

Schedule of Charge	s 1st January to 30th June, 202	23	
	Assets		
Type of Transaction/Service	Rate of Charge	FED (YES/NO)	Changes
Khushhali Cash Sahulat (Individual Lendin	g)	<del> </del>	
ervice Charges - For loans equal to or greater than Rs. 25,000 up to 350,000 (against Gold or Agri & Livestock)	32% APR		YES
ervice Charges - For loans equal to or greater than Rs. 25,000 up to 350,000 (against Gold	33% APR		YES
or Enterprise & Gen. Purpose)	<del> </del>	<del>                                     </del>	
Khushhali Livestock Loan (Individual Lendir Service Charges - For loans equal to or greater than Rs. 25,000 up to 350,000	7g)	<del>                                     </del>	YES
Khushhali Qarza (Individual Lending)			
Service Charges - For loans equal to or greater than Rs. 25,000 up to 350,000 (against	32% APR		YE5
secured Agri & Enterprise lending) Service Charges - For loans equal to or greater than Rs. 25,000 up to 350,000 (against	25% 400	<u> </u>	YES
Insecured Agri & Enterprise lending)	36% APR	<u> </u>	
Khushhali Pasbaan Loan (Individual Lendin iervice Charges - For loans equal to or greater than Rs. 25,000 up to 350,000 (Pension A/C		<del> </del>	
pervice Charges - For loans equal to or greater than his. 23,000 up to 330,000 (Ferision A/C)	32% APR		YES
Service Charges - For loans equal to or greater than Rs. 25,000 up to 350,000 (Pension A/C	36% APR		YES
pened & operated outside KMBL's channel) ervice Charges - For loans equal to or greater than Rs. 25,000 up to 350,000 (Salary A/C		<del> </del>	VEE
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	36% APR		YES
ppened & operated outside KMBL's channel)  Khushhali Apna Makaan (Individual Lendir	ngl		
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 YES
Service Charges - For loans equal to or greater than Rs. 1,000,001 up to 3,000,000  Khushhali Apna Makaan (Government Low Cost Hou	28% APR	<del></del>	163
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  Not Applicable	<del>                                     </del>	NO NO
Early Payment Fee Khushhali Zamindar Loan (Individual Lendi			
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 Lendir		<del></del>	YES
Service Charges - For loans equal to or greater than Rs. 350,001 up to 1,000,000  Khushhali Sona (Individual Lending)	32% APR		
Service Charges - For loans equal to or greater than Rs. 350,001 up to 3,000,000 (against	31% APR		YES
Gold for Agri & Livestock)	31% AFR		
Service Charges - For loans equal to or greater than Rs. 350,001 up to 3,000,000 (against	32% APR		YES
Gold for Enterprise)  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)	770/ 4 70		NO NO
Service Charges (For all existing VCFs except Honda Atlas/United Auto Industries)	27% APR 18% APR	<del>                                       </del>	NO
Service Charges for VCF with Honda Atlas/United Auto Industries  Khushhali Easy Cash (RF &TF Facility)			
Service Charges (For RF)	Z5% APR		NO
Loan/Facility Processing Fee (for Running Finance)	Rs. 1500	YES	
Annual Renewal Charges	Not Applicable  Not Applicable		<del></del>
Early Facility Settlement/Closure Charges  Monthly Late Payment Penalty Charges (in case of Khushhali Easy Cash (RF) late payment	noc Appressio		
penalty will be applicable if the monthly payment is delayed by more than 10 days after the	Rs. 100	YES	
due date)	22% APR		YES
Service Charges (For TF - against National Saving Certificate)  Service Charges (For TF - against KMBL Term Deposit Certificate)	22% APR 20% APR		YES
Khushhali Karobar-SME Banking			
Khushhali Karobari Term and Running Fina		<del></del>	YES
Service Charges (Secured)	23% APR 27% APR		YES
Service Charges (Semi- Secured) Service Charges (Clean Lending)	30% APR		YES
Khushhali Karobari Aghaz			
Service Charges (Secured)	22% APR	<del> </del>	YES
Processing Fee for Karobari Term/Running Finance & Karobari Aghaz	Rs 6,000	YES	
Processing Fees for Loans upto Rs 1 million  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	500	YES	
on lapse of 30 DPD)  Khushhali Cash Sahulat Plus (Individual Len	ading)		·
Service Charges - For loans equal to or greater than Rs. 150,001 up to 500,000 (against	- <del></del>		YE5
Agricultural Passbook)	31% APR	<del>-</del>	120
Service Charges - For loans equal or to greater than Rs. 500,001 up to 2,000,000 (against	30% APR		YES
Agricultural Passbook) Khushhali Qarza (Group Lending)			
Service Charges	36% APR		NO
Khushhali Qarza Plus (Individual Lendin		<del> </del>	NO .
