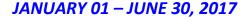


**SCHEDULE OF CHARGES** 





# **SCHEDULE OF SERVICE CHARGES**

**OF** 

# **TAQWA ISLAMIC BANKING OPERATIONS**

**FOR THE PERIOD** 

JANUARY 01, 2017 TO JUNE 30, 2017

January – June 2017 Page 1 of 50



**SCHEDULE OF CHARGES** 

**JANUARY 01 – JUNE 30, 2017** 



### SHARI'AH CLEARANCE

This clearance certificate represents only Shariah aspect of the facility while risk assessment, financial analysis, administrative approvals and regulatory requirements shall be obtained/completed from the relevant department/ division as per rules and regulations of State Bank of Pakistan and Taqwa Islamic Banking – The Bank of Punjab.

**Dr. Muhammad Mushtaq Ahmed** *Resident Shariah Board Member* 

January – June 2017 Page 2 of 50



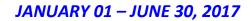
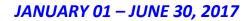




		TABLE OF CONTENTS	
SR. NO.	HEAD	HEADING	PAGE
	INTERNAT	TIONAL BANKING	5
	Α	REMITTANCES - OUTWARD	5
	В	REMITTANCES – INWARD	6
	С	FOREIGN REMITTANCES AGAINST PAK RUPEES	7
	D	FOREIGN COLLECTIONS	7
	E	MAINTENANCE OF FOREIGN CURRENCY ACCOUNTS	8
	F	OTHER CHARGES	8
	DOMESTIC	C BANKING	10
	A REMITTANCES		10
	В	BILLS	11
	С	STANDING INSTRUCTIONS FEE	13
	D	ONLINE BANKING	13
	E	ATM / DEBIT CARD CHARGES	13
	F	LOCKERS	15
	G	MISCELLANEOUS CHARGES	16
	CHARGES	ON ISLAMIC FINANCING / INVESTMENTS	21
	Α	IJARAH	21
	В	DIMINISHING MUSHARAKAH	22
	С	MISCELLANEOUS	22
	D	LETTER OF GUARANTEE	23
	E	LETTER OF CREDIT - INLAND	26
	F	CHARITY	29







 TRADE FINA	30	
Α	LETTER OF CREDIT	30
В	REMITTANCES	31
С	IMPORT COLLECTION BILLS	31
D	IMPORT ON CONSIGNMENT BASIS	32
E	HANDLING CHARGES	32
F	EXPORTS	34
	Annexure – A Import letter of credit	
Annexure – B Acceptance of bills under Usance Letter of Credit		40
GENERAL N	44	
 SUMMARY	45	



SCHEDULE OF CHARGES

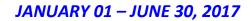
**JANUARY 01 – JUNE 30, 2017** 



	INTERNATIONAL BANKING			
Sr. No.	BANKING SERVICES	СНА	RGES	FED Applicability
Α.	REMITTANCES - OUTWARD			
		i. Upto value of Rs. 10,000/- or its equivalent	Minimum US\$ 5/- per item.	Yes
4	Outward remittance T.T / SWIFT	ii. Over value of Rs. 10,000/- or its equivalent	0.01% (flat) per item. Minimum charges US\$ 8.	Yes
1.	through debit of FC Account excluding Travelers Cheques	iii. For staff	Re. 1/	Yes
		0.5% amount will also be applicable if the deposit amount is withdrawn from the account before 15 days from receipt date and customer opts for remittance.		Yes
2.	Foreign Demand Draft (FDD) Issuance through debit of account	US\$ 15 or Equivalent PKR Plus SWIFT charges of US\$ 5 o	r equivalent PKR.	Yes
3.	Issuance of duplicate FDD	Rs. 500/ Plus Telex/SWIFT/Courier Char	rges (if any).	Yes
4.	Issuance of Foreign Travelers Cheques	1% of the amount of Travelers	Cheques.	Yes
5.	Cancellation of FDD / FTT / FMT	Rs. 500/ Plus Telex/SWIFT/Courier Char	rges (if any).	Yes
6.	Stop payment of FDD	US\$ 5/- or Equivalent PKR Plus Telex/SWIFT/Courier Char	rges (if any).	Yes
7.	Against surrender of Foreign Currency Notes.  This facility is currently available for issuance of Travelers Cheques only). (Refer SBP – FE Circular #. 24, Dated: 14.10.1999 & FE Circular #. 3, Dated: 13.02.2002).	1% service charges of the amo Minimum Rs. 250/- Plus Telex/SWIFT/Courier Charges And Cash handling charges @ 1.5%	(if any)	Yes
	Note: All charges may be recovered in Pak. Rupees or equivalent in other foreign currencies.			

January – June 2017	Page 5 of 50
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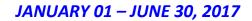




Sr.	BANKING SERVICES		FED Applicability	
No.	REMITTANCES - INWARD		Applicability	
1.	Inward collection received from abroad or local banks & where the payment is demanded in foreign currency.	Rs. 300/- Plus Cable/Telex/SWIFT/Courier charges.		Yes
2.	If proceeds are to be paid in foreign currency to other local banks.	US\$ 25 Plus Telex/SWIFT/	Courier Charges (if any).	Yes
3.	Inward cheques received from local branches or local banks for payment in Pak Rupees.	If received from BOP Branches	NIL	N/A
	(Convert the relevant foreign currency at TT buying rate)	Others	Rs. 300/- Plus Cable/Telex/SWIFT/Courier charges.	Yes
4.	If proceeds are credited to an account maintained with us.	NIL		Yes
5.	If proceeds are credited to an account other than above.	US\$ 5 or equivalent.		Yes
6.	Home Remittances			
6a.	If proceeds are to be credited to Pak Rupees Account maintained with any of our branches.	NIL		N/A
6b.	Others, where proceeds are to be paid in Pak Rupees to other local banks.	Charges/Commission on Pay Order / Demand Draft / Money Order plus Telex/Courier/Postage charges (if any) at actual.		Yes

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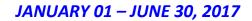




Sr. No.	BANKING SERVICES	СНА	RGES	FED Applicability	
c.	FOREIGN REMITTANCES AGAIN	ST PAK RUPEES	T PAK RUPEES		
4	Desired the second second	First year:	US\$ 50/-	Yes	
1.	Registration of student case	Every renewal	US\$ 25/-	Yes	
2.	Students For education purposes	Rs. 200/- per transaction. Plus Telex/SWIFT Charges (if a	any).	Yes	
3.	Other than student case	0.25% or Rs. 1,000/- whichever is higher. Plus Telex/SWIFT Charges (if any).		Yes	
D.	FOREIGN COLLECTIONS				
	Outward Collection	T			
1.	FCY Cheques / Drafts/TCs/OFBCs sent on collection.	US\$ 25 Plus Telex/SWIFT/Courier Cha	rges (if any).	Yes	
2.	OFBCs realized for credit into Pak Rupees Account.	Rs. 300/- Plus Cable/Telex/SWIFT/Courier Charges (if any).		Yes	
3.	Outward collection drawn on other banks (other than export proceeds).	US\$ 10/- per collection or its equivalent in other currencies Plus Telex/SWIFT/Courier Charges (if any). (These charges are to be deducted from proceeds of the remittance).		Yes	
4.	Outward collection drawn on BOP Branches.	US\$ 5/- per collection or its equivalent in other currencies Plus Telex/SWIFT/Courier Charges (if any). (These charges are to be deducted from proceeds of the remittance).		Yes	
5.	Outward US\$ Clearing through NIFT	US\$ 10/- per instrument Plus Telex/SWIFT/Courier Charges (if any).		Yes	
	Inward Collection				
6.	Inward collection	US\$ 15/- Plus Telex/SWIFT/Courier Charges (if any). (These charges are to be deducted from proceeds of the remittance).		Yes	
	Return charges				
7.	Outward / Inward Collection items returned unpaid	Commission: NIL Foreign Bank Charges: Actual plus Telex/SWIFT/Courier Charges (if any).		No	

