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| 14.4 Utility bill payments 14.5 Processing Naya Pakistan Applications 15 ROSHAN APNI CAR 15 ROSHAN APNI CAR 5.1 -a) Application Processing Fee (Inclusive of documentation charges) 5.1 -b) Income Estimation Charges 5.1 -c) Vehicle Insurance & Tracker Cost 5.1 -c) Vehicle Insurance of pre owned / used and imported vehicles 5.1 -e) Registration Charges 15.2 Early Termination / Pre Payment Penalty 15.3 Partial Payment 15.4 Vehicle Appraisal (if applicable) 5.5-a) Re-possession Charges 5.5-b) Survey charges for repossessed vehicle 5.5-c) Warehouse charges for repossessed vehicle 15.6 Legal charges 15.7 Late Payment Charges | | | |
| 14.5 Processing Naya Pakistan Applications 15 ROSHAN APNI CAR 16 ROSHAN APNI CAR Application Processing Fee (Inclusive of documentation charges) (Inclusive of documentation charges) 5.1 -a) Income Estimation Charges 5.1 -c) Vehicle Insurance & Tracker Cost 5.1 -c) Vehicle Insurance & Tracker Cost 5.1 -c) Registration Charges of pre owned / used and imported vehicles 5.1 -e) Registration Charges 15.2 Early Termination / Pre Payment Penalty 15.3 Partial Payment 15.4 Vehicle Appraisal (if applicable) 5.5-a) Re-possession Charges 5.5-b) Survey charges for repossessed vehicle 15.6 Legal charges 15.7 Late Payment Charges | 14.4 | | |
| 5.1 -a) Application Processing Fee (inclusive of documentation charges) 5.1 -b) Income Estimation Charges 5.1 -c) Vehicle Insurance & Tracker Cost 5.1 -c) Evaluation charges of pre owned / used and imported vehicles 5.1 -e) Registration Charges 5.1 -e) Registration Charges of pre owned / used and imported vehicles 5.1 -e) Registration Charges 5.1 -e) Registration Charges 15.2 Early Termination / Pre Payment Penalty 15.3 Partial Payment 15.4 Vehicle Appraisal (if applicable) 5.5-a) Re-possession Charges 5.5-b) Survey charges for repossessed vehicle 5.5-c) Warehouse charges for repossessed vehicle 15.6 Legal charges 15.7 Late Payment Charges | 14.5 | Processing Naya Pakistan Applications | |
| 9.1-3 (inclusive of documentation charges) 9.1-4 (inclusive of documentation charges) 9.1-5 Income Estimation Charges 9.1-6 Vehicle Insurance & Tracker Cost 9.1-7 Vehicle Insurance & Tracker Cost 9.1-7 Evaluation charges of pre owned / used and imported vehicles 9.1-7 Registration Charges 9.1-7 Registration Charges 9.1-7 Registration Charges 9.1-7 Early Termination / Pre Payment Penalty 15.3 Partial Payment 15.4 Vehicle Appraisal (if applicable) 5.5-a Re-possession Charges 5.5-b Survey charges for repossessed vehicle 5.5-c Warehouse charges for repossessed vehicle 15.6 Legal charges 15.7 Late Payment Charges | 15 | | |
| 5.1 - c) Vehicle Insurance & Tracker Cost 5.1 - d) Evaluation charges of pre owned / used and imported vehicles 5.1 - e) Registration Charges 15.2 Early Termination / Pre Payment Penalty 15.3 Partial Payment 15.4 Vehicle Appraisal (if applicable) 5.5-a) Re-possession Charges 5.5-b) Survey charges for repossessed vehicle 5.5-c) Warehouse charges for repossessed vehicle 15.6 Legal charges 15.7 Late Payment Charges | 15.1 -a) | | |
| 5.1-d) Evaluation charges of pre owned / used and imported vehicles 5.1-e) Registration Charges 15.2 Early Termination / Pre Payment Penalty 15.3 Partial Payment 15.4 Vehicle Appraisal (if applicable) 5.5-a) Re-possession Charges 5.5-b) Survey charges for repossessed vehicle 5.5-c) Warehouse charges for repossessed vehicle 15.6 Legal charges 15.7 Late Payment Charges | 15.1 -b) | Income Estimation Charges | |
| 5.1-d) Evaluation charges of pre owned / used and imported vehicles 5.1-e) Registration Charges 15.2 Early Termination / Pre Payment Penalty 15.3 Partial Payment 15.4 Vehicle Appraisal (if applicable) 5.5-a) Re-possession Charges 5.5-b) Survey charges for repossessed vehicle 5.5-c) Warehouse charges for repossessed vehicle 15.6 Legal charges 15.7 Late Payment Charges | | | |
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| 15.3 Partial Payment 15.4 Vehicle Appraisal (if applicable) 5.5-a) Re-possession Charges 5.5-b) Survey charges for repossessed vehicle 5.5-c) Warehouse charges for repossessed vehicle 15.6 Legal charges 15.7 Late Payment Charges | | | |
