ABHI MICROFINANCE BANK LIMITED (formerly FINCA MFB)		
BRANCH BANKING-SCHEDULE OF CHARGES		
01 July 2025 till 31 December 2025		
S. No	**Description**	**Charges**
1	**CUSTOMER ACCOUNTS**	
	Minimum Initial / Average Monthly Deposit Requirement:	
	Sahulat Current Account	Rs. 1,000/-
	Aitmaad Bachat Account	Rs. 1,000/-
	Asaan Account	Rs. 100/-
	Rozana Munafa Account	Rs. 5,000/-
	Niswan Rozana Munafa	Rs. 5,000/-
	Sahulat Plus Current Account	Rs. 10,000/-
2	**SERVICE CHARGES**	
	Service charges of Rs. 100/- plus FED will be applicable if prescribed minimum balance requirement for each category is not maintained.	
3	**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
4	**OBC COLLECTION**	
	Clean Collection (Cheques)	500/- Per Instrument plus Rs. 1,250/-Postage
	OBC Return	Rs.1,250/-Per Instrument
5	**OUTWARD REMITTANCES**	
	PAY ORDER	
	Pay Order Issuance Charges	Rs. 600/-
	Pay Order Cancellation Charges	Rs. 750/-
	Replacement / Re-issuance of Pay Order	Rs. 500/-
	CALL DEPOSIT RECEIPT	
	Call Deposit Receipt Issuance Charges	Rs. 500
	Call Deposit Receipt Cancellation Charges	Rs. 750
	FUNDS TRANSFER	
	Funds Transfer (Within City/Branch)	Free
	Intercity (Within Bank)	Free
6	**ATM CARD**	
	Pay Pak Classic Debit Card-Issuance Fee	Rs. 1,500/-
	PayPak Classic Debit Card Annual and Renewal Fee	Rs. 1,500/- per Annum
	PayPak Classic Debit Card Replacement Fee	Rs. 1,500/-
	PayPak Gold Debit Card Issuance Fee	Rs. 2,000/-
	PayPak Gold Debit Card Annual and Renewal Fee	Rs. 2,000/- per Annum
	PayPak Gold Debit Card Replacement Fee	Rs. 2,000/-
	Withdrawal (ABHI Customer – 1Link)	Rs 35 Per transaction
	Withdrawal (ABHI Customer – ABHI ATM)	Free
	Balance Inquiry (ABHI Customer – 1 Link)	Rs 3.74
	Balance Inquiry (ABHI Customer – ABHI ATM)	Free
	Mini Statement Charges (ABHI Customer – 1 Link)	Actual (Charged by Other Banks)
	Mini Statement Charges (ABHI Customer – ABHI ATM)	Free
	Fund Transfer (within ABHI Bank)	Free
	Inter Bank Fund Transfer -IBFT (ABHI Bank 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.
7	**CHEQUE BOOK CHARGES**	
	Rs. 30 Per leaf.	

8	**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 3rd 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. 50/- per month
	Service Charges on Gold Custody	Rs. 200/- per day starting from 03 days after settlement / expiry of gold backed loan.
9	**LOCKER CHARGES**	
	Small Locker Rent	Rs. 5,000/- per annum
	Medium Locker Rent	Rs. 7,500/- per annum
	Large Locker Rent	Rs. 10,000/- per annum
	Key Deposit	Rs. 3,000/-
	Breaking Charges	Rs. 5,000 + Actual Charges
	Late Payment Fee	Rs. 500/- per month with grace period of one month
	Note: Locker charges are applicable on Bank staff except Key Deposit charges.	

10	**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**	**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.				

11	LOANS			
		ABHI KAROBARI KARZA – SE1 (Upto Rs. 500,000)	**ABHI KAROBARI KARZA – SE 2** (Rs 500,000-1,000,000) (EMI)	
	Documentation & Processing Fee (For Fresh Clients)	3.25% of Loan Amount	2.75% of Loan Amount	
	Documentation & Processing Fee (For Repeat Clients)	3.25% of Loan Amount	2.75% of Loan Amount	
	Late Payment Service Charges	Rs.100/- Per Day, For Each Day of Over Due (Delinquency)/ Installment.	Rs. 100/- 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.		
		ABHI MAWESHI KARZA-DAIRY SE1 (Upto Rs. 500,000)	**ABHI MAWESHI KARZA-FATTENING (Rs Upto 150,000)**	
	Documentation & Processing Fee (For Fresh Clients)	3.25% of Loan Amount	3.00% of Loan Amount	
	Documentation & Processing Fee (For Repeat Clients)	3.25% of Loan Amount	3.00% of Loan Amount	
	Late Payment Service Charges	Rs.100/ per day for each overdue day per	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	Rs. 500/- flat. If loan maturity period is less than 30 days than no early settlement charges will be charged.	
		ABHI KASHTKAR KARZA-GENERAL LOAN (Upto Rs 500,000)	**ABHI KASHTKAR KARZA-SMALL FARMER (Upto Rs 100,000) For Repeat Clients Only**	
	Documentation & Processing Fee (For Fresh Clients)	3.25% of Loan Amount	Not Applicable	
	Documentation & Processing Fee (For Repeat Clients)	3.25% 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.		
12	GOLD BACKED LOANS			
		ABHI SUNEHARI KARZA-SE1-EMI & LUMP SUMP (- Up to Rs. 500,000)	**ABHI SUNEHARI KARZA-SE1- EMI & LUMP SUM (Up to 1,000,000)**	**ABHI SUNEHARI KARZA-SE1- EMI & LUMP SUM (Up to 2,000,000)**
	Documentation & Processing Fee (For Fresh Clients)	3.25% of Loan Amount	2.50% of Loan Amount	2.00% of Loan Amount
	Documentation & Processing Fee (For Repeat Clients)	3.25% of Loan Amount	2.50% of Loan Amount	2.00% of Loan Amount
	Late Payment Service Charges For EMI Loans	Rs 100 per day for each overdue day per instant /installment	Rs 100 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
	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-SE1-EMI & LUMP SUMP (Up to 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)	3.25% of Loan Amount	2.50% of Loan Amount	2.00% of Loan Amount
	Documentation & Processing Fee (For Repeat Clients)	3.25% of Loan Amount	2.50% of Loan Amount	2.00% of Loan Amount
	Late Payment Service Charges For EMI Loans	Rs 100 per day for each overdue day instant /installment	Rs 100 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
	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- **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.		
		ABHI NISWAN KARZA (Up to PKR 500,000)		
	Documentation & Processing Fee (For Fresh Clients)	3.25% of Loan Amount		
	Documentation & Processing Fee (For Repeat Clients)	3.25% of Loan Amount		
	Late Payment Service Charges	Rs 100 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		

		ABHI HOUSE LOAN UNSECURED LOAN AGAINST PERSONAL GUARANTEE	**SECURED HOUSE LOAN AGAINST PROPERTY MORTGAGE**	**ABHI 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 100 per day for each overdue day per instant /installment	Rs 100 per day for each overdue day per instant /installment	Rs 100 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		
		ABHI LIGHT COMMCERCIAL VEHICLE LOAN	**ABHI TRACTOR LOAN BACKED BY PASS BOOK**	**ABHI 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 100 per day for each overdue day per instant /installment	Rs 100 per day for each overdue day per instant /installment	Rs 100 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)	3.25% of Loan Amount		
	Annual line renewal fee (For Repeat Clients)	3.25% 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, ABHI employees and their spouse, outsourced Service Providers staff at ABHI.			
	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.)			