



khushhali
MICROFINANCE BANK

SCHEDULE OF CHARGES

January to June - 2026

Annexure B

KMBL- Schedule Of Charges (Jan 1, 2026 to Jun 30, 2026)

01 - Asset Products

Annexure B: Fee & Other Charges

Loan Processing (NTB & Repeat), Rollover & Top-up (re-fill) Fee

Loan Amount Ranges (Change in Slab)	Rate of Charge	FED
Loans up to Rs. 100,000	Rs. 3,300	YES
Loan Rs. 100,001 - Rs. 500,000	2.75% of the Loan Amount, Min Rs. 3,700, Max Rs.13,750	YES
Loan Rs. 500,001 - Rs. 1,000,000	2.0% of the approved loan value (whichever is higher), Min Rs. 14,000, Max Rs. 20,000	YES
Loans Rs. 1,000,001 – Rs. 3,000,000	0.90% of the approved loan value (whichever is higher) Min Rs. 20,000, Max Rs. 27,000	YES
Loans Rs. 3,000,001 – Rs. 5,000,000	0.60% of the approved loan value (whichever is higher) Min Rs. 27,000, Max Rs. 30,000	YES
Loan Processing Fees (NTB+Repeat) Vehicle including EV product, Solar Loans & Housing (except Salary pension backed)	Loan Rs. up to Rs.100,000: Min: Rs. 3,000. Loan Rs. - Rs.100,001-500,000: 1.75% of the Loan Amount, Min Rs. 3,700- Max Rs. 8,750. Loan Rs.500,001 - Rs.1,000,000: 1% of the Loan Amount, Min Rs. 9,000, Max Rs. 10,000. Loan Rs.1,000,001 - Rs.3,000,000: 0.75% of the Loan Amount, Min Rs. 10,000, Max Rs. 17,000 Loan Rs.3,000,001 - Rs.5,000,000: 0.50% of the Loan Amount, Min Rs. 17,000, Max Rs. 25,000	YES

Note:

1. Normal Processing Fee (mentioned above) will be applicable on rollover of Khushhal Kissan loans.
2. Waiver on Processing Fee for Uploaded Scheme (KHP) will be Discontinued.

Loan Processing Fee For: KEC

Khushhali Easy Cash - (Running & Term Finance)	Loans up to Rs. 1,000,000: Rs. 3,300 Loan Rs. 100,001 - Rs. 500,000: 2.75% of the Loan Amount, Min Rs. 3,700, Max Rs. 13,750 Loan Rs. 500,001 - Rs. 1,000,000: 2.0% of the approved loan value (whichever is higher), Min Rs. 14,000, Max Rs. 20,000 Loans Rs. 1,000,001 - Rs. 3,000,000: 0.90% of the approved loan value (whichever is higher) Min Rs. 20,000, Max Rs. 27,000 Loans Rs. 3,000,001 - Rs. 5,000,000: 0.60% of the approved loan value (whichever is higher) Min Rs. 27,000, Max Rs. 30,000	YES
Charges for Restructuring of Loans	Loan up to Rs.150,000: Rs.2,500 Loan Rs. 150,001 to Rs.350,000: Rs.3,000 Loan Rs.350,001 - Rs.1,000,000: Rs.4,000 Loan Rs.1,000,001 - Rs.2,000,000: Rs.5,000 Loan greater than Rs.2,000,000: Rs.6,000	YES

All RMF Loans - Out-Sourced Branches	Rs. 1,000	YES
All RMF Loans - Non-Out-Sourced Branches	Nil	N/A