Service Charges	34% APR Rs. 1000	YES	
Early Loan Settlement Charges (for all individual loans in General Loan category if the loan  Early Loan Settlement Charges for ME, Housing, Khushhali Cash Sahulat Plus and loans >	Rs 2,000	YES	
bury com semesticine energes for met mounty massing cost services	3% of the Outstanding PA Balance		ļ
Early Loan Settlement Charges for Khushhali Pasbaan Loan & Khushhali Amdani Loan			
Early Loan Settlement Charges for Khushhali Pasbaan Loan & Khushhali Amdani Loan Monthly Late Payment Penalty Charges (in case of Khushhali Easy Cash [RF] late payment	D- 100	VEC	
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	Rs. 100	YES	
Monthly Late Payment Penalty Charges (in case of Khushhali Easy Cash [RF] late payment	Rs. 100 Rs. 2,000	YES YES	

ns Rs. 1,000,001 – Rs. 3,000,000  Rs 10,6  n Roll Over Charges (for selected products)  n Processing fee VCF with Honda Atlas only	Rs. 2,000 Rs. 4,000  Rs. 1,600 Rs. 2,000 Rs. 2,000 Rs. 2,300 Rs. 2,600 Rs. 3,200 Rs. 4,600 Rs. 2,500 Rs. 2,500 Rs. 2,500 Rs. 2,500 Rs. 3,000 Rs. 5,000 Rs. 5,000 Rs. 5,000 Rs. 5,000 Rs. 5,000 Rs. 1,000 (All Government taxes applicable)	YES	
rges for Restructuring of Loans n Processing Fee (except for Khushhali Easy Cash (Running Finance), Karobari m/Running Finance, Khushhali Karobari Aghaz & Khushhali Apna Makaan wernment Low Cost Housing Scheme)) ns up to Rs. 30,000 ns Rs. 30,000 ns Rs. 30,000 ns Rs. 50,001 - 100,000 ns Rs. 10,001 - Rs. 150,000 nn Rs. 150,001 - Rs. 300,000 n Rs. 150,001 - Rs. 300,000 n Rs. 500,001 - Rs. 1,000,000 Rs. 300,001 - Rs. 3,000,000 ns Rs. 500,001 - Rs. 3,000,000 ns Rs. 500,001 - Rs. 3,000,000 Rs. 500,001 - Rs. 3,000,000 ns Rs. 1,000,001 - Rs. 3,000,000 Rs. 500,001 - Rs. 3,000,000 ns Rs. 500,001 - Rs. 500,000 ns Rs. 500,001 ns Rs. 500,000 ns Rs. 500,001 ns Rs. 500,000 ns Rs	Rs. 4,000  Rs. 2,000  Rs. 2,000  Rs. 2,500  Rs. 2,600  Rs. 3,200  Rs. 4,600  Output (whichever is higher)  Rs. 4,600  As per above loan processing applicable slabs  Rs. 1,500  Output (Soldsmith.**  Rs. 2,000 to 2,500  Rs. 3,000  Rs. 3,000  Rs. 500 (All Government taxes applicable)	YES  YES  YES  YES  YES  YES  YES  YES	
n Processing Fee (except for Khushhali Easy Cash (Running Finance), Karobari m/Running Finance, Khushhali Karobari Aghaz & Khushhali Apna Makaan vernment Low Cost Housing Scheme)) ns up to Rs. 30,000 ns Rs. 30,001 - 50,000 ns Rs. 50,001 - 100,000 ns Rs. 50,001 - 183, 100,000 ns Rs. 150,001 - 83, 300,000 ns Rs. 150,001 - 83, 300,000 ns Rs. 300,001 - 83, 300,000 ns Rs. 500,001 - Rs. 1,000,000 ns Rs. 500,001 - Rs. 3,000,000 ns Rs. 500,001 - Rs. 3,000,000 ns Rs. 1,000,001 - Rs. 3,000,000 ns Rs. 500,001 - Rs. 500,000 ns Rs. 500,001 ns Rs. 500,001 - Rs. 500,000 ns Rs. 500,001 ns Rs. 500,000 ns Rs. 500,001 ns Rs. 500,001 ns Rs. 500,001 ns Rs. 500,001 ns	Rs. 1,600 Rs. 2,000 Rs. 2,300 Rs. 2,600 Rs. 3,200 Rs. 4,600 Rs. 3,200 Rs. 4,600 Rs. 4,600 Rs. 3,200 Rs. 4,600 Rs. 5,500 Rs. 5,	YES	
m/Running Finance, Khushhali Karobari Aghaz & Khushhali Apna Makaan vernment Low Cost Housing Scheme)) ns Rs. 30,000 ns Rs. 30,000 ns Rs. 50,001 - 50,000 ns Rs. 100,001 - Rs. 100,000 ns Rs. 100,001 - Rs. 300,000 nn Rs. 150,001 - Rs. 300,000 nn Rs. 500,001 - Rs. 500,000 nn Rs. 500,001 - Rs. 1,000,000 Rs. 6, 10,000 nn Rs. 10,000 - Rs. 1,000,000 Rs. 6, 10,000 nn Rs. 10,000 - Rs. 1,000,000 Rs. 6, 10,000 nn Rs. 10,000 - Rs. 1,000,000 Rs. 6, 10,000 nn Roll Over Charges (for selected products) nn Processing fee VCF with Honda Atlas only d Valuation Charges (To be paid to the Jawyer directly by the customer) fection Certificate (To be paid to the Jawyer directly by the customer) fection Certificate (To be paid to the Jawyer directly by the customer) fection Certificate (To be paid to the Jawyer directly by the customer) vice charges for Fard Issuance from customer (Free as per GoPB notified rates) vice charges for the entry of lien mutation for Arr-Rehan from customer along with er applicable taxes and charges at actual as per challan ging Charges for Animals (applicable for SBP's LISB Scheme only)	Rs. 2,000 Rs. 2,300 Rs. 2,600 Rs. 3,200 Rs. 4,600 Rs. 3,200 Rs. 4,600 Rs. 3,000 Rs. 4,600 Rs. 4,500 Rs. 4,500 Rs. 4,500 Rs. 4,500 Rs. 5,000	YES	
vernment Low Cost Housing Scheme))  ns up to Rs. 30,000  ns Rs. 30,0001 - 50,000  ns Rs. 50,001 - 100,000  ns Rs. 100,001 - Rs. 150,000  ns Rs. 100,001 - Rs. 300,000  ns Rs. 100,001 - Rs. 500,000  n Rs. 500,001 - Rs. 1,000,000  Rs. 500,001 - Rs. 1,000,000  Rs. 6,  ns Rs. 1,000,001 - Rs. 1,000,000  Rs. 6,  ns Rs. 1,000,001 - Rs. 3,000,000  Rs. 6,  ns Rs. 1,000,001 - Rs. 1,000,000  Rs. 6,  ns Rs. 1,000,000  Rs. 6,	Rs. 2,000 Rs. 2,300 Rs. 2,600 Rs. 3,200 Rs. 4,600 Rs. 3,200 Rs. 4,600 Rs. 3,000 Rs. 4,600 Rs. 4,500 Rs. 4,500 Rs. 4,500 Rs. 4,500 Rs. 5,000	YES	
