



SCHEDULE OF BANK SERVICE CHARGES

1ST JULY 2025 TO 31ST DEC 2025

Note: Federal Excise Duty (FED) and all other applicable Government levies (Federal & Provincial) on any specified services will be charged in addition to the Service Charges as listed below.

Customer Accounts	Fee & Minimum Balance Requirement
AALI-E-SHAN CORPORATE SAVING	Free with a Minimum Initial Deposit of Rs. 100
AMANAT MONTHLY SAVING ACCOUNT	Free with a Minimum Initial Deposit of Rs. 100
ASAAN DIGITAL ACCOUNT (ADA)	Free with a Minimum Initial Deposit of Rs. 100
CURRENT ACCOUNT FOR BORROWER	Free with a Minimum Initial Deposit of Rs. 100
KUSHAAL KHATOON SAVING ACC	Free with a Minimum Initial Deposit of Rs. 100
SHAD-MAN CURRENT ACCOUNT	Free with a Minimum Initial Deposit of Rs. 100
SHANDAR SAVING ACCOUNT	Free with a Minimum Initial Deposit of Rs. 100

Cheque Book Charges	
10 Leaves Cheque Book	Rs. 120/-
25 Leaves Cheque Book	Rs. 300/-
50 Leaves Cheque Book	Rs. 600/-

Clearing & Collections	
Cheque Return Charges- Inward Clearing	Rs. 200/- Per Instrument
Cheque Return Charges-Outward Clearing	Rs. 200/- Per Instrument
Intercity Clearing	Rs. 200/- Per Instrument + Other bank Charges
Intercity Clearing Return Charges	Rs. 200/- Per Instrument + Other bank Charges
Same Day Clearing	Rs. 300/- Per Instrument
Same Day Clearing Return	Rs. 300/- Per Instrument

ATM Debit Card & Services Charges	
Debit Card Issuance Charges	Rs. 1,000/-
Debit Card Replacement Charges	Rs. 1,000/-
Debit Card Annual Fee Charges	Rs. 1,000/-

Balance Inquiry without receipt	Rs. 3.13
Balance Inquiry with receipt	Rs. 6.26
Cash Withdrawal fee without receipt	Rs. 23.44
Cash withdrawals fee with receipt	Rs. 26.57

Miscellaneous	
Stop Payment Charges	Rs. 250/-
Mailing Charges (Postage, Courier & Fax)	Rs. 200/-
Copy of Paid Cheque (Less than 6 Months)	Rs. 100/-
Account Maintenance Certificate	Free
Statement of Account	Rs. 35/- Per request
SMS Alerts	Free
E-Statement	Free
Account Balance Certificate	Free
WHT Deduction Certificate	Free

LOANS

Salary Loan (Individual)	
Processing Fee on Fresh, Top-up & Repeat Loans	3.5% will be charge by bank for processing free on Rs. 100,001 to 200,000.
	3.75 % Will be Charge by LOLC for Processing fee on Rs. 200,001 to 500,000
	4.25 % will charge by LOLC for processing fee on Rs. 30,000 to 100,000
Early Termination Charges	20% on Outstanding Principle
Late Payment Charges	Rs. 40 Per Day

Micro Loan (Individual - New)

Processing Fee on Fresh, Top-up & Repeat Loans	3.75% will be charge by bank for processing free on Rs. 200,001 to 500,000
	4.25 % will charge by LOLC for processing fee on Rs. 30,000 to 100,000
	3.5% will be charge by bank for processing free on Rs. 100,001 to 200,000
Early Termination Charges	20% on Outstanding Principle
Late Payment Charges	Rs. 40 Per Day

Micro Loan (Individual – LSL New)

Processing Fee on Fresh, Top-up & Repeat Loans	4.25 % will charge by LOLC for processing fee on Rs. 30,000 to 100,000
	3.5% will be charge by bank for processing free on Rs. 100,001 to 200,000
	3.75% will be charge by bank for processing free on Rs. 200,001 to 500,000
Early Termination Charges	20% on Outstanding Principle
Late Payment Charges	Rs. 40 Per Day

Micro Loan (Individual – BKB New)

Processing Fee on Fresh, Top-up & Repeat Loans	4.25 % will charge by LOLC for processing fee on Rs. 30,000 to 100,000
	3.5% will be charge by bank for processing free on Rs. 100,001 to 200,000
	3.75% will be charge by bank for processing free on Rs. 200,001 to 500,000
Early Termination Charges	20% on Outstanding Principle
Late Payment Charges	Rs. 40 Per Day

