



FINCA MICROFINANCE BANK LTD.

Schedule of Charges

January 2023-June 2023 (Effective from January 01, 2023)

(Federal Excise Duty (FED) and all other applicable Government levies on any specified services will be charged in addition to the Service Charges as listed below, if not mentioned otherwise.)

Branch Banking

DESCRIPTIONS	CHARGES
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CUSTOMER A/Cs

Sahulat Current Account	Free with Minimum Initial Deposit of Rs. 100/-
Current Account Zarai Karza	Free with Minimum Initial Deposit of Rs. 100/-
Barhta Karobar Running Finance Current Account	Free with Minimum Initial Deposit of Rs. 100/-
Aitmaad Bachat Account	Free with Minimum Initial Deposit of Rs. 100/-
Asaan Account	Free with Minimum Initial Deposit of Rs. 100/-
Rozana Munafa Account	Free with Minimum Initial Deposit of Rs. 1000/-
Minimum Balance Requirement:	
For Sahulat Current Account	NIL
Current Account Zarai Karza	NIL
Barhta Karobar Running Finance Current Account	NIL
Asaan Account	NIL
For Aitmaad Bachat Account	NIL
For Rozana Munafa Account	Rs. 5000/-

SERVICE CHARGES

Service charges will be applicable if prescribed minimum balance requirement for each category is not maintained.

For Sahulat Current Account	NIL
For Aitmaad Bachat Account	NIL
For Current Account Zarai Karza	NIL
For Barhta Karobar Running Finance Current Account	NIL
For Asaan Account	NIL
For Rozana Munafa Account*	Rs. 43/- per month

*All Rozana Munafa accounts having outstanding balance in TDRs are exempted from service charges.

FREE BANKING

Applies if the Monthly Average balance of Current month is:
 Rs. 25,000/- or above in Current Account
 Rs. 1,000,000/- or above in Rozana Munafa Account

Upto 50 Cheque Leaves Free (Once in a year)
 PO Issuance/ Cancellation Free
 Outward Clearing Cheque Returns Free
 Up to Three withdrawal transactions on other bank's Machine Free
 PayPak Classic Debit Card Issuance Free

Applies if the Yearly Average balance is:
 Rs. 25,000/- or above in Current Account
 Rs.1,000,000/- or above in Rozana Munafa Account

PayPak Classic Debit Card Renewal Free

Applies if Monthly Average balance of current month is:
 Rs. 10.0Mn or above (CASA+TERM)

Medium Size One Locker Free

CLEARING *

Cheque Return Charges-Inward Clearing	Rs. 200/- Per Instrument
Cheque Return Charges-Outward Clearing	Rs. 200/- Per Instrument
Intercity Clearing	Free
Intercity Clearing Return Charges	Rs. 200/- Per Instrument
Same Day Clearing	Rs. 300/- Per Instrument
Same Day Clearing Return	Rs. 200/- Per Instrument

*(See important Note # 10 & 11)

OBC COLLECTION

Clean Collection (Cheques)	Rs. 250/- Postage (Plus Other Bank Charges)
OBC Return	Rs. 250/-

OUTWARD REMITTANCE

PAY ORDER

Pay Order Issuance Charges	Free
Pay Order Cancellation Charges	Rs. 200/- Flat
Replacement / Re-issuance of Pay Order	Rs. 200/- Flat

CALL DEPOSIT RECEIPT

Call Deposit Receipt Issuance Charges	NIL
Call Deposit Receipt Cancellation Charges	NIL

FUND TRANSFER

Funds Transfer (Within City / Branch)	Free
Funds Transfer (Intercity-Within FINCA)	Free
Inter Bank Fund Transfer –IBFT (OTC)	0.1% (of the transaction amount) or Rs. 200 per transaction (Inclusive of FED), whichever is lower, above a monthly threshold of Rs. 25,000.

