

Sindh Microfinance Bank Ltd.

Schedule of Charges

w.e.f. 01/07/2024 to 31/12/2024

| 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 Favoursing 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 Trasfer: (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) | Transaction Timings & Charges |
| | (a) Upto Rs. 999,999/- (Monday to Friday) (MT-102) | 9 am to 4 PM Rs. 50/- |
| | (b) Rs. 1,000,000/- and above (Monday to Friday) (MT-102) (MT- 103) | 9 am to 1:30 PM Rs. 220/- 1:30 PM to 3 PM Rs. 330/- 3 PM to 4 PM Rs. 550/- |

* Presently RTGS Charges are waived as per SBP directives till further Instrctions.

| 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 | 5% of loan amount including shroff charges 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/- |

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(Note: Processing fees / other charges may be waived subject to approvals of the Competent Authority / Credit Committee)

| | | |
|----|--------------------------|-----|
| ii | Early Settlement Charges | Nil |
|----|--------------------------|-----|

| PART-C | | MISCELLANEOUS CHARGES |
|---------------|---|---|
| i | Cost of Cheque Book | Free of Cost |
| ii | Duplicate Statement of A/c | Rs. 35/- Flat (inclusive of FED) |
| iii | Stop Payment of Cheque | Rs. 300/- per instruction |
| iv | Release of Stop payment | Rs. 200/- per instruction |
| v | Hold Mail Instructions | Rs. 500/- per annum |
| vi | 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. |
| xv | Cheque Return - Insufficient Balance | Rs. 500/ |

Important Notes:

(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) Bank Charges, Government Duties or other charges under any Law or Court will be recovered from Dormant Accounts.

(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) Single (loose) cheque leaf, issued to borrowers for the purpose of Post-Dated Cheques (PDCs) or guarantee cheques, shall be exempt from any charges. This exemption is applicable solely to the issuance of a single cheque leaf and does not extend to any subsequent or additional cheque issuance requests