

SCHEDULE OF CHARGES-HALAN MICROFINANCE BANK LTD.		
1st July 2025 to 31st December 2025		
Loan Products		
Loan Pricing and Fee		
Product	Processing Fee	Interest Rates
Halan Tijarat	3%	Halan Tijarat 54.00%
Halan Khatoon Tijarat	3%	Halan Khatoon Tijarat 53.00%
Halan Tijarat Plus	3%	Halan Tijarat Plus 52.50%
Halan Microenterprise Loan	3%	Halan Microenterprise Loan 52.50%
Sona Sarmaya-EMI	3%	Sona Sarmaya-EMI 45.00%
Sona Sarmaya-Bullet	3%	Sona Sarmaya-Bullet 42.00%
Halan Salary Finance	4%	Halan Salary Finance 39.00%
Halan Pension Finance	4%	Halan Pension Finance 39.00%
Hanam Group Loan	3%	Hanam Group Loan 54.00%
Halan Livestock Finance-EMI	3%	Halan Livestock Finance-EMI 54.00%
Halan Livestock Finance Plus-EMI	3%	Halan Livestock Finance Plus-EMI 54.00%
Halan Livestock Finance Secured-EMI	5%	Halan Livestock Finance Secured-EMI 46.50%
** Processing is deducted on the basis of principal amount disbursed		
** All loans are covered and automatically subscribe for credit life insurance		
Roll Over Fee		
Halan Sona Sarmya - Bullet	1% of Principal with minimum amount of Rs 1000 Plus gold value difference (if any)	
Early Repayment Penalty		
Halan Tijarat, Halan KhatoonTijarat,Halan Tijarat Plus,	5 % OF OUTSTANDING PRINCIPAL AMOUNT	
Halan Sona Sarmya EMI, Sona Sarmya Bullet		
Halan Salary & Pension Finance		
Halan Sona Sarmya - Bullet		
Hanam Group Loan		
Halan Microenterprise Loan		
Halan Livestock Finance all types of products		
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		
Halan Sona Sarmya EMI, Sona Sarmya Bullet		
Hanam Group Loan		
Halan Microenterprise Loan		
Halan Livestock Finance all types of products		
Gold Auction- Fee		
Halan Sona Sarmya - Bullet/EMI	Public notice fees (Newspaper advertisement) at actual price	
Deposit Products		
Initial Balance		
Halan Sahulat Current Account	No initial balance	
Halan Asaan Current Account	Rs. 100	
Halan Asaan Saving Account	Rs. 100	
Halan Nafabakhsh	Rs. 100	
Halan Khatoon Saving Account	Rs. 100	
Halan Behtar Mustaqbil	Rs. 5,000	
Halan Aitamad Term Deposit	Rs. 5,000	
Halan Current Borrower Account	No initial balance	
Closing Fee		
Closing Fee (other than Asaan Account)	PKR up to 100/-	

*Early closure fee for Term deposits	
Halan Behtar Mustaqbil & Halan Aitamad Term Deposit	In case of early closure Standard Saving Account Product 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 Term Deposit	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. 500 per Cheque book (First Chequebook 25 Leaves Free for women depositor)
50 leaflets	Rs. 1000 per Cheque book
Counter Cheque	Rs. 50 per leaf
PDC Cheque Book	Rs. 100 per book
Pay Order	
Issuance of Pay Order	*Rs. 250 per instrument *Issuance for payment of educational fee/dues in favor of educational institutions, HEC/Board,etc. will be 0.50% of fee/dues or Rs. 50 per instrument (whichever is less)
Cancellation of Pay Order	Rs. 150 per instrument
Issuance of Duplicate Pay Order	Rs. 150 per instrument
Cheque Clearing	
Outward Clearing	Free
Inward Clearing	Free
Same day Clearing Outward Collection	Rs 500
Penalty for bad Cheque endorsed- Outward Clearing	Free
Penalty for bad Cheque Inward Clearing	Rs. 400 per instrument
Miscellaneous	
Stop payment Charges on Cheque	Rs. 200 per request
Stop payment Charges on a series of Cheque	Rs. 500 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
Important Notes: <ol style="list-style-type: none"> All charges are exclusive of applicable government levies, including FED, provincial sales tax on services, and any other taxes. Federal Excise Duty (FED)/Revenue Board/Zakat/ any other taxes levied by the Government will be deductible as per the rates advised by Federal Board of Revenue (FBR) Bank management reserves the right to recover additional charges on those accounts which involves any additional/ usual work Bank Management reserves the right to change mark-up rates at any time Bank management reserves the right to waive any or all charges 	
Effective date 1st July 2025 BY ORDER OF MANAGEMENT HALAN MICROFINANCE BANK Ltd.	