Early Settlement Charges

For all individual Secured loans (TDC/NSC, Tractor/ Lien/Mortgage/APB/PLRA) in all Loan categories, if the loan settlement is made 30 days before due date.	Loan up to Rs.150,000: Rs.1,500 Loan Rs. 150,001 - Rs.350,000: Rs.2,000 Loan Rs.350,001 - Rs.1,000,000: Rs.5,000 Loan Rs. 1,000,001 - Rs.2,000,000: Rs.6,000 Loan Rs.2,000,000 - Rs.3,000,000: Rs.8,000 Loan greater than Rs.3,000,000: Rs.10,000	YES
For all individual Secured loans (against Gold backed), if the loan settlement is made 30 days before due date.	Loan up to Rs.100,000: Rs.2,000 Loan Rs. 100,001 - Rs.150,000: Rs.3,000 Loan Rs.150,001 - Rs.250,000: Rs.5,000 Loan Rs.250,001 - Rs.350,000: Rs.7,000 Loan Rs.350,001 - Rs.500,000: Rs.10,000 Loan Rs.500,001 - Rs.750,000: Rs.12,500 Loan Rs.750,001 - Rs.1,000,000: Rs.15,000 Loan Rs.1,000,001 - Rs.1,500,000: Rs.17,000 Loan Rs.1,500,001 - Rs.2,000,000: Rs.20,000 Loan Rs.2,000,001 - Rs.3,000,000: Rs.22,000 Loan greater than Rs.3,000,000: Rs.25,000	YES
For Salary / Pension backed & Vehicle Loans	04% of the Outstanding PA Balance	YES
Khushhali Kissan – GMSS & Khushhali Kissan - IF&RSLF	Nil	N/A
KAM (Government Low Cost Housing Scheme)	Nil	N/A

Note:

- Early settlement charges will be applicable if loan settlement is made 30 days before due date.
- Early settlement charges will not apply if the borrower settles their loan & gets a repeat loan on same day.

Late Payment Charges

Khushhali Kissan – GMSS & Khushhali Kissan - IF&RSLF	Nil	N/A
Khushhali Easy Cash [RF] if the monthly payment is delayed by more than 10 days after the due date.	Nil	N/A
Karobari Term, Running finance & Karobari Aghaz. Applicable on lapse of 30 DPD.	Nil	N/A

Miscellaneous Charges

Type of Transaction/Service	Rate of Charges	FED
Annual Renewal Charges (KEC RF & Karobari RF) at the time of clean-up or limit renewal & enhancement.	Nil	N/A
Charges for Replacement of Loan Collateral.	Rs. 2,000	YES

Charges for Replacement of Ownership of Loan Collateral.	Rs. 4,000	YES
Charges for Change in Loan Term & Tenure.	Rs. 2,000	YES
Gold Pouch Charges (New & Repeat)	Rs. 500	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
Gold Liquidation/Auction Charges	0.25% of the Collateral value or 2,000 (whichever is greater)	YES

Miscellaneous Charges

Type of Transaction/Service	Rate of Charges	FED
Gold Valuation Charges (To be paid to the goldsmith directly by the customer)	Loan up to Rs.500,000: up to Rs.2000 Loan up to Rs.1,000,000: upto Rs.2500 Loan Rs.1,000,001 - Rs.3,000,000: up to Rs.3,000 Loan greater than Rs.3,000,000: up to Rs.4,000 (Upto 5000 for KHI, LHR, ISD/RWP, PSR branches)	N/A
Collateral Liquidation Charges other than Gold (for collateral value more than Rs. 100,000)	01% of the Collateral value or 2,000 (whichever is greater)	YES
Repossession Charges for Moveable Collateral (Auto, Agri. implements, etc.)	1% of the Collateral value or 5,000 (whichever is greater)	YES
Legal Opinion Fee (To be paid to the lawyer directly by the customer)	Rs. 2,000 to Rs. 2,500	N/A
Perfection Certificate (To be paid to the lawyer directly by the customer)	Rs. 3,000	N/A
Service charges for Fard Issuance from customer.	As per Rates notified by relevant authorities. (All Government taxes applicable)	N/A
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.	As per Rates notified by relevant authorities. (All Government taxes applicable)	N/A
Service Fee for enhanced principal on gold backed loans.	Enhancement up to Rs. 50,000: Rs. 1,500 Enhancement more than Rs. 50,000: Rs. 2,500	YES

