



TAQWA ISLAMIC BANKING DIVISION
SCHEDULE OF CHARGES
JANUARY 01 – JUNE 30, 2016



SCHEDULE OF SERVICE CHARGES

OF

ISLAMIC BANKING OPERATIONS

FOR THE PERIOD

JANUARY 01, 2016 TO JUNE 30, 2016



TAQWA ISLAMIC BANKING DIVISION
SCHEDULE OF CHARGES
JANUARY 01 – JUNE 30, 2016



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

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INTERNATIONAL BANKING

A. REMITTANCES (FCY)		
1	Outward T.T / SWIFT through debit of account	US\$ 25 or Equivalent PKR plus SWIFT charges of US \$ 5 or Equivalent PKR
		0.3% will also be applicable if the deposit amount is not retained in the account for 15 days and customer opts for remittance.
2	Foreign Demand Draft through debit of account	US\$ 15 or Equivalent PKR plus SWIFT charges of US\$ 5 or Equivalent PKR
3	Issuance of duplicate FDD	US\$ 10/- or Equivalent PKR plus Actual SWIFT charges
4	Cancellation of FDD / FTT / FMT	US\$ 10/-or Equivalent PKR plus actual SWIFT charges
5	Stop payment of FDD	US\$ 5/- or Equivalent PKR plus actual SWIFT charges
INWARD REMITTANCES		
6(a)	If proceeds are credited to an account maintained with us.	NIL
6(b)	If the proceeds are to be credited to an account other than above	US\$ 5 or equivalent
7	Received from abroad or local bank's branches & where payment is demanded in foreign currency	Minimum US\$ 3 - Maximum US \$6 plus Actual SWIFT charges are recoverable from collecting bank to be deducted from the proceeds.
8	Home remittance	NIL - if proceeds are credited to an account with us.
9	Others	Rs. 50 plus money order / telegram / courier charges etc.

B FOREIGN COLLECTIONS		
1	FCY Cheques / Drafts / TCs sent on collection	US\$ 25 + actual courier charges.
2	Registration of student case	US\$ 100 first year, Every renewal US\$ 75 plus applicable remittance charges.
C FOREIGN EXCHANGE PERMITS		
1	Family maintenance	Rs. 100 per transaction.
2	Studies abroad	Rs. 100 per transaction.
3	SBP approvals for capital transfers, dividends, freights	Rs. 1,500/- per transaction plus remittance charges.
4	Others approvals from SBP	Rs. 1,500/- per transaction plus remittance charges.
D OTHER CHARGES		
1	Correspondence charges	Actual (if any will be recovered)
2	Foreign currency (cash handling services) under FE-25 (SBP)	NIL
3	Postage	Rs. 150/-or Actual, whichever is higher.
4	Courier service	Rs. 2,000/-or actual, whichever higher.
5	Full Text Swift	Rs 2,000/-or actual, whichever is higher.
6	Brief Text Swift	Rs 1,000/-or actual, whichever is higher.
7	Outward US \$ Clearing through NIFT	US\$ 10/-per instrument plus actual postage charges.

DOMESTIC BANKING

Sr. No.	BANKING SERVICES	CHARGES		FED Applicability
A	REMITTANCES			
	Drafts, MTs. & TTs	For Account Holders	For Non Account Holders (Subject to completion of all KYC Requirement)	
1	a. Up to Rs. 50,000/-	Free	Rs. 500/-	Yes
	b. Rs. 50,001 to Rs. 100,000/-	Free	Rs. 750/-	
	c. Above Rs. 100,000/- to Rs. 2,000,000/-	Free	Rs. 850/-	
	d. Above Rs. 2,000,000/-	Free	0.10% - Max Rs. 15,000/-	
	e. Postage/Courier: Demand Draft / MTs	Actual	Actual or Rs. 100/- whichever is higher	No
	f. Telephone/Telex/Fax Charges	Actual	Rs. 100/- Flat	
2	a. D.D/TT Cancellation charges	Rs. 300/- (Flat) per DD/TT	Rs. 700/- (Flat) per DD/TT	Yes
	b. Duplicate issuance of DD	Rs. 350/- (Flat) per DD	Rs. 700/- (Flat) per DD	
	c. Customers handled under cash management services (Duly approved by the competent authority)	Negotiable		Yes
3	Pay Order	For Account Holders	For Non Account Holders (Subject to completion of all KYC Requirement)	
	a. Issuance of Pay Order	Free	Rs. 500/-*	Yes
	b. Cancellation of PO	Rs. 250/-	Rs. 600/-	Yes

