



Schedule of Bank Charges - Advans Pakistan Microfinance Bank

September 2022 to December 2022

Loan Products

Loan Pricing and Fee

Product	Annual Interest Rate	Interest type	Processing Fee
Advans Tijarat	49.50%	Declining Principal Basis	5% of Principal Amount Disbursed
Advans Tijarat Plus	47.50%	Declining Principal Basis	5% of Principal Amount Disbursed
Sona Sarmaya-EMI	31.00%	Declining Principal Basis	6% of Principal Amount Disbursed
Sona Sarmaya-Bullet	31.00%	Flat	6% of Principal Amount Disbursed
Kissan Bullet	36.50%	Flat	5% of Principal Amount Disbursed

**** Processing is deducted in the basis of principal amount disbursed**

Roll Over Fee

Advans Sona Sarmaya - Bullet	1% of Principal with minimum amount of Rs.1000	Plus gold value difference (if any)
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Insurance Plan Type	Loan Term	Single premium as % of loan amount
A	3 to 12 months	Free
B	13 to 24 months	Free

Early Repayment Penalty

Advans Tijarat, Advans Tijarat Plus,	100% of principal + 50% of remaining interest to be paid
Advans Sona Sarmaya EMI	100% of principal + 50% of remaining interest to be paid
Advans Sona Sarmaya - Bullet	100% of principal + Accrued interest+50% of remaining interest to be paid
Advans Kissan Bullet	100% of the outstanding principal plus accrued interests and no additional fees

Late Payment Penalty

Advans Tijarat, Advans Tijarat Plus,	Equal to total overdue (principal + interest) multiplied by 0.2 %, applied on daily basis
Advans Sona Sarmaya EMI	Equal to total overdue (principal + interest) multiplied by 0.2 %, applied on daily basis
Advans Sona Sarmaya - Bullet	Equal to total overdue (principal + interest) multiplied by 0.2 %, applied on daily basis
Advans Kissan Bullet	Equal to total overdue (principal + interest) multiplied by 0.2 %, applied on daily basis

Gold Auction- Fee

ADVANS Sona Sarmaya	Public notice fees (Newspaper advertisement)at actual price
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Deposit Products

Minimum Opening Deposit

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 Mustaqbil	Rs. 5,000
Advans Aitamad Term Deposit	Rs. 5,000
Other deposit accounts	No minimum opening balance

Closing fee

Closing fee	Free for Current and Saving accounts
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*Early closure fee for Term deposits

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 Mustaqbil	Rs. 5,000
Advans Aitamad Term Deposit	Rs. 5,000

Maintenance fee

Maintenance fee on dormant account	Free
Account statement	Free
Issuance of balance certificate to 3rd parties	Rs. 100 per request

Cheque book

25 leaflets	Rs. 250 per cheque book (First Chequebook 25 Leaves Free for women depositor)
50 leaflets	Rs. 500 per cheque book
Counter Cheque	Rs. 20 per leaf

Clearing	
Outward Clearing	Free
Inward Clearing	Free
Same day Clearing Outward Collection	Rs 500
Penalty for bad cheque endorsed- Out ward 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
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

Important Notes:

- a) 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)
- b) Bank management reserves the right to recover additional charges on those accounts which involves any additional/ usual work
- c) Bank Management reserves the right to change mark-up rates at any time
- d) Bank management reserves the right to waive any or all charges

Effective date 20th September, 2022

BY ORDER OF MANAGEMENT

ADVANS PAKISTAN MICROFINANCE BANK LIMITED