SME Banking			. 25
Khushhali Karobari Running Finance			
Service Charges (Secured)	29% APR		
Service Charges (Semi- Secured)	34% APR		
Service Charges (Clean Lending) Khushhali Karobari Aghaz	37% APR		
Service Charges (Secured)	28% APR		
Khushhali Karobari Term Finance	300(ADD		
Service Charges (Secured) Service Charges (Semi- Secured)	30% APR 35% APR	L	+
Service Charges (Clean Lending)	37% APR		
	500	YES	
Karobari Term & Running finance & Karobari Aghaz late payment penalty charge (Applicable on lapse of 30 DPD) Khushhali Cash Sahulat Plus (Individual Secured Lending)			

Spanni declard bases Spanni de	Service Charges - For loans equal to or greater than Rs. 150,001 up to 2,000,000	34% APR		1
Notwo book will be nade under kisan hadag after 20th inc. 2023 ar is that the structure of		34% APK		
Distagling and use for the first A Months for Public Control Control Public Control Control Public Control Control Public Control Public Control Control Public Control Public Control Control Public Control Public Control Control Public Control Public Control Public Control Public Control Public Control Public Control Public C		the instructions of SBP		
6 Builton 1000 Builton 1000 Builto				
mutual classmutual classmutual classmutual classSchold Base: (2005) Schold (2007)385Mutual Class(2005) Class395Mutual Class(2005) Class395 </td <td></td> <td>0% p.a. as per SBP</td> <td></td> <td></td>		0% p.a. as per SBP		
Discip BXN BXN Discip Bits Construction Six Discip Bits Construction Six Construction Discip Bits Bits Construction				
In the set of the set		229/		
Number forser Instant data		32%		
Product out out of the fuel South for Buch states		36%		
Instrume frame frame (Section) Instrume (Section)				
Purchash (sear - 6.65.)PRI 1.56 for two mount up PRI 1.560 for two mount up P		37%		
hreening for in fund loss - 0.685 with the PR 1990 of an anoming rest the PR 2900 for an anoming rest the PR 2900 for an anoming rest the PR 2900 for an anoming rest the PR 2000 in the P	-	36%		
Lan Pagnet Far for Bushah Bit Stain - 0.055 Bushah Bit Stain - 0.055 Nore Pugnation Stain - 0.055 Nore Bushah Bit Stain - 1.055 Nore Bushah Bit Stain - 1.055 Nore Bushah Bit Stain - 1.055 Nore Bit Stain - 1.055 Bit Stain - 1.055 Nore Bit Stain -	Processing fee for Khushhal Kissan – GMSS	PKR 3,000 for Loan amount greater than PKR		
Note Note Note Bubbbl Result - MSSS Bubbbl Result - MSSSS Bubbbl Result - MSSSSS Bubbbl Result - MSSSSS Bubbbl Result - MSSSSS		PKR 1,000		
Build and fination - Market and				
Bin P James Tee for Source and Source Tee Source Action Action Source Action Source Action Ac	&	None		
Bundhal kisan - 0485 b None A Bundhal kisan - 62655 - - - - - Struct Darge B394 APR - - - - Struct Darge B394 APR - </td <td></td> <td></td> <td></td> <td></td>				
Bushbal Kisan. F&RSUE Control Southal Corpus Lending Southal Corpus Lending <th< td=""><td>Khushhal Kissan – GMSS</td><td>None</td><td></td><td></td></th<>	Khushhal Kissan – GMSS	None		
Sinder Drages Mushbali Quar 2PUs (individual secure) one (Got Monage, APR/HSA, TCC/NSC, Tractor/Vehice Lien) one of the secure one of th	Khushhal Kissan - IF&RSLF			
Khushali Qara Plus (individual Lending) 944 APR 945 Servic Charges 944 APR 945 945 Early Loan Settlement Charges for all individual Secured Loans (604, Mortage, APS/PLAN, TOC/NSC, Tractor/Vehilee Lien) in GR: 1000 Nrts Nrts Servic Loans ettements in and to daps before due date Rs: 1000 Nrts Nrts Servic Loans ettements in and Plassan Loans & Rhuphali Anderai Loan Nrts Rs: 1000 Nrts Nrts Servic Loans ettements in and Service to revision for formovers who apply for repeat lending, but only with the exceptional in the section of to somowers who apply for repeat lending. Word myth the exceptional is the section of the Lusten application in the section of to somowers who apply for repeat lending. Word myth the exceptional is the section of the Lusten application in the section application in the seceptication application in the section application i		39% APR		
