



# **SCHEDULE OF BANK SERVICE CHARGES**

**UPTO 30<sup>TH</sup> JUN 2026**

**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. 35.00
Cash withdrawals fee with receipt	Rs. 39.67

### 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	2 % will charge by LOLC for processing fee
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 or 1% Will be Charge by Bank on Fresh
Early Termination Charges	Loans 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. 2% 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. 1.75% Will be Charge by Bank on Fresh
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	1.50% will be charged on 1,200,000 to 2,000,000 0.75% will be charged on 2,000,001 to 3,000,000/- 0.75% will be charged on 3,000,001 to 4,000,000/- 0.50% will be charged on 4,000,001 to 5,000,000/-
Early Termination Charges	3% on Outstanding Principal
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

### HAMRAHI AUTO FINANCE

Processing Fee on Fresh, Top-up & Repeat Loans	0.75% will be charge by Bank (Min Rs, 10,000 and Max Rs. 25,000/-)
Early Termination Charges	<p>Early Termination Charges Before completing 50% of the tenure is 5% of outstanding Principal.</p> <p>Early Termination Charges after completing 50% of the tenure is 2.5% of Outstanding Principal</p>
Late Payment Charges	N/A

### Aasaan Karobar Qarza

Processing Fee on Fresh Loans	N/A
Processing Fee on Top-up & Repeat Loans	N/A
Early Termination Charges	N/A
Late Payment Charges	N/A



**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

**HAMRAHI SCOOTY/BIKE LOAN**

Processing Fee on Fresh Loans	Rs.2,500 Will charge by Bank on Loans
Early Termination Charges	5% on Outstanding Principle
Late Payment Charges	Rs. 40 Per Day