

Schedule of Bank Charges																														
Schedule of Charges (Excluding FED)																														
Jan-June-2017																														
CONSUMER BANKING																														
A	VISA / Master / AMEX Card	Jan-June-2017	GL codes																											
1 Credit Card Operations																														
(i)	Service Fee	Visa / Master Card 3.33% Per month (40% APR) on Cash Advance 3.33% per month (40% APR) on Retail Transactions 2% per month (24% APR) on BTF Transactions AMEX Card 3.167% Per month (38% APR) on Cash Advance 3.167% per month (38% APR) on Retail Transactions	PL55601,PL55602, PL55603																											
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(ii)	Late Fee:	Rs.1,450 or 10% of minimum amount whichever is higher	PL55536																											
(iii)	Merchant Discount Charges	Upto 5% of Transaction amount	PL52025																											
(iv)	Cash Withdrawal Fee:																													
a)	Cash advance fee / Call & Pay fee:	Rs.1,000/- or 3% of cash advance amount whichever is higher.	PL55528																											
b)	Acquiring bank charges	1 % of cash advance amount	PL55528																											
c)	Counter fee of other cards	1% of cash advance amount or Rs.300 whichever is higher	PL55528																											
(v)	Cheque / Cash pickup fee:	Rs.200/- (available in cities having Bank Alfalah branches)	PL65060																											
(vi)	Over limit fee:	2% Of the over limit amount or Rs.1,200/- whichever is higher	PL55533																											
(vii)	Voucher retrieval fee:	Local Rs.350/- and international Rs.800/-	PL55539																											
(viii)	Card replacement fee / Upgrade Fee except Platinum Card Upgradation Fee	Rs.500/-	PL55526																											

(ix)	Cheque return charges / Rejected Autopay service fee	Rs.950/-	PL55530
(x)	Step by Step / Credit on Phone to SBS processing charges	Rs. 500 or 2.5% of transaction amount whichever is higher	PL55534
(xi)	Step by Step / Credit on Phone to SBS premature settlement charges	5% on balance amount or Rs.1000 whichever is higher	PL55538
(xii)	Credit Cover Premium	0.69% of outstanding amount	PKR144530050
(xiii)	Utility bill payment	Rs.25/- per utility bill (through ATM) Rs.30/- per utility bill (Below 5,000 through Call) Rs.50/- per utility bill (Above 5,000 through Call)	PL55548
(xiv)	Visa Platinum / Titanium / AMEX Priority Pass Fee:		
a)	Annual Fee	US\$ 10.00	PKR152150050
b)	Airport lounge Visit Fee	US\$ 31.80 per visit	PKR152150050
(xv)	SMS Alert Fee	Rs.70/- per month	PL55566
(xvi)	Mobile Banking Fee	Rs.100/- per month	PL65060
(xvii)	Merchant Cash Advance Incentive	Rs.25/- per transaction	PL55528
(xix)	Foreign transactions	Upto 5% over prevailing market rate or as per SBP directive. Third currency transactions will be first converted into US Dollars as per rate quoted under arrangement with Visa and Master / AMEX Card. Cross border transaction fee will also be charged as per Visa/Master/AMEX Card rules	PL55613
(xx)	Arbitration Charges	US\$ 500/-	PKR144340050
(xxi)	Insurance Cancellation Charges	Rs. 100/-	PL65060
(xxii)	Platinum Card Issuance Fee	Rs. 4,000/-	PL55526
(xxiii)	Platinum Supplementary Card Issuance Fee	Rs. 2,000/-	PL55526
(xxiv)	Platinum Card Upgradation Fee	Rs. 1,500/-	PL55526
(xxv)	Platinum Supplementary Card Upgradation Fee	Rs. 1,000/-	PL55526
(xxvi)	Internet Charges	Rs. 100/- (Per session)	PL65060
(xxvii)	Reward Point Booklet Charges	Rs. 300/- (Per Book)	PL65060
(xxviii)	BTF Processing Fee	Rs. 500 or 2.5% of transaction amount whichever is higher	PL55534