Service Charges 386. APR Image: Contract Charges for all individual Secured Tools (Gold, Mortage, APB/PERA. TDC/NSC, Tractor/Vehilte Lien) in Rs. 1000 VTS VTS General Loan category upp: 380.000 if the loan settlement is made 30 days before due date Rs. 2000 Rs. 2000 VTS VTS Early Loan Settlement Charges for Justhall Padean Loan & Rbashhall Andral Loan Rs. 2000 Rs. 2000 VTS VTS Mich Tee Loan is dify settlement to made 30 days before due date 3% of the Outstanding PA Balance VTS VTS Composition Free to the settlement to made 30 days before due date 3% of the Outstanding PA Balance VTS VTS Darges for Replacement of Loans Station for bornes watch apply for repeal tending. Dut only with the exceptional approach of the load Asset Baumes. VTS VTS VTS Darges for Replacement of Loans Point De colliteral Rs. 2000 VTS VTS VTS VTS Darges for Replacement of Common Point Poi				
General Loan category upto 300.00 if the loan settlement is made 30 days before due date RR. 1000 RF. 2000 RF. 200 RF. 2	Service Charges	34% APR		
if the bank shully settled 30 days before due date (TS) (TS) Serv Joan Settlement Dranes for Kubhall Andam Loan 3% of the Outstanding PA Balance approximate the acceptional approximate the acceptional due develocement of Loans Balance approximate the acception due develocement of Loans Balance approximate the appro	Early Loan Settlement Charges for all individual Secured Ioans (Gold, Mortage, APB/PLRA, TDC/NSC, Tractor/Vehilce Lien) in General Loan category upto 350,000 if the Ioan settlement is made 30 days before due date	Rs. 1000	YES	YES
Early Loan Settlement Charges for Khushhall Andani Loan 3% of the Outstanding PA Balance 3% of the Outstanding PA Balance Approval of the Head Asset Business 3% of the Outstanding PA Balance 3% of the Outstanding PA Balance Approval of the Head Asset Business K5. 100 VTS 1 Monthy Lite Prevention of Lano Collateral 5% of the Outstanding PA Balance VTS 1 Charges for Replacement of Cano Collateral 5% 1.000 VTS 1 Charges for Replacement of Cano Collateral 5% 1.000 VTS 1 Nonsing for Restructuring of Laan Collateral 5% 1.000 VTS 1 Nonsing to FR Structuring of Laan Collateral 5% 1.000 VTS 1 Nonsing to FR Structuring of Laan Collateral 5% 1.000 VTS 1 Nonsing to FR Structuring of Laan Collateral 5% 1.000 VTS 1 Nonsing to FR Structuring of Laan Collateral 5% 1.000 VTS 1 Nonsing to FR Structuring of Laan Collateral 5% 1.000 VTS 1 Nonsing to FR Structuring of Laan Collateral 5% 1.000 VTS 1 Nonsing to FR Structuring of Laan Collateral 5% 1.000 7% 1 1 <t< td=""><td>Early Loan Settlement Charges for all Secured loans (Gold, Mortage, APB/PLRA, TDC/NSC, Tractor/Vehilce Lien) above 350,000, if the loan is fully settled 30 days before due date</td><td>Rs.2,000</td><td>YES</td><td>YES</td></t<>	Early Loan Settlement Charges for all Secured loans (Gold, Mortage, APB/PLRA, TDC/NSC, Tractor/Vehilce Lien) above 350,000, if the loan is fully settled 30 days before due date	Rs.2,000	YES	YES
Wonthy Late Payment Penalty Charges (in case of Houshhall Easy Cash [R] late payment penalty will be applicable if the Charges for Replacement of Loan Collateral NE. 3.000 VES Inc. Charges for Replacement of Loan Collateral NB. 2.000 VES Inc. Charges for Replacement of Loan Collateral NB. 2.000 VES Inc. Charges for Replacement of Comenhy of Loan Collateral NB. 2.000 VES Inc. Charges for Replacement of Comenhy of Loan Collateral NB. 2.000 VES Inc. Charges for Replacement of Comenhy of Loan Collateral NB. 2.000 VES Inc. Loan Processing Fee (except for Khushhall Easy Cash (Running Finance) & Khushhall Apna Makaan (Government Low Cost NB. 2.200 VES Inc. Loans Rs. 30.00 RB. 2.400 VES Inc.		3% of the Outstanding PA Balance		