ONLINE BANKING CHARGES

CASH DEPOSIT / WITHDRAWAL (Within City)

Cash Deposit	Free
Cash Withdrawals	Free
Cheque Deposit	Free

CASH DEPOSIT / WITHDRAWAL (Inter City)

Cash Deposit	Free
Cash Withdrawals	Free
Cheque Deposit	Free

ATM

PayPak Classic Debit Card Issuance Fee	Rs. 450/-
PayPak Classic Debit Card Renewal Fee	Rs. 450/- per Annum
PayPak Classic Debit Card Replacement Fee	Rs. 450/-
PayPak Gold Debit Card Issuance Fee	Rs. 650/-
PayPak Gold Debit Card Renewal Fee	Rs. 650/- per Annum
PayPak Gold Debit Card Replacement Fee	Rs. 650/-
Withdrawal (FINCA Customer – 1Link / Mnet)	Actual (Charged by Other Banks)

Withdrawal (FINCA Customer – FINCA ATM)	Free
Balance Inquiry (FINCA Customer – 1 Link / Mnet)	Actual (Charged by Other Banks)
Balance Inquiry (FINCA Customer – FINCA ATM)	Free
Mini Statement Charges (FINCA Customer – 1 Link / Mnet)	Actual (Charged by Other Banks)
Mini Statement Charges (FINCA Customer – FINCA ATM)	Free
Fund Transfer (within FINCA Bank)	Free
Inter Bank Fund Transfer -IBFT (FINCA to Other Bank Customer)	0.1% (of the transaction amount) or Rs. 200 per transaction (Inclusive of FED), whichever is lower, above a monthly threshold of Rs. 25,000.

CHEQUE BOOK CHARGES

10 Leaves	Rs. 120/-
25 Leaves	Rs. 300/-
50 Leaves	Rs. 600/-
100 Leaves	Rs. 1,200/-

MISCELLANEOUS

Stop Payment Charges	Rs. 250/-
Stop Payment (Series of Cheques)	Rs. 500/-
Requisition slip lost / not presented (Other than the first Cheque book)	Rs. 50/-
Account Closure Charges (Aitmaad Bachat Account)	NIL
Account Closure Charges (Current Account Zarai Karza)	NIL
Account Closure Charges (Asaan Account)	NIL
Account Closure Charges (Barhta Karobar Running Finance Current Account)	NIL
Account Closure Charges (Sahulat Current Account)	Rs. 200/- Per Request (All Borrowers are exempted from account closure charges)
Account Closure Charges (Rozana Munafa Account)	Rs. 200/- Per Request
Certificate Issuance Charges	Rs. 200/- Per Request
Statement of Account / Advice Charges (Upon request) *	Rs. 30/- Per Request
Copy of Paid Cheque (Less than 6 Months)	Rs. 200/-
Copy of Paid Cheque (More than 6 Months & up to 5 years)	Rs. 400/-
Mailing Charges (Postage, Courier & Fax)	Actual, Minimum Rs. 50/-
Confirmation of Balance to 3 rd Party (Auditors)	NIL
Hold Mail Charges	Rs. 500/- Per Annum
Standing Instruction Charges	Rs. 100/- Per Transaction
Institutional Salary Disbursement	As per Agreement
Mobile SMS Alert Charges	Free
Service Charges on Gold Custody	Rs. 50/- per day starting from 03 days after settlement / expiry of gold backed loan up to Rs. 3,000/- per annum.

** (See Important Note # 13)

LOCKER CHARGES

Small Locker Rent	Rs. 2,000/- P.A
Medium Locker Rent	Rs. 3,000/- P.A
Large Locker Rent	Rs. 4,000/- P.A
Key Deposit	Rs. 2,000/-
Breaking Charges	Rs. 4,000 + Actual Charges
Late Payment Fee	Rs. 200/- Per Month with grace period of one month

Note: Locker charges are applicable on FINCA staff except Key Deposit charges.

*Applicable in Branches Having Locker Facility.

RTGS CHARGES

3rd Party Funds Transfer using SBP's RTGS System- MT-103 Facility				
The lower value limit for 3 rd party customer funds transfer through RTGS MT 103 shall be PKR 1 million and above.				
Funds flow	Transaction Time Window	Charges paid to SBP per Transaction (PKR)	FINCA share of charges per Transaction (PKR)	Total charges to be recovered from customers (PKR)
Monday to Friday (Funds Outflow)	9:00 a.m. to 1:30 p.m.	NIL	NIL	NIL
	1:30 p.m. to 3:00 p.m.			
Funds Inflow		NIL		

