



Schedule of Charges 1st January to 30th June, 2023

Assets

Type of Transaction/Service	Rate of Charge	FED (YES/NO)	Changes
Khushhali Cash Sahulat (Individual Lending)			
Service Charges - For loans equal to or greater than Rs. 25,000 up to 350,000 (against Gold for Agri & Livestock)	32% APR		YES
Service Charges - For loans equal to or greater than Rs. 25,000 up to 350,000 (against Gold for Enterprise & Gen. Purpose)	33% APR		YES
Khushhali Livestock Loan (Individual Lending)			
Service Charges - For loans equal to or greater than Rs. 25,000 up to 350,000	37% APR		YES
Khushhali Qarza (Individual Lending)			
Service Charges - For loans equal to or greater than Rs. 25,000 up to 350,000 (against secured Agri & Enterprise lending)	32% APR		YES
Service Charges - For loans equal to or greater than Rs. 25,000 up to 350,000 (against unsecured Agri & Enterprise lending)	36% APR		YES
Khushhali Pasbaan Loan (Individual Lending)			
Service Charges - For loans equal to or greater than Rs. 25,000 up to 350,000 (Pension A/C opened & operated at KMBL)	32% 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 channel)	36% APR		YES
Service Charges - For loans equal to or greater than Rs. 25,000 up to 350,000 (Salary A/C opened & operated at KMBL)	32% 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)	36% APR		YES
Khushhali Apna Makaan (Individual Lending)			
Service Charges - For loans up to Rs. 350,000	32% APR		YES
Service Charges - For loans equal to or greater than Rs. 350,001 up to 1,000,000	30% APR		YES
Service Charges - For loans equal to or greater than Rs. 1,000,001 up to 3,000,000	28% APR		YES
Khushhali Apna Makaan (Government Low Cost Housing Scheme)			
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 calculated on annual basis)	KIBOR+7% APR		NO
Processing Fee	0.5% or PKR 3,000 whichever is higher		NO
Early Payment Fee	Not Applicable		NO
Khushhali Zamindar Loan (Individual Lending)			
Service Charges - For loans equal to or greater than Rs. 350,001 up to 2,000,000	30% APR		YES
Service Charges - For loans equal to or greater than Rs. 2,000,001 up to 3,000,000	28% APR		YES
Khushhali Amdani Loan (Individual Lending)			
Service Charges - For loans equal to or greater than Rs. 350,001 up to 1,000,000	32% APR		YES
Khushhali Sona (Individual Lending)			
Service Charges - For loans equal to or greater than Rs. 350,001 up to 3,000,000 (against Gold for Agri & Livestock)	31% APR		YES
Service Charges - For loans equal to or greater than Rs. 350,001 up to 3,000,000 (against Gold for Enterprise)	32% APR		YES
Khushhali Sarmaya (Individual Lending)			
Service Charges - For loans equal to or greater than Rs. 350,001 up to 1,000,000	34% APR		NO
Sarsabz Karobar (VCF)			
Service Charges (For all existing VCFs except Honda Atlas/United Auto Industries)	27% APR		NO
Service Charges for VCF with Honda Atlas/United Auto Industries	18% APR		NO
Khushhali Easy Cash (RF & TF Facility)			
Service Charges (For RF)	25% APR		NO
Loan/Facility Processing Fee (for Running Finance)	Rs. 1500	YES	
Annual Renewal Charges	Not Applicable		
Early Facility Settlement/Closure Charges	Not Applicable		
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	
Service Charges (For TF - against National Saving Certificate)	22% APR		YES
Service Charges (For TF - against KMBL Term Deposit Certificate)	20% APR		YES
Khushhali Karobar-SME Banking			
Khushhali Karobari Term and Running Finance			
Service Charges (Secured)	23% APR		YES
Service Charges (Semi-Secured)	27% APR		YES
Service Charges (Clean Lending)	30% APR		YES
Khushhali Karobari Aghaz			
Service Charges (Secured)	22% APR		YES
Processing Fee for Karobari Term/Running Finance & Karobari Aghaz			
Processing Fees for Loans upto Rs 1 million	Rs 6,000	YES	
Processing Fees for Loans between >Rs 1 million to <= 2 million	Rs 8,000	YES	
Processing Fees for Loans > Rs. 2 million	Rs 10,000	YES	
Karobari Term & Running finance & Karobari Aghaz late payment penalty charge (Applicable on lapse of 30 DPD)	500	YES	
Khushhali Cash Sahulat Plus (Individual Lending)			
Service Charges - For loans equal to or greater than Rs. 150,001 up to 500,000 (against Agricultural Passbook)	31% APR		YES