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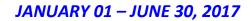




Sr. No.	BANKING SERVICES	CHA	RGES	FED Applicability
E.	MAINTENANCE OF FOREIGN CURRENCY ACCOUNTS			
1.	Standing instructions	US\$ 5/- per instruction / trans or equivalent in other currenc		Yes
2.	Issuance of cheque book In lieu of lost cheque book	US\$ 5/- or equivalent in other (No Sales Tax in branches operati		Yes
3.	Issuance of loose cheques	US\$ 2/- or equivalent in other	foreign currencies.	Yes
4.	Stop payment of cheque	US\$ 5/- per cheque, or equiva currencies.	lent in other foreign	Yes
5.	Cash handling charges			
5a.	At the time of cash receipt into account/ Foreign currency (cash handling services) under FE-25 (SBP)	NIL		N/A
5b.	Amount of 0.5% of the withdrawals (Cash/Transfer/Remittances), applicable, if cash is withdrawn before completion of 15 days from receipt / deposit date.  Amount may be deducted in foreign currency or in equivalent Pak Rupees at BOP Buying rate.		Yes	
F.	OTHER CHARGES			
1.	Foreign postage	Rs. 300/- or actual, whichever	is higher.	No
2.	Foreign courier	Rs. 2,100/- or actual, whichever is higher.  Note: Where the party has direct arrangements with the courier company, no charges to be recovered.		No
		Message for LCs/SBLC/LG/N	Misc. Communications	
3.	Foreign Cable/Telex/SWIFT	Short message	Rs. 1,000/-	No
		Full message	Rs. 2,000/-	No

January – June 2017	Page 8 of 50







Sr. No.	BANKING SERVICES	CHARGES	FED Applicability
4.	Correspondence charges	Actual, if any, will be recovered.	No
5.	Foreign Fax / Telephone	Rs. 750/- or actual, whichever is higher.	No
6.	Issuance of Proceeds Realization Certificate, after one year.	Rs. 1,000/- flat per certificate.	Yes
7.	Issuance of Duplicate Proceeds Realization Certificate	Rs. 1,000/- flat per certificate.	Yes
8.	Handling charges in lieu of exchange earning where; Importers / exporters, buy or sell Foreign Exchange from/to other banks for - LC opened - Contract registered - Export documents issued - Export documents lodged through us.	Ps. 04 per US\$ or equivalent in other currencies.  Minimum Rs. 500/	Yes
9.	LCs verification charges Test / Signature / Mail	Rs. 600/	
10.	Agency Agreements Agreements with banks, institutions and companies for handling their inward, outward remittances and other services.  Agency Agreements As per agreement.		Yes
11.	Issuance of business performance certificate at customer request	Rs. 1,000/-	Yes
12.	Freight Subsidy Claim Processing Rs. 100/- per case.		Yes
	NOTE:		
a.	Charges may be collected in Pak-Rupee or Foreign Currency in all categories.		
b.	Any out of pocket expenses related to bank transactions, not covered above, will also be charged to the clients.		
c.	Clarifications issued by International Division vide their F.E. Information Circular No. 146, Dated: 13.11.2002 must also be referred.		

January – June 2017	Page 9 of 50



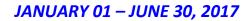
**SCHEDULE OF CHARGES** 

**JANUARY 01 – JUNE 30, 2017** 



	DOMESTIC BANKING						
Sr. No.	BANKING SERVICES	CHARG	CHARGES				
Α	REMITTANCES						
1	Issuance of Universal Cheque, MTs. & TTs	For Account Holders	For Cash / Non Account Holders (Subject to completion of all KYC Requirement)				
	a. Up to Rs. 500,000/-		Rs. 500/- Flat.				
	b. Above Rs. 500,000/-	Free	0.10% Min: Rs. 500/- Max: Rs. 10,000/-	Yes			
	c. Telephone/Telex/Fax Charges	Actual	Rs. 100/- Flat				
	a. Cancellation charges Universal Cheque / TT	Rs. 300/- Flat per UC/TT	Rs.600/- Flat per UC/TT				
	b. Issuance of Duplicate Universal Cheque / TT	Rs. 350/- Flat per UC/TT	Rs. 650/- Flat per UC/TT	Yes			
2	c. Cancellation and Duplicate issuance of Universal Cheque for staff	Rs. 50/-					
	d. Charges for making UC & other related instruments for payment of fee dues in favor of educational institutions, HEC/Boards etc.	Shall not exceed 0.50% of fee / dues Or Rs. 25/- per instrument, whichever is less.		Yes			
	e. Customers handled under cash management services (Duly approved by the competent authority)	Negotiable		Yes			



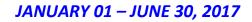




Sr. No.	BANKING SERVICES		CHARGES	FED Applicability
3	Call Deposits	For Account Holders	Account   For Non Account Holders	
	a. Issuance of Call Deposit Issuance to A/c Holders either through debiting his/her own account or depositing in cash.	Free transfer to the second se		Yes
	b. Issuance of duplicate CDR	Rs. 300/- per instrument	Rs. 300/- per instrument	
4	Free Remittance Facility for BOP's I	Employees		
	Up to Four Gross Salaries during a month. Commission Re. 1. No Courier charges will be recovered.			
В	BILLS			
1	Collection			
	a. Documentary	0.40% - Minimum Rs. 500/- Plus Postage/Courier charges Rs. 75/- Flat. If BOP branch exists in collecting city, Rs.1,000/- Flat.		Yes
	b. Clean (including cheques / dividend warrants)	0.25% - Minimum Rs. 250/- : Max. Rs. 1,000/- Plus Postage/Courier charges Rs. 75/- Flat.		Yes No
	c. Urgent clearing / Collection of local cheques (Same day clearing through NIFT)	Rs. 500/- per transaction / collection.		Yes
	d. Collection made on Staff A/cs	Free up to 2 collections during a month - Re. 1 Commission - No Courier Charges will be recovered		Yes

January – June 2017	Page 11 of 50



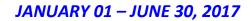




Sr. No.	BANKING SERVICES	CHARGES		FED Applicability	
	e. Outward bills for collection sent in intercity Cleaning through NIFT	Rs. 300/-		Yes	
	f. Collection of instruments through on-line deposited with any Branch	Nil  Note: For instruments sent in intercity clearing charges as per (e) above will be additional.		No Yes	
2	Instruments cleared / collected with	hin Local Ar	ea of NIFT		
	Instruments cleared / collected within Local area of NIFT	Nil		N/A	
	Note: If total annual/annualized volume exceed	eds Rs. 50 (M	) following slabs shall be applicable:-		
	Upto Rs. 100 (M)	0.20%	Minimum Rs. 35/-	Yes	
	Above Rs. 100 (M) upto Rs. 500 (M)	0.15%	Minimum Rs. 35/-	Yes	
	Above Rs. 500 (M) upto Rs. 1,000 (M)	0.10% Minimum Rs. 35/-		Yes	
	Above Rs. 1000 (M)	0.05%	Minimum Rs. 35/-	Yes	
	Annual volume = Annual Import Business + Annual Export Business + Annual Remittance Business + Annual Average Balance for last whole year.  Note: LCs for machinery / project will not qualify for volume criteria and rate may be negotiated and agreed by the Customer and Bank.				
	a. Postage / Courier charges are to be recovered on collection/realization of each Instrument (whether clean or Documentary). However in case where party has deposited more than one cheque / instrument on a particular date to be collected/drawn on the same drawee or on the same branch of the bank, postage/courier charges are to be recovered once only.				
	b. Collecting agent charges, if the collecting bank is other than the bank, will be extra.				
	c. Telegram/Trunk call charges v Telephone/Fax.	will be extra	, if fate of the instrument is asked by	No	

