

Schedule of Charges

(Excluding FED/Sales Tax)

From 01st July to 31st December 2026

Halan Microfinance Bank Limited

Loan Products

Interest Rates	
Halan Tijarat	55.00%
Halan Khatoon Tijarat	54.00%
Halan Tijarat Plus	51.50%
Halan Microenterprise Loan	53.00 %
Sona Sarmaya-EMI	45.00%
Sona Sarmaya-EMI Enterprise	45.00%
Sona Sarmaya-Bullet	43.50%
Sona Sarmaya-Bullet Enterprise	43.50%
Halan Salary Finance	40.00%
Halan Pension Finance	40.00%
Hanam Group Loan	57.00%
Halan Livestock Finance-EMI	54.00%
Halan Livestock Finance Plus-EMI	54.00%
Halan Livestock Finance Secured-EMI	46.50%
Halan Light Commercial Vehicle Loan	33.50%

Product	Processing Fee
Halan Tijarat	3.25%
Halan Khatoon Tijarat	3.25%
Halan Tijarat Plus	3.25%
Halan Microenterprise Loan	3.25%
Sona Sarmaya-EMI	2.00%
Sona Sarmaya-EMI Enterprise	2.00%
Sona Sarmaya-Bullet	0 %
Sona Sarmaya-Bullet Enterprise	0 %
Halan Salary Finance	3.50%
Halan Pension Finance	3.50%
Hanam Group Loan	3.50%
Halan Livestock Finance-EMI	3.50 %
Halan Livestock Finance Plus-EMI	3.50 %
Halan Livestock Finance Secured-EMI	3.50%
Halan Light Commercial Vehicle Loan	1% or PKR 10,000 whichever is lower

Loan early payment Penalty (All Loans)	5% of outstanding principal Balance
Late Payment Charges	0.2% of outstanding principal amount of Due Amount

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

Account 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 Current Borrower Account	No minimum balance
Halan Asaan Current Account	No minimum balance
Halan Asaan Savings Account	No minimum balance
Halan Nafabakhsh Saving Account	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	No Charges
Account statement	No Charges
Issuance of balance certificate to 3rd parties	Rs.100 per request
Transaction SMS Fee - Regulatory	No Charges
SMS Alert Subscription Charges	PKR 100 Monthly

Cheque book	
25 leaf	Rs. 500 per Cheque book
25 Leaf for Women Depositor	(First Chequebook 25 Leaves No Charges for women depositor)
50 leaf	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

ATM Charges	
Card Issuance Fee	PKR 1,400 + Tax
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)

Clearing	
Outward Clearing	No Charges
Inward Clearing	No Charges
Same day Clearing Outward Collection	Rs.500
Penalty for bad Cheque endorsed- Outward 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 In House	
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

Transaction through 1 Link and RAAST	
1 Link Transaction	As per 1 Link SOC
RAAST Transaction	As per Actual

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