Micro Loan (Individual - New)

Processing Fee on Fresh, Top-up & Repeat Loans	4.25 % will charge by LOLC for processing fee on Rs. 30,000 to 100,000
	3.5% will be charge by bank for processing free on Rs. 100,001 to 200,000
	3.75% will be charge by bank for processing free on Rs. 200,001 to 500,000
Early Termination Charges	20% on Outstanding Principle
Late Payment Charges	Rs. 40 Per Day

Micro Loan (Individual – BKB – LSL - New)

Processing Fee on Fresh, Top-up & Repeat Loans	4.25 % will charge by LOLC for processing fee on Rs. 30,000 to 100,000
	3.5% will be charge by bank for processing free on Rs. 100,001 to 200,000
	3.75% will be charge by bank for processing free on Rs. 200,001 to 500,000
Early Termination Charges	20% on Outstanding Principle
Late Payment Charges	Rs. 40 Per Day

HUNERMAND KHATOON QARZA

Processing Fee on Fresh, Top-up & Repeat Loans	Rs.2,000 Will be Charge by Bank on Fresh Loans
Early Termination Charges	20% on Outstanding Principle
Late Payment Charges	Rs. 40 Per Day

HOUSING FINANCE

Processing Fee on Fresh, Top-up & Repeat Loans	Rs. 10,000 Will be Charge by Bank on Fresh Loans
Early Termination Charges	20% on Outstanding Principle
Late Payment Charges	Rs. 100 Per Day

Home Renovation Unsecured

Processing Fee on Fresh, Top-up & Repeat Loans	Rs. 4000 Will be Charge by Bank on Fresh Loans
Early Termination Charges	20% on Outstanding Principle
Late Payment Charges	Rs. 75 Per Day

GOLD LOAN (General)

Processing Fee on Fresh, Top-up & Repeat Loans	Rs. 1.5% Will be Charge by Bank on Fresh Loans
Early Termination Charges	3% on Outstanding Principle
Late Payment Charges	Rs. 100 Per Day

GOLD LOAN (Enterprise)

Processing Fee on Fresh, Top-up & Repeat Loans	Rs. 1% Will be Charge by Bank on Fresh Loans
Early Termination Charges	3% on Outstanding Principle
Late Payment Charges	Rs. 100 Per Day

GOLD LOAN (MSME)

Processing Fee on Fresh, Top-up & Repeat Loans	Rs. 1% Will be Charge by Bank on Fresh Loans
Early Termination Charges	3% on Outstanding Principle
Late Payment Charges	Rs. 100 Per Day

ZARAI TERM LOAN (Secured)

Processing Fee on Fresh, Top-up & Repeat Loans	Rs. 3.5% Will be Charge by Bank on Fresh Loans
Early Termination Charges	20% on Outstanding Principle
Late Payment Charges	Rs. 100 Per Day

ZARAI TERM LOAN (Unsecured)

Processing Fee on Fresh, Top-up & Repeat Loans	Rs. 3.5% Will be Charge by Bank on Fresh Loans
Early Termination Charges	20% on Outstanding Principle
Late Payment Charges	Rs. 75 Per Day

ZARAI DF-LOAN (Secured)

Processing Fee on Fresh, Top-up & Repeat Loans	Rs. 3.5% Will be Charge by Bank on Fresh Loans
Early Termination Charges	20% on Outstanding Principle
Late Payment Charges	Rs. 100 Per Day

COMMERCIAL VEHICLE

Processing Fee on Fresh, Top-up & Repeat Loans	Rs. 10,000% Will be Charge by Bank on Fresh Loans
Early Termination Charges	20% on Outstanding Principle
Late Payment Charges	Nill

AASAAN KAROBAR QARZA

Processing Fee on Fresh Loans	Nill
Processing Fee on Top-up & Repeat Loans	Nill
Early Termination Charges	Nill
Late Payment Charges	Nill

BARA KAROBAR LOAN (Secured)

Processing Fee on Fresh Loans	1% Will charge for Processing Fee on Fresh /Top-Up & Repeat Loans.
Early Termination Charges	20% on Outstanding Principle
Late Payment Charges	Rs. 100 Per Day