| 15.4 Vehicle Appraisal (if applicable) 5.5-a) Re-possession Charges 5.5-b) Survey charges for repossessed vehicle 5.5-c) Warehouse charges for repossessed vehicle 15.6 Legal charges 15.7 Late Payment Charges | 15.2 | Early Termination / Pre Payment Penalty | |
| 5.5-a) Re-possession Charges 5.5-b) Survey charges for repossessed vehicle 5.5-c) Warehouse charges for repossessed vehicle 15.6 Legal charges 15.7 Late Payment Charges | 15.3 | Partial Payment | |
| 5.5-b) Survey charges for repossessed vehicle 5.5-c) Warehouse charges for repossessed vehicle 15.6 Legal charges 15.7 Late Payment Charges | 15.4 | Vehicle Appraisal (if applicable) | |
| 5.5-c) Warehouse charges for repossessed vehicle 15.6 Legal charges 15.7 Late Payment Charges | 15.5-a) | Re-possession Charges | |
| 15.6 Legal charges 15.7 Late Payment Charges | 15.5-b) | Survey charges for repossessed vehicle | |
| 15.7 Late Payment Charges | 15.5-c) | Warehouse charges for repossessed vehicle | |
| | 15.6 | Legal charges | |
| 15.8 Balloon Payment | 15.7 | Late Payment Charges | |
| I | | | |

| Foreign Currency Value Account (FCVA) | Non-Resident Rupee Value Account (NRVA) |
|--|--|
| Free | Free |
| Free | Fron |
| Free | Free Free |
| N/A | Free |
| N/A | Free |
| N/A | Free |
| Free | Free |
| | |
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| N/A N/A | Free Free |
| Free | Free |
| | |
| 1st Free, subsequent PLS: Rs 18 | 1st Free, subsequent PLS: Rs 18 |
| per Leaf Subsequent CD: Rs 12 per leaf | per Leaf Subsequent CD: Rs 12 per leaf |
| | |
| For TIB:1st Free, subsequent Rs | For TIB:1st Free, subsequent R |
| 18 per Leaf for All Accounts | 18 per Leaf for All Accounts |
| Free | Free |
| Free | Eroo |
| Free | Free Free |
| Free | Free |
| | |
| Free | Free |
| Free. However Foreign Bank's | Free. However Foreign Bank's |
| charges also apply. | charges also apply. |
| Free. However Foreign Bank's | Free. However Foreign Bank's |
| charges also apply. | charges also apply. |
| Free. However Correspondent | Free. However Correspondent |
| Bank Charges will apply | Bank Charges will apply |
| Free | Free |
| Free. However Correspondent | Free. However Correspondent |
| Bank Charges will apply | Bank Charges will apply |
| Free | Free |
| N1/A | 5 |
| N/A Free | Free Free |
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| Free N/A | Free For Men: PKR 6,000/- per case For Women: PKR 4,000/- per ca |
| Free | Free For Men: PKR 6,000/- per case For Women: PKR 4,000/- per ca At Actual |
| Free N/A | Free For Men: PKR 6,000/- per case For Women: PKR 4,000/- per ca At Actual At Actual - as charged by |
| Free N/A N/A N/A | Free For Men: PKR 6,000/- per case For Women: PKR 4,000/- per ca At Actual At Actual - as charged by Insurance Company |
| Free N/A N/A N/A N/A | Free For Men: PKR 6,000/- per case For Women: PKR 4,000/- per ca At Actual At Actual - as charged by Insurance Company At Actual |
| Free N/A N/A N/A | Free For Men: PKR 6,000/- per case For Women: PKR 4,000/- per ca At Actual At Actual - as charged by Insurance Company At Actual At Actual |
| Free N/A N/A N/A N/A | Free For Men: PKR 6,000/- per case For Women: PKR 4,000/- per ca At Actual At Actual - as charged by Insurance Company At Actual At Actual 5% of Principal outstanding |
| Free N/A N/A N/A N/A N/A | Free For Men: PKR 6,000/- per case For Women: PKR 4,000/- per ca At Actual At Actual - as charged by Insurance Company At Actual At Actual 5% of Principal outstanding against lease/loan account. |
| Free N/A N/A N/A N/A | Free For Men: PKR 6,000/- per case For Women: PKR 4,000/- per ca At Actual At Actual - as charged by Insurance Company At Actual At Actual 5% of Principal outstanding against lease/loan account. (However, if the customer repa |
| Free N/A N/A N/A N/A N/A | Free For Men: PKR 6,000/- per case For Women: PKR 4,000/- per ca At Actual At Actual - as charged by Insurance Company At Actual At Actual S% of Principal outstanding against lease/loan account. (However, if the customer repa in order to obtain finance for n |