Charges for Replacement of Loan Collateral Rs. 2,000 VES Charges for Replacement of Loan Collateral Rs. 2,000 VES Charges for Charge in Loan Term & Tenure Rs. 2,000 VES Charges for Sentement of Ouncarbing of Loan Collateral Rs. 2,000 VES Charges for Sentement of Ouncarbing of Loan Collateral VES Charges for Sentement of Ouncarbing of Loan Collateral VES Charges for Sentement of Ouncarbing of Loan Collateral VES Charges for Sentement of Ouncarbing of Loan Collateral VES Charges for Sentement of Ouncarbing of Loan Collateral VES Charges for Sentement of Ouncarbing of Loan Collateral VES Charges for Sentement of Ouncarbing of Loan Collateral VES Charges for Sentement of Ouncarbing of Loan Collateral VES Charges for Sentement of Ouncarbing of Loan Collateral VES Charges for Sentement of Ouncarbing of Loan Collateral VES Charges for Sentement of Ouncarbing of Loan Collateral VES Charges for Sentement of Ouncarbing of Loan Collateral VES Charges for Sentement of Ouncarbing of Loan Collateral VES Charges for Sentement of Ouncarbing of Loan Collateral VES Charges for Sentement of Ouncarbing of Loan Collateral Charges for Sentement of Ouncarbing of Loan Sentement of Ouncarbing of Loan Sentement of Ouncarbing of Loan Collateral VES Charges for Sentement of Ouncarbing of Loan Sentem	Monthly Late Payment Penalty Charges (in case of Khushhali Easy Cash [RF] late payment penalty will be applicable if the	Rs. 100	YES	
Charges for Replacement of Ownership of Loan Collateral Rs. 4,000 YES IC Charges for Replacement Low Cost Rs. 4,000 YES IC Loan Processing Fee (scrept for Khushhali Esy Cash (Running Finance) & Khushhali Apna Makan (Government Low Cost Rs. 4,000 YES IC Loan Store Replacement of Ownership of Loan Cost Rs. 2,400 YES IC Loan Store Replacement of Devership of Loan Cost Rs. 2,400 YES IC Loans Rs. 30,000 Rs. 3,400 YES IC IC Loans Rs. 100,000 Rs. 3,400 YES IC IC Loans Rs. 100,001 - Rs. 190,000 Rs. 3,400 YES IC IC Loan Rs. 150,001 - Rs. 190,000 IC IC Min PKR 3,400 YES IC Loan Rs. 500,010 - Rs. 1,000,000 IC IC Min PKR 3,400 YES IC Loan Rs. 1,000,000 IC IC Min PKR 1,250 YES IC Loan Rs. 1,000,000 PKR 11,250 OR 1,5% of the approved loan value (whichever		Rs 2 000	YES	
Charges for Change In Loan Term & Terure PKE PKE Charges for Shutching of Loans Rs. 4000 YES Image Stree Structuring of Loans Rs. 4000 YES Image Stree Structuring of Loans Image Structuring Structuring of Loans Image Structuring Structuring Structuring of Loans Image Structuring St				
Ioon Processing Fee (except for Khushhali Easy Cash (Running Finance) & Khushhali Apna Makaan (Government Low Cost Nousing Scheme)) Memory Scheme Memory Scheme<				
Housing Scheme) Image: Charge Scheme		Rs. 4,000	YES	
ioans: pto 16.3.30,000 YES Ioans Bs. 30,000 YES Ioans Bs. 30,001 YES Ioans Bs. 50,001 YES Ioans Bs. 50,001 Ioans Bs. 50,001 Ioans Bs. 50,001 SEC Store St				
ioans Rs. 30,001 - 50,000 NES VES ioans Rs. 30,001 - 50,000 Rs. 3,000 VES icans Rs. 100,000 - Rs. 150,000 Rs. 3,400 VES icans Rs. 100,001 - Rs. 350,000 2.25% of the loan Amount Min PKR 3,400 Min PKR 3,400 VES VES icans Rs. 500,001 - Rs. 500,000 2.25% of the loan Amount Min PKR 3,400 Min PKR 3,400 VES VES icans Rs. 500,001 - Rs. 500,000 2.25% of the loan Amount Min PKR 7,875 icans Rs. 500,001 - Rs. 1,000,000 PKR 11,250 (Rl 1,5% of the approved loan value (whichever is higher) VES icans Rs. 1,000,001 - Rs. 3,000,000 PKR 15,000 RO 8% of the approved loan value (whichever is higher) VES icans Rs. 1,000,001 - Rs. 3,000,000 PKR 15,000 RO 8% of the approved loan value (whichever is higher) VES ican Roll Over Charges (for selected products) As per above loan processing applicable slabs VES ican Roll Over Charges (for selected products) As per above loan processing applicable slabs VES ican Roll Over Charges (for selected products) Rs. 3,000 VES VES ican Roll Over Charges (for selected products) Rs. 3,000 VES VES ican Roll Over Charges (for selected products) Rs. 3,000 VES VES ican Roll Over Charges (for selected prod		Rs 2.400	VES	
Loans Rs. 100,001 - Rs. 150,000 Rs. 34,00 YES Image: Strephone Strepho		,		
Loan Rs. 150,001 - Rs. 350,000 2.25% of the Loan Amount Min PKR 3,400 Max PKR 7,875 YES Loan Rs. 350,001 - Rs. 500,000 2.25% of the Loan Amount Min PKR 3,75 Max PKR 11,250 YES Loan Rs. 500,001 - Rs. 1,000,000 PKR 11,250 OR 1.5% of the approved loan value (whichever is higher) Min PKR 11,250 Max PKR 15,000 YES Loan Rs. 500,001 - Rs. 3,000,000 PKR 11,250 OR 1.5% of the approved loan value (whichever is higher) Min PKR 11,250 Max PKR 15,000 YES Loan Rs. 1,000,001 - Rs. 3,000,000 PKR 15,000 CR 0.8% of the approved loan value (whichever is higher) Min PKR 15,000 Max PKR 24,000 YES Loan Roll Over Charges (for selected products) As per above loan processing applicable slabs YES Loan Processing fee VCF with Honda Atlas only Gold Pouch Charges (In case borrower does not collect Gold within 15 days of Loan Settlement) 0.005% of Gold Value per day YES Gold Luatoin Charges (To be paid to the goldsmith directly by the customer) Rs. 500 to Rs 2000 (subject to Value of Gold, City and availability of quality GoldSmith.