



**Tameer Bank**  
Micro Finance

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**BRANCH BANKING**  
**SCHEDULE OF CHARGES**

**For the Period of July – December 2015**

## LOAN PRODUCTS

### Karobar

- |  |  |
|--|--|
| a. Tenure                                  | Up to 24 months  |
| b. Processing Fees<br>(For Fresh & Repeat) | Up to 2.5% of the loan amount or Rs. 500/- whichever is higher |
| c. Late Payment Penalty                    | Rs 20/- per day up to 90 days                                  |
| d. Prepayment Charges                      | 5% of the outstanding principal amount                         |

### Home Loan

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|-------------------------|--|
| a. Tenure               | Up to 60 months                        |
| b. Processing Fee       | Up to 2% of the loan amount            |
| c. Late Payment Penalty | Rs 20/- per day up to 90 days          |
| d. Prepayment Charges   | 5% of the outstanding principal amount |

### Worker

- |                         |  |
|-------------------------|--|
| a. Tenure               | Up to 60 months                        |
| b. Processing Fee       | Rs. 500/- per loan                     |
| c. Late Payment Penalty | Rs 20/- per day up to 90 days          |
| d. Prepayment Charges   | 5% of the outstanding principal amount |

### Salary

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|-------------------------|---|
| a. Tenure               | Up to 36 months   |
| b. Processing Fee       | Up to 2% of the loan amount or Rs. 1,000/- whichever is lower |
| c. Late Payment Penalty | Rs 20/- per day up to 90 days                                 |
| d. Prepayment Charges   | 5% of the outstanding principal amount                        |

### Motor Bike

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|-------------------------|--|
| a. Tenure               | up to 24 months                        |
| e. Processing Fee       | Rs. 600 per loan                       |
| b. Late Payment Penalty | Rs 20/- per day up to 90 days          |
| c. Prepayment Charges   | 5% of the outstanding principal amount |

### White Goods Financing

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|-------------------------|--|
| a. Tenure               | 12 months                              |
| f. Processing Fee       | Rs. 600 per loan                       |
| b. Late Payment Penalty | Rs 20/- per day up to 90 days          |
| c. Prepayment Charges   | 5% of the outstanding principal amount |

### **Group Loans**

a. Tenure	Up to 36 months
g. Processing Fee	Rs. 500/- per loan
b. Late Payment Penalty	Rs 20/- per day up to 90 days
c. Prepayment Charges	5% of the outstanding principal amount

### **Group Loans for Livestock Financing (Goats / Sheep)**

a. Tenure	Up to 12 months
b. Processing Fee	Up to 2.5% of the loan amount or Rs. 500/- whichever is higher
c. Animal Insurance charges	3.5% of the loan amount
d. Vet Charges	Rs. 450 per group member
e. Late Payment Penalty	Rs 20/- per day up to 90 days

### **Dairy Animal Financing (Cows / Buffaloes)**

a. Tenure	Up to 24 months
b. Processing Fee	Up to 2.5% of the loan amount or Rs. 500/- whichever is higher
c. Animal Insurance charges	3% of the animal worth
d. Late Payment Penalty	Rs. 20/- per day up to 90 days

### **Alternate Energy – Solar System**

a. Tenure	Up to 24 months
b. Processing Fee	Rs. 500/- per loan
c. Late Payment Penalty	Rs 20/- per day up to 90 days

### **Secured Loans (Sarmaya Qarza)**

a. Tenure	Bullet Loans - Up to 12 months EMI Loans – Up to 36 months
b. Processing Fee	For Fresh: Up to 2% of the loan amount For Rollover: Up to 2% of the loan amount For Repeat: Up to 1.5% or Rs. 600 (whichever is higher)
c. Prepayment Charges	Nil
d. Late Payment Penalty [for EMI loans only]	Rs 20/- per day up to 90 days
e. Issuance of Duplicate Delivery Letter	Rs. 200/-
f. Collateral Return Charges from Non-Home Branch	Rs. 300/-
g. Handling of Authority Letter (where applicable)	Rs. 300/-
h. Daily Collateral Custodial Charges beyond 10 days (where applicable)	Rs. 50/-

**Secured Loans (Gold Card) Running Finance**

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|--------------------------------|--------------------------------|
| a. Tenure                      | Up to 36 Months                |
| b. Processing Fee (Fresh Loan) | Up to 2% of the loan amount    |
| c. Line Renewal Fee            | Up to 2% of the approved limit |
| d. Late Payment Penalty        | Rs 20/- per day up to 90 days  |
| e. Pre-payment charges         | N/A                            |

**Agricultural Group Loan (North Branches)**

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|-------------------------|--|
| a. Tenure               | Up to 12 months  |
| b. Processing Fee       | Up to 2.5% of the loan amount or Rs. 500/- whichever is higher |
| c. Late Payment Penalty | Rs 20/- per day up to 90 days                                  |

**Private School Financing**

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|-------------------------|--|
| a. Tenure               | Up to 24 months  |
| b. Processing Fee       | Up to 2.5% of the loan amount of Rs. 500/- whichever is higher |
| c. Late payment penalty | Rs. 20/- per day up to 90 days                                 |

**Microenterprise Lending**

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|-------------------------|--|
| a. Tenure               | Bullet: Up to 1 year                     |
|                         | Running Finance: 3 years line            |
|                         | EMI Up to 60 months (as per product)     |
| b. Processing Fee       | Up to 2% or Rs. 5,000 whichever is lower |
| c. Late Payment Penalty | Rs. 20/- per day up to 90 days           |