(xxix)	Chip Card upgrade charges	Classic (Basic) Rs. 500 Classic (Supplementary) Rs. 500 Gold (Basic) Rs. 750 Gold (Supplementary) Rs. 750 Platinum (Basic) Rs. 1,000 Platinum (Supplementary) Rs. 1,000 Titanium (Basic) Rs. 1,250 Titanium (Supplementary) Rs. 800	PL52033
(xxx)	Safe Custody Handling Charges	Rs. 500/- on Post dated cheques	PL65060
(xxxi)	Card Conversion Fee (One time charges)	Up to Rs. 2000	PL65060
(xxxii)	Cheque book facility on all cards Issuance charges	Rs. 200 per book (20 leaves)	PL65060
(xxxiii)	Foreign currency transactions processed through foreign merchants	3% of the transaction amount & Rs. 0.4 per US dollar conversion	PL55613
(xxxiv)	C-Shop products for value more than Rs 5,000/-	Processing fee of 2.5% or Rs.500/- whichever is higher on per transaction amount.	PL55534
(xxxv)	Visa Cash Back Credit Card (Annual Fee)	Rs. 4,000	PL55611
(xxxvi)	Visa Cash Back Credit Card Supplementary (Annual Fee)	Rs. 2,000	PL55611
(xxxvii)	Visa Cash Back Credit Card Program Conversion Fee	Rs. 2,000 (per conversion)	PL55611
(xxxviii)	Annual fee for AMEX Gold Card	Basic Card: Rs 6,000 Supplementary Card: Rs 3,000	PL55611
(xxxix)	CIP Lounge Fee	Rs. 1,000 per visit	PKR152150050
(xxxx)	Shapes fee (where visits exceed 6 and sepd criteria is not met)	Rs. 1,000 + FED	PL65060

2	AWAMI VISA / MASTER CARD	Jan-June-2017	GL codes
(i)	Service Fee	3.33% Per month (40% APR) on Cash Advance 3.33% per month (40% APR) on Retail Transactions 2.00% per month(24% APR) on BTF Transactions	PL55601,PL55602, PL55603
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		36 months 0.04153 28.30%	
(ii)	Late Fee	Rs.500/- or 10% of minimum amount whichever is higher	PL55536
(iii)	Merchant Discount Fee	Upto 5% of transaction amount	PL52025
(iv)	Cash Withdrawal Fee		
	a) Cash advance fee / Call & Pay fee	Rs.400/- or 3% of cash advance amount whichever is higher	PL55528
	b) Acquiring bank charges	1% of cash advance amount	PL55528
	c) Counter fee of other cards	1% of cash advance amount or Rs.300/- whichever is higher	PL55528
(vi)	Cheque / Cash pickup fee:	Rs.200/- (available in cities having Bank Alfalah branches)	PL65060
(vii)	Over Limit Fee	2% of the over limit amount or Rs.500/- whichever is higher	PL55533
(viii)	Voucher retrieval fee:	Local Rs.350/- and international Rs.800/-	PL55539
(ix)	Card replacement fee / Upgrade Fee:	Rs.250/-	PL55526
(x)	Cheque return charges / rejected. Autopay service fee	Rs.480/-	PL55530
(xii)	Step by Step / Credit on Phone to SBS processing charges	Rs. 500 or 2.5% of transaction amount whichever is higher	PL55534
(xiii)	Step by Step / Credit on Phone to SBS premature settlement charges	5% on balance amount or Rs.1000 whichever is higher	PL55538
(xiv)	Credit Cover Premium	0.69% of outstanding amount	PKR144530050
(xv)	Utility bill payment	Rs.15/-per utility bill	PL55548
(xvi)	SMS Alert Fee	Rs.60/- per month	PL55566
(xvii)	Mobile Banking Fee	Rs.5/- per transaction	PL65060
(xviii)	Merchant Cash Advance Incentive	Rs.25/-per transaction	PL55528
(xix)	Documentation Fee	Rs.500/-	PL65060

(xx)	Foreign transactions	5% over prevailing market rate or as per SBP directive. Third currency transactions will be first converted into US Dollars as per rate quoted under arrangement with Visa and MasterCard. Cross border transaction fee will also be charged as per Visa/MasterCard rules	PL55613
(xxi)	Arbitration Charges	US\$ 500/-	PKR144340050
(xxii)	Insurance Cancellation Charges	Rs. 100/-	PL65060
(xxiii)	Reward Point Booklet Charges	Rs. 300/- (Per Book)	PL65060
(xxiv)	BTF Processing Fee	Rs. 500 or 2.5% of transaction amount whichever is higher	PL55534