January – June 2017	Page 12 of 50



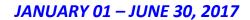




Sr. No.	BANKING SERVICES CHARGES			FED Applicability		
3	Return Charges is case of instruments are returned unpaid for:					
	Documentary Collections	Rs. 500/- flat p	er bill		Yes	
	Clean Collections (Including LBC/OBC)	Rs. 300/- flat pe	er bill		Yes	
	Note: Sindh Sales Tax/FED is application operating in Sindh Province.	ble on Return cha	arges for LBC/OBC for	branches		
С	STANDING INSTRUCTIONS FEE					
1	Standing instruction's fee will be recovered in addition to the usual charges on remittances, if any		<ul><li>Rs. 200/- per transaction</li><li>Re 1 for staff</li></ul>			
2	Customers handled under cash management services (Duly approved by the competent authority)	Negotiable	Negotiable			
D	ON-LINE BANKING					
1	All types of online Facilities are free for all customers				N/A	
E	ATM / DEBIT CARD CHARGES					
		Silver Card	Normal Saving & Current Accounts	PKR 350 Per Annum		
1	BOP Debit Master Card	Sliver Card	Asaan Saving & Current Accounts	PKR 250 Per Annum	Yes	
-	DOT DESICTIVIASCET CATA	Gold Card	PKR 600 Per Annum	1	163	
		Platinum Card	PKR 1,000 Per Annum			
2	Arbitration Charges / False Chargeback (Local & International)	USD 500 or Equivalent Per Case		Yes		

January – June 2017	Page 13 of 50



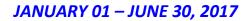




Sr. No.	BANKING SERVICES	CHARGES	CHARGES		
3	Document Retrieval Charges	Local Transaction	PKR 200 per Documei	nt	Yes
		International Transaction	US\$10 or Equ		
		Silver Card	PKR 350 P	er Card	
4	BOP Debit Master Card Replacement Charges	Gold Card	PKR 600 P	er Card	Yes
		Platinum Card	PKR 1,000 P	er Card	
5	International Cash Withdrawal at Master Card ATMs	3% of the transac	3% of the transaction amount.		
6	Cash Withdrawal at BOP ATM	Free.			N/A
7	Cash Withdrawal at 1Link / MNet ATM	PKR 15 per Trans	PKR 15 per Transaction.		
8	International Balance Inquiry at Master Card ATMs	PKR 300 Per Inqu	PKR 300 Per Inquiry		
9	Balance Inquiry at MNET ATMs	PKR 5 Per Inquiry			Yes
10	Mini Statement (BOP and 1-Link ATMs)	Nil			N/A
11	Direct Shopping at POS	Local Transaction	ıs	Free	N/A
11	Direct Shopping at POS	International Tra	nsactions	3% of the transaction amount.	Yes

January – June 2017	Page 14 of 50



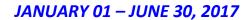




Sr. No.	BANKING SERVICES		CHARGES		FED Applicability	
12	SMS Alert Service Charges		Rs. 400/-	per annum.		Yes
13	IBFT through ATM		Rs. 100/-	per transaction.		Yes
14	ADC Charges for Staff		Free			N/A
15	Customers handled under cash management services (Duly approved by the competent authority)		Negotiable		Yes	
F	LOCKERS					
1	Size of Lockers	<u>Annual</u>	<u>Rent</u>	Key Deposit	Breaking Charges	
	Small	Rs. 4,0	00/-	Rs. 12,000/-		
	Medium	Rs. 5,0	00/-	Rs. 15,000/-	Actual Or	
	Large	Rs. 6,0	00/-	Rs. 18,000/-	Rs. 4,000/- whichever is higher.	Yes
	Extra Large	Rs. 7,0	Rs. 7,000/- Rs. 21,000/-			
	Note – 1:			1	1	
		Revised Key Deposit shall be applicable with effect from January 01, 2017 and shall be applicable for new lockers opened on or after January 01, 2017.				

January – June 2017 Page 15 of 50
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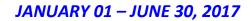




Sr. No.	BANKING SERVICES	CHARGES		FED Applicability
2	Customers handled under cash management services (Duly approved by the competent authority)	Negot	Yes	
		Only 01 Small Size locker allowed.  Re. 1/		
3	Locker rent for staff members	All other sizes	Full rent on commercial rates will be received.	Yes
		(Key Deposit of Re. 1 applicable on all sizes).		
G	MISCELLANEOUS CHARGES			
1	Public floatation of shares	Case to case basis.	Yes	
2	Issue of right shares	Case to case basis.		Yes
3	Reactivation of Dormant / inoperative/Unclaimed Account within branch	Free.	N/A	
4	Retrieval of unclaimed amount from SBP	Rs. 200/- per instance.	Yes	
5	Duplicate Statement of Account or as and when demanded by the A/C	Rs. 30/-	Yes	
	Holder other than periodical Statement dispatched.	Re. 1 for staff.		Yes
6	Verification of payment instruments UC, CDR etc.	Free.	N/A	

January – June 2017	Page 16 of 50



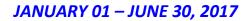




Sr. No.	BANKING SERVICES	CHARGES	FED Applicability
7	3 <sup>rd</sup> party Funds Transfer through PRISM (MT-103)	SBP Charges + Bank's Commission @ 10% of SBP Cheques.	No Yes
8	3 <sup>rd</sup> party Funds Transfer through PRISM (MT-102)	Maximum PKR 50/- per payment instructions (PKR 25/- SBP Charges + PKR 25/- Bank Charges).	No Yes
9	Reprocessing of returned funds	SBP Charges.	No
10	Issuance of SBP/NBP Cheque	Rs. 500/- per cheque. No charges if issued to Bank's / DFI's & Corporate Customers (Current & Saving Both).	Yes
11	Handling charges for issuance of Student Exchange Remittance Permit and maintenance of record for subsequent remittances	Rs. 100/- per annum.	Yes
12	Stop payment of cheque	Rs. 300/- in case of one cheque. Rs. 500/- per instruction, in case of more than one cheques.  Re. 1 for staff.	Yes
	Cheque return charges presented in	Nil for PKR.	N/A
13	normal outward clearing. US Dollar Clearing (As a collecting Banker)	US\$ 5 per transaction.	Yes
		Staff: Free of charge.	N/A
	Cheque return unpaid in outward	Rs. 300/-	Yes
14	clearing (Same day and intercity)	Staff: Re. 1/- per instrument.	Yes

January – June 2017	Page 17 of 50



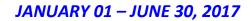




Sr. No.	BANKING SERVICES	CHARGES		FED Applicability
		LCY	Rs. 300/- including NIFT Charges.	
		FCY	US \$ 6/-, GB 5/-, Euro 5/- (FCY).	
15	Cheques received in inward clearing and returned unpaid.	These charges are to be recovered from the drawer (Our A/c holder) who has issued the cheque drawn on our Bank Branch which is returned unpaid due to insufficient funds, where cheque returned on counter no charges will be recovered.		Yes
		Staff: Free of ch	narges	N/A
	Sindh Sales Tax / FED applicable (Effecti	for Branches ope ve since April 14,		
16	Delivery of Cheque Book by Registered Mail/Courier	Rs. 150/- courier charges		Yes
17	Photo Copy of the Paid Cheque to Custo	omer:		
	Upto One Year	Rs. 250/- per cheque		
	Above one year upto three years	Rs. 750/- per ch	Rs. 750/- per cheque	
	Above three years	Rs. 1,500/- per cheque		
18	Issuance of Balance Confirmation Certificate	Rs. 300/- per certificate		Yes
19	Issuance of Certificate "TO WHOM IT MAY CONCERN" (Business Performance Certificate)	Rs. 450/- per certificate		Yes
20	Issuance of Balance Confirmation Certificate to External Auditors	Rs. 300/- per certificate		Yes

