

# Schedule of Charges

(Effective from 15 Nov 2023)

## Loan Processing fees

Loan Range	Processing fees
70,000 – 100,000	4.25% of loan amount (upfront)
100,001 – 200,000	3.50% of loan amount (upfront)
200,001 – 500,000	3.75% of loan amount (upfront)
500,001 & Above	20,000 (Fixed Amount)

## Penalty rates / Early Encashment Rates

Loan Range	Processing fees
Encashed before 3 months	No Profit shall be paid
Encashed after 3 months but before completion of 6 months	Pay profit Rack Rate less @ 4.00%
Encashed after 6 months but before completion of 1 Year	Pay profit Rack Rate less @ 3.50%
Encashed after 1 Year but before completion of 2 Years	Pay profit Rack Rate less @ 3.25%
Encashed after 2 Years but before completion of 3 Years	Pay profit Rack Rate less @ 2.75%

## Premature Settlement / Termination of the Loan

Description	Charges
All Loan products	20% of the outstanding principal amount

## Balance Confirmation Statement

Description	Charges
All products	PKR 500/-

## SMS Charges

Description	Charges
All SMS categories i.e. Loan Initiation, Reminders, settlement	PKR 400/- + Applicable Taxes

## Recovery Visit Charges

Description	Charges
Recovery Visit Charges	PKR 1000/-

## Late Payment Charges- Write-off

Writeoff LP Charges
PKR 60/Day

## Fixed Deposit Product

Other Charges
Rs. 750 to be charged for duplicate certificate issuance.

## Late Payment Charges

Product	Product Bifurcation	Type	Daily Late Payment Charges (PKR)
AGRI Loan	AGRI TOPUP LOAN	EMI	75
AGRI Loan	BULLET ZARAI KARZA-GROUP	Bullet	100
AGRI Loan	BULLET ZARAI KARZA-INDIVIDUAL	Bullet	100
AGRI Loan	ZARAI SECURED TERM LOAN	EMI	100
AGRI Loan	ZARAI UNSECURED TERM LOAN	EMI	100
BKL	MICRO ENT. INDV. LOAN-BKB	EMI	75
BKL	MICRO INDV. LOAN-BKB-LSL-NEW	EMI	75
BKL	MICRO INDV. LOAN-BKB-NEW	EMI	100
Female Loan	HUNERMAND KHATOON QARZA	EMI	40
Individual Loan	FORI QARZA	EMI	40
Individual Loan	INDIVIDUAL LOAN TOPUP	EMI	40
Individual Loan	MICRO ENT. INDV. LOAN-MEL	EMI	40
Individual Loan	MICRO ENT. INDV. LOAN-MEL-LSL	EMI	40
Individual Loan	MICRO INDV. LOAN-LSL-NEW	EMI	40
Individual Loan	MICRO INDV. LOAN-NEW	EMI	40
Individual Loan	LOLC SALARY LOAN INDV.	EMI	40
Mortgage Loan	LOLC MORTGAGE LOAN	EMI	100
Gold Loan	LOLC Gold General Loan	Bullet	100
Gold Loan	LOLC Gold Enterprise Loan	Bullet	100