02 - Branch Banking

Type of Transaction/Service	Rate of Charges	FED
Account Opening Charges	Nil	N/A
Account Closing Charges (Nil for Asaan, Mehfooz, Sahulat & Muhafiz Accounts)	Rs. 100	YES
Reactivation Charges on Dormant Account	Nil	N/A
Charges for CNIC Verification from NADRA	Nil	N/A
Locker Charges - Rent per annum	Locker size (Small): Rs. 4,000 Locker size (Medium): Rs. 6,000 Locker size (Large): Rs. 8,000	YES
Locker Breaking Charges	Rs. 6,000	YES
Cheque Book Issuance Charges	5 leaves: Rs. 30 per leaf 10 leaves: Rs. 25 per leaf 25 leaves & above: Rs. 25 per leaf	YES
Issuance of Counter Cheque - For Borrowers Only	Rs.300 per instrument	YES
Charges for OTC via Biometric - For Borrowers and Non-borrowers	Rs.350 per withdrawal	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	N/A
Stop Payment Charges	Cheque/Banker's Cheque: Rs. 200 per instrument Cheque Book/Series: Rs. 350 per instruction	YES
Fall-below Fee (For not maintaining monthly minimum balance - Selected Product-Schemes)	Rs. 50 per month (Inclusive of FED)	YES
Clearing Charges (Inward & Outward clearing)	Free	N/A
Outward Clearing (Same day)	Rs.300 per instrument	YES
Outward Bill for Collection (OBC) Charges	Rs. 175 per instrument or other bank charges (whichever is higher)	YES
Issuance of Banker's Cheque*	Through Account: Rs.250 per instrument Against Cash-Instrument up to Rs. 100,000: Rs.350 per instrument *Issuance for payment of educational fee/dues in favor of educational institutions, HEC/Board, etc. will be 0 .50% of fee/dues or Rs. 50 per instrument (whichever is less).	YES
Issuance of Call Deposit Receipt (CDR)	Rs. 300 per instrument	YES
Call Deposit Cancellation Charges	Rs.200 per instrument	YES
Cancellation of Payment Order/Demand Draft/Banker's Cheque	Rs. 200 per instrument	YES

Issuance of Duplicate Pay Order/Demand Draft/Banker's Cheque	Rs. 200 per instrument	YES
Revalidation of Demand Draft/Pay Order/Banker's Cheque	Rs. 200 per instrument	YES
Charges of Account ID Card Re-issuance	Free	N/A
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. 100 per certificate (at parent branch)	YES
Mailing charges (postage, courier, fax)	Free	N/A
Confirmation of Balance to Third Party (Auditor)	Free	N/A

Cheque Return Charges (Applicable in case of insufficient funds only)

Type of Transaction/Service	Rate of Charges	FED
Local Outward Clearing	Rs.250 per instrument	YES
Inward Clearing	Rs.250 per instrument	YES
OTC	Nil	N/A
OBC	Rs.300 per instrument or other Bank charges which ever is higher	YES
Intercity clearing return charges	Rs.300 per instrument	YES
Same day clearing return charges	Rs.300 per instrument	YES

Online Banking Charges

Online Transactions (at remote branch) up to Rs. 25,000 (includes cash withdrawals and A/C to A/C transfers).	Free	N/A
Online Cash Withdrawal/OTC from KMBL other branch	Free	N/A

Khushhali Debit Card (PAYPAK) & ATM Charges

Silver Card		
Issuance Fee	Rs. 1,200 per card	YES
Issuance Fee for Supplementary Card	Rs. 1,200 per card	YES
Annual Fee	Rs. 1,200 per card	YES

Replacement Fee	Rs. 1,200 per card	YES
Gold Card		
Issuance Fee	Rs. 1,500 per card	YES
Issuance Fee for Supplementary Card	Rs. 1,500 per card	YES
Annual Fee	Rs. 1,500 per card	YES
Replacement Fee	Rs. 1,500 per card	YES

Note: Rs. 400/- discounted rate applicable on Issuance Fee (Silver Card – Rs. 800 & Gold Card – Rs. 1,100) for new-to-bank (NTB) clients who open KMBL Salary / Pension accounts (Sahulat Muhafiz), & apply for debit card within 30 days of account opening date.

ATM Usage Charges

Charges for Balance Inquiry at KMBL ATM	Free	N/A
Charges for Balance Inquiry at 1-Link ATM (Non KMBL ATM)	Without receipt: Rs. 4.67 (including FED) With receipt: Rs. 9.34 (including FED)	YES
Charges for Cash Withdrawal at KMBL ATM	Free	N/A
Charges for Cash Withdrawal at 1-Link ATM (Non KMBL ATM)	Without receipt: Rs. 35 (including FED) With receipt: Rs. 39.67 (including FED)	YES
Charges for Internal Fund Transfer (KMBL to KMBL) through ATM	Free	N/A
Optional Receipt Printing for ATM Cash withdrawal & Balance Inquiry (off-net)	Rs. 4.67 (including FED)	YES
Charges for Interbank Funds Transfer (IBFT) through ATM	Up to aggregate sending limit of Rs. 25,000 per Transaction per account : Free For Transactions above Rs. 25,000 is : 0.1% of amount excess of PKR.25,000 or Rs. 200 (whichever is lower)	YES
Charges for Internal Fund Transfer (KMBL to KMBL) via Call Center	Free	N/A

