



### Schedule of Charges 1st July to 31st Dec, 2022

#### Assets

Type of Transaction/Service	Rate of Charge	FED (YES/NO)	Changes
<b>Khushhali Qarza (Individual Lending)</b>			YES
Service Charges (Both EMI and Bullet Loan)	36% APR		YES
<b>Khushhali Livestock Loan (Individual Lending)</b>			
Service Charges	34% APR		NO
<b>Sarsabz Karobar (VCF)</b>			
Service Charges (For all existing VCFs except Honda Atlas/United Auto Industries)	27% APR		YES
Service Charges for VCF with Honda Atlas/United Auto Industries	18% APR		NO
<b>Khushhali Pasbaan Loan (Against Salary/Pension)</b>			
Service Charges (Pension A/C opened & operated at KMBL)	29% APR		YES
Service Charges (Pension A/C opened & operated outside KMBL's channel)	33% APR		YES
Service Charges (Salary A/C opened & operated at KMBL)	29% APR		YES
Service Charges (Salary A/C opened & operated outside KMBL's channel)	33% APR		YES
<b>Khushhali Easy Cash (RF Facility)</b>			
Service Charges	25% APR		NO
Loan/Facility Processing Fee	Rs. 1500	YES	NO
Annual Renewal Charges	Not Applicable		NO
Early Facility Settlement/Closure Charges	Not Applicable		NO
<b>Khushhali Cash Sahulat (Individual Lending)</b>			
Service Charges for loans upto Rs. 150,000 - (Against Gold)	28% APR		YES
Service Charges - Loan (against National Savings Certificates, KMBL Term Deposit Certificates)	18% APR		NO
Service Charges - Loan (against Agricultural Passbook)	28% APR		YES
<b>Khushhali Cash Sahulat Plus (Micro-Enterprise Lending)</b>			
Service Charges - For loans equal to or greater than Rs. 150,001 up to 500,000 (against Gold)	28% APR		YES
Service Charges - For loans equal to or greater than Rs. 150,001 up to 500,000 (against National Savings Certificates, KMBL Term Deposit Certificates)	18% APR		NO
Service Charges - For loans equal to or greater than Rs. 150,001 up to 500,000 (against Agricultural Passbook)	28% APR		YES
Service Charges - For loans equal to or greater than Rs. 500,001 up to 3,000,000 (against Gold)	28% APR		YES
Service Charges - For loans equal to or greater than Rs. 500,001 up to 3,000,000 (against National Savings Certificates, KMBL Term Deposit Certificates)	18% APR		YES
Service Charges - For loans equal to or greater than Rs. 500,001 up to 2,000,000 (against Agricultural Passbook)	27% APR		YES
Early Loan Settlement Charges (for all individual loans within the General Loan category & Khushhali Cash Sahulat Plus if loan settlement is made 30 days before due date)	Rs. 1000	YES	NO
Monthly Late Payment Penalty Charges (in case of Khushhali Easy Cash [RF] late payment penalty will be applicable if the monthly payment is delayed by more than 10 days after the due date)	Rs. 100	YES	NO
<b>Khushhali Sarmaya (Micro-Enterprise Lending)</b>			
Service Charges - For Loans up to Rs 1,000,000	34% APR		YES
<b>Khushhali Karobar-SME Banking</b>			
<b>Khushhali Karobari Term and Running Finance</b>			
Service Charges (Secured)	20% APR		YES
Service Charges (Semi-Secured)	24% APR		YES
Service Charges (Clean Lending)	28% APR		YES
<b>Khushhali Karobari Aghaz</b>			
Service Charges (Secured)	20% APR		
<b>Processing Fee for Karobari Term/Running Finance &amp; Karobari Aghaz</b>			
Processing Fees for Loans upto Rs 1 million	Rs 6,000	YES	NO
Processing Fees for Loans between >Rs 1 million to <= 2 million	Rs 8,000	YES	NO
Processing Fees for Loans > Rs. 2 million	Rs 10,000	YES	NO
Karobari Term & Running finance & Karobari Aghaz late payment penalty charge (Applicable on lapse of 30 DPD)	500	YES	NO
<b>Khushhali Apna Makaan Loan (Government Low Cost Housing Scheme)</b>			
Service Charges for first 5 years	5% APR		NO
Service Charges for next 5 years	7% APR		NO
Service Charges for next 10 years (KIBOR+7% APR)	KIBOR+7% APR		NO
Processing Fee	0.5% or PKR 3,000 whichever is higher	YES	NO
Early Payment Fee	Not Applicable		NO
Renewal of Loan	Not Allowed		NO
Credit Insurance Premium	Not applicable		NO
<b>Khushhali Agri Plus</b>			
Service Charges - For loans for equipment & allied irrigational tools equal to or greater than Rs. 50,000 up to Rs. 500,000	30% APR		YES
Service Charges - For loans for equipment & allied irrigational tools equal to or greater than Rs. 500,001 up to Rs. 3,000,000	28% APR		YES
Service Charges - For loans for new & used tractors equal to or greater than Rs. 50,000 up to Rs. 500,000	26% APR		YES
Service Charges - For loans for new & used tractors equal to or greater than Rs. 500,001 up to Rs. 3,000,000	24% APR		YES
Early Loan Settlement Charges (for all individual loans in General Loan category if the loan settlement is made 30 days before due date)	Rs. 1000	YES	NO
Monthly Late Payment Penalty Charges (in case of Khushhali Easy Cash [RF] late payment penalty will be applicable if the monthly payment is delayed more than 10 days after the due date)	Rs. 100	YES	NO
Charges for Replacement of Loan Collateral	Rs. 2,000	YES	NO
Charges for Replacement of Ownership of Loan Collateral	Rs. 4,000	YES	NO
Charges for Change in Loan Term & Tenure	Rs. 2,000	YES	NO
Charges for Restructuring of Loans	Rs. 4,000	YES	NO
Early Loan Settlement Charges for MSME, Housing, Khushhali Cash Sahulat Plus and loans > 500,000 (if the loan is fully settled 30 days before due date)	Rs. 2,000	YES	NO
Loan Processing Fee (except for Khushhali Easy Cash, Karobari Term/Running Finance, Khushhali Karobari Aghaz & Khushhali Apna Makaan)			