(xxv)	Safe Custody Handling Charges	Rs. 500/- on Post dated cheques	PL65060
(xxvi)	Cheque book facility on all cards Issuance charges	Rs. 200 per book (20 leaves)	PL65060
(xxxiii)	Foreign currency transactions processed through foreign merchants	3% of the transaction amount & Rs. 0.4 per US dollar conversion	PL55613
(xxxv)	C-Shop products for value more than Rs 5,000/-	Processing fee of 2.5% or Rs.500/- whichever is higher on per transaction amount.	PL55534
3 CORPORATE / SME CREDIT CARD		Jan-June-2017	GL codes
(i)	Service fee:	2% per month (24% APR) on Cash Advance 2% per month (24% APR) on Retail Transactions	PL55601,PL55602
(ii)	Late Fee:	Rs.1,450 or 10% of minimum amount whichever is higher	PL55536
(iv)	Cash Withdrawal Fee:		
(a)	Cash advance fee	Rs.1,000/- or 3% of cash advance amount whichever is higher.	PL55528
(b)	Acquiring bank charges	1 % of cash advance amount	PL55528
(v)	Cheque / Cash pickup fee:	Rs.200/- (available in cities having Bank Alfalah branches)	PL65060
(vi)	Over limit fee:	2% Of the over limit amount or Rs.1,200/- whichever is higher	PL55533
(vii)	Voucher retrieval fee:	Local RS.500/- and international Rs.1,000/-	PL55539
(viii)	Card replacement fee:	Rs.2,000/-	PL55526
(ix)	Cheque return charges / Rejected Autopay service fee	Rs.1,200/-	PL55530
(x)	Credit Cover Premium	0.69% of outstanding amount	PKR144530050
(xi)	Utility bill payment	Rs.25/- per utility bill (through ATM) Rs.30/- per utility bill (Below 5,000 through Call) Rs.50/- per utility bill (Above 5,000 through Call)	PL55548
(xii)	Priority Pass Fee:		
a)	Annual Fee	US\$ 10.00	PKR152150050
b)	Airport lounge Visit Fee	US\$ 31.80 per visit	PKR152150050
(xiii)	SMS Alert Fee	Rs.70/- per month	PL55566
(xiv)	Mobile Banking Fee	Rs.100/- per month	PL65060
(xv)	Merchant Cash Advance Incentive	Rs.25/- per transaction	PL55528
(xvi)	Foreign transactions	Upto 5% over prevailing market rate or as per SBP directive. Third currency transactions will be first converted into US Dollars as per rate quoted under arrangement with Visa and MasterCard. Cross border transaction fee will also be charged as per Visa/Master Card rules.	PL55613
(xvii)	Arbitration Charges	US\$ 500/-	PKR144340050
(xviii)	Internet Charges	Rs. 100/- (Per session)	PL65060
(xix)	Reward Point Booklet Charges	Rs. 300/- (Per Book)	PL65060
(xx)	Annual Fee	Rs. 6,000/- per card	PL55611
(xxi)	Card Renewal Fee	No renewal fee	
(xxii)	Card Issuance Fee	No Issuance fee	
(xxiii)	Chip Card issuance Fee	Rs. 750/- for Principal Member, Rs. 500 for Supplementary Card	PL52033
(xxiv)	Safe Custody Handling Charges	Rs. 500/- on Post dated cheques	PL65060
(xxv)	Foreign currency transactions processed through foreign merchants	3% of the transaction amount & Rs. 0.4 per US dollar conversion	PL55613
(xxvi)	C-Shop products for value more than Rs 5,000/-	Processing fee of 2.5% or Rs.500/- whichever is higher on per transaction amount.	PL55534
(xxvii)	CIP Lounge Fee	Rs. 1,000 per visit	PKR152150050

4 PREPAID CARD	Jan-June-2017	GL codes
4a GIFT / VIRTUAL / TRAVEL / REMITTANCE CARD		
i) Card Issuance Fee	Rs. 100/-	PL55526
(ii) Card replacement fee:	Rs.200/-	PL55526
(iii) Voucher retrieval fee	Local Rs.350/- and International Rs.800/-	PL55539
(iv) Cash Withdrawal		
a) From Bank Alfalah's ATM	NIL	
b) From 1-Link member bank ATM	Rs.15/- per transaction	PKR144310050
c) From MNET ATM	Rs.15/- per transaction	PKR144310050
d) From Visa member bank ATM	Rs.300 or 3% of cash withdrawal amount, whichever is higher.	PL55528
e) From Non-Bank Alfalah's POS Machine	Rs.300 or 3% of cash withdrawal amount, whichever is higher.	PL55528
