

FINCA MICROFINANCE BANK LIMITED
BRANCH BANKING-REVISED SCHEDULE OF CHARGES
01 January 2025 till 30 June 2025

S. No		Description		Charges	
1		CUSTOMER ACCOUNTS			
		Minimum Initial / Average Monthly Deposit Requirement:			
		Sahulat Current Account		Rs. 500/-	
		Current Account Zarai Karza		Rs. 500/-	
		Aitmaad Bachat Account		Rs. 500/-	
		Asaan Account		Rs. 100/-	
		Rozana Munafa Account		Rs. 1,000/-	
		Niswan Rozana Munafa		Rs. 1,000/-	
		Sahulat Plus Current Account		Rs. 5,000/-	
2		SERVICE CHARGES			
		Service charges of Rs. 50/- plus FED will be applicable if prescribed minimum balance requirement for each category is not maintained.			
3		FREE BANKING SERVICES			
		Free Services for Sahulat plus Current Account			
		Below free services will be offered to customers based on their Minimum Account opening amount and average daily balance.			
		Minimum Account Opening (Rs)	Average Daily Balance (Rs)	Free Banking Services	Free Value-added services
	5,000		10,000-25,000	ATM Card	Life Insurance (4 times of Account Balance Max Rs,50,000)
				1 st Cheque book (25 leaves)	
			25,000-50,000	ATM Card	Life Insurance (4 times of Account Balance Max-Rs.100,000)
				1st Cheque book (50 leaves)	ATM Cash withdrawal Insurance (Theft) upto 20,000
				Pay orders (monthly 3)	
				IBFTs (monthly 3)	
			50,000-100,000.	ATM Card	Life Insurance (4 times of Account Balance Max Rs,30,000)
				2 Cheque books yearly (50 leaves)	ATM Cash withdrawal Insurance (Theft) upto Rs 40,000
				Pay orders (monthly 8)	
				IBFTs (monthly 6)	
			100,000-250,000	ATM Card	Life Insurance (4 times of Account Balance Max-Rs.500,000)
				Yearly 5 Cheque books (50 leaves)	ATM Cash withdrawal Insurance (Theft) upto 40,000
				SMS	
				Pay orders (monthly 15)	
				IBFTs (monthly 10)	
			250,000-1,000,000	ATM Card	Life Insurance (4 times of Account Balance Max-Rs.1,500,000)
				Yearly 10 Cheque books (50 leaves)	ATM Cash withdrawal Insurance (Theft) upto Rs. 100,000
				SMS	
				Free Pay orders (monthly 30)	Health Insurance Coverage upto 100,00 yearly
				IBFTs (monthly 20)	Life Insurance (4 times of Account Balance Max-Rs.3,000,000)
			1,000,000 & above	ATM Card	ATM Cash withdrawal Insurance (Theft) upto Rs. 100,000
				Unlimited (Free Cheque books, Free Pay orders, FREE IBFTs)	Health Insurance Coverage upto 200,00 yearly Free secured cash
4		CLEARING			
		Cheque Return Charges-Inward Clearing		Rs. 500/- Per Instrument	
		Cheque Return Charges-Outward Clearing		Rs. 500/- Per Instrument	
		Same Day Clearing		Rs. 750/- Per Instrument	
		Same Day Clearing Return		Rs.1,000/-Per Instrument	
5		OBC COLLECTION			
		Clean Collection (Cheques)		Rs. 1,250/-Postage (Plus Other Bank Charges). 500/- Per Instrument	
		OBC Return		Rs.1,250/-Per Instrument	

6	OUTWARD REMITTANCES				
	PAY ORDER				
	Pay Order Issuance Charges		Rs. 500/-		
	Pay Order Cancellation Charges		Rs. 750/-		
	Replacement / Re-issuance of Pay Order		Rs. 500/-		
	CALL DEPOSIT RECEIPT				
	Call Deposit Receipt Issuance Charges		NIL		