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Loans up to Rs. 30,000	Rs. 1,600	YES	NO
Loans Rs. 30,001 - 50,000	Rs. 2,000	YES	NO
Loans Rs. 50,001 - 100,000	Rs. 2,300	YES	NO
Loans Rs. 100,001 - Rs. 150,000	Rs. 2,600	YES	NO
Loans Rs. 150,001 - Rs. 300,000	Rs. 3,200	YES	NO
Loans Rs. 300,001 - Rs. 500,000	Rs. 4,600	YES	NO
Loans Rs. 500,001 - Rs. 1,000,000	Rs. 6,000 or 1% of the approved loan value (whichever is higher)	YES	NO
Loans Rs. 1,000,001 - Rs. 3,000,000	Rs. 10,000 or 0.5% of the approved loan value (whichever is higher)	YES	NO
Loan Roll Over Charges (for selected products)	As per above loan processing applicable slabs	YES	NO
Loan Processing fee VCF with Honda Atlas only	Rs. 1,500	YES	NO
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.*		NO
Legal Opinion Letter Fee (To be paid to the lawyer directly by the customer)	Rs. 2,000 to 2,500		NO
Perfection Certificate (To be paid to the lawyer directly by the customer)	Rs. 3,000		NO
Service charges for Fard Issuance from customer (Free as per GoPB notified rates)	Rs. 500 (All Government taxes applicable)		NO
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	Rs. 1000 (All Government taxes applicable)		NO
Tagging Charges for Animals (applicable for SBP's LISB Scheme only)	Nil		NO
Crop Insurance Charges (five major crops as per SBP's CLIS guidelines)	Nil		NO
e-CIB/MF-CIB Report Verification Charges	Nil		NO
Service Fee for enhanced principal on gold backed loans			NO
Enhancement upto Rs. 30,000	Rs. 500	YES	NO
Enhancement more than Rs. 30,000	Rs. 1,000	YES	NO
<b>Branch Banking</b>			
Account Opening Charges	Nil		NO
Charges for CNIC Verification from NADRA	Nil		NO
Locker Charges			YES
Rent per annum - Locker size (Small)	Rs. 3,000	YES	YES
Rent per annum - Locker size (Medium)	Rs. 5,000	YES	YES
Rent per annum - Locker size (Large)	Rs. 7,000	YES	YES
Locker Breaking Charges	Rs. 6,000	YES	YES
Account Closing Charges (nil for Asaan, Mehfooz, Sahulat & Muhafiz Accounts)	Rs. 100	YES	NO
Cheque Book Issuance			
5 leaves	Rs. 10 per leaf	YES	NO
10 leaves	Rs. 9 per leaf	YES	NO
25 leaves & above	Rs. 6 per leaf	YES	NO
Issuance of Counter Cheque			
For Borrowers Only	Rs. 200 per instrument	YES	NO
Charges for OTC via Biometric			
For Borrowers and Non-borrowers	Rs. 150 per withdrawal	YES	NO
Charges on Card-less cash withdrawal through ATM via Biometric	Rs. 15 per transaction	YES	NO
Charges for 1-LINK OTC (utility bills, FBR payments, etc.)	Free	NO	NO
Stop Payment Charges			