ns up to Rs. 30,000 ns Rs. 30,000 - 50,000 ns Rs. 50,001 - 50,000 ns Rs. 500,001 - Rs. 150,000 ns Rs. 100,001 - Rs. 150,000 ns Rs. 100,001 - Rs. 300,000 n Rs. 500,001 - Rs. 500,000 n Rs. 500,001 - Rs. 1,000,000 Rs. 500,001 - Rs. 1,000,000 Rs. 6, ns Rs. 1,000,001 - Rs. 3,000,000 ns Rs. 1,000,001 - Rs. 3,000,000 ns Rs. 1,000,001 - Rs. 3,000,000 Rs. 6, ns Rs. 1,000,001 - Rs. 3,000,000 ns Rs. 1,000,001 - Rs. 3,000,000 Rs. 6, ns Rs. 1,000,001 - Rs. 3,000,000 ns Rs. 1,000,001 - Rs. 3,000,000 Rs. 6, ns Rs. 1,000,001 - Rs. 3,000,000 ns Rs. 1,000,001 - Rs. 3,000,000 Rs. 6, ns Rs. 1,000,001 - Rs. 1,000,000 Rs. 6, ns Rs. 1,000,001 Rs. 1,000,001 - Rs. 1,000,000 Rs. 1,000,001 Rs. 1,000,001 Rs. 1,000,001 Rs. 1,000,001 Rs. 1,000,00	Rs. 2,000 Rs. 2,300 Rs. 2,600 Rs. 3,200 Rs. 4,600 Rs. 3,200 Rs. 4,600 Rs. 3,000 Rs. 4,600 Rs. 4,500 Rs. 4,500 Rs. 4,500 Rs. 4,500 Rs. 5,000	YES	
ns Rs. 30,001 - 50,000 ns Rs. 50,001 - 100,000 ns Rs. 50,001 - 18, 150,000 ns Rs. 150,001 - Rs. 300,000 ns Rs. 150,001 - Rs. 300,000 ns Rs. 300,001 - Rs. 500,000 ns Rs. 500,001 - Rs. 1,000,000 Rs. 500,001 - Rs. 1,000,000 ns Rs. 1,000,001 - Rs. 3,000,000 ns Rs. 500,001 - Rs. 1800,000 ns Rs. 500,000 ns Rs. 500,001 - Rs. 1800,000 ns Rs. 500,000 n	Rs. 2,000 Rs. 2,300 Rs. 2,600 Rs. 3,200 Rs. 4,600 Rs. 3,200 Rs. 4,600 Rs. 3,000 Rs. 4,600 Rs. 4,500 Rs. 4,500 Rs. 4,500 Rs. 4,500 Rs. 5,000	YES	
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ns Rs. 100,001 - Rs. 150,000 n Rs. 150,001 - Rs. 300,000 n Rs. 150,001 - Rs. 500,000 n Rs. 500,001 - Rs. 500,000 n Rs. 500,001 - Rs. 500,000 Rs. 500,001 - Rs. 1,000,000 Rs. 6, ns Rs. 1,000,001 - Rs. 3,000,000 ns Rs. 10,000,001 - Rs. 3,000,000 Rs. 10,000 n Roll Over Charges (for selected products) n Processing fee VCF with Honda Atlas only d Valuation Charges (To be paid to the goldsmith directly by the customer) all Opinion Letter Fee (To be paid to the lawyer directly by the customer) fection Certificate (To be paid to the lawyer directly by the customer) fection Certificate (To be paid to the lawyer directly by the customer) vice charges for Fard Issuance from customer (Free as per GoPB notified rates) vice charges for the entry of lien mutation for Arr-Rehan from customer along with er applicable taxes and charges at actual as per challan ging Charges for Animals (applicable for SBP's LISB Scheme only)	Rs. 2,600 Rs. 3,200 Rs. 4,600 Rs. 4,600 Rs. 4,600 Rs. 4,600 Rs. 5,600 Rs. 4,600 Rs. 6,600 Rs. 6,600 Rs. 6,600 Rs. 1,500 Rs. 1,500 Rs. 2,000 to 2,500 Rs. 2,000 Rs. 500 (All Government taxes applicable)	YES YES YES YES YES YES YES	
n Rs. 150,001 - Rs. 300,000 n Rs. 300,001 - Rs. 500,000 n Rs. 500,001 - Rs. 5,00,000 n Rs. 500,001 - Rs. 1,000,000 Rs. 6, ns Rs. 1,000,001 - Rs. 3,000,000 n Rs. 10,000,001 - Rs. 3,000,000 n Rs. 10,000,001 - Rs. 3,000,000 Rs. 10,000 n Rs. 10,000,001 - Rs. 3,000,000 Rs. 10,000 n Rs. 10,000,001 - Rs. 3,000,000 Rs. 10,000 n Rs. 10,0	Rs. 3,200 Rs. 4,600  0.000 or 1% of the approved loan value (whichever is higher)  0.000 or 0.5% of the approved loan value (whichever is higher)  As per above loan processing applicable slabs Rs. 1,500  0 to Rs 2000 Subject to Value of Gold, City and availability of quality Goldsmith.*  Rs. 2,000 to 2,500 Rs. 3,000  Rs. 500 (All Government taxes applicable)	YES YES YES YES YES YES YES	
n Rs. 300,001 - Rs. 500,000 n Rs. 500,001 - Rs. 1,000,000 Rs. 6, ns Rs. 1,000,001 - Rs. 3,000,000 n Roll Over Charges (for selected products) n Processing fee VCF with Honda Atlas only d Valuation Charges (To be paid to the goldsmith directly by the customer) al Opinion Letter Fee (To be paid to the lawyer directly by the customer) fection Certificate (To be paid to the lawyer directly by the customer) vice charges for Fard Issuance from customer (Free as per GoPB notified rates) vice charges for the entry of lien mutation for Arr-Rehan from customer along with er applicable taxes and charges at actual as per challan ging Charges for Animals (applicable for SBP's LISB Scheme only)	Rs. 4,600  Rs. 4,600  Of 1% of the approved loan value (whichever is higher)  Of the approved loan value (whichever is higher)  As per above loan processing applicable slabs  Rs. 1,500  Of the sign of the approved loan value of the slabs  Rs. 1,500  Of the sign of the slabs of	YES YES YES YES YES	