3rd Party Funds Transfer using SBP's RTGS System- MT-102 Facility				
The lower value limit for each 3 rd party customer funds transfer through RTGS MT 102 shall be PKR 100,000				
Funds flow	Transaction Time Window	Charges paid to SBP per Transaction (PKR)	FINCA share of charges per Transaction (PKR)	Total charges to be recovered from customers (PKR)
Monday to Friday (Funds Outflow)	9:00 a.m. to 1:30 p.m.	NIL	NIL	NIL
	1:30 p.m. to 3:00 p.m.			
Funds Inflow		NIL		

Bank to Bank Funds Transfer using SBP's RTGS System- MT-202 Facility				
Funds Outflow	Transaction Time Window	Charges paid to SBP per Transaction (PKR)	FINCA share of charges per Transaction (PKR)	Total charges to be recovered from customers (PKR)
Monday to Friday	9:00 a.m. to 3:00 p.m.	200	20 + FED	220+FED
Funds Inflow		NIL		

Note:

- 1- All RTGS charges will be recovered on actual basis as confirmed by SBP.
- 2- All government levies & taxes will be applicable as per law.

In order to curtail the risk of spread of Corona Virus (COVID-19), SBP has waived the customer RTGS remittance charges for MT 103 & MT 102, till further instructions.



FINCA
Microfinance Bank, Ltd.

LOANS

FINCA MICROFINANCE BANK LTD.

Schedule of Charges

January 2023-June 2023 (Effective from January 01, 2023)

*** (See Important Note # 11)

FINCA KAROBARI KARZA – GL1 (Formerly known as FINCA KAROBARI KARZA Basic)

Documentation & Processing Fee (For Fresh Clients)	2.6% or Rs.2, 100/- whichever is higher (As per prevailing Product Pricing Circular)
Documentation & Processing Fee (For Repeat Clients)	2.6% or Rs.2, 100/-whichever is higher (As per prevailing Product Pricing Circular)
Late Payment Service Charges	Rs. 100/- Per Day, For Each Day of Over Due (Delinquency)/ Instance or Rs. 500/- whichever is lower. (First late instance will not be charged)
Early Settlement Charges	FINCA will charge 5% of the outstanding loan amount. No early settlement charges will be recovered if the loan is being repaid after completion of 75% of approved loan tenure or for re-availing the loan.

FINCA KAROBARI KARZA – GL2 (Formerly known as FINCA Karobari Karza Plus)

Documentation & Processing Fee (For Fresh Clients)	2.25% or Rs. 5,600/- whichever is lower (As per prevailing Product Pricing Circular)
Documentation & Processing Fee (For Repeat Clients)	2.25% or Rs. 5,600/- whichever is lower (As per prevailing Product Pricing Circular)
Late Payment Service Charges	Rs. 100/- Per Day, For Each Day of Over Due (Delinquency)/ Instance or Rs. 500/- whichever is lower. (First late instance will not be charged)
Early Settlement Charges	FINCA will charge 5% of the outstanding loan amount. No early settlement charges will be recovered if the loan is being repaid after completion of 75% of approved loan tenure or for re-availing the loan.

FINCA KAROBARI KARZA – SE1 (Formerly known as FINCA Karobari Karza Plus)

Documentation & Processing Fee (For Fresh Clients)	2.25% or Rs. 5,600/- whichever is lower (As per prevailing Product Pricing Circular)
Documentation & Processing Fee (For Repeat Clients)	2.25% or Rs. 5,600/- whichever is lower (As per prevailing Product Pricing Circular)
Late Payment Service Charges	Rs. 100/- Per Day, For Each Day of Over Due (Delinquency)/ Instance or Rs. 500/- whichever is lower. (First late instance will not be charged)
Early Settlement Charges	FINCA will charge 5% of the outstanding loan amount. No early settlement charges will be recovered if the loan is being repaid after completion of 75% of approved loan tenure or for re-availing the loan.

FINCA MAWESHI KARZA-DAIRY GL1 (Formerly known as FINCA MAWESHI KARZA- DAIRY BASIC)

Documentation & Processing Fee (For Fresh Clients)	2.85% or Rs. 2,500/- whichever is higher (As per prevailing Product Pricing Circular)
Documentation & Processing Fee (For Repeat Clients)	2.85% or Rs. 2,500/- whichever is higher (As per prevailing Product Pricing Circular)
Late Payment Service Charges	Rs. 100/- Per Day, For Each Day of Over Due (Delinquency)/ Instance or Rs. 500/- whichever is lower. (First late instance will not be charged)
Early Settlement Charges	FINCA will charge 5% of the outstanding loan amount. No early settlement charges will be recovered if the loan is being repaid after completion of 75% of approved loan tenure or for re-availing the loan.