January – June 2017	Page 18 of 50



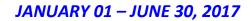




Sr. No.	BANKING SERVICES	CHARGES		FED Applicability
21	Certificate regarding profit & tax deducted during other financial years	Nil	Nil	
22	Certificate of tax withheld on cash withdrawals	Nil		N/A
23	Issuance of Duplicate RFC's in lieu of	Rs. 300/- per instrument		Yes
25	original reported lost.	Staff Re. 1		163
24	Account Closing Charges (LCY/FCY) (where the account is being closed at the request of customer) Except PLS Deposit Accounts & Asaan Account	Rs. 150/- (Except Govt A/C, Staff Members, Zakat Committees, Students, Mustehqeen-e-Zakat, Salary A/Cs of Govt/Semi Govt. employees, Pensioner's account (only for salary/pension purpose) including widows / children of deceased employees' eligible for family pension / benevolent fund grant etc.).  No charges if account is transferred to another branch or different type of account is opened at the same branch.		Yes
		a. First 25 leave cheque book free.		
		b. After first free cheque b	ook;	
		All Accounts	Rs. 10/- per leaf.	
25	Cheque Book issuance Charges	05 Leaves cheque book	Rs. 100/- per leaf.	Yes
		<ul> <li>c. Staff members, Zakat Committees and Zakat Mustehqeen A/Cs are exempted.</li> <li>d. Facilities under specialized products, deposit schemes shall be applicable.</li> <li>e. Customized cheques – Negotiable on case to case basis.</li> </ul>		
	NIFT charges for	Rs. 12.50/		No
26	Non-MICR coded instruments	Staff: Free of charges.		N/A

January – June 2017	Page 19 of 50







Sr. No.	BANKING SERVICES	CHARGES	FED Applicability
27	Handling Charges for marking of lien on Govt. securities	Rs. 750/- per cheque.	Yes
28	Marking of Lien on securities issued by the Bank for other Banks	Rs. 750/- per cheque	Yes
29	Issuance of new cheque book in lieu	Rs. 300/- + actual Cheque book issuance charges	Yes
29	of lost cheque book	Staff: Free of charges	N/A
30	Retrieval of paid cheques:		
	a. Within one year	Rs. 300/-	.,
	b. Exceeding one year	Rs. 1500/-	Yes
31	Collection of charges on behalf of the Govt. received through challan	Rs. 20/- per Challan from Depositors	Yes
32	Customers handled under cash management services (Duly approved by the competent authority)	Negotiable	Yes



SCHEDULE OF CHARGES

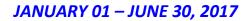




#### **CHARGES ON ISLAMIC FINANCING / INVESTMENTS** Sr. **BANKING SERVICES CHARGES** No. **Applicability** Α **IJARAH** (Processing Fees is refundable in case of decline of the request after deduction of actual expenses) **Facility Processing Fee Consumer Ijarah** Rs. 1,000/- per vehicle Motor Cycle Yes b. Motor Vehicle Up to 1000 CC Rs. 3,000/- per vehicle Above 1000CC Rs. 5,000/- per vehicle Yes upto 1800 CC Above 1800 CC Rs. 7,500/- per vehicle **Commercial Ijarah** (Sanctioned Amount) a. Up to Rs. 1,000,000/-Rs. 5,000/-Yes b. Rs. 1,000,001/-Rs. 25,000/-Yes up to Rs. 10,000,000/-Rs. 10,000,001/- and above 0.25% of the Ijarah amount Yes **Repossession charges** (including transportation & storage charges) Motorcycle Actual No (Under Consumer Financing) g. Vehicle Actual No (Under Consumer Financing) h. Others Actual No

January – June 2017	Page 21 of 50



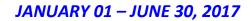




Sr. No.	BANKING SERVICES	CHARGES	FED Applicability
В	DIMINISHING MUSHARAKAH		
	_	ndable in case of decline of the request uction of actual expenses)	
	Sanctioned Limit (Fresh Cases)	Processing Fee	
	Up to Rs. 100,000/-	Rs. 3,000/-	Yes
	Rs. 100,001/- to Rs. 2,000,000/-	Rs. 5,000/-	Yes
	Rs. 2,000,001/- to Rs. 30,000,000/-	Rs. 25,000/-	Yes
	Exceeding Rs. 30,000,000/-	Rs. 35,000/-	Yes
С	MISCELLANEOUS CHARGES		
1	Misc. Service Charges (i.e. charged for documents, legal charges, evaluation of security and maintenance thereof etc.)	Actual	No
2	Search Report charges	Actual	No
3	Godown Rent	Actual	No
4	Delivery Service charges if a Godown Keeper is not posted. Conveyance charges will be recovered.	Actual	No
5	eCIB Report Charges	Rs. 100/- per report / borrower	Yes
6	Other expenses	Actual	No

January – June 2017	Page 22 of 50



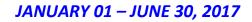




Sr. No.	BANKING SERVICES	CH	FED Applicability	
D	LETTER OF GUARANTEE			
1	No Processing Fee shall be charg	ed.		
2	Federal Excise Duty applicable			
	Guarantee Am	ount Range	Per Quarter Charges	
	From	То	or part thereof	
	Amount Up to	300,000	1,500	
	300,001	500,000	2,000	
	500,001	1,500,000	5,000	
	1,500,001	2,000,000	8,750	
	2,000,001	2,500,000	11,250	
	2,500,001	3,000,000	13,750	
	3,000,001	3,500,000	16,250	
	3,500,001	4,000,000	18,750	
	4,000,001	4,500,000	21,250	
	4,500,001	5,000,000	23,750	
	5,000,001	5,500,000	26,250	
	5,500,001	6,000,000	28,750	
	6,000,001	6,500,000	31,250	
	6,500,001	7,000,000	33,750	
	7,000,001	7,500,000	36,250	
	7,500,001	8,000,000	38,750	
	8,000,001	8,500,000	41,250	
	8,500,001	9,000,000	43,750	
	9,000,001	9,500,000	46,250	
	9,500,001	10,000,000	48,750	
	10,000,001	12,500,000	56,250	
	12,500,001	15,000,000	68,750	
	15,000,001	17,500,000	81,250	
	17,500,001	20,000,000	93,750	
	20,000,001	22,500,000	106,250	

January – June 2017 Page 23 of 5
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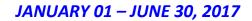


Guarantee A	Guarantee Amount Range		
From	То	or part thereof	
22,500,001	25,000,000	118,750	
25,000,001	27,500,000	131,250	
27,500,001	30,000,000	143,750	
30,000,001	32,500,000	156,250	
32,500,001	35,000,000	168,750	
35,000,001	37,500,000	181,250	
37,500,001	40,000,000	193,750	
40,000,001	42,500,000	206,250	
42,500,001	45,000,000	218,750	
45,000,001	47,500,000	231,250	
47,500,001	50,000,000	243,750	
50,000,001	52,500,000	256,250	
52,500,001	55,000,000	268,750	
55,000,001	57,500,000	281,250	
57,500,001	60,000,000	293,750	
60,000,001	62,500,000	306,250	
62,500,001	65,000,000	318,750	
65,000,001	67,500,000	331,250	
67,500,001	70,000,000	343,750	
70,000,001	72,500,000	356,250	
72,500,001	75,000,000	368,750	
75,000,001	77,500,000	381,250	
77,500,001	80,000,000	393,750	
80,000,001	82,500,000	406,250	
82,500,001	85,000,000	418,750	
85,000,001	87,500,000	431,250	
87,500,001	90,000,000	443,750	
90,000,001	92,500,000	456,250	
92,500,001	95,000,000	468,750	
95,000,001	97,500,000	481,250	
97,500,001	100,000,000	493,750	

January – June 2017	Page 24 of 50
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#### **SCHEDULE OF CHARGES**