* YES Gold Valuation Charges (To be paid to the lawyer directly by the customer) Rs. 500 to Rs 2000 to 2,500 YES Solic Charges (For de paid to the lawyer directly by the customer) Rs 3,000 YES Solic Charges (For Ase and CoBe Bontthed Tates) As per Rates notified by relevant authorities (All	Loans Rs. 50,001 - 100,000	Rs. 3,000	YES	
Image Not PKR 3,400 Max PKR 7,875 YES Loan Rs. 350,001 - Rs. 5,00,000 2.25% of the Loan Amount Min PKR 7,875 YES Loan Rs. 500,001 - Rs. 1,000,000 PKR 11,250 OR 1.5% of the approved loan value (whichever is higher) Min PKR 11,250 YES Loan Rs. 500,001 - Rs. 3,000,000 PKR 11,250 OR 0.8% of the approved loan value (whichever is higher) Min PKR 11,250 YES Loan Rs. 1,000,001 - Rs. 3,000,000 PKR 15,000 OR 0.8% of the approved loan value (whichever is higher) Min PKR 15,000 YES Loan Roll Over Charges (for selected products) As per above loan processing applicable slabs YES Loan Processing fee VCF with Honda Atlas only KS YES YES Gold Custody Charges (for selected products) NES OSS% of the coll Alue per day YES YES Gold Custody Charges (for selected products) 0.005% of Gold Value per day YES YES YES Gold Custody Charges (for selected products) 0.25% of the coll Alue per day YES YES YES Gold Quation Charges (for bap alt to the goldsmith directly by the customer) 8.5.000 to RS 2000 Subject to Value of Gold, City and availability of quality Goldsmith.* YES YES Gold Valuation Charges for bap alt to the lawyer directly by the customer) RS 3,000 RS 3,000 HE<			YES	
Loan Rs. 350,001 - Rs. 500,000 2.25% of the Loan Amount Min PKR 7,875 YES Loan Rs. 500,001 - Rs. 1,000,000 PKR 11,250 YES Deam Rs. 500,001 - Rs. 1,000,000 PKR 11,250 (Min PKR 11,250 YES Min PKR 11,250 YES YES Loan Rs. 5,000,001 - Rs. 3,000,000 PKR 11,250 (Min PKR 11,250 YES Loan Rs. 1,000,001 - Rs. 3,000,000 PKR 15,000 (R 0.3% of the approved loan value (whichever is higher) Min PKR 15,000 YES Loan Roll Over Charges (for selected products) As per above loan processing applicable slabs YES Loan Processing fee VCF with Honda Atlas only Rs. 1,500 YES YES Gold Pouch Charges (In case borrower does not collect Gold within 15 days of Loan Settlement) 0.005% of Gold Value per day YES YES Gold Valudation/Auction Charges Gold coust-of the coll set of the goldsmith directly by the customer) Rs. 500 to R 2000 Subject to Value of Gold, City and availability of quality Goldsmith.* YES YES Gold Valuation Charges (To be paid to the lawyer directly by the customer) Rs. 500 to R 2000 Subject to Value of Gold, City and availability of quality Goldsmith.* YES YES Gold Valuation Charges for Fard (Issuance from customer) Rs. 30,000 Store rates notified by relevant authorities (All Store	Loan Rs. 150,001 - Rs. 350,000	Min PKR 3,400	YES	
Image:	Loan Rs 350 001 - Rs 500 000			
Loan Rs. 500,001 - Rs. 1,000,000 PKR 11,250 OR 1.5% of the approved loan value (whichever is higher) YES (whichever is higher) Min PKR 11,250 Max PKR 15,000 Loans Rs. 1,000,001 - Rs. 3,000,000 PKR 15,000 OR 0.8% of the approved loan value (whichever is higher) YES Loan Roll Over Charges (for selected products) As per above loan processing applicable slabs YES Loan Roll Over Charges (for selected products) As per above loan processing applicable slabs YES Loan Processing fee VCF with Honda Atlas only Rs. 1,500 YES YES Gold Duch Charges (free & Repeat) O.005% of fold Value per day YES YES Gold Liquidation/Auction Charges 0.25% of the Collateral value or 2,000 (whichever is greater) YES YES Gold Valuation Charges (To be paid to the goldsmith directly by the customer) Rs. 2,000 to 2,500 YES YES Legal Opinion Letter Fee (To be paid to the lawyer directly by the customer) Rs 2,000 to 2,500 E YES Service Charges for Fard Issuance from customer (free as per GoPB notified rates) As per Rates notified by relevant authorities (All E		Min PKR 7,875	YES	