FINCA MAWESHI KARZA-DAIRY GL2 ((Formerly known as FINCA MAWESHI KARZA- DAIRY PLUS)

Documentation & Processing Fee (For Fresh Clients)	2.40% or Rs. 6,000/- whichever is lower (As per prevailing Product Pricing Circular)
Documentation & Processing Fee (For Repeat Clients)	2.40% or Rs. 6,000/- whichever is lower (As per prevailing Product Pricing Circular)
Late Payment Service Charges	Rs. 100/- Per Day, For Each Day of Over Due (Delinquency)/ Instance or Rs. 500/- whichever is lower. (First late instance will not be charged)



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Early Settlement Charges

FINCA will charge 5% of the outstanding loan amount. No early settlement charges will be recovered if the loan is being repaid after completion of 75% of approved loan tenure or for re-availing the loan.

FINCA MAWESHI KARZA-DAIRY SE1 (Formerly known as FINCA MAWESHI KARZA- DAIRY PLUS)

Documentation & Processing Fee (For Fresh Clients)
Documentation & Processing Fee (For Repeat Clients)
Late Payment Service Charges

2.40% or Rs. 6,000/- whichever is lower (As per prevailing Product Pricing Circular)
2.40% or Rs. 6,000/- whichever is lower (As per prevailing Product Pricing Circular)
Rs. 100/- Per Day, For Each Day of Over Due (Delinquency)/
Instance or Rs. 500/- whichever is lower. (First late instance will not be charged)

Early Settlement Charges

FINCA will charge 5% of the outstanding loan amount. No early settlement charges will be recovered if the loan is being repaid after completion of 75% of approved loan tenure or for re-availing the loan.

FINCA MAWESHI KARZA-FATTENING

Documentation & Processing Fee (For Fresh Clients)
Documentation & Processing Fee (For Repeat Clients)
Late Payment Service Charges

2.85% or Rs. 2,500/- whichever is higher (As per prevailing Product Pricing Circular)
2.85% or Rs. 2,500/- whichever is higher (As per prevailing Product Pricing Circular)
Rs. 500/- for the delay of 1-4 days. From fifth day onwards late payment charges of Rs. 100 shall be charged on every overdue day (including Rs. 500/-) up to max Rs. 2,500/-.

Early Settlement Charges

FINCA will charge 5% of the outstanding loan amount. No early settlement charges will be recovered if the loan is being repaid after completion of 75% of approved loan tenure or for re-availing the loan.

FINCA SUNEHARI KARZA-GENERAL EMI

Documentation & Processing Fee (For Fresh Clients)
Documentation & Processing Fee (For Repeat Clients)
Late Payment Service Charges

2.6% or Rs.2,100/- whichever is higher (As per prevailing Product Pricing Circular)
2.6% or Rs.2,100/- whichever is higher (As per prevailing Product Pricing Circular)
Rs. 100/- Per day on every overdue day/Instance up to max Rs.500 per Installment.

Early Settlement Charges

FINCA will charge 5% of the outstanding loan amount. No early settlement charges will be recovered if the loan is being repaid after completion of 75% of approved loan tenure or for re-availing the loan.

Gold valuation charges

In case of external goldsmith the customer will pay the gold valuation charges at actual directly to the goldsmith. In case of internal goldsmith the customer will not pay any amount directly to goldsmith but deposit Rs. 500 as gold valuation fee over and above of processing fee.

FINCA SUNEHARI KARZA-GENERAL LUMP SUM

Documentation & Processing Fee (For Fresh Clients)
Documentation & Processing Fee (For Repeat Clients)
Late Payment Service Charges

2.6% or Rs. 2,100/- whichever is higher (As per prevailing Product Pricing Circular)
2.6% or Rs. 2,100/- whichever is higher (As per prevailing Product Pricing Circular)
Rs. 100/- Per day on every overdue day/Instance up to max Rs.500 per Installment.

Early Settlement Charges

FINCA will charge 4% of the outstanding loan amount. No early settlement charges will be recovered if the loan is being repaid after completion of 75% of approved loan tenure or for re-availing the loan.