**Handset Financing**

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|-------------------------|--------------------------------|
| a. Tenure               | 6 Months                       |
| b. Processing Fee       | Up to 2% of the loan amount    |
| c. Late Payment Penalty | Rs. 20/- per day up to 90 days |
| d. Prepayment Penalty   | Nil                            |

## TYPE OF ACCOUNTS

### Non-Clearing

Minimum Balance to open Current Account	Rs. 100/- (Plus Checkbook & ATM Charges)
Minimum Balance to open PLS Account	Rs. 100/- (Plus Checkbook & ATM Charges)
Minimum Balance for Profit on PLS Account	Nil

### Clearing

Minimum Balance to open Current Account	Rs. 100/- (Plus Checkbook & ATM Charges)
Minimum Balance to open PLS Account	Rs. 100/- (Plus Checkbook & ATM Charges)
Minimum Balance for Profit on PLS Account	Nil
Low Balance Charges on PLS Saving	Nil

### Basic Banking Account (Without Cheque Book)

Minimum Balance to open Current Account	Rs. 100/- (Plus ATM Card Charges)
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### Clearing

Cheque Return Charges - Inward Clearing	Rs. 100/- per Instrument
Cheque Return Charges - Outward Clearing	Nil
Intercity Clearing	Rs. 250/- per instrument (plus corresponding bank charges)
Intercity Clearing Return Charges	Rs. 200/- Per Instrument (plus corresponding charges)
Same Day Clearing	Rs. 300/-per Instrument (plus corresponding bank charges)
Same Day Clearing Return	Rs. 300/- per instrument

### OBC Collection

OBC Collection (Cheque)	Rs. 250/- postage and actual DD charges charged by the drawee bank
OBC Return	Rs 250/- per Instrument

### Funds Transfer

#### **Pay Order**

#### **Issuance of Payment Order**

For Account Holder	Rs 50/- Per instrument
For Non-Account Holder	Rs 100/- Per instrument

#### **Pay Order Cancellation Charges**

For Account Holder	Rs 50/- Per instrument
For Non-Account Holder	Rs 100/- Per instrument

**Duplicate Payment Order Issuance**

For Account Holder	Rs 50/- Per instrument
For Non-Account Holder	Rs 100/- Per instrument
Fund Transfer b/w Own Branches (intercity)	Free
IBFT Charges (Per Counter Transaction)	Rs. 60/-
Cross Bank Deposit	Rs. 100/- per transaction

**Online Banking Charges**

Cash Deposit (all branches)	Free
Cash Withdrawals (all branches)	Free

**ATM Charges**

Use of ATM at Tameer Bank machine	Free
ATM Card Issuance Fee (Fresh & Replacement)	Rs 200/- per Card
ATM Card Replacement fee for Group Loans	Rs 100/- Per Card
ATM Platinum Card (Fresh & Replacement)	Rs. 300/- per card
Withdrawal (TMFB Customer - 1 Link/M-Net Switch)	Rs. 15/- Per Transaction (Charged by other banks)
Balance inquiry (TMFB Customer - 1 Link Switch)	Free
Balance inquiry (TMFB Customer - M-Net Switch)	Rs. 5/- Per Transaction (Charged by other banks)
Balance inquiry (TMFB Customer - TMFB ATM)	Free

**Agents / Merchants**

Merchant Discount Rate	Up to 1.3% + FED
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**APM Business**

Cash withdrawal APM Location	Rs. 15 + FED
Cash withdrawal at door step	Rs. 30 + FED
Cash to IBFT at APM Location	Rs. 100 + FED

**Pay Card**

Funds Transfer to Pay Card	Rs. 5 + FED
Pay Card Issuance Fee	Rs. 100
Prepaid Card Issuance Fee	Rs. 100

**Miscellaneous**

Stop Payment Charges	Rs. 100/- per Instrument
Stop Payment of cheque book list	Rs 200/-per Instrument
Current Account closure charges	Up to Rs. 150/- plus FED
PLS Account closure charges	Nil
Certificate Issuance Charges	Rs 100/-
Statement of Account	Rs. 35/- per statement
Duplicate Statement of Account / Advice Charges	Rs. 35/- per statement
Corporate Salary Disbursement	Rs. 10/- per transaction

Copy of paid cheque (less than 6 months)	Rs. 100/-
Copy of paid cheque (up to 1 year)	Rs 200/-
Copy of paid cheque (above 1 to 5 year)	Rs 500/-
Mailing charges (Postage, Courier & Fax)	Actual, Minimum Rs. 50/-
Confirmation of Balance to 3rd Party (Auditors)	Rs 100/-

#### **Cheque Book Charges**

25 Leaves	Rs. 150/-
50 Leaves	Rs. 300/-
100 Leaves, only for Current Accounts	Rs. 600/-

#### **Non-Clearing A/C Cheque Book Charges**

05 Leaves (To be used only for PDCs)	Rs 15/-
25 Leaves	Rs 75/-

#### **Health Insurance Fee**

Corresponding with the insurance benefit (offered/chosen) as per Insurance Contract with insurance company

Dormant / Inoperative Account Reactivation Charges	Nil
Collateral Liquidation Charges	Rs. 500/-
Legal Notice Charges	Rs. 200 per Notice
Safe Keeping of Cash in Holidays	0.1% of the amount deposited per day

#### **Note:**

All taxes /excise duties / withholding tax etc. levied by the Government are to be recovered from the customer in addition to the charges as specified above.