Sr. No.	BANKING SERVICES	CHARGES		FED Applicability
	c. Issuance of Duplicate PO	Rs. 300/-	Rs. 600/-	Yes
	d. Cancellation and Duplicate issuance of PO for staff	Rs. 50/-	N/A	Yes
	e. Customers handled under cash management services (Duly approved by the competent authority)	Negotiable		Yes
4	Call Deposits	For Account Holders	For Non Account Holders (Subject to completion of all KYC Requirement)	
	a. Issuance of Call Deposit Receipt to A/c Holders either through debiting his/her own account or depositing in cash.	Free	Rs. 400/- per instrument *(Copy of CNIC must be attached with P.O/CDR issuance Application Form)	Yes
	b. Issuance of duplicate CDR	Rs. 300/- per instrument	Rs. 600/- per instrument	
5	Free Remittance Facility for BOP's Employees			
	a. Up to Four Gross Salaries during a month. b. Commission Re. 1. c. No Courier charges will be recovered.			Yes
B	BILLS			
1	Collection			
	a. Documentary	0.25% - Minimum Rs. 500/- plus Postage/Courier charges Rs. 75/- Flat. If BOP branch exists in collecting city, Rs. 1,000/- Flat		No (for courier charges)
	b. Clean (including cheques / dividend warrants)	0.25% - Minimum Rs. 250/- : Max. Rs. 1,000/- plus Postage/Courier charges Rs. 75/- Flat		Yes No

Sr. No.	BANKING SERVICES	CHARGES	FED Applicability
	c. Urgent clearing / Collection of local cheques (Same day clearing through NIFT)	Rs. 300/- per transaction	Yes
	d. Collection made on staff Accounts	Free up to 2 collections during a month - Re. 1 Commission - No Courier Charges will be recovered	Yes
	e. Outward bills for collection sent in intercity Clearing through NIFT	Rs. 200/-	Yes
	f. Collection of instruments through on-line deposited with any Branch	Nil <u>Note:</u> For instruments sent in intercity clearing charges as per (e) above will be additional	No Yes
2	Instruments cleared / collected within Local Area of NIFT		
	Instruments cleared / collected within Local area of NIFT	Nil	
	Note: If total annual/annualized volume exceeds 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.		

Sr. No.	BANKING SERVICES	CHARGES	FED Applicability
	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.		No
	b. Collecting agents charges, if the collecting bank is other than the bank, will be extra.		No
	c. Telegram/Trunk call charges will be extra, if fate of the instrument is asked by Telephone/Fax.		No
3	Return Charges is case of instruments are returned unpaid for:		
	Documentary Collections	Rs. 500/- flat per bill	No
	Clean Collections (Including LBC/OBC)	Rs. 300/- flat per bill	No
	Note: Sindh Sales Tax/FED is applicable on Return charges for LBC/OBC for branches operating in Sindh Province.		
C	STANDING INSTRUCTIONS FEE		
1	Standing instruction's fee will be recovered in addition to the usual charges on remittances, if any	- Rs. 150/- per transaction - Re 1 for staff	Yes
2	Customers handled under cash management services (Duly approved by the competent authority)	Negotiable	Yes