n Rs. 500,001 - Rs. 1,000,000  Rs. 6, ns Rs. 1,000,001 - Rs. 3,000,000  Rs. 10,00  n Roll Over Charges (for selected products) n Processing fee VCF with Honda Atlas only  d Valuation Charges (To be paid to the goldsmith directly by the customer) al Opinion Letter Fee (To be paid to the lawyer directly by the customer) fection Certificate (To be paid to the lawyer directly by the customer) vice charges for Fard Issuance from customer (Free as per GoPB notified rates) vice charges for the entry of lien mutation for Arr-Rehan from customer along with er applicable taxes and charges at actual as per challan ging Charges for Animals (applicable for SBP's LISB Scheme only)	,000 or 1% of the approved loan value (whichever is higher)  000 or 0.5% of the approved loan value (whichever is higher)  As per above loan processing applicable slabs  Rs. 1,500  0 to Rs 2000 Subject to Value of Gold, City and availability of quality Goldsmith.*  Rs 2,000 to 2,500  Rs 3,000  Rs 3,000  Rs. 500 (All Government taxes applicable)	YES YES YES	
Rs. b,  Rs. 1,000,001 – Rs. 3,000,000  Rs 10,0	000 or 0.5% of the approved loan value (whichever is higher)  As per above loan processing applicable slabs  Rs. 1,500  0 to Rs 2000 Subject to Value of Gold, City and availability of quality GoldsmRh.*  Rs 2,000 to 2,500  Rs 3,000  Rs 3,000  Rs. 500 (All Government taxes applicable)	YES YES	
n Roll Over Charges (for selected products) n Processing fee VCF with Honda Atlas only d Valuation Charges (To be paid to the goldsmith directly by the customer) al Opinion Letter Fee (To be paid to the lawyer directly by the customer) fection Certificate (To be paid to the lawyer directly by the customer) vice charges for Fard Issuance from customer (Free as per GoPB notified rates) vice charges for the entry of lien mutation for Arr-Rehan from customer along with er applicable taxes and charges at actual as per challan ging Charges for Animals (applicable for SBP's LISB Scheme only)	As per above loan processing applicable slabs Rs. 1,500 0 to Rs 2000 Subject to Value of Gold, City and availability of quality Goldsmith.* Rs 2,000 to 2,500 Rs 3,000 Rs. 500 (All Government taxes applicable)	YES	
n Roll Over Charges (for selected products) n Processing fee VCF with Honda Atlas only d Valuation Charges (To be paid to the goldsmith directly by the customer) al Opinion Letter Fee (To be paid to the lawyer directly by the customer) fection Certificate (To be paid to the lawyer directly by the customer) vice charges for Fard Issuance from customer (Free as per GoPB notified rates) vice charges for the entry of lien mutation for Arr-Rehan from customer along with er applicable taxes and charges at actual as per challan ging Charges for Animals (applicable for SBP's LISB Scheme only)	As per above loan processing applicable slabs Rs. 1,500 0 to Rs 2000 Subject to Value of Gold, City and availability of quality Goldsmith.* Rs 2,000 to 2,500 Rs 3,000 Rs. 500 (All Government taxes applicable)	YES	
n Processing fee VCF with Honda Atlas only  d Valuation Charges (To be paid to the goldsmith directly by the customer)  al Opinion Letter Fee (To be paid to the lawyer directly by the customer) fection Certificate (To be paid to the lawyer directly by the customer) vice charges for Fard Issuance from customer (Free as per GoPB notified rates)  vice charges for the entry of lien mutation for Arr-Rehan from customer along with er applicable taxes and charges at actual as per challan ging Charges for Animals (applicable for SBP's LISB Scheme only)	Rs. 2,500 0 to Rs 2000 Subject to Value of Gold, City and availability of quality Goldsmth.* Rs 2,000 to 2,500 Rs 3,000 Rs. 500 (All Government taxes applicable)		
n Processing fee VCF with Honda Atlas only  d Valuation Charges (To be paid to the goldsmith directly by the customer)  al Opinion Letter Fee (To be paid to the lawyer directly by the customer) fection Certificate (To be paid to the lawyer directly by the customer) vice charges for Fard Issuance from customer (Free as per GoPB notified rates)  vice charges for the entry of lien mutation for Arr-Rehan from customer along with er applicable taxes and charges at actual as per challan ging Charges for Animals (applicable for SBP's LISB Scheme only)	Rs. 2,500 0 to Rs 2000 Subject to Value of Gold, City and availability of quality Goldsmth.* Rs 2,000 to 2,500 Rs 3,000 Rs. 500 (All Government taxes applicable)		