Cheque/Banker's Cheque	Rs. 100 per instrument	YES	NO
Cheque Book/Series	Rs. 250 per instruction	YES	NO
Fall-below Fee (for not maintaining monthly minimum balance)	Rs. 40 per month	YES	NO
Clearing Charges (inward & outward clearing)	Free	NA	NO
Outward Clearing (same day)	Rs. 300 per instrument	YES	NO
Outward Bill for Collection (OBC) Charges	Rs. 100 per instrument or other bank charges (whichever is higher)	YES	NO
Cheque Return Charges (applicable in case of insufficient funds only)			
Local Outward Clearing	Rs. 100 per instrument	YES	NO
Inward Clearing	Rs. 250 per instrument	YES	NO
OTC	Nil	NO	NO
OBC	Rs. 300 per instrument	YES	NO
Issuance of Banker's Cheque*			
Through Account	Rs. 200 per instrument	YES	NO
Against Cash - instrument up to Rs. 100,000	Rs. 250 per instrument	YES	NO
*Issuance for payment of educational fee/dues in favor of educational institutions, HEC/Board, etc. will be 0.50% of fee/dues or Rs. 25 per instrument (whichever is less).		YES	NO
Issuance of Call Deposit Receipt (CDR)	Rs. 200 per instrument	YES	NO
Call Deposit Cancellation Charges	Rs. 100 per instrument	YES	NO
Cancellation of Payment Order/Demand Draft/Banker's Cheque	Rs. 100 per instrument	YES	NO
Issuance of Duplicate Pay Order/Demand Draft/Banker's Cheque	Rs. 100 per instrument	YES	NO
Revalidation of Demand Draft/Pay Order/Banker's Cheque	Rs. 100 per instrument	YES	NO
Online Banking Charges			
Online Transactions (at remote branch) up to Rs. 25,000 (includes cash withdrawals and A/C to A/C transfers)	Free	NO	NO
Online Cash Withdrawal (over Rs. 25,000)	0.05% of the transaction amount or Rs. 50 (whichever is higher)	YES	NO
Online Cash Deposit	Free		NO
KMBL A/C to A/C fund transfer (over Rs. 25,000) OTC	Free	YES	YES
Khushhali ATM Debit Card (PAYPAK)			
Silver Card			
Issuance Fee (Nil for Muhafiz and Sahulat Accounts)	Rs. 250 per card	YES	NO
Issuance Fee for Supplementary Card	Rs. 250 per card	YES	NO
Annual Fee (Nil for Muhafiz and Sahulat Accounts)	Rs. 200 per card	YES	NO
Replacement Fee	Rs. 200 per card	YES	NO
Gold Card			
Issuance Fee (Nil for Muhafiz and Sahulat Accounts)	Rs. 300 per card	YES	NO
Issuance Fee for Supplementary Card	Rs. 300 per card	YES	NO
Annual Fee (Nil for Muhafiz and Sahulat Accounts)	Rs. 250 per card	YES	NO
Replacement Fee	Rs. 250 per card	YES	NO
Charges for Balance Inquiry at KMBL ATM	Free	NA	NO
Charges for Balance Inquiry at 1-Link ATM	Rs. 2.5	YES	NO
Charges for Balance inquiry at MNET ATM	Rs. 2.5	YES	NO