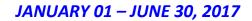




Sr. No.	BAN	KING SERVICES	CHARGES	FED Applicability
	NOTES:			
	l.	charged on LGs abov	arged on LGs up to Rs. 5.00 Million and Rs. 5,000/- will be re Rs. 5.00 Million issued against 100% cash margin / lien ng (IPLS) deposit or RFC.	
		of LGs for the entire charges are to be red	at service charges are recoverable at the time of issuance period of LG. However at the time of renewal of LG the covered again according to the period of LG being issued. allowed to be recovered in portion / segments.	
	II.	Minimum one quarte for less than one qua	er charges are to be recovered if the guarantee is issued rter.	
	III.	-	unt exceeding Rs. 100 Million shall attract additional per Rs. 1 Million each (Per quarter or part thereof.)	
	IV.		be charged per amendment plus service charges as above, es increase in amount or extension in period of validity of	
	V.	If Guarantee are got recovered on actual I	issued by any other Bank, that other Bank charges shall be pasis.	
	VI.	local / foreign) under	guarantees issued on behalf of banks (correspondent / their counter guarantees may be negotiated on a case to discretion of the bank.	
	VII.	Claim handling service	e charges Rs. 2,500/- (flat).	
	VIII.	Charges relating to obstween the customo	corporate customers may differ as per the arrangement er and the Bank.	
	IX.	Airway bill endorsem	ent /Issuance of Shipping Guarantee R. 1,500/	

*January – June 2017* Page 25 of 50

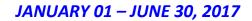






Sr. No.	BANKING SERVICES	CH/	ARGES	FED Applicability
Ε	LETTER OF CREDIT – INLANI			
1	No Processing Fee shall be charg	No Processing Fee shall be charged		
2	Federal Excise Duty applicable			
	Inland Letter of Cred	lit Amount Range	Per Quarter	
	From	То	or part thereof	
			4.600	
	1	500,000	1,600	
	500,001	800,000	2,900	
	800,001	1,000,000	4,100	
	1,000,001	1,500,000	5,600	
	1,500,001	2,000,000	7,900	
	2,000,001	2,500,000	10,100	
	2,500,001	3,000,000	12,400	
	3,000,001	3,500,000	14,600	
	3,500,001	4,000,000	16,900	
	4,000,001	4,500,000	19,100	
	4,500,001	5,000,000	21,400 23,600	
	5,000,001	5,500,000	25,900	
	5,500,001 6,000,001	6,000,000 6,500,000	28,100	
	6,500,001	7,000,000	30,400	
	7,000,001	7,500,000	32,600	
	7,500,001	8,000,000	34,900	
	8,000,001	8,500,000	37,100	
	8,500,001	9,000,000	39,400	
	9,000,001	9,500,000	41,600	
	9,500,001	10,000,000	43,900	
	10,000,001	12,500,000	50,600	
	12,500,001	15,000,000	61,900	
	15,000,001	17,500,000	73,100	
	17,500,001	20,000,000	84,400	
	, ,	, ,	,	

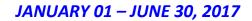






Inland Letter of Credit Amount Range		Per Quarter	
From	То	or part thereof	
20,000,001	22,500,000	95,600	
22,500,001	25,000,000	106,900	
25,000,001	27,500,000	118,100	
27,500,001	30,000,000	129,400	
30,000,001	35,000,000	151,900	
35,000,001	40,000,000	174,400	
40,000,001	45,000,000	196,900	
45,000,001	50,000,000	219,400	
50,000,001	55,000,000	241,900	
55,000,001	60,000,000	264,900	
60,000,001	65,000,000	287,500	
65,000,001	70,000,000	310,100	
70,000,001	75,000,000	332,700	
75,000,001	80,000,000	355,300	
80,000,001	90,000,000	400,500	
90,000,001	100,000,000	445,700	
100,000,001	110,000,000	490,900	
110,000,001	120,000,000	536,100	
120,000,001	130,000,000	581,300	
130,000,001	140,000,000	626,500	
140,000,001	150,000,000	671,700	
150,000,001	160,000,000	716,900	
160,000,001	170,000,000	762,100	
170,000,001	180,000,000	807,300	
180,000,001	190,000,000	852,500	
190,000,001	200,000,000	897,700	
200,000,001	210,000,000	942,900	
210,000,001	220,000,000	988,100	
220,000,001	230,000,000	1,033,300	
230,000,001	240,000,000	1,078,500	
240,000,001	250,000,000	1,123,700	
250,000,001	260,000,000	1,168,900	
260,000,001	270,000,000	1,214,100	



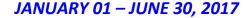




Inland Letter of Cre	Inland Letter of Credit Amount Range		
From	То	or part thereof	
270,000,001	280,000,000	1,259,300	
280,000,001	290,000,000	1,304,500	
290,000,001	300,000,000	1,349,700	
300,000,001	310,000,000	1,394,900	
310,000,001	320,000,000	1,440,100	
320,000,001	330,000,000	1,485,300	
330,000,001	340,000,000	1,530,500	
340,000,001	350,000,000	1,575,700	
350,000,001	360,000,000	1,620,900	
360,000,001	370,000,000	1,666,100	
370,000,001	380,000,000	1,711,300	
380,000,001	390,000,000	1,756,500	
390,000,001	400,000,000	1,801,700	
400,000,001	410,000,000	1,846,900	
410,000,001	420,000,000	1,892,100	
420,000,001	430,000,000	1,937,300	
430,000,001	440,000,000	1,982,500	
440,000,001	450,000,000	2,027,700	
450,000,001	460,000,000	2,072,900	
460,000,001	470,000,000	2,118,100	
470,000,001	480,000,000	2,163,300	
480,000,001	490,000,000	2,208,500	
490,000,001	500,000,000	2,253,700	
500,000,001	As decided by the Bank at the	time of Approval of the Facility.	



#### **SCHEDULE OF CHARGES**



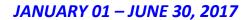


Sr. No.	BANKING SERVICES	CHARGES
F	CHARITY	
1	Charity should be collected	as per flat rate of <b>24%</b> p.a. on late payments.

#### **NOTES:**

- 1. For outstation where the Bank of Punjab Branches are not located, processing fee may be charged up to double of the slabs given above for each Islamic Mode of Finance.
- 2. If any special scheme is launched for consumers, the processing fee shall be collected as per terms of the scheme.
- 3. Any other out of pocket expenses incurred will be treated as the cost incurred for acquiring the goods.
- 4. No processing Fee is charged for Murabaha Financing. All other charges will be recovered from customer at actual.
- 5. Processing Fee for small Agricultural cases shall be exempted.

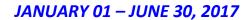






TRADE FINANCE				
Sr. No.	BANKING SERVICES	CHARGES	FED Applicability	
Α	A LETTER OF CREDIT			
	Letter of credit – Sight			
1	Cash – Letter of Credit (established under Murabaha Agency Arrangements)	As per Annexure-A.	Yes	
	Letter of credit – Usance			
2	Usance – Letter of Credit (established under Murabaha Agency Arrangements)	As per Annexure-B.	Yes	
	Handling charges			
3	LCs to be issued against 100% cash margin.	50% of attached Slab Annexure – A & B.	Yes	
4	Revalidation commission	On expiry of LC when the same is validated, revalidation commission will be recovered as is applicable for opening fresh LC as above.  Revalidation commission will be charged on liability amount, calculated as per prevailing	Yes	
		exchange rate of the date of revalidation.  When letter of credits transferred to new		
5	Change of beneficiary / Transfer of LC	beneficiary, transfer commission will be charged as applicable in case of opening fresh letter of credit.	Yes	
6	<ul><li>a. Letter of credit confirmation.</li><li>b. LC confirmation cancellation in case where the charges are on account of opener.</li></ul>	At actual.	No	
7	Letter of credit cancellation	Rs. 1,500/- Plus Telex/ SWIFT / Courier charges, if any.	Yes	
8	If bills are to be drawn at Usance under letters of credits.	<ul> <li>i. Rs.750/-per bill to be charged at the time of retirement of bill.</li> <li>b) As per applicable slab given in Annexure B. (For any period beyond the validity of letter of credit).</li> <li>However, no commission to be charged if the maturity/payment period of the bills fall within the period for which LC opening commission has already been recovered.</li> </ul>	Yes	
9	Service charges on retirement of Sight / Usance bills	0.10% flat. Minimum Rs. 750/	Yes	
<i>January – June 2017</i> Page 30 of 50				