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Sr. No.	BANKING SERVICES	CHARGES	FED Applicability
D	ON-LINE BANKING		
1	All types of online Facilities are free for all customers		No
E	ATM / DEBIT CARD CHARGES		
1	BOP Debit Master Card	Silver Card	PKR 350 Per Annum
		Gold Card	PKR 500 Per Annum
		Platinum Card	PKR 1,000 Per Annum
2	Apna ATM Cash Card	PKR 350 per Annum	Yes
3	Arbitration Charges / False Chargeback (Local & International)	USD 500 or Equivalent Per Case	Yes
4	Document Retrieval Charges	Local Transaction	PKR 200 per Document
		International Transaction	PKR 850 per Document
5	BOP Debit Master Card Replacement Charges	For Silver, Gold, Platinum	PKR 300 per Card
6	International Cash Withdrawal at Master Card ATMs	PKR 300 per Transaction	Yes
7	Cash Withdrawal at BOP ATM	Free	N/A
8	Cash Withdrawal at 1Link / MNet ATM	PKR 15 per Transaction	Yes
9	Cash Withdrawal (Other Bank Customer at BOP ATM)	PKR 15 per Transaction	Yes
10	International Balance Inquiry at Master Card ATMs	PKR 300 Per Inquiry	Yes
11	Balance Inquiry at MNET ATMs	PKR 5 Per Inquiry	Yes



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Sr. No.	BANKING SERVICES	CHARGES			FED Applicability
12	Mini Statement (BOP and 1-Link ATMs)	Nil			N/A
13	Direct Shopping at POS	Local Transactions	Free		N/A
		International Transactions	PKR 300		Yes
14	False ATM Complaint Retrieval of Snap and Video Charges	PKR 400 Per Transaction			Yes
15	SMS Alert Service Charges	PKR 350 Per annum			Yes
16	SMS Pull Service Charges "Tele Communication Service Provider Charges (i.e. regular SMS Charges) will also apply apart from the specified charges"	PKR 2 - Per Account Balance Request			Yes
		PKR 2 - Per Card Status Change Request			
		PKR 2 - Per Transaction History Request			
17	IBFT through ATM	Free			N/A
18	ADC Charges for Staff	Free			N/A
19	Customers handled under cash management services (Duly approved by the competent authority)	Negotiable			Yes
F	LOCKERS				
1	Size of Lockers	Annual Rent	Key Deposit	Breaking Charges	
	Small	Rs. 2500/-	Rs. 2500/-	Actual	Yes
	Medium	Rs. 3500/-	Rs. 3500/-	Actual	
	Large	Rs. 4500/-	Rs. 4500/-	Actual	
	Extra Large	Rs. 7000/-	Rs. 7000/-	Actual	
	Free for all saving/current Account Holders - with average Monthly Deposit of Rs. 500,000/-.				

Sr. No.	BANKING SERVICES	CHARGES		FED Applicability
2	Locker rent for staff members	Small Size locker	Re. 1	Yes
		All other sizes	full rent on commercial rates will be received	
		(Key Deposit Applicable)		
G ARTICLES KEPT IN SAFE CUSTODY				
1	<u>Articles in Safe Deposit Fee for Articles in Safe Deposit</u> (To be recovered in advance at the time of deposit or at the commencement of each quarter).			
a	Boxes and Packages	Rs. 5.00 per 100 cubic inches or any part thereof with a minimum of Rs. 500/- per quarter		Yes
b	Envelopes	Rs. 0.40 per 25 square inches or any part thereof with a minimum of Rs. 300/- per quarter		Yes
H MISCELLANEOUS CHARGES				
1	Reactivation of Dormant / inoperative/Unclaimed Account within branch	Free (for relation strengthening)		N/A
2	Duplicate Statement of Account or as and when demanded by the A/C Holder other than periodical Statement dispatched.	Rs. 35/- (Inclusive of FED)		N/A
		Re. 1 for staff		Yes
3 (a)	3rd party Funds Transfer through PRISM (MT-103)	SBP Charges + Bank's Commission @ 10% of SBP Cheques		No Yes