Charges for Cash Withdrawal at KMBLATM	Free	NA	NO
Charges for Cash Withdrawal at 1-Link/MNET ATM	Rs. 18.75	NO	NO
Biometric ATM NADRA Verification Charges	Rs. 15	YES	NO
Charges for Internal Fund Transfer (KMBL to KMBL) at ATM	Free	NA	NO
Optional Receipt Printing for ATM Cash withdrawal & Balance Inquiry (off-net)	Rs. 2.5 (including FED)	YES	NO
Charges for Interbank Funds Transfer (IBFT) at ATM	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	NO
Charges for Internal Fund Transfer (KMBL to KMBL) via Call Center	Free	NA	NO
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	NO
Charges for Utility Bills Payment at ATM	Rs. 5 (per bill)	NA	NO
<b>Internet &amp; Mobile Banking</b>			
Registration Fee	Free	NA	NO
Annual Subscription Fee	Free	NA	NO
Charges for Internal Fund Transfer (KMBL to KMBL)	Free	NA	NO
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	NO
RAAST based fund transfer (OTC/Internet/Mobile banking)	Free	NA	YES

### Schedule of Charges 1st July to 31st Dec, 2022

#### Branchless Banking

Type of Transaction/Service	Rate of Charge	FED (YES/NO)	Changes
<b>Cash In (Offline Batch Mode)</b>			
Charges for Cash Deposit at OMNI Agents	1.30% (inclusive of FED) of the transaction amount		NO
Charges for Cash Deposit at Jazz Cash Agents	1.20% (inclusive of FED) of the transaction amount	YES - on KB Income	NO
Charges for Cash Deposit at PayMax Agents	1.10% (inclusive of FED) of the transaction amount	NO - on reimbursement	NO
Charges for Cash Deposit at Easy Paisa Agents	1.30% (inclusive of FED) of the transaction amount		NO
<b>Loan Disbursement of Service Centres through Agents (Branchless Channel)</b>			
Loans up to Rs. 50,000	0.90% (inclusive of FED) of disbursement amount (charges will be borne by the Bank)	YES - on KB Income NO - on reimbursement	NO
<b>Cash In - Real time (Online Mode)</b>			
Cash In at Omni Agents	Slab wise**		NO
Cash In at Jazz Cash Agents	1.50% (inclusive of FED) of the transaction amount	YES - on KB Income	NO
Cash In at Easy Paisa Agents	1.50% (inclusive of FED) of the transaction amount	NO - on reimbursement	NO
Cash In at PayMax Agents	Slab wise***		NO
<b>Cash Out - Real time (Online Mode)</b>			
Cash Out at Omni Agents	Slab wise****		NO
Cash Out at Jazz Cash Agents	2% (inclusive of FED) of the transaction amount	YES - on KB Income	NO
Cash Out at Easy Paisa Agents	2% (inclusive of FED) of the transaction amount	NO - on reimbursement	NO
Cash Out at PayMax Agents	Slab wise*****		NO
<b>Cash In Charges (Inclusive of FED)</b>			
<b>**Cash In Charges OMNI</b>			
Min. and Max. Amount			NO
Rs. 100-4,000	Rs. 15 per transaction		NO
Rs. 4,001-10,000	1% of the deposit amount (inclusive of taxes)	YES - on KB Income	NO
Rs. 10,001-25,000	0.90% of the deposit amount (inclusive of taxes)	NO - on reimbursement	NO
Rs. 25,001-50,000	0.80% of the deposit amount (inclusive of taxes)		NO
<b>***Cash In Charges PayMax</b>			
Min. and Max. Amount			NO
Rs. 100-2,500	Rs. 25 per transaction		NO
Rs. 2,501-4,000	Rs. 45 per transaction	YES - on KB Income	NO
Rs. 4,001-10,000	1.30% of the deposit amount	NO - on reimbursement	NO
Rs. 10,001-25,000	1.30% of the deposit amount		NO
Rs. 25,001-50,000+	1.30% of the deposit amount		NO
<b>Cash Out Charges (Inclusive of FED)</b>			
<b>****Cash out Charges OMNI</b>			
Min. and Max. Amount			NO
Rs. 100-4,000	Rs. 40 per transaction		NO
Rs. 4,001-10,000	1.70% of the withdrawal amount	YES - on KB Income	NO
Rs. 10,001-25,000	1.30% of the withdrawal amount	NO - on reimbursement	NO
Rs. 25,001-50,000	1% of the withdrawal amount		NO
<b>*****Cash Out Charges PayMax</b>			
Min. and Max. Amount			NO
Rs. 100-1,000	Rs. 20 per transaction		NO
Rs. 1,000-2,500	Rs. 30 per transaction		NO
Rs. 2,501-4,000	Rs. 45 per transaction	YES - on KB Income	NO
Rs. 4,001-6,000	Rs. 55 per transaction	NO - on reimbursement	NO
Rs. 6,001-10,000	1.30% of the withdrawal amount		NO
Rs. 10,001-25,000	1.30% of the withdrawal amount		NO
Rs. 25,001-50,000+	1.30% of the withdrawal amount		NO
<b>Utility Bills Payment</b>			
At Counter Through Cash	Free	NA	NO
At Counter Through Account	Free	NA	NO
<b>SMS Alerts Subscription (for A/C transactions only)</b>			
Monthly Subscription	Rs. 50	YES	NO
Annual Subscription	Rs. 500	YES	NO
Charges of Account ID Card Re-issuance	Free	NA	NO
Charges of Duplicate Statement	Rs. 35 per statement (inclusive of FED)	YES	NO
Charges of Standing Instructions	Rs. 150 per instruction	YES	NO
Charges of Issuance of Account Balance Certificate/Maintenance Certificate	Rs. 50 per certificate (at parent branch)	YES	NO