Gold valuation charges

In case of external goldsmith the customer will pay the gold valuation charges at actual directly to the goldsmith. In case of internal goldsmith the customer will not pay any amount directly to goldsmith but deposit Rs. 500 as gold valuation fee over and above of processing fee.

FINCA SUNEHARI KARZA-SE1-EMI

Documentation & Processing Fee (For Fresh Clients)
Documentation & Processing Fee (For Repeat Clients)

1% or Rs. 7,000/- whichever is higher (As per prevailing Product Pricing Circular)
1% or Rs. 7,000/- whichever is higher (As per prevailing Product Pricing Circular)



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Late Payment Service Charges	Rs. 100/- Per Day, For Each Day of Over Due (Delinquency)/Instance or Rs. 1000/- whichever is lower. (First late instance will not be charged)
Early Settlement Charges	FINCA will charge 3% of the outstanding loan amount. No early settlement charges will be recovered if the loan is being repaid after completion of 75% of approved loan tenure or for re-availing the loan
Gold valuation charges	In case of external goldsmith the customer will pay the gold valuation charges at actual directly to the goldsmith. In case of internal goldsmith the customer will not pay any amount directly to goldsmith but deposit Rs. 1000 as gold valuation fee over and above of processing fee.

FINCA SUNEHARI KARZA-SE1-LUMP SUM

Documentation & Processing Fee (For Fresh Clients)	1% or Rs. 7,000/- whichever is higher (As per prevailing Product Pricing Circular)
Documentation & Processing Fee (For Repeat Clients)	1% or Rs. 7,000/- whichever is higher (As per prevailing Product Pricing Circular)
Late Payment Service Charges	Rs. 500/- for the delay of 1-4 days. From fifth day onwards late payment charges of Rs. 100 shall be charged on every overdue day (including Rs. 500/-) up to max Rs. 2,500/-.
Early Settlement Charges	FINCA will charge 2% of the outstanding loan amount. No early settlement charges will be recovered if the loan is being repaid after completion of 75% of approved loan tenure or for re-availing the loan.
Gold valuation charges	In case of external goldsmith the customer will pay the gold valuation charges at actual directly to the goldsmith. In case of internal goldsmith, the customer will not pay any amount directly to goldsmith but deposit Rs. 1000 as gold valuation fee over and above of processing fee.

FINCA KASHTKAR KARZA-SMALL FARMER

Documentation & Processing Fee (For Fresh Clients)	2.60% or Rs. 2,100/- whichever is higher (As per prevailing Product Pricing Circular)
Documentation & Processing Fee (For Repeat Clients)	2.60% or Rs. 2,100/- whichever is higher (As per prevailing Product Pricing Circular)
Late Payment Service Charges	Rs. 500/- for the delay of 1-4 days. From fifth day onwards late payment charges of Rs. 100 shall be charged on every overdue day (including Rs. 500/-) up to max Rs. 2,500/-.
Early Settlement Charges	Rs. 500/- Flat but if loan maturity period is less than 30 days than no early settlement charges will be charged.

FINCA KASHTKAR KARZA-GL1 (Formerly known as FINCA KASHTKAR KARZA BASIC)

Documentation & Processing Fee (For Fresh Clients)	2.60% or Rs. 2,100/- whichever is higher (As per prevailing Product Pricing Circular)
Documentation & Processing Fee (For Repeat Clients)	2.60% or Rs. 2,100/- whichever is higher (As per prevailing Product Pricing Circular)
Late Payment Service Charges	Rs. 500/- for the delay of 1-4 days. From fifth day onwards late payment charges of Rs. 100 shall be charged on every overdue day (including Rs. 500/-) up to max Rs. 2,500/-.
Early Settlement Charges	Rs. 500/- Flat but if loan maturity period is less than 30 days than no early settlement charges will be charged.

FINCA KASHTKAR KARZA-GL2 (Formerly known as FINCA KASHTKAR KARZA PLUS)

Documentation & Processing Fee (For Fresh Clients)	2.60% or Rs. 2,100/- whichever is higher (As per prevailing Product Pricing Circular)
Documentation & Processing Fee (For Repeat Clients)	2.60% or Rs. 2,100/- whichever is higher (As per prevailing Product Pricing Circular)
Late Payment Service Charges	Rs. 500/- for the delay of 1-4 days. From fifth day onwards late payment charges of Rs. 100 shall be charged on every overdue day (including Rs. 500/-) up to max Rs. 2,500/-.
Early Settlement Charges	Rs. 500/- Flat but if loan maturity period is less than 30 days than no early settlement charges will be charged.

