

List of Tariff

(Excluding FED/Sales Tax)

From 31st March to 30th June 2026

Halan Microfinance Bank Limited



Loan Products

| Loan Products | | | |
|--|-------------|----------------------|----------------|
| Financing Limit, Tenure, Pricing and Fee | | | |
| Product with Tenure and Financial Amount | | | Processing Fee |
| Halan Tijarat | 6-24 Months | 100,000 to 500,000 | 3% |
| Halan Khatoon Tijarat | 6-24 Months | 100,000 to 500,000 | 3% |
| Halan Tijarat Plus | 6-24 Months | 100,000 to 500,000 | 3% |
| Halan Salary Finance | 6-36 Months | 50,000 to 500,000 | 4% |
| Halan pension Finance | 6-36 Months | 50,000 to 500,000 | 4% |
| Sona Sarmaya-EMI | 6-24 Months | 40,000 to 500,000 | 3% |
| Sona Sarmaya-Bullet | 6-24 Months | 40,000 to 500,000 | 3% |
| Halan Microenterprise Loan | 6-24 Months | 500,001 to 1,000,000 | 3% |
| Hanam Group Loan | 12 Months | 50,001 to 150,000 | 3% |
| Halan Livestock Finance | 12 Months | 50,001 to 150,000 | 3.25 % |
| Halan Livestock Finance Plus | 12 Months | 150,001 to 250,000 | 3.25 % |
| Halan Livestock Finance Secured | 15 Months | 250,001 to 500,000 | 5% |

| Product with Tenure and Interest type | | | Annual Interest Rate |
|---------------------------------------|-------------|---------------------------|----------------------|
| Halan Tijarat | 6-24 Months | Declining Principal Basis | 55.00% |
| Halan Khatoon Tijarat | 6-24 Months | Declining Principal Basis | 54.00% |
| Halan Tijarat Plus | 6-24 Months | Declining Principal Basis | 53.00% |
| Halan Salary Finance | 6-36 Months | Declining Principal Basis | 40.00% |
| Halan pension Finance | 6-36 Months | Declining Principal Basis | 40.00% |
| Sona Sarmaya-EMI | 6-24 Months | Declining Principal Basis | 45.00% |
| Sona Sarmaya-Bullet | 6-24 Months | Flat | 42.00% |
| Halan Microenterprise Loan | 6-24 Months | Declining Principal Basis | 53.00% |
| Hanam Group Loan | 12 Months | Principal Basis | 55.00% |
| Halan Livestock Finance | 12 Months | Declining Principal Basis | 54.00% |
| Halan Livestock Finance Plus | 12 Months | Declining Principal Basis | 54.00% |
| Halan Livestock Finance Secured | 15 Months | Declining Principal Basis | 46.50% |

| Repayment Date and Frequency: | |
|--|---------------------------------------|
| Halan Tijarat, Halan KhatoonTijarat,Halan Tijarat Plus, | Fixed Repayment Date on Monthly basis |
| Halan Sona Sarmya EMI | Fixed Repayment Date on Monthly basis |
| Halan Sona Sarmaya - Bullet | At Maturity |
| Halan Kissan Bullet | At Maturity |
| Halan Microenterprise Loan | Fixed Repayment Date on Monthly basis |
| Halan Hanam Group Loan | Fixed Repayment Date on Monthly basis |
| Halan Livestock Finance, Halan Livestock Finance Plus, Halan Livestock Finance secured EMI | Fixed Repayment Date on Monthly basis |

| Early Repayment Penalty | |
|---|--|
| Halan Tijarat, Halan KhatoonTijarat,Halan Tijarat Plus, | 5% of Outstanding Principal to be paid |
| Halan Sona Sarmya EMI | |
| Halan Sona Sarmaya - Bullet | |
| Halan Kissan Bullet | |
| Halan Microenterprise | |
| Halan Hanam Group Loan | |
| All Livestock Finance 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 Sona Sarmya EMI | |
| Halan Sona Sarmaya - Bullet | |
| Halan Kissan Bullet | |
| Halan Microenterprise | |
| Halan Hanam Group Loan | |
| Halan Livestock Finance, Halan Livestock Finance Plus, Halan Livestock Finance secured-EMI | |

| Gold Auction- Fee | |
|--------------------------|---|
| Halan Sona Sarmaya | Public notice fees (Newspaper advertisement)at actual price |