(v) Balance Enquiry:		
a) From Bank Alfalah's ATM	NIL	
b) From 1-Link member bank ATM	NIL	
c) From MNET ATM	Rs. 5/- per enquiry	PKR144310050
d) From Visa member bank ATM	Rs.25/- per enquiry	PKR144310050
(vi) SMS Alert Fee	Rs.70/- per month	PL55566
(vii) Merchant Cash Advance Incentive / call and pay fee	Rs.25/-per transaction	PL55528
(viii) Acquiring bank charges	1% of cash advance amount	PL55528
(x) Cheque return charges / rejected. Autopay service fee	Rs 800	PL55530
(xi) Utility bill payment	Rs.25/- per utility bill (through ATM) Rs.30/- per utility bill (Below 5,000 through Call) Rs.50/- per utility bill (Above 5,000 through Call)	PL55548
(xiii) Reload Fee	Rs. 100 /-	PL65060
(xiv) Internet Charges	Rs. 100/- (Per session)	PL65060
(xv) Cheque Book Issuance Charges	Rs.300/-	PL65060
(xvi) Foreign transactions	Upto 5% over prevailing market rate or as per SBP directive. Third currency transactions will be first converted into US Dollars as per rate quoted under arrangement with Visa and MasterCard. Cross border transaction fee will also be charged as per Visa/MasterCard rules	PL55613
(xvii) Arbitration Charges	US\$ 500/-	PKR144340050
4b PAYROLL / MERCHANT CARD	Jan-June-2017	GL codes
i) Card Issuance Fee	NIL	
(ii) Card replacement fee:	Rs.200/-	PL55526
(iii) Voucher retrieval fee	Local Rs.350/- and International Rs.800/-	PL55539
(iv) Cash Withdrawal		
a) From Bank Alfalah's ATM	NIL	
b) From 1-Link member bank ATM	Rs.15/- per transaction	PKR144310050
c) From MNET ATM	Rs.15/- per transaction	PKR144310050
d) From Visa member bank ATM	Rs.300 or 3% of cash withdrawal amount, whichever is higher.	PL55528
e) From Non-Bank Alfalah's POS Machine	Rs.300 or 3% of cash withdrawal amount, whichever is higher.	PL55528
Balance Enquiry:		
a) From Bank Alfalah's ATM	NIL	
b) From 1-Link member bank ATM	NIL	
c) From MNET ATM	Rs. 5/- per enquiry	PKR144310050
d) From Visa member bank ATM	Rs.25/- per enquiry	PKR144310050
(vi) SMS Alert Fee	Rs.70/- per month	PL55566
(vii) Merchant Cash Advance Incentive / call and pay fee	Rs.25/-per transaction	PL55528
(viii) Acquiring bank charges	1% of cash advance amount	PL55528
(x) Cheque return charges / rejected. Autopay service fee	Rs.800	PL55530
(xi) Utility bill payment	Rs.25/- per utility bill (through ATM) Rs.30/- per utility bill (Below 5,000 through Call) Rs.50/- per utility bill (Above 5,000 through Call)	PL55548
(xiii) Internet Charges	Rs. 100/- (Per session)	PL65060
(xiv) Cheque Book Issuance Charges	Rs.300/-	PL65060
(xv) Foreign transactions	Upto 5% over prevailing market rate or as per SBP directive. Third currency transactions will be first converted into US Dollars as per rate quoted under arrangement with Visa and MasterCard. Cross border transaction fee will also be charged as per Visa/MasterCard rules	PL55613
(xvi) Arbitration Charges	US\$ 500/-	PKR144340050

5	DEBIT CARD:	Jan-June-2017	GL codes
(i)	Card Issuance fee:		
	a) Supplementary card Issuance / Renewal fee	Rs 500	PL55611
	b) Supplementary Royal Platinum Debit Cards Issuance / Renewal Fee	Rs. 1000/-	PL55611
	c) Supplementary Alfalah Karobar Finance Debit Cards Issuance / Renewal Fee	Rs. 750/-	PL55611
(ii)	a) Basic Card replacement fee:	Rs.500	PL55526
	b) Royal Platinum Debit Cards replacement fee	Rs. 1000/-	PL55526
	c) Alfalah Karobar Finance Debit Cards replacement fee	Rs. 750/-	PL55526
	d) Signature Debit Cards replacement fee	Rs. 1,000/-	PL55526
(iii)	Voucher retrieval fee	Local Rs.350 and international Rs.800	PL55539
(iv)	Cash withdrawal:		
	a) From Bank Alfalah's ATM	NIL	