	Call Deposit Receipt Cancellation Charges		NIL		
	FUNDS TRANSFER				
	Funds Transfer (Within City/Branch)		Free		
	Intercity (Within Bank)		Free		
7	ATM CARD				
	Pay Pak Classic Debit Card-Issuance Fee		Rs. 1000/-		
	PayPak Classic Debit Card Renewal Fee		Rs. 1000/- per Annum		
	PayPak Classic Debit Card Replacement Fee		Rs. 1000/-		
	PayPak Gold Debit Card Issuance Fee		Rs. 1200/-		
	PayPak Gold Debit Card Renewal Fee		Rs. 1200/- per Annum		
	PayPak Gold Debit Card Replacement Fee		Rs. 1200/-		
	Withdrawal (FINCA Customer – 1Link)		Rs 23.44. Per transaction		
	Withdrawal (FINCA Customer – FINCA ATM)		Free		
	Balance Inquiry (FINCA Customer – 1 Link)		Rs 3.13		
	Balance Inquiry (FINCA Customer – FINCA ATM)		Free		
	Mini Statement Charges (FINCA Customer – 1 Link)		Actual (Charged by Other Banks)		
	Mini Statement Charges (FINCA Customer – FINCA ATM)		Free		
	Fund Transfer (within FINCA Bank)		Free		
	Inter Bank Fund Transfer -IBFT (FINCA to Other Bank Customer)		0.1% (of the transaction amount) or Rs. 200 per transaction(Inclusive of FED), whichever is lower, above a monthly threshold of Rs. 25,000.		
8	CHEQUE BOOK CHARGES				
	Rs. 20 Per leaf.				
9	MISCELLANEOUS				
	Stop Payment Charges		Rs. 250/-		
	Stop Payment (Series of Cheques)		Rs. 500/-		
	Requisition slip lost / not presented (Other than the first Cheque book)		Rs. 100/-		
	Account Balance / maintenance Certificate Issuance		Rs. 500/- Per Request		
	Statement of Account (Upon request)*		Rs. 100/- Per Request		
	Copy of Paid Cheque (Less than 6 Months)		Rs. 200/-		
	Copy of Paid Cheque (More than 6 Months & up to 5 years)		Rs. 400/-		
	Mailing Charges (Postage & Courier)		Rs. 200/-		
	Confirmation of Balance to 3 rd Party (Auditors)		Rs. 500/-		
	Hold Mail Charges		Rs. 1,000/- Per Annum		
	Standing Instruction Charges		Rs. 500/- Per Transaction		
	Institutional Salary Disbursement		As per Agreement		
	Mobile SMS – Non-Transactional		Rs. 25/- per month		
	Service Charges on Gold Custody		Rs. 100/- per day starting from 03 days after settlement / expiry of gold backed loan up to Rs. 10,000/- per annum.		
10	LOCKER CHARGES				
	Small Locker Rent		Rs. 4,000/- per annum		
	Medium Locker Rent		Rs. 6,000/- per annum		
	Large Locker Rent		Rs. 8,000/- per annum		
	Key Deposit		Rs. 2,000/-		
	Breaking Charges		Rs. 5,000 + Actual Charges		
	Late Payment Fee		Rs. 300/- per month with grace period of one month		
	Note: Locker charges are applicable on Bank staff except Key Deposit charges.				
11	RTGS CHARGES				
	3rd Party Funds Transfer using SBP's RTGS System- MT-103 Facility				
	The lower value limit for 3rd party customer funds transfer through RTGS MT 103 shall be Rs 1 million and above.				
	Funds flow	Transaction Time Window	Charges paid to SBP per Transaction (Rs.)	Bank share of charges per Transaction (Rs)	Total charges to be recovered from customers (Rs)
	Monday to Friday	9:00 a.m. to 1:30 p.m.	NIL		
	(Funds Outflow)	1:30 p.m. to 3:00 p.m.			