Loan Repayment through 1811			
For Transaction up to Rs. 10,000	Rs. 20 per transaction (inclusive of FED)	YES	NO
For Transaction of Rs. 10,000 - Rs. 250,000	Rs. 60 per transaction (inclusive of FED)	YES	NO
For Transaction of Rs. 250,000 - Rs. 1,000,000	Rs. 100 per transaction (inclusive of FED)	YES	NO
For Transaction greater than Rs. 1,000,000	Rs. 200 per transaction (inclusive of FED)	YES	NO



### Schedule of Charges 1st July to 31st Dec, 2022

#### Charges of Early Encashment of Term Deposit Certificate\*

Khushhali Aamdani Certificate		Khushhali Izafa Certificate	
Tenure	Encashment Rate	Tenure	Encashment Rate
< 3 months	7.00%	< 6 months	7.00%
≥ 3 months	7.25%	≥ 6 months	7.25%
≥ 6 months	8.75%	≥ 12 months	9.00%
≥ 12 months	9.50%	≥ 18 months	9.50%
≥ 18 months	10.00%	≥ 24 months	9.75%
≥ 24 months	10.50%		

\*Individual customers only.

\*In case of early maturity of Term Deposit by the institutions, minimum saving rate will be applicable.

\*Booking or pre-encashment rates (as mentioned above) whichever is less will be applicable for pre-encashment

Type of Transaction/Service	Rate of Charge	FED (YES/NO)	Changes
Reactivation Charges on Dormant Account	Nil		NO
Collateral Liquidation Charges (for collateral value more than Rs. 100,000)	1% of the Collateral value or 2,000 (whichever is greater)	YES	NO
Repossession Charges for Moveable Collateral (auto, agri. implements, etc.)	1% of the Collateral value or 5,000 (whichever is greater)	YES	NO
Photocopy of:			
Photocopy of Paid Cheque (up to 1 year)	Rs. 100	YES	NO
Photocopy of Paid Cheque (greater than 1 and up to 10 years)	Rs. 200	YES	NO
Mailing charges (postage, courier, fax)	Free		NO
Confirmation of Balance to Third Party (Auditor)	Free		NO
Real Time Gross Settlement*			
	For Outflows More than 1 Million		
MT	Timing		
103	9AM to 2PM	Free	YES
103	2PM to 3:30PM	Free	YES
103	3:30PM to 4:30PM	Free	YES
	For Outflows Less than 1 Million		
102	9AM to 4:30PM	Free	YES

\*Minimum transaction amount from RTGS will be Rs. 100,000.

Product	Rate of Charge	FED (YES/NO)	Changes
Sehat Khushhali (per policy)	Rs. 490, Rs. 750, Rs. 990 & Rs. 3000 (as per product)	NO	NO
Sehat Khushhali Plus (per policy)	Rs. 500 and Rs. 1000 (as per product)	NO	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, counter cheque, cheque return charges for Islamabad and AIK.

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 loan borrowed divided by 365 days x no. of days loan is outstanding.

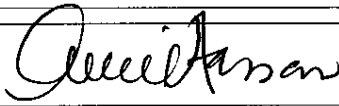
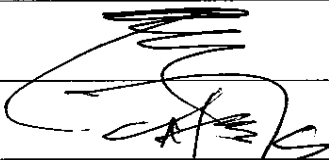
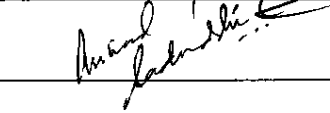
There are no charges for transaction alerts through SMS and email (where email IDs are available) for all digital transactions including but not limited to ATM, POS, and internet banking transactions.

Deposit Accounts belonging to Students, 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 to the goldsmith directly by the customer). Where charges are above 1000, head distribution's approval will be required.

The Bank management reserves the right to waive any or all charges.

Group Head Business - Amina Hassan	
Group Head Finance & CFO - Saleem Akhtar Bhatti	
Head of Distribution & Retail Banking - Muhammad Aftab Alam	
Head of Products - Arshad Ali	