



List of Tariffs - Halan Pakistan Microfinance Bank

September to December 2024

Loan Products

Financing Limit, Tenure, Pricing and Fee

Product	Financing Limit	Tenure	Annual Interest Rate	Interest type	Processing Fee
Halan Tijarat	100,000 to 1,000,000	6-19 Months (for 1st cycle)	51.00%	Declining Principal Basis	5% of Principal Amount Disbursed
Halan Khatoon Tijarat	100,000 to 1,000,000	6-19 Months	51.00%	Declining Principal Basis	4.5% of Principal Amount Disbursed
Halan Tijarat Plus	100,000 to 1,000,000	6-24 Months	49.50%	Declining Principal Basis	5% of Principal Amount Disbursed
Halan Salary Finance	50,000 to 350,000	6-36 Months	43.50%	Declining Principal Basis	4.5% of Principal Amount Disbursed
Halan pension Finance	50,000 to 350,000	6-36 Months	143.50%	Declining Principal Basis	4.5% of Principal Amount Disbursed
Sona Sarmaya-EMI	40,000 to 500,000	6-24 Months	42.00%	Declining Principal Basis	6% of Principal Amount Disbursed
Sona Sarmaya-Bullet	40,000 to 500,000	6-24 Months	45.00%	Flat	6% of Principal Amount Disbursed
Kissan Bullet	50,000 to 150,000	3-12 Months for Cotton, Wheat, Maize & Rice 3-15 Months for Sugar Cane Crop	36.50%	Flat	5% of Principal Amount Disbursed

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

Roll Over Fee

Halan Sona Sarmaya - Bullet	1% of Principal with minimum amount of Rs.1000	Plus gold value difference (if any)
-----------------------------	--	-------------------------------------

Insurance Plan Type	Loan Term	Premium % (MicroEnsure) Interior Sindh Region (recovered from processing fee)	Premium % (StatLife Insurance) Karachi Region (recovered from processing fee)
A	3 to 13 months	0.29% of loan disburse	loan outstanding/1000*0.24
B	14 to 25 months	0.41% of loan disburse	loan outstanding/1000*0.24

Repayment Date and Frequency:

Halan Tijarat, Halan KhatoonTijarat,Halan Tijarat Plus,	Fixed Repayment Date on Monthly basis
Halan Sona Sarmaya EMI	Fixed Repayment Date on Monthly basis
Halan Sona Sarmaya - Bullet	At Maturity
Halan Kissan Bullet	At Maturity

Early Repayment Penalty

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

Late Payment Penalty

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

Gold Auction- Fee

Halan Sona Sarmaya	Public notice fees (Newspaper advertisement)at actual price
--------------------	---

Deposit Products					
Products	Duration	Profit Rate	Mini. Opening Deposit	Max. Amount Deposit & Withdrawal	Profit Credit Frequency
Halan Sahulat Current Account	-	-	No minimum opening balance	-	-
Halan Asaan Current Account	-	-	Rs. 100	1 Million per month	-
Halan Asaan Saving Account	-	5.00%	Rs. 100	1 Million per month	Monthly
Halan Nafabakhsh	-	18.00%	Rs. 500	-	Monthly
Halan Khatoon Saving Account	-	18.50%	Rs. 500	-	Monthly
Halan Behtar Mustaqbil	3,6,9,12,18,24,30 & 36	Rack Rates Table	Rs. 5,000	-	Maturity
Halan Aitamad Term Deposit	3,6,9,12,18,24,30 & 36	Rack Rates Table	Rs. 5,000	-	Maturity
Deposit Profit Rates					
Term Deposit Accounts					
Halan Behtar Mustaqbil & Aitamad					
Minimum Deposit	Maximum Deposit	3, 6 Months	9 Months	12,18,24,30 & 36 Months	
100,000	1,000,000	21.00%	22.00%	23.00%	
1,000,001	10,000,000	21.50%	22.00%	23.00%	
10,000,001	50,000,000	22.00%	22.50%	23.50%	
50,000,001	& Above	Decided by Management			
Closing fee					
Closing fee			Free for Current and Saving accounts		
*Early closure fee for Term deposits					
Halan Behtar Mustaqbil			Incise of early closure Saving account rates will be applied Difference amount will be deducted as penalty		
Halan Aitamad Term Deposit			Incise of early closure Saving account rates will be applied Difference amount will be deducted as penalty		
Minimum Account Maintenance Balance					
Halan Sahulat Current Account			No minimum balance		
Halan Asaan Current Account			No minimum balance		
Halan Asaan Savings Account			No minimum balance		
Halan Nafabakhsh			No minimum balance		
Halan Khatoon Saving Account			No minimum balance		
Halan Behtar Mustaqbil			Rs. 5,000		
Halan Aitamad Term Deposit			Rs. 5,000		
Account Maintenance					
Maintenance fee on dormant account			Free		
Account statement			Free		
Issuance of balance certificate to 3rd parties			Rs. 100 per request		
Transaction SMS Fee			Free		
Account Closure Charges					
Account closuser charges (other than asan account)			PKR 100 /-		
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 Halan Account	Free
Account to another Halan Account (between 2 different Halan Clients)	Free
Deposit by a third party	Free
Standing Order issued (in-house)	Free
Special Incentive for Women Clients	
0.5% additional profit rate for Saving & Term Deposit Accounts	
First Cheque book 25 Leaf free	

Halan PAKISTAN MICROFINANCE BANK LIMITED