	Funds Inflow			NIL	
	3rd Party Funds Transfer using SBP's RTGS System- MT-102 Facility				
	The lower value limit for each 3rd party customer funds transfer through RTGS MT 102 shall be Rs 100,000				
	Funds flow	Transaction Time Window	Charges paid to SBP per Transaction (Rs.)	Bank share of charges per Transaction (Rs)	Total charges to be recovered from customers (Rs)
	Monday to Friday	9:00 a.m. to 1:30 p.m.		NIL	
	(Funds Outflow)	1:30 p.m. to 3:00 p.m.			
	Funds Inflow			NIL	
	Bank to Bank Funds Transfer using SBP's RTGS System- MT-202 Facility				
	Funds Outflow	Transaction Time Window	Charges paid to SBP per Transaction (Rs.)	Bank share of charges per Transaction (Rs)	Total charges to be recovered from customers (Rs)
	Monday to Friday	9:00 a.m. to 3:00 p.m.	200	20 + FED	220+FED
	Funds Inflow			NIL	
	Note:				
	1- All RTGS charges will be recovered on actual basis as confirmed by SBP.				
	2- All government levies & taxes will be applicable as per law.				

12	LOANS				
		FINCA KAROBARI KARZA GENERAL LOAN (upto Rs. 350,000)	FINCA KAROBARI KARZA – SE1 (Rs 350,000-500,000)	FINCA KAROBARI KARZA – SE 2 (Rs 500,000-1,000,000) (EMI)	
	Documentation & Processing Fee (For Fresh Clients)	3.00% of Loan Amount	3.00% of Loan Amount	2.75% of Loan Amount	
	Documentation & Processing Fee (For Repeat Clients)	3.00% of Loan Amount	3.00% of Loan Amount	2.75% of Loan Amount	
	Late Payment Service Charges	Rs.50/- per day for each overdue day per installment	Rs. 60/- Per Day, For Each Day of Over Due (Delinquency)/ Installment.	Rs. 75/- Per Day, For Each Day of Over Due (Delinquency)/ Installment	
	Early Settlement Charges	Bank will charge 6% of the outstanding loan amount. No early settlement charges will be recovered if the loan is being repaid after completion of 75% of approved loan tenure or for re-availing the loan			
		FINCA MAWESHI KARZA-DAIRY GENERAL LOAN (upto Rs 350,000)	FINCA MAWESHI KARZA-DAIRY SE1 (Rs 350,000-500,000)	FINCA MAWESHI KARZA-FATTENING (Rs Upto 150,000)	
	Documentation & Processing Fee (For Fresh Clients)	3.00% of Loan Amount	3.00% of Loan Amount	3.00% of Loan Amount	
	Documentation & Processing Fee (For Repeat Clients)	3.00% of Loan Amount	3.00% of Loan Amount	3.00% of Loan Amount	
	Late Payment Service Charges	Rs.50/- per day for each overdue day per installment	Rs.60/- per day for each overdue day per installment	Rs.150/- per day for each overdue day per installment	
	Early Settlement Charges	Bank will charge 6% of the outstanding loan amount. No early settlement charges will be recovered if the loan is being repaid after completion of 75% of approved loan tenure or for re-availing the loan			
		FINCA KASHTKAR KARZA-GENERAL LOAN (Upto Rs 350,000)		FINCA KASHTKAR KARZA-SMALL FARMER (Upto Rs 100,000) For Repeat Clients Only	
	Documentation & Processing Fee (For Fresh Clients)	3.00% of Loan Amount		Not Applicable	
	Documentation & Processing Fee (For Repeat Clients)	3.00% of Loan Amount		3.00% of Loan Amount	
	Late Payment Service Charges	Rs 250/- per day shall be charged on every overdue day		Rs 150/- per day shall be charged on every overdue day	
	Early Settlement Charges	Rs. 500/- flat. If loan maturity period is less than 30 days than no early settlement charges will be charged.			
