

# 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.

# Lending Rates

PRODUCT CODE	PRODUCT NAME	RATE
GD	Group Loan	48
ZC	AGRI Loan	45
EG	Gold Loan	40-42
GI	Group Loan	42
GE	Group Loan	42
II	BKL	48.5
KQ	Female Loan	58
FA	House Loan	39
GJ	Group Loan	42
GG	Group Loan	42
RL	Leasing	48
GA	Group Loan	42
IF	Individual Loan	59
IG	Individual Loan	59
ZA	AGRI Loan	42
IE	Salary Loan	51
GK	AGRI Loan	45
GL	Gold Loan	40-42
IJ	AGRI Loan	45
ZB	AGRI Loan	45
GB	Group Loan	45
IA	Individual Loan	59
ZT	AGRI Loan	42
IB	Individual Loan	59
IC	BKL	48.5
ID	BKL	48.5
GH	Group Loan	42
ML	Leasing	42
IH	BKL	48.5
TP	Individual Loan	46
FQ	Fori Qarza	65
GC	Group Loan	39