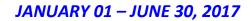




Sr. No.	BANKING SERVICES	CHARGES	FED Applicability
	Amendments		
10	Amendments – letter of credit /contract. Without increase in amount or extension in period of shipment / negotiation.	Rs. 1,000/- per amendment (flat). Plus Telex/SWIFT/Courier charges, if any.	Yes
11	Amendment involving increase in amount and on extension in period of shipment / negotiation.	Rs. 500/- per transaction Plus commission as applicable in case of opening fresh letter of credit.  Plus Telex/SWIFT/Courier charges, if any. Minimum Rs. 1,500/	Yes
В	REMITTANCES		
1	Advance remittance to suppliers abroad against imports.  Direct Import by the importer against receipt of documents.	Rs. 1,200/- per collection. Plus Service Charges @ 0.10% Plus Telephone / Swift Rs. 1,000/-	Yes
С	IMPORT COLLECTION BILLS		
1	Service charges against import transactions i.e Import bills without Murabaha arrangements	0.10% - Minimum Rs.1,000/-	Yes
2	Import bills returned unpaid	US\$ 55/- flat, from forwarding bank Plus Courier / SWIFT charges, if any.	Yes
3	Issuance of NOC to other Banks for booking foreign exchange or effecting remittance under our L/C or registration contract.	Rs. 1,000/- flat per transaction.	Yes

January – June 2017	Page 31 of 50



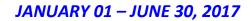




Sr. No.	BANKING SERVICES	CHARGES	FED Applicability
D	IMPORT ON CONSIGNMENT BASIS		
1	Registration of contract for imports CAD / DA basis	0.20% - Minimum Rs. 1,500/	Yes
2	Amendment of Contract Registration	Rs. 1,500/	Yes
E	HANDLING CHARGES		
1	Profit rate to be applicable in case of Murabaha in Sight LC	14% to 18%.	Yes
2	Handling of discrepant import documents	<ul> <li>i. US\$ 75/- flat. (To be recovered from the presenting bank). This clause must always be incorporated in the LC under the head 'Other terms &amp; conditions'.</li> <li>ii. US\$ 75/- flat will not be deducted in case discrepant documents are received / handled through other correspondent banks under specific approval arrangement.</li> <li>e.g documents received through the counter of SCB China Limited with their covering letter, wherein the original LC was transmitted under China Relay Program with SCB China Limited.</li> <li>Charges to be deducted from the proceeds of import bills where applicable or to be recovered from the presenting bank if amount is already reimbursed.</li> </ul>	Yes
3	Correspondent bank charges	At actual. Plus Texlex/SWIFT/Courier charges, if any.	No

January – June 2017	Page 32 of 50
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Sr. No.	BANKING SERVICES	CHARGES	FED Applicability
4	Issuance of freight certificate for imports on FOB basis.	Rs. 900/- per certificate.	Yes
5	Endorsement of AWB for release of goods under registered contract.	Rs. 1,200/- per collection.	Yes
6	Postage	Rs. 150/- or actual, whichever is higher.	No
7	Courier services	Rs. 2,000/- or actual, whichever is higher.	No
8	Tele messages/ SWIFT messages		
	i. Full telex of letters of credit/swift	Rs. 2,000/- or actual, whichever is higher.	Yes
	ii. Brief telex / SWIFT – Letters of Credit Rs. 1,000/- or actual, whichever is higher.		Yes
	iii. Brief telex / Text amendment of LCs	Rs. 500/- Or as per the arrangement with customer.	
9	Obtaining credit reports on foreign buyer / supplier	Rs. 350/- Plus foreign bank/credit reporting agency charges Plus Telex/SWIFT/Courier charges, if any.	Yes
10	Correspondence charges, if any will be recovered	Actual. Plus Telex / SWIFT / Courier charges, if any.	No
11	Collection	Rs. 1,200/- per collection.	Yes
	In case the letter of credit liability increase by virtue of exchange rate fluctuation and/or due to utilization of "Forward Cover Facility (by the customer), bank reserves the right to recover above letter of credit commission on increased liability for the un-expired letter of credit period. Charges may be collected in Pak Rupees or Foreign Currency in all categories. Bank reserve the right to change the rate of return on financing at any stage (in Murabaha only before signing sale Deed) rate not exceeding rates notified by the state bank of Pakistan or already rate conveyed to customer.		



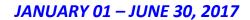
**SCHEDULE OF CHARGES** 

**JANUARY 01 – JUNE 30, 2017** 



F	EXPORTS			
1	LETTER OF CREDIT			
a.	Advising	If payable by beneficiary	Rs. 2,000/- flat. Plus applicable courier/Swift charges.	Yes
		If payable by applicant	US\$ 50/	Yes
b.	Amendment advising	For customers	Rs. 1,000/- flat.	Yes
<b>5.</b>		For Non-customers	Rs. 1,500/- flat.	
c.	Confirmation	0.25%. Minimum Rs. 350/		Yes
d.	Transfer of export letter of credit	Rs. 1,450/- (flat) per LC.		Yes
e.	If the documents are sent to other banks for negotiation under restricted LC	Rs. 500/		Yes
f.	Charges on advanced payment	0.12%  Minimum Rs. 1,500/- on realization with no documents handling charges.  Handling charges of Rs. 1,200/-, if we handle documents of other banks.		Yes
2	EXPORT BILLS			
a.	Reimbursement payment to other local banks from Non-Resident Pak-Rupees Account/Asian clearing Union accounts.	Rs. 1,000/- (flat).		Yes



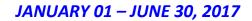




Sr. No.	BANKING SERVICES CHARGES		FED Applicability
3	COLLECTIONS		
a.	Clean (against export proceeds)	Rs. 300/- per collection. Plus courier charges.	
b.	Documentary (on which bank does not earn any exchange income)	0.20%. Minimum Rs. 450/- per collection.	Yes
c.	Handling of duty draw-back claim/DL/TL	0.35% per claim. Minimum Rs. 500/	Yes
d.	NOC Issuing charges for each Form E	Rs. 100/- per form.	Yes
e.	NOC for entitlement against EE statement	Rs. 1,200/- per NOC.	Yes
4	SERVICE CHARGES		
a.	Services charges against export documents sent on collection basis where payment cover is already received in Bank's foreign currency account/advance payment.	basis where payment cover d in Bank's foreign currency Minimum Rs. 1,200/- per collection.	
b.	Services Charges against export R&D claim submission to SBP.	m Rs. 1,800/- flat per claim.	
5	HANDLING CHARGES		
a.	Handling charges in lieu of exchange earning where an exporter sells foreign exchange to some other bank while documents were sent for collection through BOP-IBD.	0.10%. Minimum Rs. 1,000/	Yes
	NOTE: Any charges for delayed repatriation of export proceeds levied by State Bank of Pakistan, will be recovered from the concerned client accordingly.		

<i>January – June 2017</i> Page 35 of 50
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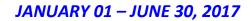




ANNEXURE – A				
IMPORT LETTER OF CREDIT				
AMOUNT RANGE (Amount in PKR)		1 <sup>st</sup> Quarter	Subsequent quarters	
FROM	то	or part thereof	or part thereof	
1	500,000	1,500	1,000	
500,001	750,000	1,900	1,300	
750,001	1,000,000	2,500	1,700	
1,000,001	1,500,000	3,500	2,200	
1,500,001	2,000,000	5,200	3,400	
2,000,001	2,500,000	6,700	4,400	
2,500,001	3,000,000	8,200	5,400	
3,000,001	3,500,000	9,700	6,400	
3,500,001	4,000,000	11,200	7,400	
4,000,001	4,500,000	12,700	8,400	
4,500,001	5,000,000	14,200	9,400	
5,000,001	5,500,000	15,700	10,400	
5,500,001	6,000,000	17,200	11,400	
6,000,001	6,500,000	18,700	12,400	

January – June 2017	Page 36 of 50
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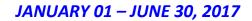