PKR 15,000 CR 0.8% of the approved loan value (whichever is higher) Min PKR 15,000 Max PKR 24,000YESLoan Roll Over Charges (for selected products)As per above loan processing applicable slabsYESLoan Processing fee VCF with Honda Atlas onlySe r above loan processing applicable slabsYESGold Pouch Charges (New & Repeat)Rs. 1,500YESYESGold Pouch Charges (In case borrower does not collect Gold within 15 days of Loan Settlement)0.005% of Gold Value per dayYESYESGold Liquidation/Auction ChargesYES0.25% of the Collateral value or 2,000 (whichever is greater)YESYESGold Valuation Charges (To be paid to the goldsmith directly by the customer)Rs. 500 to Rs 2000 Subject to Value of Gold, City and availability of quality foldsmith.*YESYESLegal Opinion Letter Fee (To be paid to the lawyer directly by the customer)Rs 3,000Image: State Sta	Loan Rs. 500,001 - Rs. 1,000,000	(whichever is higher) Min PKR 11,250	YES	
PKR 15,000 CR 0.8% of the approved loan value (whichever is higher) Min PKR 15,000 Max PKR 24,000YESLoan Roll Over Charges (for selected products)As per above loan processing applicable slabsYESLoan Processing fee VCF with Honda Atlas onlySe r above loan processing applicable slabsYESGold Pouch Charges (New & Repeat)Rs. 1,500YESYESGold Pouch Charges (In case borrower does not collect Gold within 15 days of Loan Settlement)0.005% of Gold Value per dayYESYESGold Liquidation/Auction ChargesYES0.25% of the Collateral value or 2,000 (whichever is greater)YESYESGold Valuation Charges (To be paid to the goldsmith directly by the customer)Rs. 500 to Rs 2000 Subject to Value of Gold, City and availability of quality foldsmith.*YESYESLegal Opinion Letter Fee (To be paid to the lawyer directly by the customer)Rs 3,000Image: State Sta	Loans Rs. 1,000,001 – Rs. 3,000,000			
Min PKR 15,000 Max PKR 24,000 Loan Roll Over Charges (for selected products) As per above loan processing applicable slabs YES YES Loan Processing fee VCF with Honda Atlas only Ser above loan processing applicable slabs YES YES Gold Pouch Charges (New & Repeat) S. 300 YES YES Gold Liquidation/Auction Charges 0.005% of Gold Value per day YES YES Gold Valuation Charges (To be paid to the goldsmith directly by the customer) Rs. 500 to Rs 2000 Subject to Value of Gold, City and availability of quality Goldsmith.* YES YES Legal Opinion Letter Fee (To be paid to the lawyer directly by the customer) Rs 2,000 to 2,500 Image: Comparison of the lawyer directly by the customer) Image: Comparison of the lawyer directly by the customer) Image: Comparison of the lawyer directly by the customer) Image: Comparison of the lawyer directly by the customer) Image: Comparison of the lawyer directly by the customer) Image: Comparison of the lawyer directly by the customer) Image: Comparison of the lawyer directly by the customer) Image: Comparison of the lawyer directly by the customer) Image: Comparison of the lawyer directly by the customer) Image: Comparison of the lawyer directly by the customer) Image: Comparison of the law				
Loan Roll Over Charges (for selected products) As per above loan processing applicable slabs YES Loan Processing fee VCF with Honda Atlas only Ser above loan processing applicable slabs YES Gold Pouch Charges (New & Repeat) Rs. 1,500 YES YES Gold Liquidation/Auction Charges 0.005% of Gold Value per day YES YES Gold Valuation Charges (To be paid to the goldsmith directly by the customer) 0.25% of the Collateral value or 2,000 (whichever is greater) YES YES Gold Valuation Charges (To be paid to the lawyer directly by the customer) Ss. 500 to Rs 2000 Subject to Value of Gold, City and availability of quality Goldsmith.* YES YES Perfection Certificate (To be paid to the lawyer directly by the customer) Rs 2,000 to 2,500 Image: Color of Color o		Min PKR 15,000	YES	
Gold Pouch Charges (New & Repeat) YES YES Gold Custody Charges (In case borrower does not collect Gold within 15 days of Loan Settlement) 0.005% of Gold Value per day YES YES Gold Liquidation/Auction Charges 0.25% of the Collateral value or 2,000 (whichever is greater) YES YES Gold Valuation Charges (To be paid to the goldsmith directly by the customer) Rs. 500 to Rs 2000 Subject to Value of Gold, City and availability of quality Goldsmith.* YES Legal Opinion Letter Fee (To be paid to the lawyer directly by the customer) Rs 2,000 to 2,500 Image: Collect C	Loan Roll Over Charges (for selected products)		YES	