Service Charges - For loans equal to or greater than Rs. 500,001 up to 2,000,000 (against Agricultural Passbook)	30% APR		YES
Khushhali Qarza (Group Lending)			
Service Charges	36% APR		NO
Khushhali Qarza Plus (Individual Lending)			
Service Charges	34% APR		NO
Early Loan Settlement Charges (for all individual loans in General Loan category if the loan	Rs. 1000	YES	
Early Loan Settlement Charges for ME, Housing, Khushhali Cash Sahulat Plus and loans >	Rs 2,000	YES	
Early Loan Settlement Charges for Khushhali Pasbaan Loan & Khushhali Amdani Loan	3% of the Outstanding PA Balance		
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	
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	
Charges for Restructuring of Loans	Rs. 4,000	YES	
Loan Processing Fee (except for Khushhali Easy Cash (Running Finance), Karobar Term/Running Finance, Khushhali Karobar Aghaz & Khushhali Apna Makaan (Government Low Cost Housing Scheme))			
Loans up to Rs. 30,000	Rs. 1,600	YES	
Loans Rs. 30,001 - 50,000	Rs. 2,000	YES	
Loans Rs. 50,001 - 100,000	Rs. 2,300	YES	
Loans Rs. 100,001 - Rs. 150,000	Rs. 2,600	YES	
Loans Rs. 150,001 - Rs. 300,000	Rs. 3,200	YES	
Loans Rs. 300,001 - Rs. 500,000	Rs. 4,600	YES	
Loans Rs. 500,001 - Rs. 1,000,000	Rs. 6,000 or 1% of the approved loan value (whichever is higher)	YES	
Loans Rs. 1,000,001 - Rs. 3,000,000	Rs. 10,000 or 0.5% 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 Processing fee VCF with Honda Atlas only	Rs. 1,500	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)	Rs. 500 (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	Rs. 1000 (All Government taxes applicable)		
Tagging Charges for Animals (applicable for SBP's LISB Scheme only)	Nil		
Crop Insurance Charges (five major crops as per SBP's CLIS guidelines)	Nil		
CIR Report Verification Charges	Nil		
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			
Rent per annum - Locker size (Small)	Rs. 3,000	YES	
Rent per annum - Locker size (Medium)	Rs. 5,000	YES	
Rent per annum - Locker size (Large)	Rs. 7,000	YES	
Locker Breaking Charges	Rs. 6,000	YES	
Account Closing Charges (nil for Asaan, Mehfooz, Sahulat & Muhafiz Accounts)	Rs. 100	YES	
Cheque Book Issuance			
5 leaves	Rs. 10 per leaf	YES	
10 leaves	Rs. 9 per leaf	YES	
25 leaves & above	Rs. 6 per leaf	YES	
Issuance of Counter Cheque			
For Borrowers Only	Rs.200 per instrument	YES	
Charges for OTC via Biometric			
For Borrowers and Non-borrowers	Rs.150 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	NO	
Stop Payment Charges			
Cheque/Banker's Cheque	Rs. 100 per instrument	YES	
Cheque Book/Series	Rs. 250 per instruction	YES	
Fall-below Fee (for not maintaining monthly minimum balance)	Rs. 40 per month	YES	
Clearing Charges (inward & outward clearing)	Free	NA	
Outward Clearing (same day)	Rs.300 per instrument	YES	
Outward Bill for Collection (OBC) Charges	Rs. 100 per instrument or other bank charges (whichever is higher)	YES	
Cheque Return Charges (applicable in case of insufficient funds only)			
Local Outward Clearing	Rs.100 per instrument	YES	
Inward Clearing	Rs.250 per instrument	YES	
OTC	Nil	NO	
OBC	Rs.300 per instrument	YES	
Issuance of Banker's Cheque*			
Through Account	Rs.200 per instrument	YES	
Against Cash - Instrument up to Rs. 100,000	Rs.250 per instrument	YES	
*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		YES	
Issuance of Call Deposit Receipt (CDR)	Rs. 200 per instrument	YES	
Call Deposit Cancellation Charges	Rs. 100 per instrument	YES	
Cancellation of Payment Order/Demand Draft/Banker's Cheque	Rs. 100 per instrument	YES	
Issuance of Duplicate Pay Order/Demand Draft/Banker's Cheque	Rs. 100 per instrument	YES	
Revalidation of Demand Draft/Pay Order/Banker's Cheque	Rs. 100 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	NO	
Online Cash Withdrawal (over Rs. 25,000)	0.05% of the transaction amount or Rs. 50 (whichever is higher)	YES	
Online Cash Deposit	Free		
KMBL A/C to A/C fund transfer (over Rs. 25,000) OTC	Free	YES	
Khushhali ATM Debit Card (PAYPAK)			
Silver Card			
Issuance Fee (Nil for Muhafiz)	Rs. 600 per card	YES	
Issuance Fee for Supplementary Card	Rs. 600 per card	YES	
Annual Fee (Nil for Muhafiz)	Rs. 300 per card	YES	
Replacement Fee	Rs. 300 per card	YES	