	AMOUNT RANGE (Amount in PKR)		Subsequent quarters
FROM	то	or part thereof	or part thereof
6,500,001	7,000,000	20,200	13,400
7,000,001	7,500,000	21,700	14,400
7,500,001	8,000,000	23,200	15,400
8,000,001	8,500,000	24,700	16,400
8,500,001	9,000,000	26,200	17,400
9,000,001	9,500,000	27,700	18,400
9,500,001	10,000,000	29,200	19,400
10,000,001	12,500,000	33,700	22,400
12,500,001	15,000,000	41,200	27,400
15,000,001	17,500,000	48,700	32,400
17,500,001	20,000,000	56,200	37,400
20,000,001	22,500,000	63,700	42,400
22,500,001	25,000,000	67,200	43,800
25,000,001	27,500,000	70,700	45,400
27,500,001	30,000,000	73,800	46,000
30,000,001	32,500,000	78,000	48,800
32,500,001	35,000,000	84,300	50,500
35,000,001	37,500,000	90,500	54,300
37,500,001	40,000,000	96,800	58,000

January – June 2017	Page 37 of 50







AMOUNT (Amount i		1 <sup>st</sup> Quarter	Subsequent quarters
FROM	TO	or part thereof	or part thereof
40,000,001	42,500,000	102,400	61,800
42,500,001	45,000,000	103,000	65,500
45,000,001	47,500,000	107,400	69,300
47,500,001	50,000,000	109,300	73,000
50,000,001	52,500,000	112,400	76,800
52,500,001	55,000,000	115,500	80,500
55,000,001	57,500,000	117,400	84,300
57,500,001	60,000,000	121,800	88,000
60,000,001	62,500,000	122,400	91,800
62,500,001	65,000,000	127,400	95,500
65,000,001	67,500,000	132,400	99,300
67,500,001	70,000,000	137,400	103,000
70,000,001	72,500,000	142,400	106,800
72,500,001	75,000,000	147,000	110,500
75,000,001	77,500,000	152,000	114,300
77,500,001	80,000,000	157,400	118,000
80,000,001	82,500,000	162,400	121,800
82,500,001	85,000,000	167,400	125,500

January – June 2017	Page 38 of 50
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#### **SCHEDULE OF CHARGES**





AMOUNT RANGE (Amount in PKR)		1 <sup>st</sup> Quarter	Subsequent quarters
FROM	то	or part thereof	or part thereof
85,000,001	87,500,000	172,400	129,300
87,500,001	90,000,000	177,400	133,000
90,000,001	92,500,000	182,400	136,800
92,500,001	95,000,000	187,400	140,500
95,000,001	97,500,000	192,400	144,300
97,500,001	100,000,000	197,400	148,000

#### NOTE:

- 1. All import LC amount exceeding Rs. 100 Million shall attract additional service charges of Rs. 1,500/- per Rs. 1 Million each (Per quarter or part thereof.) and Rs. 1,000/- for subsequent quarters per Rs. 1 Million.
- 2. Charges related to corporate customers may differ as per the agreement between customers and the Bank.

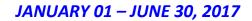
*January – June 2017* Page 39 of 50



January – June 2017

## **TAQWA ISLAMIC BANKING DIVISION**

**SCHEDULE OF CHARGES** 

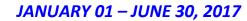




Page 40 of 50

	ANNEXURE – B  ACCEPTANCE OF BILLS UNDER USANCE LETTER OF CREDIT		
	ACCEPTANCE AMOUNT RANGE (Amount in PKR)		Per Month
	FROM	то	Or Part thereof
	1	500,000	500
	500,001	750,000	700
	750,001	1,000,000	900
	1,000,001	1,500,000	1,250
	1,500,001	2,000,000	1,750
	2,000,001	2,500,000	2,250
	2,500,001	3,000,000	2,750
	3,000,001	3,500,000	3,250
	3,500,001	4,000,000	3,750
	4,000,001	4,500,000	4,250
	4,500,001	5,000,000	4,750
	5,000,001	5,500,000	5,250
	5,500,001	6,000,000	5,750
	6,000,001	6,500,000	6,250
	6,500,001	7,000,000	6,750



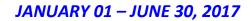




	MOUNT RANGE nt in PKR)	Per Month	
FROM	TO	Or Part thereof	
7,000,001	7,500,000	7,250	
7,500,001	8,000,000	7,750	
8,000,001	8,500,000	8,250	
8,500,001	9,000,000	8,750	
9,000,001	9,500,000	9,250	
9,500,001	10,000,000	9,750	
10,000,001	12,500,000	11,250	
12,500,001	15,000,000	13,750	
15,000,001	17,500,000	16,250	
17,500,001	20,000,000	18,750	
20,000,001	22,500,000	21,250	
22,500,001	25,000,000	23,750	
25,000,001	27,500,000	26,250	
27,500,001	30,000,000	28,750	
30,000,001	32,500,000	31,250	
32,500,001	35,000,000	33,750	
35,000,001	37,500,000	36,250	
37,500,001	40,000,000	38,750	

January – June 2017	Page 41 of 50







	AMOUNT RANGE nt in PKR)	Per Month	
FROM	то	Or Part thereof	
40,000,001	42,500,000	41,250	
42,500,001	45,000,000	43,750	
45,000,001	47,500,000	46,250	
47,500,001	50,000,000	48,750	
50,000,001	52,500,000	51,250	
52,500,001	55,000,000	53,750	
55,000,001	57,500,000	56,250	
57,500,001	60,000,000	58,750	
60,000,001	62,500,000	61,250	
62,500,001	65,000,000	63,750	
65,000,001	67,500,000	66,250	
67,500,001	70,000,000	68,750	
70,000,001	72,500,000	71,250	
72,500,001	75,000,000	73,750	
75,000,001	77,500,000	76,250	
77,500,001	80,000,000	78,750	
80,000,001	82,500,000	81,250	
82,500,001	85,000,000	83,750	

January – June 2017	Page 42 of 50



#### **SCHEDULE OF CHARGES**



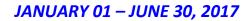


ACCEPTANCE AMOUNT RANGE (Amount in PKR)		Per Month	
FROM	то	Or Part thereof	
85,000,001	87,500,000	86,250	
87,500,001	90,000,000	88,750	
90,000,001	92,500,000	91,250	
92,500,001	95,000,000	93,750	
95,000,001	97,500,000	96,250	
97,500,001	100,000,000	98,750	

#### NOTE:

- 1. All acceptance amounts exceeding Rs. 100 Million shall attract additional service charges of Rs. 750/- monthly per Rs. 1 Million each (or part thereof.)
- 2. Charges related to corporate customers may differ as per the agreement between customers and banks.







	GENERAL NOTES
1	The charges for making UC and other related instruments for payment of fee dues in favor of educational institutions, HEC/Board etc. shall not exceed 0.50% of fee/dues or Rs. 25/- per instrument, whichever is less.
2	No service fee shall be charged from the student depositing the fee directly in the fee collection account of the educational institution.
3	All type of government levies from time to time including FED, Excise duties Taxes, Zakat, etc. on customer account will be deducted in addition to the bank charges.
4	Management may waive off/exempt any charges to customer with approval of the Resident Shariah Board Member (RSBM).



