

LOAN PRODUCTS

■ Mark-Up

Nominal Mark-Up	3.83% / month-46%/ Year- Advans Tijaarat Plus 4.00% / month-48%/ Year- Advans Tijaarat 4.08% / month-49%/ Year- Advans Tijaarat Minus
Nominal Mark-Up	2.33% / month-28%/ Year- Advans Sona Sarmaya 2.33% / month-28%/ Year- Advans Sona Sarmaya Bullet 2.92% / month-35%/ Year- Advans Kisaan Bullet
Mark-Up type	Declining
Mark-Up type	Flat for Advans Sona Sarmaya & Kisaan Bullet
Mark-Up-Authorized discount	No

■ Processing Fees (incl SRB tax)

Advans Tijaarat	
Advans Tijaarat Plus	
Advans Tijaarat Minus	3.5% of Principal with minimum amount of Rs.3900 & Maximum amount of Rs.20000
Advans Sona Sarmaya	
Advans Sona Sarmaya Bullet	
Advans Kisaan Bullet	2.26% of the amount disbursed, with a minimum of Rs.3900 & Maximum amount of Rs.20000
Rollover Fee	1% of Principal with minimum amount of Rs.1000 Plus gold value difference (if any)

■ Credit Cover Premium

Insurance Plan Type	Loan Term (Number of Months)	Single premium as % of loan amount
A	6 to 12 months	Free
B	13 to 24 months	Free

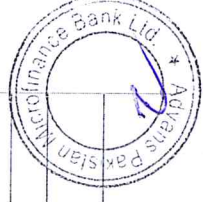
■ Penalties – All loans

Early Repayment –penalty	Advans (Tijaarat, Plus, Minus Sona Sarmaya EMI & Bullet) 100% of principal + 50% of remaining interest to be paid Advans Kisaan Bullet: 100% of the outstanding principal plus accrued interests and no additional fees paid
Past dues – penalty	All products except gold – Equal to total overdue (principal + interest) multiplied by 0.2%, applied on a daily basis Gold products & Kisaan Bullet : Equal to total overdue (principal + interest) multiplied by 0.2%, applied on a daily basis
Gold Auction- Fee	Public notice fees at actual price

Schedule of Bank Charges July to December-2022 DEPOSIT PRODUCTS

■ General Pricing

Minimum opening deposit		No minimum opening balance
Advans Sahulat Current Account		No minimum opening balance
Advans Asaan Current Account		Rs. 100
Advans Micro Savings Account		No minimum opening balance
Advans Nafabakhsh		Rs. 500
Advans Behtar Kal		Rs. 500
Advans Behtar Mustaqbil		Rs. 5000
Advans Aitamad Term Deposit		Rs. 5000
Other deposit accounts		No minimum opening balance
Closing fee		0
Closing fee		Free : CA/SA excluding Asaan Account
*Early closure fee for Term deposits		
Advans Behtar Kal		Difference between Saving Plan and Saving Account interest as of last interest paid.
Advans Behtar Mustaqbil		50% of accrued interest amount will be charged as penalty
Advans Aitamad Term Deposit		50% of accrued interest unpaid + 50% of interest paid
Minimum Account Maintenance Balance		
Advans Sahulat Current Account		No minimum balance
Advans Asaan Current Account		No minimum balance
Advans Micro Savings Account		No minimum balance
Advans Nafabakhsh		No minimum balance
Advans Behtar Kal		Rs. 500
Advans Behtar Mustaqbil		Rs. 5000
Advans Aitamad Term Deposit		Rs. 5000
Maintenance fee		Free
Maintenance fee on dormant account		Free
Account statement		Free
Issuance of balance certificate to 3rd parties		Rs. 100 per request



Schedule of Bank Charges July to December-2022

■ Cheque

Cheque book

50 leaflets

Rs. 500 per cheque book

25 leaflets

Rs. 250 per cheque book

Counter Cheque

Rs. 20 per leaf

Clearing

Outward clearing

Free

Inward clearing

Free

Same day clearing

Rs. 500

Outward Collection

Only cheque greater than/ equal 100,000

Penalty for bad cheque endorsed- Outward Clearing

Free

Penalty for bad cheque Inward Clearing

Rs. 300 per instrument

Miscellaneous

Stop payment Charges on cheque

Rs. 200 per request

Stop payment Charges on a series of cheque

Rs. 300 per request

Copy of paid cheque:

Rs. 200 per request

Important Notes:

- Federal Excise Duty (FED)/Sindh Revenue Board/Zakat/ any other taxes levied by the Government will be deductible as per the rates advised by Federal Board of Revenue (FBR)
- Bank management reserves the right to recover additional charges on those accounts which involves any additional/ usual work
- Bank Management reserves the right to change mark-up rates at any time
- Bank management reserves the right to waive any or all charges

■ Transfers

Account to Account (same client)

Free

Account to another Advans Account

Free

Account to another Advans Account (between 2 different Advans clients)

Free

Deposit by a third party

Free

Standing Order issued (in-house)

Free

BY ORDER OF MANAGEMENT

ADVANS PAKISTAN MICROFINANCE BANK LIMITED

Effective date 1st July, 2022

CEO

