



SCHEDULE OF CHARGES-HALAN MICROFINANCE BANK LTD.

December-2024 to June-2025

Loan Products

Loan Pricing and Fee

Product	Annual Interest Rate	Interest type	Processing Fee
Halan Tijarat	51.00%	Declining Principal Basis	5% of Principal Amount Disbursed
Halan Khatoon Tijarat	51.00%	Declining Principal Basis	4.5% of Principal Amount Disbursed
Halan Tijarat Plus	49.50%	Declining Principal Basis	5% of Principal Amount Disbursed
Sona Sarmaya-EMI	42.00%	Declining Principal Basis	6% of Principal Amount Disbursed
Sona Sarmaya-Bullet	45.00%	Flat	6% of Principal Amount Disbursed
Kissan Bullet	36.50%	Flat	5% of Principal Amount Disbursed
Halan Salary Finance	43.50%	Declining Principal Basis	4.5% of Principal Amount Disbursed
Halan Pension Finance	43.50%	Declining Principal Basis	4.5% of Principal Amount Disbursed

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

Roll Over Fee

Halan Sona Sarmya - 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 13 months	Free
B	14 to 25 months	Free

Early Repayment Penalty

Halan Tijarat, Halan KhatoonTijarat,Halan Tijarat Plus,	100% of principal + 50% of remaining interest to be <i>paid</i>
Halan Sona Sarmya EMI	100% of principal + 50% of remaining interest to be <i>paid</i>
Halan Salary & Pension Finance	100% of principal + 50% of remaining interest to be <i>paid</i>
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 Salary & Pension Finance	Equal to total overdue (principal + interest) multiplied by 0.2 %, applied on daily basis
Halan Sona Sarmya 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	
Minimum Opening Deposit	
Halan Sahulat Current Account	No minimum opening balance
Halan Asaan Current Account	Rs. 100
Halan Asaan Saving Account	Rs. 100
Halan Nafabakhsh	Rs. 500
Halan Khatoon Saving Account	Rs. 500
Halan Behtar Mustaqbil	Rs. 5,000
Halan Aitamad Term Deposit	Rs. 5,000
Other deposit accounts	No minimum opening balance
Closing Fee	
Closing Fee (other than Asaan Account)	PKR upto 100/-
*Early closure fee for Term deposits	
Halan Behtar Mustaqbil	Incase of early closure Saving account rates will be applied Difference amount will be deducted as penalty
Halan Aitamad Term Deposit	Incase 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

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
<p>Important Notes:</p> <ul style="list-style-type: none"> 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 e) Calculation is based on 365 days of Calendar year with actual number of days 	
<p>Effective date 01st December, 2024 BY ORDER OF MANAGEMENT HALAN MICROFINANCE BANK Ltd.</p>	