



SCHEDULE OF BANK SERVICE CHARGES

UPTO 30TH 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
INDIVIDUAL/JOINT CURRENT ACCOUNT	Free with a Minimum Initial Deposit of Rs. 100
CORPORATE CURRENT ACCOUNT	Free with a Minimum Initial Deposit of Rs. 100
SENIOR CITIZEN CURRENT ACCOUNT	Free with a Minimum Initial Deposit of Rs. 100
CLUBS/ASSOCIATION CURRENT ACCOUNT	Free with a Minimum Initial Deposit of Rs. 100
MUDARABAH SAVINGS INDIVIDUAL/JOINT	Free with a Minimum Initial Deposit of Rs. 100
MUDARABAH SAVINGS CORPORATE	Free with a Minimum Initial Deposit of Rs. 100
MUDARABAH SAVINGS SENIOR CITIZEN	Free with a Minimum Initial Deposit of Rs. 100
MUDARABAH SAVINGS CLUBS/ASSOCIATION	Free with a Minimum Initial Deposit of Rs. 100
MUDARABAH SAVINGS KHATOON/LADIES	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
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

FINANCING

TRADE MURABAHA- BARA KAROBAR

Processing Fee on Fresh & Repeat Financing	4.25 % will charge by LOLC for processing fee on Rs. 75,000 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
In Case of Early Settlement	20% on Outstanding Principal

In Case of Late Payment	Charity 0.50% & Admin Fee 2.5% CAP at Rs.5000 (Monthly Basis)
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TRADE MURABAHA-KHATOON FINANCE

Processing Fee on Fresh & Repeat Financing	2 % will charge on Financing Amount
In Case of Early Settlement	20% on Outstanding Principal
In Case of Late Payment	Charity 0.50% & Admin Fee 2.5% CAP at Rs.5000 (Monthly Basis)

DIMINISHING MUSHARKAH-PROPERTY

Processing Fee on Fresh & Repeat Financing	1% Will be Charge by Bank on Financing Amount
In Case of Early Settlement	20% Profit on Outstanding Buy Out Units
In Case of Late Payment	Charity 0.50% & Admin Fee 2.5% CAP at Rs.5000 (Monthly Basis)

TRADE MURABAHA GENERAL-GOLD

Processing Fee on Fresh & Repeat Financing	2% Will be Charge by Bank on Financing Amount
In Case of Early Settlement	3% on Outstanding Principal
In Case of Late Payment	Charity 0.50% & Admin Fee 2.5% CAP at Rs.5000 (Monthly Basis)

TRADE MURABAHA ENTERPRISE-GOLD

Processing Fee on Fresh & Repeat Financing	Rs. 1.75% Will be Charge by Bank on Financing Amount
In Case of Early Settlement	3% on Outstanding Principal
In Case of Late Payment	Charity 0.50% & Admin Fee 2.5% CAP at Rs.5000 (Monthly Basis)

TRADE MURABAHA MSME-GOLD

Processing Fee on Fresh & Repeat Financing	1.50% will be charged on 1,200,001 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/-
In Case of Early Settlement	3% on Outstanding Principal
In Case of Late Payment	Charity 0.50% & Admin Fee 2.5% CAP at Rs.5000 (Monthly Basis)

IJARAH- COMMERCIAL VEHICLE

Processing Fee on Fresh & Repeat Financing	0.75% will be charge by Bank (Min Rs, 10,000 and Max Rs. 25,000/-)
In Case of Early Settlement	Profit on Sale of Vehicle Before completing 50% of the tenure is 5% of Outstanding Principal. Profit on Sale of Vehicle after completing 50% of the tenure is 2.5% of Outstanding Principal.
In Case of Late Payment	Charity 0.50% & Admin Fee 2.5% CAP at Rs.5000 (Monthly Basis)

DM-COMMERCIAL VEHICLE

Processing Fee on Fresh & Repeat Financing	0.75% will be charge by Bank (Min Rs, 10,000 and Max Rs.25,000/-)
In Case of Early Settlement	Profit on Outstanding Units Before completing 50% of the tenure is 5%. Profit on Outstanding Units after completing 50% of the tenure is 2.5%.
In Case of Late Payment	Charity 0.50% & Admin Fee 2.5% CAP at Rs.5000 (Monthly Basis)

DIMINISHING MUSHARAKAH- WC BK

Processing Fee on Fresh & Repeat Financing	1% Will charge for Processing Fee on Fresh & Repeat Financing.
In Case of Early Settlement	20% Profit on Outstanding Buy Out Units
In Case of Late Payment	Charity 0.50% & Admin Fee 2.5% CAP at Rs.5000 (Monthly Basis)