	b) From 1-Link member bank ATM	Rs.15/- per transaction.	PKR144310050
	c) From MNET ATM	Rs.15/- per transaction.	PKR144310050
	d) From Visa member bank ATM	Rs.300 or 3% of cash withdrawal amount, whichever is higher.	PL55528
	e) From Bank Alfalah's POS Machine	NIL	
	f) From Non-Bank Alfalah's POS Machine	Rs.300 or 3% of cash withdrawal amount, whichever is higher.	PL55528
(v)	Balance Enquiry :		
	a) From Bank Alfalah's ATM	NIL	
	b) From 1-Link member bank ATM	NIL	
	c) From MNET ATM	Rs.5/- per enquiry	PKR144310050
	d) From Visa member bank ATM	Rs.25 per enquiry	PKR144310050
(vi)	Third Party Transfers Fee		
	a) Inter Bank Funds Transfer	Rs. 50/- per transaction	PKR144310050
	b) Inter Branch Funds Transfer	Rs. 50/- per transaction	PKR144310050
vii)	SMS Alert Fee	Rs.70/- per month	PL55566
viii)	Utility bill payment	Rs.25/- per utility bill (through ATM) Rs.30/- per utility bill (Below 5,000 through Call) Rs.50/- per utility bill (Above 5,000 through Call)	PL55548
(xi)	Priority Pass Fee:		
	a) Annual Fee	US\$ 10.00	PKR152150050
	b) Airport lounge Visit Fee	US\$ 31.80 per visit	PKR152150050
(xii)	Annual Fee	Rs. 550/- per Classic / AKK Debit Card Per Year Rs. 725/- per Gold / AKF Debit Card Per Year Rs. 1,200/- per Royal Platinum Debit Card Per Year Upto Rs. 5,000/- per Signature Debit Card Per Year Rs. 1,000/- per Gold / digital bundle per year	PL55611
(xiii)	Supplementary Card Annual Fee	Rs. 250/- per Classic / AKK Debit Card Per Year Rs. 300/- per Gold / AKF / digital bundle Debit Card Per Year Rs. 600/- per Royal Platinum Debit Card Per Year Rs. 5,000/- per Signature Debit Card Per Year	PL55611
(xiv)	Foreign transactions	Upto 5% over prevailing market rate or as per SBP directive. Third currency transactions will be first converted into US Dollars as per rate quoted under arrangement with Visa and MasterCard. Cross border transaction fee will also be charged as per Visa/MasterCard rules	PL55613
(xv)	Arbitration Charges	US\$ 500/-	PKR144340050
(xvi)	Foreign currency transactions processed through foreign merchants	3% of the transaction amount & Rs. 0.4 per US dollar conversion	PL55613
(xvii)	CIP Lounge Fee	Rs. 1000/- per visit	

B Personal Loans		Jan-June-2017	GL codes
i)	Processing Fee	Rs 3,000 or 1 % of the loan amount whichever is higher	PL52016
ii)	Late Payment Fee	Rs 600 per missed installment	PL55521
iii)	Early Settlement Penalty	1st Year: 10% of the remaining principal 2nd Year: 8% of the remaining principal 3rd year onwards: 5% of the remaining principal	PL52029
iv)	Balloon / Partial payments	1st Year: Not Allowed 2nd Year: 8% of the paid amount 3rd year onwards: 5% of the paid amount An year is equal to 12 installments from the date of disbursal. Mximum of 1 partial payment is allowed in an year where each partial payment cannot be more than a total of 6 installments).	PL52029
v)	Cheque Return Charges	Rs 600	PL55530
vi)	Pay Order Reissuance	Rs 500	PL52003
vii)	Enhancement Fee	Rs 2000	PL65060
viii)	Litigation Charges	At Actual	PL65060
ix)	Cheque collection Charges	Rs 500	PL65060
x)	Reissuance of Payoff Sheet / Ammortization Schedules	Rs 500	PL65060
C Alfalah Auto Loan / Consumer Auto Lease Finance		Jan-June-2017	GL codes
i)	Processing & documentation charges per application	Rs. 6,500/-	PL52014
ii)	Vehicle Evaluation Charges (If Applicable)	Upto Rs. 10,000/- or as per the actual. Whichever is Less	PL65507
iii)	Registration Service Charges	Upto Rs. 5,000/- or as per the actual. Whichever is Less	Third party payment
