

U Microfinance bank Limited	
Branch Banking Schedule of Charges	
From 10-08-2019 to 31-12-2019	
1. LOAN PRODUCTS	
For lending rate on loan products, please see pricing circular available at branch and on website.	
Loan Processing Fee:	
U Livestock Loan	3% or PKR 2,750 + FED, whichever is higher
U Livestock Loan (Animal tagging)	3% or PKR 2,750 + FED, whichever is higher
U Zarai Qarza	3% or PKR 2,750 + FED, whichever is higher
U Apna Karobar Loan	3% or PKR 2,750 + FED, whichever is higher
MSME Secured Loan (MSME Gold Loan)	2% of loan amount or PKR 6,000 + FED (whichever is higher) For fresh, repeat and rollover loans.
Karsaz Gold Loan	3% or PKR 2,750 + FED, whichever is higher
Karsaz Plus Gold Loan	3% or PKR 2,750 + FED, whichever is higher
Agri. Passbook Qarza	3% or PKR 2,750 + FED, whichever is higher
Agri. Loan for Small Farmers (CGSMF)	3% or PKR 2,750 + FED, whichever is higher
Tankwah Loan	3% or PKR 2,750 + FED, whichever is higher
MSME Barhta Karobar	2% of loan amount or PKR 6,000 + FED, whichever is higher
MSME Agri. Pass Book	2% of loan amount or PKR 6,000 + FED, whichever is higher
Tractor & Equipment Loan	2% of loan amount or PKR 6,000 + FED, whichever is higher
Early Loan Settlement Charges:	
3% of outstanding principle or PKR.3, 000/- whichever is higher. (Early Loan Closure charges will be applicable on all loans with remaining maturity date of more than 30 days.)	
2. REMITTANCES	
Online transactions:	
Inter Branch Cash Deposit	Free
Inter Branch Cash Withdrawal	Free
Inter Branch Account to Account Funds Transfers	Free
RTGS Charges (Monday to Friday)	PKR 220 +FED (9:00 am to 2:00 pm) PKR 330 +FED (2:00 pm to 3:30 pm) PKR 550 +FED (3:30 pm to 4:30 pm)
Payment Order (For Account Holders)	
Issuance of Payment Order	PKR. 200 + FED per Instrument
Reissuance of Payment Order	PKR.200 + FED per Instrument
Cancellation of Payment Order	PKR. 200 + FED per Instrument
Issuance of Payment Order for Tractor Loan customer (In favor of Tractor manufacturer and Insurance Company)	Free
Payment Order (For Walk- In Customer)	
Issuance of Payment Order	PKR. 400 + FED per Instrument
Reissuance of Payment Order	PKR.400 + FED per Instrument
Cancellation of Payment Order	PKR. 400 + FED per Instrument

Call Deposit Receipt (CDR)			
Call Deposit Receipt Issuance	PKR 50 + FED per Instrument		
Call Deposit Receipt Cancellation & Revalidation	Free		
3. CLEARING & COLLECTION			
Local clearing charges	Free		
Cheque return charges Inward clearing due to funds Insufficient only	PKR. 300/ + FED		
Inter-City clearing	PKR. 200/ + FED		
Inter-City return charges	PKR. 200/ + FED		
Same Day Clearing Charges	PKR. 300/ + FED		
Same Day Clearing Return Charges	PKR. 300/ + FED		
OBC:			
Outward bill for collection (Realization)	PKR: 250 + FED + DD Charges of drawee branch		
OBC Cheque return charges	PKR 200 + FED per instrument		
4. LOCKERS			
a. Security deposit, Key deposit & lockers fee to be recovered in advance at the commencement of the period.			
	Small	Medium	Large
Annual Rent	PKR. 3000/+ FED	PKR. 5000/ + FED	PKR. 7000/ + FED
Security Deposit*	PKR. 15000/- for all sizes		
Key Deposit*	PKR. 2000/- for all sizes		
Breaking Charges	PKR. 4000/ + FED (flat) per locker + Actual		
Late payment charges Note: Late payment charges will be recovered once annually after rent is overdue more than 30 days.	PKR. 1500		
*Note: Key deposit & security deposit Amount will be refundable at the time of surrender of locker.			
5. MISCELLANEOUS CHARGES			
Cheque Book charges	PKR. 10 per Cheque leaf		
Statement of Account Up to Six Month	PKR. 35/- + FED		
Duplicate Bank Statement Up to Six Month	PKR. 35/- + FED		
Issuance of Account /balance Certificate	PKR. 200/- + FED		
Stop Payment Charges	PKR. 200 per instruction + FED		
Standing Instructions	PKR. 100 + FED (per instruction) + Courier charges		
Hold mail	PKR. 250/- + FED		
Photocopy of Paid Cheque	PKR. 200/- + FED		
Mailing /Courier Charges as per customer request	PKR. 200/-+ FED		
Institutional Salary Disbursement	As per agreement with company		
Early Termination charges on TDR	NIL (Reduced profit rates will apply according to prevalent rates as per rate sheet)		
Health Insurance Fee:			
Sehat Tahafuz (in partnership	Plan A: PKR 620/- per policy		

with Jubilee Life Insurance)	Plan B: PKR 970/- per policy Plan C: PKR 2570/- per policy		
Sehat Tahafuz Plus (in partnership with Micro Ensure)	Plan A: PKR 600/- per policy Plan B: PKR 850/- per policy		
Banca Assurance:			
Corresponding with the insurance benefits (offered/chosen) as per contract with insurance company			
Solar Energy Products Price (Cash Product)			
Corresponding with the price as per contract with Solar Products provider			
6. DEBIT CARD			
For deposit customers			
Pay Pak & China Union Pay Debit Card Issuance	PKR.400 per Card + FED		
Debit Card Issuance	PKR.400 per Card + FED		
Debit Card Replacement	PKR. 400/- + FED		
Re-issuance of Debit Card PIN	PKR. 50/- + FED		
Cash withdrawal (1Link & MNET Network)	PKR. 18.75/-		
Cash withdrawal from U Bank ATM (only for U Bank Customers)	Free		
Balance Inquiry (MNET Network only)	PKR. 2.50/-		
Balance Inquiry from U Bank ATM (only for U bank Customers)	Free		
For Loan Customers			
Pay Pak & China Union Pay Debit Card Issuance	PKR. 200 per Card + FED		
Debit Card Replacement	PKR. 200 per Card + FED		
Re-issuance of Debit Card PIN	PKR. 50/- + FED		
IBFT Charges			
IBFT from U bank ATM (Branch banking accounts)	Starting Slab (PKR)	End Slab (PKR)	Charges (PKR)
	1	10,000	25
	10,001	20,000	50
	20,001	50,000	75
	50,001	75,000	100
	75,001	150,000	200
	150,001	250,000	300
A- NOTES			
1. FED and provincial sales tax is levied by the federal and provincial governments will be charged in addition to above charges in line with the applicable rates from time to time basis.			
2. Account maintained by government, semi government, students, and widows for pension and U bank staff for Salary will be exempt from regular bank charges.			
4. Legal documentation charges with regards to secured loan shall be recovered at actual from the customers.			
5. Withholding tax is subject to the prevailing rates which may change from time to time.			
6. Management of the bank may waive any or all charges.			
7. Collateral Valuation Charges will be paid by applicant directly to bank's panel approved evaluator according to bank agreement with evaluator.			
8. Collateral Auction charges will be deducted from sale proceeds of collateral before transferring remaining amount to customer account at actual.			