Gold Card			
Issuance Fee(Nil for Muhafiz)	Rs. 800 per card	YES	
Issuance Fee for Supplementary Card	Rs. 800 per card	YES	
Annual Fee(Nil for Muhafiz)	Rs. 400 per card	YES	
Replacement Fee	Rs. 400 per card	YES	
Charges for Balance Inquiry at KMBL ATM	Free	NA	
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	
Charges for Internal Fund Transfer (KMBL to KMBL) at ATM	Free	NA	
Optional Receipt Printing for ATM Cash withdrawal & Balance Inquiry (off-net)	Rs. 2.5 (including FED)	YES	
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	
Charges for Internal Fund Transfer (KMBL to KMBL) via Call Center	Free	NA	
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	
			
Schedule of Charges 1st January to 30th June, 2023			
Branchless Banking			
Type of Transaction/Service	Rate of Charge	FED (YES/NO)	Charges
Cash In (Offline Batch Mode)			
Charges for Cash Deposit at OMNI Agents	1.30% (inclusive of FED) of the transaction amount	YES - on KB Income NO - on reimbursement	
Charges for Cash Deposit at Jazz Cash Agents	1.20% (inclusive of FED) of the transaction amount		
Charges for Cash Deposit at PayMax Agents	1.10% (inclusive of FED) of the transaction amount		
Charges for Cash Deposit at Easy Paisa Agents	1.30% (inclusive of FED) of the transaction amount		
Loan Disbursement of Service Centres through Agents (Branchless Channel)			
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	
Cash In - Real time (Online Mode)			
Cash In at Omni Agents	Slab wise**	YES - on KB Income NO - on reimbursement	
Cash In at Jazz Cash Agents	1.50% (inclusive of FED) of the transaction amount		
Cash In at Easy Paisa Agents	1.50% (inclusive of FED) of the transaction amount		
Cash In at PayMax Agents	Slab wise***		
Cash Out - Real time (Online Mode)			
Cash Out at Omni Agents	Slab wise****	YES - on KB Income NO - on reimbursement	
Cash Out at Jazz Cash Agents	2% (inclusive of FED) of the transaction amount		
Cash Out at Easy Paisa Agents	2% (inclusive of FED) of the transaction amount		
Cash Out at PayMax Agents	Slab wise*****		
Cash In Charges (Inclusive of FED)			
**Cash In Charges OMNI			
Min. and Max. Amount		YES - on KB Income NO - on reimbursement	
Rs. 100-4,000	Rs. 15 per transaction		
Rs. 4,001-10,000	1% of the deposit amount (inclusive of taxes)		
Rs. 10,001-25,000	0.90% of the deposit amount (inclusive of taxes)		
Rs. 25,001-50,000	0.80% of the deposit amount (inclusive of taxes)		
***Cash In Charges PayMax			
Min. and Max. Amount		YES - on KB Income NO - on reimbursement	
Rs. 100-2,500	Rs. 25 per transaction		
Rs. 2,501-4,000	Rs. 45 per transaction		
Rs. 4,001-10,000	1.30% of the deposit amount		
Rs. 10,001-25,000	1.30% of the deposit amount		
Rs. 25,001-50,000+	1.30% of the deposit amount		
Cash Out Charges (Inclusive of FED)			
****Cash out Charges OMNI			
Min. and Max. Amount		YES - on KB Income NO - on reimbursement	
Rs. 100-4,000	Rs. 40 per transaction		
Rs. 4,001-10,000	1.70% of the withdrawal amount		
Rs. 10,001-25,000	1.30% of the withdrawal amount		
Rs. 25,001-50,000	1% of the withdrawal amount		
*****Cash Out Charges PayMax			
Min. and Max. Amount		YES - on KB Income NO - on reimbursement	
Rs. 100-1,000	Rs. 20 per transaction		
Rs. 1,000-2,500	Rs. 30 per transaction		
Rs. 2,501-4,000	Rs. 45 per transaction		
Rs. 4,001-6,000	Rs. 55 per transaction		
Rs. 6,001-10,000	1.30% of the withdrawal amount		
Rs. 10,001-25,000	1.30% of the withdrawal amount		
Rs. 25,001-50,000+	1.30% of the withdrawal 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. 50	YES	
Annual Subscription	Rs. 500	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	



Schedule of Charges 1st January to 30th June, 2023
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)	Charges
Reactivation Charges on Dormant Account	Nil		
Collateral Liquidation Charges (for collateral value more than Rs. 100,000)	1% 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	
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 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	

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

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.
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
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
Deposit Accounts belonging to Students, Mustahiqeen of Zakat, Employees of Government/Semi Government institutions for salary and pension including widows/children of deceased
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.

Head of Products - Arshad Ali	
Head Liability and ADC Sales - Kashif Ahmed Khan	
Head of Distribution & Retail Banking - Muhammad Aftab Alam	
Chief Risk Officer - Syed Ali Imran Bokhari	
Group Head Finance & CFO - Saleem Akhtar Bhatti	
President & Chief Executive Officer - Muhammad Ghalib Nishtar	