d Valuation Charges (To be paid to the goldsmith directly by the customer)  al Opinion Letter Fee (To be paid to the lawyer directly by the customer) fection Certificate (To be paid to the lawyer directly by the customer) vice charges for Fard Issuance from customer (Free as per GoPB notified rates) vice charges for the entry of lien mutation for Arr-Rehan from customer along with er applicable taxes and charges at actual as per challan ging Charges for Animals (applicable for SBP's LISB Scheme only)	0 to Rs 2000 Subject to Value of Gold, City and availability of quality Goldsmith.*  Rs 2,000 to 2,500  Rs 3,000  Rs 3,000  Rs. 500 (All Government taxes applicable)	7.5	
d Valuation Charges (To be paid to the goldsmith directly by the customer)  al Opinion Letter Fee (To be paid to the lawyer directly by the customer) fection Certificate (To be paid to the lawyer directly by the customer) wice charges for Fard Issuance from customer (Free as per GoPB notified rates) wice charges for the entry of lien mutation for Arr-Rehan from customer along with er applicable taxes and charges at actual as per challan ging Charges for Animals (applicable for SBP's LISB Scheme only)	quality Goldsmith. *  Rs 2,000 to 2,500  Rs 3,000  Rs 5,500 (Alf Government taxes applicable)		
fection Certificate (To be paid to the lawyer directly by the customer) vice charges for Fard Issuance from customer (Free as per GoPB notified rates) vice charges for the entry of lien mutation for Arr-Rehan from customer along with er applicable taxes and charges at actual as per challan ging Charges for Animals (applicable for SBP's LISB Scheme only)	Rs 2,000 to 2,500 Rs 3,000 Rs, 500 (All Government taxes applicable)		
fection Certificate (To be paid to the lawyer directly by the customer) vice charges for Fard Issuance from customer (Free as per GoPB notified rates) vice charges for the entry of lien mutation for Arr-Rehan from customer along with er applicable taxes and charges at actual as per challan ging Charges for Animals (applicable for SBP's LISB Scheme only)	Rs 3,000 Rs. 500 (All Government taxes applicable)		
vice charges for Fard Issuance from customer (Free as per GoPB notified rates)  vice charges for the entry of lien mutation for Arr-Rehan from customer along with  er applicable taxes and charges at actual as per challan  ging Charges for Animals (applicable for SBP's LISB Scheme only)	Rs. 500 (All Government taxes applicable)	<del></del>	
vice charges for the entry of lien mutation for Arr-Rehan from customer along with er applicable taxes and charges at actual as per challan ging Charges for Animals (applicable for SBP's LISB Scheme only)			
er applicable taxes and charges at actual as per challan ging Charges for Animals (applicable for SBP's LISB Scheme only)	Bs. 1000 (All Government taxes applicable)	į	
er applicable taxes and charges at actual as per challan ging Charges for Animals (applicable for SBP's LISB Scheme only)	Rs. 1000 (All Government taxes applicable)		
ging Charges for Animals (applicable for SBP's LISB Scheme only)	2000 from contenting traces applicable)		
p Insurance Charges (five major crops as per SBP's CLIS guidelines)	พป		
b instrance cuarges (tive major crobs as bet 286.2 crip andeques)	-		
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B		<del></del>	
Report Verification Charges	Ni⊦	[	
		<del></del>	
vice Fee for enhanced principal on gold backed loans	1		
	1		
nancement upto Rs. 30,000			
ancement upto ks. 50,000	Rs. 500	YES	
nancement more than Rs. 30,000	Rs. 1,000	YES	
	Branch Banking		
ount Opening Charges	Nii		
arges for CNIC Verification from NADRA	Nil		
ker Charges			
nt per anum - Locker size (Small)	Rs. 3 <sub>2</sub> 000	YES	
nt per anum - Locker size (Medium)	Rs. 5,000	YES	
nt per anum - Locker size (Large)	Rs. 7,000	YES	
ker Breaking Charges	Rs. 6,000	YES	
count Closing Charges (nil for Asaan, Mehfooz, Sahulat & Muhafiz Accounts)	Rs. 100	YES	
eque Book Issuance			
aves	Rs. 10 per leaf	YES	
leaves	Rs. 9 per leaf	YES	
leaves & above	Rs. 6 per leaf	YES	
Jance of Counter Cheque			
Borrowers Only	Rs.200 per instrument	YES	
arges for OTC via Biometric			
Borrowers and Non-borrowers	Rs.150 per withdrawal	YES	
arges on Card-less cash withdrawal through ATM via Biometric	Rs. 15 per transaction	YES	
arges for 1-LINK OTC (utility bills, FBR payments, etc.)	Free	NO	
p Payment Charges			
eque/Banker's Cheque	Rs. 100 per instrument	YES	