| Free N/A N/A N/A N/A N/A | Free For Men: PKR 6,000/- per case For Women: PKR 4,000/- per ca At Actual At Actual - as charged by Insurance Company At Actual S% of Principal outstanding against lease/loan account. (However, if the customer repa in order to obtain finance for n vehicle no penalty shall be |
| Free N/A N/A N/A N/A N/A | Free For Men: PKR 6,000/- per case For Women: PKR 4,000/- per ca At Actual At Actual - as charged by Insurance Company At Actual 5% of Principal outstanding against lease/loan account. (However, if the customer repa in order to obtain finance for n vehicle no penalty shall be charged) |
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| Free N/A N/A N/A N/A N/A N/A N/A N/A | Free For Men: PKR 6,000/- per case For Women: PKR 4,000/- per ca At Actual At Actual - as charged by Insurance Company At Actual At Actual 5% of Principal outstanding against lease/loan account. (However, if the customer repa in order to obtain finance for n vehicle no penalty shall be charged) 5% of Principal adjusted agains lease/loan account. |
| Free N/A N/A N/A N/A N/A N/A | Free For Men: PKR 6,000/- per case For Women: PKR 4,000/- per ca At Actual At Actual - as charged by Insurance Company At Actual At Actual S% of Principal outstanding against lease/loan account. (However, if the customer repa in order to obtain finance for n vehicle no penalty shall be charged) S% of Principal adjusted agains lease/loan account. At Actual |
| Free N/A N/A N/A N/A N/A N/A N/A N/A | Free For Men: PKR 6,000/- per case For Women: PKR 4,000/- per ca At Actual At Actual - as charged by Insurance Company At Actual At Actual S% of Principal outstanding against lease/loan account. (However, if the customer repa in order to obtain finance for n vehicle no penalty shall be charged) S% of Principal adjusted agains lease/loan account. At Actual |
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| Free N/A | Free For Men: PKR 6,000/- per case For Women: PKR 4,000/- per ca At Actual At Actual - as charged by Insurance Company At Actual At Actual S% of Principal outstanding against lease/loan account. (However, if the customer repa in order to obtain finance for n vehicle no penalty shall be charged) S% of Principal adjusted agains lease/loan account. At Actual At Actual At Actual upto maximum of PK 100,000/-, whichever is lower At Actual |
| Free N/A N/A | Free For Men: PKR 6,000/- per case For Women: PKR 4,000/- per ca At Actual At Actual - as charged by Insurance Company At Actual At Actual S% of Principal outstanding against lease/loan account. (However, if the customer repa in order to obtain finance for n vehicle no penalty shall be charged) S% of Principal adjusted agains lease/loan account. At Actual At Actual upto maximum of PK 100,000/-, whichever is lower At Actual At Actual (Max. Rs. 500/- per d |
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| Free N/A N/A | Free For Men: PKR 6,000/- per case For Women: PKR 4,000/- per ca At Actual At Actual - as charged by Insurance Company At Actual At Actual S% of Principal outstanding against lease/loan account. (However, if the customer repa in order to obtain finance for n vehicle no penalty shall be charged) S% of Principal adjusted agains lease/loan account. At Actual PKR 1/- per thousand per day of |

| 16 | ROSHAN APNA GHAR | | |
|--------------|---|--|--|
| 10 | | | |
| 16.1 | Processing Fee - (Non Refundable) Including FED | | |
| | | | |
| 16.2 | Loan Enhancement Fee including FED | | |
| 16.1 | Valuation Charges, Legal Charges, foreclosure charges. All stamp | | |
| 10.1 | duties, CVT, and any expenses related to Mortgage of property, Lien Marking etc. | | |
| | | | |
| 16.2 | Late / Non-Payment Penalties (including FED) | | |
| | . , , | | |
| 16.3 | Property Insurance | | |
| | | | |
| 10.4 | Life Assurance | | |
| 16.4 | Life Assurance | | |
| | | | |
| 16.5 | Partial Pre-Payments/Early Termination | | |
| 17 | GENERAL HOUSING FINANCE | | |
| | | | |