FINCA NISWAN KARZA GL1

Documentation & Processing Fee (For Fresh Clients)	2.60% or Rs. 2,100/- whichever is higher (As per prevailing Product Pricing Circular)
Documentation & Processing Fee (For Repeat Clients)	2.60% or Rs. 2,100/- whichever is higher (As per prevailing Product Pricing Circular)
Late Payment Service Charges	Rs. 100/- Per Day, For Each Day of Over Due (Delinquency)/ Instance or Rs. 500/- whichever is lower.

Early Settlement Charges

FINCA will charge 5% of the outstanding loan amount. No early settlement charges will be recovered if the loan is being repaid after completion of 75% of approved loan tenure or for re-availing the loan

FINCA NISWAN KARZA – GL2

Documentation & Processing Fee (For Fresh Clients) 2.25% or Rs. 5,600/- whichever is lower (As per prevailing Product Pricing Circular)
 Documentation & Processing Fee (For Repeat Clients) 2.25% or Rs. 5,600/- whichever is lower (As per prevailing Product Pricing Circular)
 Late Payment Service Charges Rs. 100/- Per Day, For Each Day of Over Due (Delinquency)/

Instance or Rs. 500/- whichever is lower. (First late instance will not be charged)
 FINCA will charge 5% of the outstanding loan amount. No early settlement charges will be recovered if the loan is being repaid after completion of 75% of approved loan tenure or for re-availing the loan.

Early Settlement Charges

Important Notes / Exceptions

1. Staff is exempted from all charges except the actual which the bank has to reimburse to a third party and where otherwise mentioned in specific section of Schedule of Charges.
2. Minimum balance service charges not applicable on Rozana Munafa Account maintained by Employees of Govt., Semi Govt. Institutions of salaries, pensions benevolent fund purpose including widows, children of deceased employees eligible for family pension/benevolent fund grant etc, in any manner what so ever, Mustahqeen Zakat, Zakat account maintained for collection and disbursement of Zakat funds, Students, FINCA employees and their spouse, outsourced Service Providers staff at FINCA.
3. FINCA shall not demand more than Rs. 100/- as an initial amount for opening of regular saving accounts i.e., Aitmad Bachat Account. However, no initial deposit would be required for opening of accounts by (i) Mustakeen of Zakat, (ii) Students, (iii) Employees of Govt. or Semi Govt. Institutions for salary and pension purposes (including widows/children of deceased employees eligible for family pension/benevolent fund grant, etc.) and other similar types of accounts.
4. No service fee shall be charged from the students depositing the amount of fee directly in the fee collecting account of the educational institution.
5. The charges for making Pay Order/Demand Draft for payment of fee/dues in favor of educational institutions, HEC/Board etc may not exceed 0.50% of fee / dues or Rs. 25/- per instrument whichever is less.
6. The charges mentioned above are exclusive of tax except IBFT; all types of government levies from time to time including excise duties, sales taxes, zakat, etc. on customers' account will be deducted in addition to these charges. However excise duties, sales taxes, zakat, etc. will not be reversed in any case.
7. Any out of pocket expenses related to the bank transactions, not covered above, will also be charged to the clients.
8. Correspondent bank / postage and courier charges (if any) will be recovered at actual, in addition to our charges as per schedule of charges.
9. Clearing return charges will not be charged in case of outward clearing, where cheque is returned due to any overlook of FINCA staff.
10. Free Banking Category charges deducted from any account will be reversed automatically after



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month end, if the account holder qualifies for free banking category at any time till the end of current month, however excise duties, sales taxes, zakat, etc. will not be reversed in any case.

11. Bank management reserves the right to change product pricing rates at any time. These rates will be displayed at Web Portal and will be applicable from its effective date.
12. Accounts having average daily balance below Rs. 5,000/-, free of charge statement of account will be issued on customer request in the branch once in a year.
13. Customer has the right to cancel loan agreement within three working days of disbursement without any additional fees, if he/she so desires. But customer will have to pay principal amount along with markup from the day of disbursement till the cancellation day. In this case documentation and processing charges will be non-refundable. However, payments after three working days will be considered as early settlement and customer will be bound to pay all applicable charges as per schedule of charges prevailing at that time.