**SCHEDULE OF CHARGES** 

**JANUARY 01 – JUNE 30, 2017** 



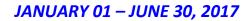
### **SUMMARY OF CHANGES**

**Taqwa Islamic Banking – Schedule of Charges** 

January-June 2017 & July-December 2016

*January – June 2017* Page 45 of 50







DOMESTIC BANKING									
	JULY – DECEM	BER 201	6		JANUARY – JUNE 2017				
Α	REMITTANCES								
	Issuance of Drafts, MTs. & TTs	For A/c Holders	For Non – A/c Holders		Issuance of Universal Cheque MTs & TTs	For A/c Holders	For Non – A/c Holders		
	a. Up to Rs. 100,000	Free	Rs. 250/-						
	b. Above Rs. 100,000 to Rs. 200,000/-	Free	Rs. 350/-		a. Upto Rs. 500,000/-	Free	Rs. 500/- Flat.		
A-1	c. Above Rs. 2,000,000/-	Free	0.10% - Max Rs. 10,000/-	A-1	b. Above Rs. 500,000/-	Free	0.10% Min: Rs. 500/- Max: Rs. 10,000/-		
	d. Postage/Courier: Demand Draft / MTs	Rs. 100/- Flat	Rs. 100/- Flat		Deleted				
	e. Telephone / Telex / Fax Charges	Actual	Rs. 100/- Flat		c. Telephone/Telex / Fax Charges	Actual	Rs. 100/- Flat		
A-2	j. D.D/TT Cancellation charges	Rs. 300/- (Flat) per DD/TT	Rs.400/- (Flat) per DD/TT	A-2	a. Cancellation charges Universal Cheque /TT	Rs. 300/- Flat per UC/TT	Rs.600/- Flat per UC/TT		
A-Z	k. Duplicate issuance of DD	Rs. 350/- (Flat) per DD	Rs. 400/- (Flat) per DD		b. Issuance of Duplicate Universal Cheque / TT	Rs. 350/- Flat per UC/TT	Rs. 650/- Flat per UC/TT		



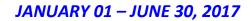
**SCHEDULE OF CHARGES** 

**JANUARY 01 – JUNE 30, 2017** 



JULY – DECEMBER 2016					JANUARY – JUNE 2017			
A-2	I. Customers handled under cash management services (Duly approved by the competent authority)	Negotiable		A-2	e. Customers handled under cash management services (Duly approved by the competent authority)	Negotiable		
A-3	Pay Order	For A/c Holders	For Non – A/c Holders		Deleted		For Non – A/c Holders	
	a. Issuance of Pay Order	Free	Rs. 500/-		De	eleted		
	b. Cancellation of PO	Rs. 250/-	Rs. 500/-		Deleted			
	c. Issuance of Duplicate PO	Rs. 200/-	Rs. 500/-		Deleted			
	d. Cancellation and Duplicate issuance of PO for staff	Rs. 50/-	N/A	A-2	c. Cancellation and Duplicate issuance of Universal Cheque for staff	Rs. 50/-	N/A	
A-3	e. Charges for making PO/DD & other related instruments for payment of fee dues in favor of educational institutions, HEC/Boards etc.	Shall not exceed 0.50% of fee / dues Or Rs. 25/- per instrument, whichever is less.		A-2	d. Charges for making UC & other related instruments for payment of fee dues in favor of educational institutions, HEC/Boards etc.  Shall not exceed 0. of fee / dues Or Rs. 25/- per instrum whichever is less		ee / dues Or per instrument,	
	f. Customers handled under cash management services (Duly approved by the competent authority)	Neg	gotiable		Moved	d at A-2 (e)		







JULY – DECEMBER 2016						JANUA	ARY – J	UNE 2017	
Е	ATM / DE	BIT CA	RD CHARG	iES					
E-1	BOP Debit Master Card		Silver Card	PKR 350 Per Annum PKR 500	E-1	E-1 BOP Debit Master Card		Normal Saving & Current Accounts Asaan Saving & Current Accounts	PKR 350 Per Annum PKR 250 Per Annum
			Card	Per Annum		BOP Debit	Gold Card	PKR 600 Per A	nnum
E-4	BOP Debit N Card Replace Charges		Gold Card	PKR 500 Per Card	E-4	Master Card Replacement Charges	Gold Card	PKR 600 Per Card	
E-13	IBFT throug	gh ATM	Free.		E-13	IBFT through ATM		Rs. 100/- per t	ransaction.
F	LOCKERS								
	Size of Lockers	Annua Rent	<u>l Key</u> <u>Deposi</u>	Breaking Charges		Size of Lockers	Annual Rent	<u>Key</u> Deposit	Breaking Charges
	Small	Rs. 3,500/	Rs. - 2,500/-			Small	Rs. 4,000/-	Rs. 12,000/-	Actual
	Medium	Rs. 4,500/	Rs. - 3,500/-	Or Rs. 4,000/-		Medium	Rs. 5,000/-	Rs. 15,000/-	Or Rs. 4,000/-
F-1	Large	Rs. 5,500/	Rs. ' 4,500/			Large	Rs. 6,000/-	Rs. 18,000/-	whichever
F-T	Extra Large	Rs. 7,000/	Rs. - 7,000/-	is higher.	F-1	Extra Large	Rs. 7,000/-	Rs. 21,000/-	is higher.
	Free for all saving/current Account Holders on any size of locker size- with average Monthly Deposit of Rs. 500,000/-					Deleted.			
						from January (	01, 2017 a	all be applicable nd shall be applic er January 01, 20	able for new



**SCHEDULE OF CHARGES** 

**JANUARY 01 – JUNE 30, 2017** 



	JULY – DE	ECEMBER 2016	JANUARY – JUNE 2017				
G-24	Account Closing Charges LCY/FCY  (where the account is being closed at the request of customer) Except PLS Deposit Accounts	Rs. 300/-	G-24	Account Closing Charges (LCY/FCY)  (where the account is being closed at the request of customer) Except PLS Deposit Accounts & Asaan Account	Rs. 150/- (All other term shall remain ur	s and conditions nchanged.	
		<ul><li>a. First 25 leave cheque book free.</li><li>b. Rs. 7/- per leaf (after first free cheque book).</li></ul>			free.	ree cheque book;  Rs. 10/- per leaf.  Rs. 100/- per leaf.	
G-25	Cheque Book issuance Charges	<ul> <li>c. Staff members Zakat     Committees and Zakat     Mustehqeen A/Cs are     exempted.</li> <li>d. Facilities under specialized     products, deposit schemes     shall be applicable.</li> <li>e. Customized cheques –     Negotiable on case to case     basis.</li> </ul>	G-25	Cheque Book issuance Charges	d. Facilities u products, c shall be ap	nder specialized leposit schemes plicable.	



**SCHEDULE OF CHARGES** 

**JANUARY 01 – JUNE 30, 2017** 



# **CHARGES ON ISLAMIC FINANCING / INVESTMENTS**

JULY	– DECEMBER 2	2016	JANUARY – JUNE 2017			
D LETTER OF GUARANTEE						
Guarantee A	mount Range	Per Quarter	Guarantee A	mount Range	Per Quarter	
From	То	Charges or part thereof	From	То	Charges or part thereof	
62,500,001	65,000,000	218,750	62,500,001	65,000,000	318,750	

## **TRADE FINANCE**

ANNEXURE - A INIPORT LETTER OF CREDIT								
AMOUNT RANGE (Amount in PKR)		1 <sup>st</sup> Quarter or part	Subsequent quarters or		T RANGE t in PKR)	1 <sup>st</sup> Quarter	Subsequent quarters or	
FROM	то	thereof	part thereof	FROM	то	or part thereof	part thereof	
22,500,001	27,500,000	71,200	45,400	22,500,001	25,000,000	67,200	43,800	
22,300,001	27,500,000	71,200	+3,+00	25,000,001	27,500,000	70,700	45,400	
40,000,001	42,500,000	103,000	61,800	40,000,001	42,500,000	102,400	61,800	
42,500,001	45,000,000	109,300	65,500	42,500,001	45,000,000	103,000	65,500	
45,000,001	47,500,000	115,500	69,300	45,000,001	47,500,000	107,400	69,300	
47,500,001	50,000,000	121,800	73,000	47,500,001	50,000,000	109,300	73,000	
50,000,001	52,500,000	102,400	76,800	50,000,001	52,500,000	112,400	76,800	
52,500,001	55,000,000	107,400	80,500	52,500,001	55,000,000	115,500	80,500	
55,000,001	57,500,000	112,400	84,300	55,000,001	57,500,000	117,400	84,300	
57,500,001	60,000,000	117,400	88,000	57,500,001	60,000,000	121,800	88,000	
60,000,001	62,500,000	122,400	91,800	60,000,001	62,500,000	122,400	91,800	

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January – June 2017	Page 50 of 50
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