Sr. No.	BANKING SERVICES	CHARGES	FED Applicability
3(b)	3rd party Funds Transfer through PRISM (MT-102)	Maximum PKR 50/- per payment instructions (PKR 25/- SBP Charges + PKR 25/- Bank Charges)	No Yes
3(c)	Reprocessing of returned funds	SBP Charges	No
4	Issue of SBP/NBP Cheque	Rs. 500/- per cheque. No charges if issued to Bank's / DFI's & Corporate Customers (Current & Saving Both).	Yes
5	Handling charges for issuance of Student Exchange Remittance Permit and maintenance of record for subsequent remittances	Rs. 100/- per annum	Yes
6	Stop payment of cheque	Rs. 500/- per instruction	Yes
		Re. 1 for staff	
7	1. Cheque return charges presented in normal outward clearing. US Dollar Clearing (As a collecting Banker)	Nil for PKR	N/A
		US 5 \$ per Transactions	Yes
		Staff: Free of charge	N/A
	2(a). Cheque return unpaid in outward clearing (Same day and intercity)	Rs. 300/-	Yes
		Staff: Free of charges	N/A

Sr. No.	BANKING SERVICES	CHARGES		FED Applicability
	2(b). Cheques received in inward clearing and returned unpaid.	LCY	Rs. 300/- including NIFT Charges.	Yes
		FCY	US \$ 6/-, GB 5/-, Euro 5/- (FCY).	
		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.		
		Staff: Free of charges		N/A
Sindh Sales Tax / FED applicable for Branches operating in the province of Sindh. (Effective since April 14, 2012).				
8	Delivery of Cheque Book by Registered Mail/Courier	Rs. 150/- courier charges		Yes
9	Photo Copy of the Paid Cheque to Customer:			
	Upto One Year	Rs. 250/- per cheque		Yes
	Above one year upto five years	Rs. 750/- per cheque		
	Above five years	Rs. 1,500/- per cheque		
10	Issuance of Balance Confirmation Certificate	Rs. 300/- per certificate		Yes
11	Issuance of Certificate "TO WHOM IT MAY CONCERN" (Business Performance Certificate)	Rs. 450/- per certificate		Yes
12	a. Issuance of Balance Confirmation Certificate to External Auditors	Rs. 200/- per certificate		Yes

Sr. No.	BANKING SERVICES	CHARGES	FED Applicability
	b. Certificate regarding profit & tax deducted during other financial years	Nil	N/A
	c. Certificate of tax withheld on cash withdrawals	Nil	N/A
13	Issuance of Duplicate RFC's in lieu of original reported lost.	Rs. 500/- per instrument	Yes
		Staff Re. 1	
14	Account Closing Charges LCY/FCY (where the account is being closed at the request of customer) <u>Except PLS Deposit Accounts</u>	Rs. 300/- (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
15	Cheque Book issuance Charges	a. First 25 leave cheque book free.	N/A
		b. Rs. 5/- per leaf (after first free cheque book).	Yes
		c. Staff members Zakat Committees and Zakat Mustehqeen A/Cs are exempted.	N/A
16	NIFT charges for Non-MICR coded instruments	Rs. 12.50/-	Yes
		Staff: Free of charges	N/A

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

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

Sr. No.	BANKING SERVICES	CHARGES	FED Applicability
2	DIMINISHING MUSHARAKAH		
	Processing Fees is refundable in case of decline of the request after deduction of actual expenses)		
	<u>Sanctioned Limit</u> (Fresh Cases)	<u>Processing Fee</u>	
	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
3	MISCELLANEOUS CHARGES		
a	Misc. Service Charges (i.e. charged for documents, legal charges, evaluation of security and maintenance thereof etc.)	Actual	No
b	Search Report charges	Actual	No
c	Godown Rent	Actual	No
d	Delivery Service charges if a Godown Keeper is not posted. Conveyance charges will be recovered.	Actual	No
e	eCIB Report Charges	Rs. 300/- per report / borrower	Yes
f	Other expenses	Actual	No



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Sr. No.	BANKING SERVICES	CHARGES	FED Applicability
	<p>Note</p> <ol style="list-style-type: none">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.		