Gold Custody Charges (In case borrower does not collect Gold within 15 days of Loan Settlement) 0.005% of Gold Value per day YES YES Gold Liquidation/Auction Charges 0.25% of the Collateral value or 2,000 (whichever is greater) YES YES Gold Valuation Charges (To be paid to the goldsmith directly by the customer) Rs. 500 to Rs 2000 Subject to Value of Gold, City and availability of quality Goldsmith.* YES YES Legal Opinion Letter Fee (To be paid to the lawyer directly by the customer) Rs 2,000 to 2,500 Perfection Certificate (To be paid to the lawyer directly by the customer) Rs 3,000 Service charges for Fard Issuance from customer (Free as per GoPB notified rates) As per Rates notified by relevant authorities (All				
Gold Liquidation/Auction Charges 0.25% of the Collateral value or 2,000 (whichever is greater) YES YES Gold Valuation Charges (To be paid to the goldsmith directly by the customer) Rs. 500 to Rs 2000 Subject to Value of Gold, City and availability of quality Goldsmith.* Legal Opinion Letter Fee (To be paid to the lawyer directly by the customer) Rs 2,000 to 2,500 Perfection Certificate (To be paid to the lawyer directly by the customer) Rs 3,000 Service charges for Fard Issuance from customer (Free as per GoPB notified rates) As per Rates notified by relevant authorities (All				
Image: section of the section of t		0.25% of the Collateral value or 2,000 (whichever is		
Legal Opinion Letter Fee (To be paid to the lawyer directly by the customer) Rs 2,000 to 2,500 Perfection Certificate (To be paid to the lawyer directly by the customer) Rs 3,000 Service charges for Fard Issuance from customer (Free as per GoPB notified rates) As per Rates notified by relevant authorities (All	Gold Valuation Charges (To be paid to the goldsmith directly by the customer)	Rs. 500 to Rs 2000 Subject to Value of Gold, City and		
Perfection Certificate (To be paid to the lawyer directly by the customer) Rs 3,000 Service charges for Fard Issuance from customer (Free as per GoPB notified rates) As per Rates notified by relevant authorities (All	Legal Opinion Letter Fee (To be paid to the lawyer directly by the customer)	· · · · ·		
	Perfection Certifcate (To be paid to the lawyer directly by the customer)			
	Service charges for Fard Issuance from customer (Free as per GoPB notified rates)	As per Rates notified by relevant authorities (All Government taxes applicable)		

Service charges for the entry of lien mutation for Arr-Rehan from customer along with other applicable taxes and charges at			
actual as per challan Tagging Charges for Animals (applicable for SPD's LISP Scheme only)	Government taxes applicable) Nil		+
Tagging Charges for Animals (applicable for SBP's LISB Scheme only) Crop Insurance Charges (five major crops as per SBP's CLIS guidelines)	Nil		1
CIR Report Verification Charges	Nil		1 1
Service Fee for enhanced principal on gold backed loans			
Enhancement upto Rs. 30,000	Rs. 500	YES	
Enhancement more than Rs. 30,000	Rs. 1,000	YES	
Branch Banking			
Account Opening Charges	Nil		
Charges for CNIC Verification from NADRA	Nil		_
Locker Charges	D. 0.000	VEC	+
Rent per anum - Locker size (Small) Rent per anum - Locker size (Medium)	Rs. 3,000 Rs. 5,000	YES	
Rent per anum - Locker size (Nedium) Rent per anum - Locker size (Large)	Rs. 7,000	YES	-
Locker Breaking Charges	Rs. 6,000	YES	1
Account Closing Charges (nil for Asaan, Mehfooz, Sahulat & Muhafiz Accounts)	Rs. 100	YES	
Cheque Book Issuance			
5 leaves	Rs. 12 per leaf	YES	YES
10 leaves	Rs. 12 per leaf	YES	YES
25 leaves & above	Rs. 8 per leaf	YES	YES
Issuance of Counter Cheque For Borrowers Only	Rs.250 per instrument	YES	YES
Charges for OTC via Biometric	K3.230 per instrument	125	125
For Borrowers and Non-borrowers	Rs.225 per withdrawal	YES	YES
Charges on Card-less cash withdrawal through ATM via Biometric	Rs. 15 per transaction	YES	
Charges for 1-LINK OTC (utility bills, FBR payments, etc.)	Free	NO	