Deposit Products

| Products | Profit Rate | Mini. Opening Deposit |
|---|-------------|----------------------------|
| Halan Sahulat Current Account | - | No minimum opening balance |
| Halan Asaan Current Account | - | Rs. 100 |
| Halan Current Borrower Account | - | 0 |
| Halan Asaan Saving Account (Monthly Profit Payments) | 5.00% | Rs. 100 |
| Halan Nafabakhsh up to Rs. 10 Million (Monthly Profit Payments) | 14.00% | Rs. 100 |
| Halan Nafabakhsh over Rs 10 Million to 50 Million (Monthly Profit Payments) | 14.00% | Rs. 100 |
| Halan Khatoon Saving Account up to Rs. 10 Million (Monthly Profit Payments) | 14.50% | Rs. 100 |
| Halan Khatoon Saving Account over Rs 10 plus (Monthly Profit Payments) | 14.50% | Rs. 100 |

Rack Rates Term Deposit Products

| Tenure | Profit Rate Aitemad Product | Profit Rate Behtar Mustaqbil Product |
|--------------|-----------------------------|--------------------------------------|
| 3 & 6 Months | 14.75% | 15.25% |
| 9 Months | 14.75% | 15.25% |
| 1 Year | 15.00% | 15.50% |
| 2 Year | 14.00% | 15.00% |
| 2 Year | 14.00% | 15.00% |
| 3 Year | 14.00% | 15.00% |

Early closure fee for Term deposits

| | |
|----------------------------|--|
| Halan Behtar Mustaqbil | In case of early closure Saving account rates will be applied Difference amount will be deducted as penalty |
| Halan Aitamad Term Deposit | In case of early closure Saving account rates will be applied Difference amount will be deducted as penalty |

Minimum Account Maintenance Balance

| | |
|--------------------------------|--------------------|
| Halan Current Borrower Account | No minimum 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 | No Charges |
| Account statement | No Charges |
| Issuance of balance certificate to 3rd parties | Rs. 100 per request |
| Transaction SMS Fee (Regulatory) | No Charges |

Account Closure Charges

| | |
|--|----------------|
| Account Closure Fee (except Asaan Account) | Up to Rs 100/- |
|--|----------------|

Cheque book

| | |
|--|---|
| 25 leaflets | Rs 500 per Cheque book |
| 26 leaflets for Khatoon Saving Account | First Chequebook 25 Leaves No Charges for women depositor |
| 50 leaflets | Rs 1000 per Cheque book |
| Counter Cheque | Rs. 50 per leaf |
| PDC Cheque Book | Rs. 100 per book |
| Staff Salary account Cheque Book | No Charges |

Pay Order

| | |
|---------------------------------|--|
| Issuance of Pay Order | *Rs. 250 per instrument <i>*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)</i> |
| Cancellation of Pay Order | Rs. 150 per instrument |
| Issuance of Duplicate Pay Order | Rs. 150 per instrument |

| Clearing | |
|--|------------------------|
| Outward Clearing | No Charges |
| Inward Clearing | No Charges |
| Same day Clearing Outward Collection | Rs 500 |
| Penalty for bad Cheque endorsed- Out ward Clearing | No Charges |
| 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) | No Charges |
| Account to another Halan Account | No Charges |
| Account to another Halan Account (between 2 different Halan Clients) | No Charges |
| Deposit by a third party | No Charges |
| Standing Order issued (in-house) | No Charges |

| ATM Cards | |
|--------------------------------------|-----------------------------|
| Card Issuance Fee | PKR 1,400 + Exercise |
| Card Replacement Fee | PKR 1,400 + Tax |
| Card Annual Renewal Fee | PKR 1,400 + Tax |
| Balance Inquiry | PKR 4.65 (inclusive of Tax) |
| Cash Withdrawal Charges (Other ATMs) | PKR 35 (inclusive of Tax) |
| Receipt Charges | PKR 4.65 (inclusive of Tax) |

| For Halan Staff | |
|--------------------------------------|-------------------|
| Card Issuance Fee | PKR 100 + Tax |
| Card Replacement Fee | PKR 100 + Tax |
| Card Annual Renewal Fee | PKR 100 + Tax |
| Balance Inquiry | As per 1-Link SOC |
| Cash Withdrawal Charges (Other ATMs) | As per 1-Link SOC |
| Receipt Charges | As per 1-Link SOC |

Important Note:

- These charges are subject to change on half-yearly basis.
- Bank Management reserves the right to change mark-up rates at any time
- 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)
- In addition to the above, all applicable Government levies will also be recovered
- Bank management reserves the right to recover additional charges on those accounts which involves any additional/ usual work
- Calculation is based on 365 days of Calendar year with actual number of days
- Bank management reserves the right to waive any or all charges

Issued by

Halan Microfinance Bank Limited