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Sr. No.	BANKING SERVICES	CHARGES	FED Applicability
J	LETTER OF GUARANTEE		
1	No Processing Fee shall be charged.		
2	Federal Excise Duty applicable		
	Guarantee Amount Range		
	From	To	Per Quarter Service Charges 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



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	Guarantee Amount Range		Per Quarter Service Charges or part thereof
	From	To	
	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	218,750
	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

Sr. No.	BANKING SERVICES	CHARGES	FED Applicability
	<p>NOTES:</p> <p>I. Rs. 3,000/- will be charged on LGs up to Rs. 5.00 Million and Rs. 5,000/- will be charged on LGs above Rs. 5.00 Million issued against 100% cash margin / lien on BOP Islamic Banking (IPLS) deposit or RFC.</p> <p>It is to be advised that service charges are recoverable at the time of issuance of LGs for the entire period of LG. However at the time of renewal of LG the charges are to be recovered again according to the period of LG being issued. The charges are not allowed to be recovered in portion / segments. Minimum one quarter charges are to be recovered if the guarantee is issued for less than one quarter.</p> <p>II. All guarantees amount exceeding Rs. 100 Million shall attract additional service of Rs. 1,500/- per Rs. 1 Million each (Per quarter or part thereof.)</p> <p>III. Rs. 1,000/- (flat) will be charged per amendment plus service charges as above, if amendment involves increase in amount or extension in period of validity of Guarantee.</p> <p>IV. If Guarantee are got issued by any other Bank, that other Bank charges shall be recovered on actual basis.</p> <p>V. Service charges for guarantees issued on behalf of banks (correspondent / local / foreign) under their counter guarantees may be negotiated on a case to case basis at the sole discretion of the bank.</p> <p>VI. Claim handling service charges Rs. 2,500/- (flat).</p> <p>VII. Charges relating to corporate customers may differ as per the arrangement between the customer and the Bank.</p> <p>VIII. Airway bill endorsement / Issuance of Shipping Guarantee R. 1,500/-.</p>		



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Sr. No.	BANKING SERVICES	CHARGES		FED Applicability
K	INLAND LETTER OF CREDIT			
1	No Processing Fee shall be charged			
2	Federal Excise Duty applicable			
	Inland Letter of Credit Amount Range		Per Quarter Service Charges or part thereof	
	From	To		
	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	
	5,000,001	5,500,000	23,600	
	5,500,001	6,000,000	25,900	
	6,000,001	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	



TAQWA ISLAMIC BANKING DIVISION
SCHEDULE OF CHARGES
JANUARY 01 – JUNE 30, 2016



	Inland Letter of Credit Amount Range		Per Quarter Service Charges or part thereof
	From	To	
	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



TAQWA ISLAMIC BANKING DIVISION
SCHEDULE OF CHARGES
JANUARY 01 – JUNE 30, 2016



Inland Letter of Credit Amount Range		Per Quarter Service Charges or part thereof
From	To	
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.	



TAQWA ISLAMIC BANKING DIVISION
SCHEDULE OF CHARGES
JANUARY 01 – JUNE 30, 2016



Sr. No.	BANKING SERVICES	CHARGES	FED Applicability
L	SCHEDULE OF DEFAULT OBLIGATION AMOUNT		
	Amount Range		
	From	To	Per Month Charges
	1	10,000	125
	10,001	20,000	250
	20,001	30,000	417
	30,001	40,000	583
	40,001	50,000	750
	50,001	60,000	917
	60,001	70,000	1,083
	70,001	80,000	1,250
	80,001	90,000	1,417
	90,001	100,000	1,583
	100,001	120,000	1,833
	120,001	140,000	2,167
	140,001	160,000	2,500
	160,001	180,000	2,833
	180,001	200,000	3,167
	200,001	220,000	3,500
	220,001	240,000	3,833
	240,001	260,000	4,167
	260,001	280,000	4,500
	280,001	300,000	4,833
	300,001	320,000	5,167
	320,001	340,000	5,500
	340,001	360,000	5,833
	360,001	380,000	6,167
	380,001	400,000	6,500
	400,001	420,000	6,833
	420,001	440,000	7,167