Stop Payment Charges	·		
Cheque/Banker's Cheque	Rs. 100 per instrument	YES	
Cheque Book/Series Fall-below Fee (for not maintaining monthly minimum balance)	Rs. 250 per instruction	YES	YES
Clearing Charges (inward & outward clearing)	Rs. 50 per month (Inclusive of FED) Free	NA	TES
Outward Clearing (same day)	Rs.300 per instrument	YES	1 1
Outward Bill for Collection (OBC) Charges	Rs. 125 per instrument or other bank charges		VEC
	(whichever is higher)	YES	YES
Cheque Return Charges (applicable in case of insufficient funds only)	-		
Local Outward Clearing	Rs.125 per instrument	YES	YES
Inward Clearing	Rs.250 per instrument	YES	
OTC OBC	Nil Rs.300 per instrument	NO YES	
Issuance of Banker's Cheque*	Ks.500 per instrument	11.5	
Through Account	Rs.200 per instrument	YES	
Against Cash - Instrument up to Rs. 100,000	Rs.275 per instrument	YES	YES
*Issuance for payment of educational fee/dues in favor of educational institutions, HEC/Board, etc. will be 0 .50% of fee/dues o	· · · · · · · · · · · · · · · · · · ·	YES	YES
Issuance of Call Deposit Receipt (CDR)	Rs. 250 per instrument	YES	YES
Call Deposit Cancellation Charges	Rs. 150 per instrument	YES	YES
Cancellation of Payment Order/Demand Draft/Banker's Cheque Issuance of Duplicate Pay Order/Demand Draft/Banker's Cheque	Rs. 150 per instrument Rs. 150 per instrument	YES	YES
Revalidation of Demand Draft/Pay Order/Banker's Cheque	Rs. 150 per instrument	YES	YES
Online Banking Charges	noi 100 per instrumente	120	120
Online Transactions (at remote branch) up to Rs. 25,000 (includes cash withdrawals and A/C to A/C transfers)	Free	NO	
Online Cash Withdrawal (over Rs. 25,000)	0.05% of the transaction amount or Rs. 50	YES	
	(whichever is higher)	125	
Online Cash Deposit	Free		-
KMBL A/C to A/C fund transfer (over Rs. 25,000) OTC Khushhali ATM Debit Card (PAYPAK)	Free	YES	
Silver Card			1
Issuance Fee	Rs. 800 per card	YES	1 1
Issuance Fee for Supplementary Card	Rs. 800 per card	YES	
Annual Fee	Rs. 400 per card	YES	
Replacement Fee	Rs. 400 per card	YES	
Gold Card			
Issuance Fee	Rs. 1,000 per card	YES	+
Issuance Fee for Supplementary Card Annual Fee	Rs. 1,000 per card Rs. 600 per card	YES	
Replacement Fee	Rs. 600 per card	YES	
Charges for Balance Inquiry at KMBL ATM	Free	NA	1 1
Charges for Balance Inquiry at 1-Link ATM	Rs. 2.5	YES	
Charges for Cash Withdrawal at KMBL ATM	Free	NA	
Charges for Cash Withdrawal at 1-Link ATM	Rs. 23.44	NO	
Biometric ATM NADRA Verification Charges	Rs. 15	YES	4 4
	Free	NA YES	
Charges for Internal Fund Transfer (KMBL to KMBL) at ATM		YES	
Charges for Internal Fund Transfer (KMBL to KMBL) at ATM Optional Receipt Printing for ATM Cash withdrawal & Balance Inquiry (off-net)	Rs. 2.5 (including FED)		
	Rs. 2.5 (including FED) Up to aggregate sending limit of PKR 25,000 per	-	
Optional Receipt Printing for ATM Cash withdrawal & Balance Inquiry (off-net)	Rs. 2.5 (including FED)		
	Rs. 2.5 (including FED) Up to aggregate sending limit of PKR 25,000 per	NA	
Optional Receipt Printing for ATM Cash withdrawal & Balance Inquiry (off-net)	Rs. 2.5 (including FED) Up to aggregate sending limit of PKR 25,000 per Transaction per account : Free		
Optional Receipt Printing for ATM Cash withdrawal & Balance Inquiry (off-net)	Rs. 2.5 (including FED) Up to aggregate sending limit of PKR 25,000 per Transaction per account : Free For Transactions above PKR 25,000 is : 0.1% of		

Charges for Interbank Funds Transfer (IBFT) via Call Center	Up to aggregate sending limit of PKR 25,000 per Transaction per account : Free For Transactions above PKR 25,000 is : 0.1% of amount excess of PKR.25,000 or PKR 200 (whichever is lower)	NA	
Internet & Mobile	Banking		
Registration Fee	Free	NA	
Annual Subscription Fee	Free	NA	
Charges for Internal Fund Transfer (KMBL to KMBL)	Free	NA	
Charges for Interbank Funds Transfer (IBFT)	Up to aggregate sending limit of PKR 25,000 per Transaction per account : Free For Transactions above PKR 25,000 is : 0.1% of amount excess of PKR.25,000 or PKR 200 (whichever is lower)	NA	
RAAST based fund transfer (OTC,Internet/Mobile banking)	Free	NA	

Branci	hless Banking		
Type of Transaction/Service	Rate of Charge	FED (YES/NO)	Changes
