

Sindh Microfinance Bank Ltd.

Schedule of Charges

w.e.f. 01/01/2025 to 30/06/2025

PART-A		REMITTANCES
i	Issuance of Pay Orders:	
	For Account Holders	Rs. 100/- for A/c holders
	For Non-Account Holders	
	PO Upto Rs. 25,000/- . PO not to be issued for amount exceeding Rs. 25,000/- for walk-in customers)	Rs. 500/- Flat
	Cancellation of Pay Order	Rs. 200/-
	Issuance of Duplicate Pay Order / CDR TDR	Rs. 200/-
	Pay Orders Favours Education Institutions, Higher Education Committion, Board etc. for fees / dues (SBP Instruction dt. 19/8/2009)	Rs. 25/- or 0.5% of fees per instrument, whichever is less.
ii	On Line Cash / Cheque Trasnfer: (Deposit)	
	On Line Transfer within City	No Charges
	On Line Transfer Outside City	No Charges
	On Line cash deposit / withdrawal	No Charges
iii	Same Day Outward Clearing	Rs. 500/- per instrument
iv	Clean / OBC (Intercity by NIFT or Direct through Branches of other Banks	Upto Rs. 500,000/- Rs. 200 + NIFT + Courier Charges
		Above Rs. 500,000/- Rs. 300 + NIFT + Courier Charges
v	Returning Charges	Rs. 100/- plus postage / courier charges
vi	RTGS (on request of customer)	Monday to Friday (9 am to 3 pm)
	(a) Upto Rs. 999,999/-	Rs. 50/-
	(b) Rs. 1,000,000/- and above	Rs. 220/-
PART-B		ADVANCES
i	Product	Processing Fees
	Sujag Aurat Loan	5% of loan amount
	Karobar Loan	Rs. 1000/- + Valuation Charges (as per Actual)
	Sawari Loan	Rs. 1000/- + Valuation Charges (as per Actual)
	Agriculture Loan	5% of loan amount
	Livestock Loan	5% of loan amount
	Fisheries Loan	5% of loan amount
	House Loan	upto Rs. 500,000 - minimum Rs.3000 or 0.1%
		500,001 and above - minimum Rs.5000 or 0.5%
	Gold Loan	upto Rs. 100,000 - Rs.5000
		100,001 and above - 5%
		Rollover Fee = 3% or flat Rs 3000/ per loan processing.
		Gold auction fee @ actual
	Advance Salary Loan	Rs. 1,000/-
	Individual Loan	Rs. 1,000/-
Housing Finance - G-MSS	Rs. 3,000/-	
(Note: Processing fees / other charges may be waived subject to approvals of the Competent Authority / Credit Committee)		

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ii	Early Settlement Charges	Nil
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PART-C	MISCELLANEOUS CHARGES	
i	Cost of Cheque Book	Rs. 10/- per Cheque
ii	Duplicate Statement of A/c	Rs. 35/- Flat (inclusive of FED)
iii	Return of Cheque presented to us in case of insufficient funds in a/c (inward clearing)	Rs. 500/- to be recovered from Drawer's account in all cases i.e. cash, inward clearing and cash transfer
iv	Stop Payment of Cheque	Rs. 300/- per instruction
v	Release of Stop payment	Rs. 200/- per instruction
vi	Hold Mail Instructions	Rs. 500/- per annum
vii	Inland Courier & Postal Charges	
	Postage	Rs. 75/- Minimum or at Actual
	Courier	Rs. 100/- Minimum or at Actual
viii	Confirmation of Balance to Auditors	Rs. 500/- per confirmation
ix	Any type of certificate issued at the request of the customer including Balance / Account maintenance Certificate	Rs. 250/- per certificate
x	Any out of pocket expenses or any transaction not covered under this schedule	At actual
xi	Delivery of photocopy of used cheque	Rs. 50/- per cheque
xii	Issuance of Credit Reports	Rs. 500/- per report
xiii	Cash Collection Service	Rs. 500/- plus cost of security arrangements
xiv	Corporate Salary Disbursement	Rs. 50/- per employee's salary or as per agreement.

GENERAL

- (i) All such collection accounts i.e. non-chequing accounts from where the balances / funds as per standing instructions, are transferred to customers main collection a/c whether daily or on periodical basis, shall be exempt from levy of these service charges.
- (ii) Accounts maintained by (a) students, (b) Mustahiqueen of Zakat (c) employee of Government / Semi-Government Institutions for salary and pension purposes including widows/children of deceased employees eligible for family pension /benevolent fund grant, etc shall be exempted from levy of service charges in any manner whatsoever.
- (iii) No Charges to be recovered from Dormant Accounts.(charges to be recover incase cheque returned due to insufficient funds)
- (iv) Charges also be waived in case of Cooperative Societies, Benevolent Fund, Charitable and Welfare Organizations and School Management Committees.
- (v) No Charges are to be recovered from students depositing the amount of Fees directly in fee collecting account of Educations Institutions.
- (vi) Sindh Microfinance Bank staff is exempted from payment of charges on remittance, cheque books and statement. However, they will be liable to pay Govt. Taxes / Duties.
- (vii) Courier Charges / Postages wherever used are to be recovered at Actual
- (viii) FED / Sales Tax / Provincial tax on services must be recovered from all cases wherever applicable.
- (ix) No early payment/early settlement charges on housing finance
- (x) All other charges relating to Housing finance i.e. valuation, legal opinion etc. should be born by the customers at actual.
- (xi) Housing finance processing fee be charged on approved cases only and payable at the time of disbursement
- (Xii) Gold Valuation Charges (To be paid to the goldsmith directly by the customer): Rs. 500 to Rs. 2000 Subject to Value of Gold, City and availability of quality Goldsmith.