	GOLD BACKED LOANS				
		FINCA SUNEHARI KARZA-GENERAL EMI & LUMPSUM (Upto 350,000)	FINCA SUNEHARI KARZA-SE1-EMI & LUMP SUMP (Rs. 350,000- 500,000)	FINCA SUNEHARI KARZA-SE1- EMI & LUMP SUM (Up to 1,000,000)	FINCA SUNEHARI KARZA- SE1- EMI & LUMP SUM (Up to 2,000,000)
	Documentation & Processing Fee (For Fresh Clients)	3.00% of Loan Amount	3.00% of Loan Amount	2.50% of Loan Amount	2.00% of Loan Amount
	Documentation & Processing Fee (For Repeat Clients)	3.00% of Loan Amount	3.00% of Loan Amount	2.50% of Loan Amount	2.00% of Loan Amount
	Late Payment Service Charges For EMI Loans	Rs 50 per day for each overdue day per instant /installment	Rs 60 per day for each overdue day per instant /installment	Rs 75 per day for each overdue day per instant /installment	Rs 100 per day for each overdue day per instant /installment
	Late Payment Service Charges For Bullet Loans	0.05% per day of outstanding loan amount + FED	0.05% per day of outstanding loan amount + FED	0.05% per day of outstanding loan amount + FED	0.05% per day of outstanding loan amount + FED
	Early Settlement Charges	Bank will charge 6% of the outstanding loan amount.			
		EMI: No early settlement charges will be recovered if the loan is being repaid after completion of 75% of approved loan tenure or for re-availing the loan.			
		Bullet: Early Settlement Charges will be applicable if the loan is settled before 7 days from maturity date.			
	Gold valuation charges	Charges to be borne by the customer at actual.			
		NISWAN SUNEHARI KARZA(For Females)-GENERAL EMI & LUMPSUM (Upto 350,000)	NISWAN SUNEHARI KARZA-SE1- EMI & LUMP SUMP (Rs.350,000- 500,000)	NISWAN SUNEHARI KARZA-SE1- EMI & LUMP SUM (Up to 1,000,000)	NISWAN SUNEHARI KARZA- SE1- EMI & LUMP SUM (Up to 2,000,000)
	Documentation & Processing Fee (For Fresh Clients)	3.00% of Loan Amount	3.00% of Loan Amount	2.50% of Loan Amount	2.00% of Loan Amount
	Documentation & Processing Fee (For Repeat Clients)	3.00% of Loan Amount	3.00% of Loan Amount	2.50% of Loan Amount	2.00% of Loan Amount
	Late Payment Service Charges For EMI Loans	Rs 50 per day for each overdue day instant /installment	Rs 60 per day for each overdue day instant /installment	Rs 75 per day for each overdue day per instant /installment	Rs 100 per day for each overdue day per instant /installment
	Late Payment Service Charges For Bullet Loans	0.05% per day of outstanding loan amount + FED	0.05% per day of outstanding loan amount + FED	0.05% per day of outstanding loan amount + FED	0.05% per day of outstanding loan amount + FED
	Early Settlement Charges	Bank will charge 6% of the outstanding loan amount.			
		EMI: No early settlement charges will be recovered if the loan is being repaid after completion of 75% of approved loan tenure or for re-availing the loan.			
		Bullet: Early Settlement Charges will be applicable if the loan is settled before 7 days from maturity date.			
	Gold valuation charges	Charges to be borne by the customer at actual.			