eque Book/Series	Rs. 250 per instruction	YES	
I-below Fee (for not maintaining monthly minimum balance)	Rs. 40 per month	YES	
aring Charges (inward & outward clearing)	Free	NA NA	
tward Clearing (same day)	Rs.300 per instrument	YES	
tward Bill for Collection (OBC) Charges Rs	s. 100 per instrument or other bank charges (whichever is	YES	
	higher)	125	
eque Return Charges (applicable in case of insufficient funds only)			
al Outward Clearing	Rs.100 per instrument	YES	
vard Clearing	Rs.250 per instrument	YES	
С	Nil	NO	
С	Rs.300 per instrument	YES	
uance of Banker's Cheque*			
rough Account	Rs.200 per instrument	YES	
ainst Cash - Instrument up to Rs. 100,000	Rs.250 per instrument	YES	
suance 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	
uance of Call Deposit Receipt (CDR)	Rs. 200 per instrument	YES	
naurie or raw nethoriz vereibs fensy	Rs. 100 per instrument	YES	
Il Deposit Cancellation Charges		YES	
	Pa 100 :	163	}
Il Deposit Cancellation Charges	Rs. 100 per instrument		
Il Deposit Cancellation Charges ncellation of Payment Order/Demand Draft/Banker's Cheque			
Il Deposit Cancellation Charges ncellation of Payment Order/Demand Draft/Banker's Cheque uance of Duplicate Pay Order/Demand Draft/Banker's Cheque	Rs. 100 per instrument	YES	
Il Deposit Cancellation Charges ncellation of Payment Order/Demand Draft/Banker's Cheque uance of Duplicate Pay Order/Demand Draft/Banker's Cheque validation of Demand Draft/Pay Order/Banker's Cheque			
Il Deposit Cancellation Charges ncellation of Payment Order/Demand Draft/Banker's Cheque  uance of Duplicate Pay Order/Demand Draft/Banker's Cheque validation of Demand Draft/Pay Order/Banker's Cheque  iline Banking Charges	Rs. 100 per instrument Rs. 100 per instrument	YES YES	
Il Deposit Cancellation Charges ncellation of Payment Order/Demand Draft/Banker's Cheque  uance of Duplicate Pay Order/Demand Draft/Banker's Cheque validation of Demand Draft/Pay Order/Banker's Cheque lilne Banking Charges vine Transactions (at remote branch) up to Rs. 25,000 (includes cash withdrawals and A/C	Rs. 100 per instrument	YES	
Il Deposit Cancellation Charges ncellation of Payment Order/Demand Draft/Banker's Cheque  uance of Duplicate Pay Order/Demand Draft/Banker's Cheque validation of Demand Draft/Pay Order/Banker's Cheque  iline Banking Charges line Transactions (at remote branch) up to Rs. 25,000 (includes cash withdrawals and A/C A/C transfers)	Rs. 100 per instrument Rs. 100 per instrument Free	YES YES NO	
Il Deposit Cancellation Charges ncellation of Payment Order/Demand Draft/Banker's Cheque  uance of Duplicate Pay Order/Demand Draft/Banker's Cheque validation of Demand Draft/Pay Order/Banker's Cheque  iline Banking Charges line Transactions (at remote branch) up to Rs. 25,000 (includes cash withdrawals and A/C A/C transfers)	Rs. 100 per instrument Rs. 100 per instrument	YES YES	
Il Deposit Cancellation Charges ncellation of Payment Order/Demand Draft/Banker's Cheque uance of Duplicate Pay Order/Demand Draft/Banker's Cheque validation of Demand Draft/Pay Order/Banker's Cheque lilne Banking Charges lilne Transactions (at remote branch) up to Rs. 25,000 (includes cash withdrawals and A/C A/C transfers) lilne Cash Withdrawal (over Rs. 25,000) 0.05	Rs. 100 per instrument Rs. 100 per instrument Free	YES YES NO	
Il Deposit Cancellation Charges  ncellation of Payment Order/Demand Draft/Banker's Cheque  uance of Duplicate Pay Order/Demand Draft/Banker's Cheque  validation of Demand Draft/Pay Order/Banker's Cheque  lilne Banking Charges  cline Transactions (at remote branch) up to Rs. 25,000 (includes cash withdrawals and A/C A/C transfers)  line Cash Withdrawal (over Rs. 25,000)  0.05	Rs. 100 per instrument Rs. 100 per instrument  Free  6% of the transaction amount or Rs. 50 (whichever is higher)  Free	YES YES NO	
Il Deposit Cancellation Charges  ncellation of Payment Order/Demand Draft/Banker's Cheque  uance of Duplicate Pay Order/Demand Draft/Banker's Cheque  validation of Demand Draft/Pay Order/Banker's Cheque  liline Banking Charges  liline Transactions (at remote branch) up to Rs. 25,000 (includes cash withdrawals and A/C A/C transfers)  liline Cash Withdrawal (over Rs. 25,000)  o.05  liline Cash Deposit  dBL A/C to A/C fund transfer (over Rs. 25,000) OTC	Rs. 100 per instrument  Rs. 100 per instrument  Free  5% of the transaction amount or Rs. 50 (whichever is higher)	YES YES NO YES	