Internet & Mobile Banking

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

03 - Branchless Banking

Type of Transaction/Service	Rate of Charges	FED
Cash In (Offline Batch Mode)		
Charges for Cash Deposit at OMNI Agents	0.5% (Exclusive of FED) of the transaction amount (0.58% inclusive of FED)	N/A
Charges for Cash Deposit at Jazz Cash Agents	1% (inclusive of FED) of the transaction amount	N/A
Charges for Cash Deposit at Easy Paisa Agents	1.30 % (inclusive of FED) of the transaction amount	N/A
Charges for Cash Deposit at HBL Konnect Agents	0.5% (Exclusive of FED) of the transaction amount (0.58% inclusive of FED)	N/A
Loan Repayment through 1Bill		
Up to 10K	Rs. 20 per transaction (inclusive of FED)	YES
10K+ to 100K	Rs. 50 per transaction (inclusive of FED)	YES
100K+ to 250K	Rs. 75 per transaction (inclusive of FED)	YES
250K+ to 1Mln	Rs. 150 per transaction (inclusive of FED)	YES
1Mln+ to 2.5Mln	Rs. 300 per transaction (inclusive of FED)	YES
2.5Mln+ to 5Mln	Rs. 400 per transaction (inclusive of FED)	YES
5Mln+	Rs. 500 per transaction (inclusive of FED)	YES
Utility Bills Payment		
At Counter Through Cash	Free	N/A
At Counter Through Account	Free	N/A
SMS Alerts Subscription (for A/C transactions only)		
Monthly Subscription	Rs. 95	YES
Annual Subscription	Rs. 950	YES
Charges for Photocopy		
Paid Cheque (up to 1 year)	Rs. 100	YES
Paid Cheque (greater than 1 and up to 10 years)	Rs. 200	YES

Real Time Gross Settlement (RTGS)*

For Outflows Less than 1 Million

MT 102	Timing 9 AM to 4:30 PM	Free	N/A
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For Outflows Less than 1 Million

MT 103	Timing 9AM to 2PM	Free	N/A
103	2PM to 3:30PM		
103	3:30PM to 4:30PM		

Note: Minimum transaction amount from RTGS will be Rs. 100,000.

Charges of Early Encashment of Term Deposit Certificates

Khushhali TDR

Khushhali Aamdani Certificate -KAC (Profit at Maturity)	> All TDC booked before 01-Sep-24: 0.5%	YES
	> All TDC booked after 01-Sep-24: 1.5%	
Khushhali Aamdani Certificate -KAC (Profit at Maturity)	> All TDC booked after 01-Jan-25: 3%	

Note: Above changes are applicable for Individual & Institutions.

Micro-Health Insurance

Khushhali Tahafuz (per policy)	Rs.500 and Rs. 1000 (as per product)	NO
Khushhali Family Tahafuz (per policy)	Rs. 3000 (as per product)	NO
Khushhali Sehat Zamanat (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 are exempted on cheque book issuance for Islamabad and AJK.

For liability products, interest is calculated on a day-count basis using the following formula: Markup rate × Investment amount ÷ 365 × Number of invested days. For asset products, interest is calculated as: Markup rate × Loan amount ÷ 365 × Number of days the loan remains outstanding.

There are no charges for SMS and email for all digital transactions including but not limited to ATM, POS, and internet banking transactions.

There are no charges for email subscription for account balance statement.

Deposit Accounts belonging to Students, Mustahiqeen of Zakat, Employees of Government/Semi Government institutions for salary and pension including widows/children of deceased employees eligible for family pension/benevolent funds /grant/Zakat funds etc. are exempted from the levy of service charges. No charges on conversion of existing accounts to Asaan Accounts as per SBP's instructions. No subscription charges for mandatory SMS as per bank's policy. No fall below Fee is applicable on Asaan Account.

Charges associated with vehicle repossession to be borne by the borrower.

Gold Valuation Charges (To be paid by the customer to the goldsmith directly): The borrower/goldsmith may agree to any deviation from these charges, However - Charges over and above mentioned in SOC branch would require the approval of the Head of Asset Business.

For any waiver or discount in SOC, or to address the complaints the request will be sent through the relevant branch BM/ Complaint desk to the relevant HOD in business for review and recommendation to the CBO for approval.