iv)	Premature Termination Charges <ul style="list-style-type: none"> • 12 or less installments remaining • 13 to 24 installments remaining • 25 to 36 installments remaining • 37 to 84 installments remaining 		PL65076
iv)	Early Payment Charges (Prepayment / Balloon Payment) <ul style="list-style-type: none"> • Within 1 - 3 Years • Within 4 - 5 Years • Within 6 - 7 Years 	8% of the principal outstanding 6% of the principal outstanding 3% of the principal outstanding	PL65076
v)	Cheque return or rejected auto pay charges	Rs. 500/-	PL65076
vi)	Penalty on late payment	Rs. 1,000/- per installment.	PL65076
vii)	Vehicle repossession charges	Upto Rs. 100,000/-	Third party payment
viii)	Survey charges for repossessed vehicle	Upto Rs. 3,000/-	Third party payment
ix)	Warehouse charges for repossessed vehicle	Rs. 1,000 per month	PL65076
x)	Comprehensive insurance charges	At actual	Third party payment
xi)	Income Evaluator Charges (if applicable)	Upto Rs. 5,000/- or as per the actual	Third party payment

D Alfalah Home Finance		Jan-June-2017	GL codes
i) Processing Fee			
	Processing Fee (local salaried)	Rs. 5000/- (flat)	PL65045
	Processing Fee (self-employed/businessperson)	Rs. 10,000/- (flat)	PL65045
	Processing Fee (expatriate customer)	Rs. 5000/- (flat)	PL65045
	Processing Fee (Alfalah Green Mortgage) For All Customers and Amounts	Rs. 5000/- (flat)	PL65045
ii)	Evaluation Charges	At Actual	Third party payment
iii)	Documentation Charges	At Actual, including stamp duty, charges for legal documentation, on -site inspection during construction, lawyer's fee and charge registration fee, as advised by the relevant agencies / persons.	PL65045
iv)	Late Payment Charges for Financed/Disbursed Loan amount	Rs. 1000 per installment.	PL65071
v)	Penalty on BTF	Upto 6% of outstanding amount (if loan transferred to another lender)	PL65072
vi)	Early Settlement Penalty Alfalah Home Finance (all products excluding Green Mortgage)	5% if paid within first five years of disbursement and 3% afterwards till maturity of facility.	PL65072
vii)	Early Settlement Penalty on Green Mortgage	7% in first year and 6% afterwards till maturity of facility	PL65072
viii)	Balloon / Partial payments		
	Maximum two allowed in a year with a minimum of 10% & maximum of 20% of the outstanding balance. However no balloon payment shall be allowed during 1st year of disbursement without levy of penalty.	Balloon / Partial payments exceeding 20% of outstanding facility in a year shall be subject to payment of upto 5% penalty on excessive amount. Any balloon payment of whatsoever amount in the 1st year of disbursement shall attract 5% penalty on the amount adjusted.	PL65072
ix)	Adjustment of plot purchase Loan (Without Construction)	Upto 6% of the plot purchase facility amount	PL65072
x)	In case the delay occurs on part of the customer in availing the facility, the following fresh reports (If required) shall be obtained at his cost: valuation report , Income estimation report.	At Actual	Third party payment
xi)	All related charges like;Cheque Return Fee etc, as applicable in general banking are payable.		PL65060
xii)	Income Estimation wherever applicable / required	At Actual	Third party payment
Note:			
These charges are subject to change on half yearly basis. However terms and conditions once specifically offered in individual cases for the whole tenure of the loan will remain unchanged/ unaffected. You may collect the latest copy of Schedule of Charges from any of the nearest BAFL branch. All Govt. levies on all above charges or otherwise will be payable by the applicant /borrower. "All Govt. levies on all above charges or otherwise will be payable by the applicant /borrower"			