Il Deposit Cancellation Charges  ncellation of Payment Order/Demand Draft/Banker's Cheque  uance of Duplicate Pay Order/Demand Draft/Banker's Cheque  validation of Demand Draft/Pay Order/Banker's Cheque  valida	Rs. 100 per instrument Rs. 100 per instrument  Free  6% of the transaction amount or Rs. 50 (whichever is higher)  Free	YES YES NO YES	
Il Deposit Cancellation Charges ncellation of Payment Order/Demand Draft/Banker's Cheque  uance of Duplicate Pay Order/Demand Draft/Banker's Cheque validation of Demand Draft/Pay Order/Banker's Cheque line Banking Charges line Transactions (at remote branch) up to Rs. 25,000 (includes cash withdrawals and A/C A/C transfers) line Cash Withdrawal (over Rs. 25,000)  0.05 line Cash Deposit  BIL A/C to A/C fund transfer (over Rs. 25,000) OTC usphali A/T M Debit Card (PAYPAK) ver Card	Rs. 100 per instrument Rs. 100 per instrument  Free  6% of the transaction amount or Rs. 50 (whichever is higher)  Free	YES YES NO YES	
Il Deposit Cancellation Charges ncellation of Payment Order/Demand Draft/Banker's Cheque  uance of Duplicate Pay Order/Demand Draft/Banker's Cheque validation of Demand Draft/Pay Order/Banker's Cheque liline Banking Charges viline Transactions (at remote branch) up to Rs. 25,000 (includes cash withdrawals and A/C A/C transfers) liline Cash Withdrawal (over Rs. 25,000)  0.05 liline Cash Deposit BIL A/C to A/C fund transfer (over Rs. 25,000) OTC ushhali ATM Debit Card (PAYPAK) ver Card Issuance Fee (Nii for Muhafiz)	Rs. 100 per instrument  Rs. 100 per instrument  Free  5% of the transaction amount or Rs. 50 (whichever is higher)  Free  Free  Free	YES NO YES VES	
Il Deposit Cancellation Charges ncellation of Payment Order/Demand Draft/Banker's Cheque  uance of Duplicate Pay Order/Demand Draft/Banker's Cheque validation of Demand Draft/Pay Order/Banker's Cheque line Banking Charges line Transactions (at remote branch) up to Rs. 25,000 (includes cash withdrawals and A/C A/C transfers) line Cash Withdrawal (over Rs. 25,000)  0.05 line Cash Deposit  BIL A/C to A/C fund transfer (over Rs. 25,000) OTC usphali A/T M Debit Card (PAYPAK) ver Card	Rs. 100 per instrument  Rs. 100 per instrument  Free  Free  Free  Free  Free  Free  Rs. 600 per card	YES YES YES YES YES 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 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	
	Up to aggregate sending limit of PKR 25,000 per Transaction per		•
	account ; Free		
Charges for Interbank Funds Transfer (IBFT) at ATM		NA [	
	For Transactions above PKR 25,000 is : 0.1% of amount excess of	ŀ	
	PKR.25,000 or PKR 200 (whichever is lower)		
Charges for Internal Fund Transfer (KMBL to KMBL) via Call Center	Free	NA	
	Up to aggregate sending limit of PKR 25,000 per Transaction per		
	account : Free		
Charges for Interbank Funds Transfer (IBFT) via Call Center		NA	
	For Transactions above PKR 25,000 is : 0.1% of amount excess of		
	PKR.25,000 or PKR 200 (whichever is lower)		
Internet & Mobile Banking			
Registration Fee	Free	NA	
Annual Subscription Fee	Free	NA NA	
Charges for Internal Fund Transfer (KMBL to KMBL)	Free	NA .	
	Up to aggregate sending limit of PKR 25,000 per Transaction per		
	account : Free		
Charges for Interbank Funds Transfer (IBFT)		NA	
	For Transactions above PKR 25,000 is : 0.1% of amount excess of		
	PKR 25,000 or PKR 200 (whichever is lower)		
RAAST based fund transfer (OTC,Internet/Mobile banking)	Free	NA	

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

	Branchless Banking		
Type of Transaction/Service	Rate of Charge	FED (YES/NO)	Changes
ash In (Offline Batch Mode)			· · · · ·
harges for Cash Deposit at OMNI Agents	1.30% (inclusive of FED) of the transaction amount	1	
harges for Cash Deposit at Jazz Cash Agents	1.20% (inclusive of FED) of the transaction amount	YES - on KB Income	
harges for Cash Deposit at PayMax Agents	1.10% (inclusive of FED) of the transaction amount	NO - on reimbursement	
harges for Cash Deposit at Easy Paísa Agents	1.30 % (inclusive of FED) of the transaction amount		
oan Disbursement of Service Centres through Agents (Branchless Channel)			<del></del>
nans 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 - an reimbursement	
ash in - Real time (Online Mode)			
ash In at Omni Agents	Slab wise**	L	
ash In at Jazz Cash Agents	1.50% (inclusive of FED) of the transaction amount	YES - on KB Income	
ash In at Easy Paisa Agents	1.50% (inclusive of FED) of the transaction amount	NO - on reimbursement	
ash In at PayMax Agents	Slab wise***		
ash Out - Real time (Online Mode)			
ash Out at Omni Agents	Slab wise****	Į.	
