List of Tariff

(Excluding FED/Sales Tax)

From 1st July to 31st December 2026

Halan Microfinance Bank Limited

Note: Federal Excise Duty (FED) and all other applicable Government levies (Federal & Provincial) on any specified services will be charged in addition to the Service Charges as listed below.

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	3.25%
Halan Khatoon Tijarat	6-24 Months	100,000 to 500,000	3.25%
Halan Tijarat Plus	6-24 Months	100,000 to 500,000	3.25%
Halan Salary Finance	6-36 Months	50,000 to 500,000	3.50%
Halan pension Finance	6-36 Months	50,000 to 500,000	3.50%
Sona Sarmaya-EMI	6-24 Months	40,000 to 500,000	2.00%
Halan Sona Sarmaya Enterprise-EMI	6-24 Months	500,001 to 2,000,000	2.00%
Sona Sarmaya-Bullet	6-24 Months	40,000 to 500,000	0%
Halan Sona Sarmaya Bullet-Enterprise	6-24 Months	500,001 to 2,000,000	0%
Halan Microenterprise Loan	6-24 Months	500,001 to 1,000,000	3.25%
Hanam Group Loan	12 Months	50,001 to 150,000	3.50%
Halan Livestock Finance	12 Months	50,001 to 150,000	3.50 %
Halan Livestock Finance Plus	12 Months	150,001 to 250,000	3.50 %
Halan Livestock Finance Secured	15 Months	250,001 to 500,000	3.50 %
Halan Light Commercial Vehicle Loan	12-60 Months	500,001 to 3,000,000	1% or 10,000 PKR whichever is lower
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	51.50 %
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%
Halan Sona Sarmaya Enterprise-EMI	6-24 Months	Declining Principal Basis	45.00%
Sona Sarmaya-Bullet	6-24 Months	Flat	43.50 %
Halan Sona Sarmaya Bullet-EMI	6-24 Months	Flat	43.50 %
Halan Microenterprise Loan	6-24 Months	Declining Principal Basis	53.00%
Hanam Group Loan	12 Months	Principal Basis	57.00%
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%
Halan Light Commercial Vehicle Loan	12-60 Months	Declining Principal Basis	36.00%

Repayment Date and Frequency:	
Halan Tijarat, Halan KhatoonTijarat,Halan Tijarat Plus,	Fixed Repayment Date on Monthly basis
Halan Sona Sarmya EMI, Halan Sona Sarmaya Enterprise-EMI	Fixed Repayment Date on Monthly basis
Halan Sona Sarmaya – Bullet, Halan Sona Sarmaya Bullet-EMI	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
Halan Light Commercial Vehicle Loan	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 Enterprise-EMI	
Halan Sona Sarmaya – Bullet, Halan Sona Sarmaya Bullet-EMI	
Halan Kissan Bullet	
Halan Microenterprise	
Halan Hanam Group Loan	
All Livestock Finance Products	
Halan Light Commercial Vehicle Loan	

Late Payment Penalty	
Halan Tijarat, Halan KhatoonTijarat, Halan Tijarat Plus,	0.2 % of outstanding principal of due amount
Halan Sona Sarmya EMI, Halan Sona Sarmaya Enterprise-EMI	
Halan Sona Sarmaya – Bullet, Halan Sona Sarmaya Bullet-EMI	
Halan Kissan Bullet	
Halan Microenterprise	
Halan Hanam Group Loan	
Halan Livestock Finance, Halan Livestock Finance Plus, Halan Livestock Finance secured-EMI	
Halan Light Commercial Vehicle Loan	

Collateral Auction / Recovery Charges

Halan Sona Sarmaya	Public notice fees (Newspaper advertisement)at actual price
Commercial Vehicle Finance Auction/ Recovery/ Legal Charges	As per Actual Expense

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	13.75%	14.25%
9 Months	13.75%	14.25%
1 Year	14.00%	14.50%
2 Year	14.00%	14.00%
3 Year	14.00%	14.00%

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
SMS alert subscription Charges	Monthly 100

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

Cheque book	
25 leaflets	Rs 500 per Cheque book
25 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 **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

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
Transaction through 1 Link	**As per 1 Link SOC**

ATM Cards	
Card Issuance Fee	PKR 1,400 + FED
Card Replacement Fee	PKR 1,400 + Tax
Card Annual Renewal Fee	PKR 1,400 + Tax
Balance Inquiry	PKR 4.65 (inclusive of Tax) as per 1 Link SOC
Cash Withdrawal Charges (Other ATMs)	PKR 35 (inclusive of Tax) as per 1 Link SOC
Receipt Charges	PKR 4.65 (inclusive of Tax) as per 1 Link SOC

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