Cash In (Offline Batch Mode)			
Charges for Cash Deposit at OMNI Agents	1.30% (inclusive of FED) of the transaction amount		
Charges for Cash Deposit at Jazz Cash Agents	1.20% (inclusive of FED) of the transaction amount	YES - on KB Income NO - on reimbursement	
Charges for Cash Deposit at Easy Paisa Agents	1.30 % (inclusive of FED) of the transaction amount		
Utility Bills Payment			
At Counter Through Cash	Free	NA	
At Counter Through Account	Free	NA	
SMS Alerts Subscription (for A/C transactions only)			
Monthly Subscription	Rs. 75	YES	Yes
Annual Subscription	Rs. 750	YES	Yes
Charges of Account ID Card Re-issuance	Free	NA	
Charges of Duplicate Statement	Rs. 35 per statement (inclusive of FED)	YES	
Charges of Standing Instructions	Rs. 150 per instruction	YES	
Charges of Issuance of Account Balance Certificate/Maintenance Certificate	Rs. 50 per certificate (at parent branch)	YES	
Loan Repayment through 1Bill			
For Transaction up to Rs. 10,000	Rs. 20 per transaction (inclusive of FED)	YES	
For Transaction of Rs. 10,000 - Rs. 250,000	Rs. 60 per transaction (inclusive of FED)	YES	
For Transaction of Rs. Rs. 250,000 - Rs. 1,000,000	Rs. 100 per transaction (inclusive of FED)	YES	
For Transaction greater than Rs. 1,000,000	Rs. 200 per transaction (inclusive of FED)	YES	

Charges of Early Encashment	of Term Deposit Certificate		
Khushhali Aamo	lani Certificate		
Individual Customers	Flat 3% reduction in booked profit rate		
Institutional Customers	Flat 7% reduction in booked profit rate		
Khushhali Izal	a Certificate		
Individual Customers	Flat 3% reduction in booked profit rate		
Institutional Customers	Flat 7% reduction in booked profit rate		
Type of Transaction/Service	Rate of Charge	FED (YES/NO)	Changes
Reactivation Charges on Dormant Account	Nil		
Collateral Liquidation Charges other than Gold (for collateral value more than Rs. 100,000)	1% of the Collateral value or 2,000 (whichever is greater)	YES	
Reposession Charges for Moveable Collateral (auto, agri. implements, etc.)	1% of the Collateral value or 5,000 (whichever is greater)	YES	
Photocopy of:			
Photocopy of Paid Cheque (up to 1 year)	Rs. 100	YES	
Photocopy of Paid Cheque (greater than 1 and up to 10 years)	Rs. 200	YES	
Mailing charges (postage, courier, fax)	Free		
Confirmation of Balance to Third Party (Auditor)	Free		
Real Time Gross Settlement*			
For Outflows Mor	e than 1 Million		
MT Timing			-
103 9AM to 2PM	Free	YES	-
103 2PM to 3:30PM 103 3:30PM to 4:30PM	Free	YES	
TO3 3:30PM to 4:30PM	Free Free	YES	
102 9AM to 4:30PM	Free		γ
*Minimum transaction amount from RTGS will be Rs. 100,000.	ince in the second se		
Micro-Healt	n Insurance		
Sehat Khushhali (per policy)	Rs. 490, Rs.750, Rs. 990 & Rs. 3000 (as per product)	NO	
Sehat Khushhali Plus (per policy)	Rs.500 and Rs. 1000 (as per product)	NO	
Important Notes:			-

All Federal & Provincial taxes/excise duties/withholding tax/zakat, etc. levied by the Government are to be recovered from the customer in addition to the charges as specified above. FED/Provincial Sales Tax charges a For liability products, interest days basis are calculated as; markup rate X Investment amount divided by 365 days x Invested days. While in case of asset products, interest days basis are calculated as; markup rate X Investment amount divided by 365 days x Invested days. While in case of asset products, interest days basis are calculated as; markup rate X lo There are no charges for transaction alerts through SMS and email (where email IDs are available) for all digital transactions including but not limited to ATM, POS, and internet banking transactions.

Deposit Accounts belonging to Students, Mustahigeen of Zakat, Employees of Government/Semi Government institutions for salary and pension including widows/children of deceased employees eligible for family pen
Charges associated with vehicle repossession to be borne by the borrower.
Gold Valuation Charges (To be paid to the goldsmith directly by the customer). Where charges are above 1000, Head Asset Business's approval will be required.
The Bank management reserves the right to waive any or all charges.