| 17.1 | Processing Fee - (Non Refundable) Including FED | | |
| 17.2 | Loan Enhancement Fee including FED | | |
| | Valuation Charges, Legal Charges, foreclosure charges. All stamp | | |
| 17.3 | duties, CVT, and any expenses related to property transfer, mortgage | | |
| | and redemption etc. | | |
| 17.4 | Late / Non-Payment Charges (including EED) | | |
| 17.4 | Late / Non-Payment Charges (including FED) | | |
| 17.5 | Life & Property Insurance Cost | | |
| 17.6 | Pre-Payment (Partial or Full Adjustment) | | |
| 17.7 | Income Estimation Charges | | |
| 18 | LOW COST HOUSING | | |
| 18.1 | Processing Fee/ Charges (Non Refundable) | | |
| 18.2 | External agency charges | | |
| 18.3 | Early payment (unit purchase option) | | |
| 18.4 | Pre-Payment Charges (partial or full adjustment) | | |
| | Valuation Charges, Legal Charges, foreclosure charges. All stamp | | |
| 18.5 | duties, CVT, and any expenses related to property transfer, mortgage | | |
| | and redemption etc. | | |
| 10.0 | | | |
| 18.6 | Late / Non-Payment Charges (including FED) | | |
| | Life** & Property Insurance Cost | | |
| 18.7 | **Life Assurance is optional. | | |
| 18.8 | Income Estimation Charges | | |
| 19 | ROSHAN APNI CAR (ISLAMIC) | | |
| 19.1 | Application Processing Fee | | |
| | (Inclusive of documentation charges) | | |
| 19.2 | Early Settlement Charges | | |
| 19.3 19.4 | Partial Payment Vehicle Appraisal (if applicable) | | |
| 10.1 | | | |
| 19.5 | Re-possession Charges | | |
| | | | |
| 19.6 | Warehouse charges for repossessed vehicle | | |
| | | | |
| 19.7 | Legal Notice Fee ROSHAN APNA GHAR - ISLAMIC | | |
| 20 | (Subsidized & Normal House Finance) | | |
| | | | |
| 20.1 | Processing Fee - (Non Refundable) Including FED | | |
| | | | |
| 20.2 | Finance Enhancement Fee including FED | | |
| 20.3 | Valuation Charges, Legal Charges, foreclosure charges. All stamp duties, CVT, and any expenses related to Mortgage of property, Lien | | |
| 20.3 | Marking etc. | | |
| | | | |
| 20.4 | Property Takaful | | |
| | | | |
| 20.5 | Life Takaful | | |
| | | | |
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| | | | |
| 20.6 | Partial Pre-Payments/Early Termination | | |
| 20.6 | Partial Pre-Payments/Early Termination | | |

| N/A | PKR 4,640/- (PKR 4,000/- Processing Fee + PKR 640/- FED) |
|-----|---|
| N/A | PKR 5,000/- |
| N/A | At Actual |
| N/A | PKR 1/- per thousand per day of installment amount from due date till actual payment |
| N/A | Covering Finance amount absolutely Free |
| N/A | Optional – Covering death (due to any cause) & accidental/natural disability |
| N/A | 1% will be charged for 1st year and after one year NO Charges |
| N/A | SI / SEP = PKR 8,000/- |
| N/A | Others = PKR.10,000/- PKR 5,000 |
| N/A | At Actuals |
| N/A | PKR 1/- per thousand per day of installment amount from due date till actual payment |
| N/A | At Actuals |
| N/A | 3% of Principal Amount |
| N/A | At Actual |
| N/A | For all categories: Rs. 5,000/- |
| N/A | Charged at actual |
| N/A | No restriction on early payment/ unit purchase |
| N/A | Free |
| N/A | At Actuals - borne by customer |
| N/A | PKR 1/- per thousdand per day of installment amount from due date till actual payment |
| N/A | At Actuals - borne by customer |
| N/A | At Actuals - borne by customer |
| N/A | Rs. 6,000/- + FED per case |
| N/A | as per payment schedule |
| N/A | Not Applicable |
| N/A | At Actual |
| N/A | At Actual upto maximum of Rs.100,000/-, whichever is lower |
| N/A | At Actual or (Max. Rs. 500/- per day) |
| N/A | At Actual |
| | |
| N/A | PKR 4,640/- (PKR 4,000/- Processing Fee + PKR 640/- FED) |
| N/A | PKB 5 000/- |

| N/A | PKR 4,640/- (PKR 4,000/- Processing Fee + PKR 640/- FED) |
|-----|--|
| N/A | PKR 5,000/- |
| N/A | At Actual |
| N/A | Covering Finance amount absolutely Free |
| N/A | Optional – Covering death (due to any cause) & accidental/natural disability |
| N/A | In case of early termination for 1st year 1% increase in buyout price will made and after one year NO Charges |

Note:For other charges please refer to our Schedule of Bank Charges