ash Out at Jazz Cash Agents	2% (inclusive of FED) of the transaction amount	YES - on KB Income	<u> </u>
lash Out at Easy Paisa Agents	2% (inclusive of FED) of the transaction amount	NO - on reimbursement	
ash Out at PayMax Agents	Slab wise****		
ash in Charges (Inclusive of FED)	······································	<u> </u>	
	**Cash in Charges OMNI		
lin. and Max. Amount			
s. 100-4,000	Rs. 15 per transaction		
s. 4,001-10,000	1% of the deposit amount (inclusive of taxes)	YES - on KB Income	
Is. 10,001-25,000	0.90% of the deposit amount (inclusive of taxes)	NO - on reimbursement	
s. 25,001-50,000	0.80% of the deposit amount (Inclusive of taxes)	Ī	
35. 25,001-30,000	***Cash In Charges PayMax		
Ain. and Max. Amount			
ls. 100-2,500	Rs. 25 per transaction		
ls. 2,501-4,000	Rs. 45 per transaction	une un l	
Rs. 4,001-10,000	1.30% of the deposit amount	YES - on KB Income	
ss. 10,001-25,000	1.30% of the deposit amount	NO - on reimbursement	
Rs. 25,001-50,000+	1.30% of the deposit amount	ľ	
5. 25,001-30,000+	Cash Out Charges (Inclusive of FED)		
	****Cash out Charges OMNI	· · · · · · · · · · · · · · · · · · ·	
Min. and Max. Amount	Cash Withdrawa	Transactions	
Rs. 100-4.000	Rs. 40 per transaction		
Rs. 4,001-10,000	1 70% of the withdrawal amount	YES - on KB Income	·
Rs. 10,001-10,000	1 30% of the withdrawal amount	NO - on reimbursement	· · · · · · · · · · · · · · · · · · ·
	1% of the withdrawal amount		· · · · · · · · · · · · · · · · · · ·
Rs. 25,001-50,000	*****Cash Out Charges PayMax	The second second	15.5 4. 35.5
St. and Stan Amount	Cash Withdrawa		
Min. and Max. Amount	Rs. 20 per transaction		
is. 1,000-2,000	Rs. 30 per transaction	ľ	·
	Rs. 45 per transaction	ļ	
ks. 2,501-4,000	Rs. 55 per transaction	YES - on KB Income	
ks. 4,001-6,000	1.30% of the withdrawal amount	NO - on reimbursement	
Rs. 6,001-10,000	1.30% of the withdrawal amount 1.30% of the withdrawal amount	ŀ	
Rs. 10,001-25,000	1,30% of the withdrawal amount	ŀ	
s. 25,001-50,000+	1.30% of the Withdrawai amount		
Jtility Bills Payment	F	NA NA	
At Counter Through Cash	Free		
At Counter Through Account	Free	NA	

Monthly Subscription	Rs. 50	YES	
Annual Subscription	Rs. 500	YES	
harges of Account ID Card Re-issuance	Free	NA	
harges 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	
oan Repayment through 18iil			
For Transaction up to Rs. 10,000	Rs. 20 per transaction (inclusive of FED)	YE5	
or Transaction of Rs. 10,000 - Rs. 250,000	Rs. 60 per transaction (inclusive of FED)	YES	
or 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	

## Khushhali

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

## Charges of Early Encashment of Term Deposit Certificate\* Khushhali Izafa Certificate Khushhali Aamdani Certificate Tenure **Encashment Rate Encashment Rate** Tenure 7.00% < 3 months < 6 months ≥ 6 months ≥ 3 months 7.25% ≥ 12 months 9.00% 8.75% ≥ 6 months 9.50% ≥ 18 months 9.50% ≥ 12 months 10.00% ≥ 18 months ≥ 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.

FROM

\*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
leactivation 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	
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		<u> </u>
Confirmation of Balance to Third Party (Auditor)	Free		
Real Time Gross Settlement*			
· · · · · · · · · · · · · · · · · · ·	For Outflows More than 1 Million		
MT Timing			<del></del>
103 9AM to 2PM	Free	YES	<del></del>
103 2PM to 3:30PM	Free	YES	
103 3:30PM to 4:30PM	Free	YES	L
	For Outflows Less than 1 Million		
102 9AM to 4:30PM	Free		l
*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.

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Head of Products - Arshad Ali	What a die
Head Liability and ADC Sales - Kashif Ahmed Khan	1 1 1 1 1 1 1
Head of Distribution & Retail Banking - Muhammad Aftab Alam	Sont Mask
Chief Risk Officer - Syed Ali Imran Bokhari	Start Silv
Group Head Finance & CFO - Saleem Akhtar Bhatti	
President & Chief Eexecutive Officer - Muhammad Ghalib Nishtar	Dul Danto