		FINCA NISWAN KARZA GL1		FINCA NISWAN KARZA – GL2	
	Documentation & Processing Fee (For Fresh Clients)	3.00% of Loan Amount		3.00% of Loan Amount	
	Documentation & Processing Fee (For Repeat Clients)	3.00% of Loan Amount		3.00% of Loan Amount	
	Late Payment Service Charges	Rs 50 per day for each overdue day instant /installment		Rs 60 per day for each overdue day instant /installment	
	Early Settlement Charges	Bank will charge 6% of the outstanding loan amount. No early settlement charges will be recovered if the loan is being repaid after completion of 75% of approved loan tenure or for re-availing the loan			

		FINCA HOUSE LOAN UNSECURED LOAN AGAINST PERSONAL GUARANTEE	SECURED HOUSE LOAN AGAINST PROPERTY MORTGAGE	FINCA SCHOOL LOAN
	Processing Fee (For Fresh & Repeat Clients)	Rs.3,000/-	3.00% for Loan Amount: Rs 75,000 – 500,000	3.00% of Loan Amount
			2.75% for Loan Amount: Rs. 500,000 – 1,000,000	
	Documentation and Legal Opinion Charges	As per actual	As per actual	As per actual
	Late Payment Service Charges	Rs 75 per day for each overdue day per instant /installment	Rs 75 per day for each overdue day per instant /installment	Rs 50 per day for each overdue day per instant /installment
	Early Settlement Charges	Bank will charge 6% of the outstanding loan amount. No early settlement charges will be recovered if the loan is being repaid after completion of 75% of approved loan tenure or for re-availing the loan		
		FINCA LIGHT COMMERCIAL VEHICLE LOAN	FINCA TRACTOR LOAN BACKED BY PASS BOOK	FINCA MOTORCYCLE LOAN
	Processing Fee (For Fresh / Repeat Clients)	2.75% on Loan Amount upto Rs 1,000,000	2.75% on Loan Amount upto Rs 1,000,000	Rs.3,000/- plus tax
		2.00% on Loan Amount: Rs 1,000,000 – 2,000,000	2.00% on Loan Amount: Rs 1,000,000 – 2,000,000	
	Documentation / Valuation/ Registration Charges	As per actual	As per actual	As per actual
	Late Payment Service Charges	Rs 75 per day for each overdue day per instant /installment	Rs 75 per day for each overdue day per instant /installment	Rs 50 per day for each overdue day per instant /installment
	Early Settlement Charges	Bank will charge 6% of the outstanding loan amount. No early settlement charges will be recovered if the loan is being repaid after completion of 75% of approved loan tenure or for re-availing the loan		
		REVOLVING CREDIT FACILITY(RF) BACKED BY PASS BOOK		
	Processing Fee (For Repeat Clients)	3.00% of Loan Amount		
	Annual line renewal fee (For Repeat Clients)	3.00% of Loan Amount		
	Documentation Charges	As per actual.		
	Late Payment Service Charges	Rs 1,000 per instant /installment of late mark up / minimum amount due.		
	Early Settlement Charges / Limit	NIL. Only outstanding mark up has to be paid.		
	Important Notes/Exceptions:			
	1.	Staff is exempted from all charges except the actual which the bank has to reimburse to a third party and where otherwise mentioned in specific section of Schedule of Charges.		
	2.	Minimum balance service charges not applicable on Rozana Munafa Account maintained by Employees of Govt., Semi Govt. Institutions of salaries, pensions benevolent fund purpose including widows, children of deceased employees eligible for family pension/benevolent fund grant etc, in any manner what so ever, Mustahqeen Zakat, Zakat account maintained for collection and disbursement of Zakat funds, Students, FINCA employees and their spouse, outsourced Service Providers staff at FINCA.		
	3.	No service fee shall be charged from the students depositing the amount of fee directly in the fee collecting account of the educational institution.		
	4.	The charges for making Pay Order/Demand Draft for payment of fee/dues in favor of educational institutions, HEC/Board etc may not exceed 0.50% of fee / dues or Rs. 25/- per instrument whichever is less.		
	5.	All types of government levies from time to time including excise duties, sales taxes, zakat, etc. on customers' account will be deducted in addition to the bank charges.		
	6.	Bank management reserves the right to change product pricing rates at any time. These rates will be displayed at Website and Branches notice board and will be applicable from its effective date.		
	7.	The charges mentioned above are exclusive of tax except IBFT; all types of government levies from time to time including excise duties, sales taxes, zakat, etc. on customers' account will be deducted in addition to these charges.		
	8.	(Federal Excise Duty (FED) and all other applicable Government levies on any specified services will be charged in addition to the Service Charges as listed below, if not mentioned otherwise.)		