TAQWA ISLAMIC BANKING DIVISION
SCHEDULE OF CHARGES
JANUARY 01 – JUNE 30, 2016



	Amount Range		Per Month Charges
	From	To	
	440,001	460,000	7,500
	460,001	480,000	7,833
	480,001	500,000	8,167
	500,001	550,000	8,750
	550,001	600,000	9,583
	600,001	650,000	10,417
	650,001	700,000	11,250
	700,001	750,000	12,083
	750,001	800,000	12,917
	800,001	850,000	13,750
	850,001	900,000	14,583
	900,001	950,000	15,417
	950,001	1,000,000	16,250
	1,000,001	1,100,000	17,500
	1,100,001	1,200,000	19,167
	1,200,001	1,300,000	20,833
	1,300,001	1,400,000	22,500
	1,400,001	1,500,000	24,167
	1,500,001	1,600,000	25,833
	1,600,001	1,700,000	27,500
	1,700,001	1,800,000	29,167
	1,800,001	1,900,000	30,833
	1,900,001	2,000,000	32,500
	2,000,001	2,100,000	34,167
	2,100,001	2,200,000	35,833
	2,200,001	2,300,000	37,500
	2,300,001	2,400,000	39,167
	2,400,001	2,500,000	40,833
	2,500,001	3,000,000	45,833
	3,000,001	3,500,000	54,167
	3,500,001	4,000,000	62,500
	4,000,001	4,500,000	70,833
	4,500,001	5,000,000	79,167



TAQWA ISLAMIC BANKING DIVISION
SCHEDULE OF CHARGES
JANUARY 01 – JUNE 30, 2016



	Amount Range		Per month Charges
	From	To	
	5,000,001	5,500,000	87,500
	5,500,001	6,000,000	95,833
	6,000,001	6,500,000	104,167
	6,500,001	7,000,000	112,500
	7,000,001	7,500,000	120,833
	7,500,001	8,000,000	129,167
	8,000,001	8,500,000	137,500
	8,500,001	9,000,000	145,833
	9,000,001	9,500,000	154,167
	9,500,001	10,000,000	162,500
	10,000,001	11,000,000	175,000
	11,000,001	12,000,000	191,667
	12,000,001	13,000,000	208,333
	13,000,001	14,000,000	225,000
	14,000,001	15,000,000	241,667
	15,000,001	16,000,000	258,333
	16,000,001	17,000,000	275,000
	17,000,001	18,000,000	291,667
	18,000,001	19,000,000	308,333
	19,000,001	20,000,000	325,000
	20,000,001	21,000,000	341,667
	21,000,001	22,000,000	358,333
	22,000,001	23,000,000	375,000
	23,000,001	24,000,000	391,667
	24,000,001	25,000,000	408,333
	25,000,001	26,500,000	429,167
	26,500,001	28,000,000	454,167
	28,000,001	29,500,000	479,167
	29,500,001	31,000,000	504,167
	31,000,001	32,500,000	529,167
	32,500,001	34,000,000	554,167
	34,000,001	35,500,000	579,167
	35,500,001	37,000,000	604,167



TAQWA ISLAMIC BANKING DIVISION
SCHEDULE OF CHARGES
JANUARY 01 – JUNE 30, 2016



	Amount Range		Per Month Charges
	From	To	
	37,000,001	38,500,000	629,167
	38,500,001	40,000,000	654,167
	40,000,001	41,500,000	679,167
	41,500,001	43,000,000	704,167
	43,000,001	44,500,000	729,167
	44,500,001	46,000,000	754,167
	46,000,001	47,500,000	779,167
	47,500,001	49,000,000	804,167
	49,000,001	51,000,000	833,333
	51,000,001	53,000,000	866,667
	53,000,001	55,000,000	900,000
	55,000,001	57,000,000	933,333
	57,000,001	59,000,000	966,667
	59,000,001	61,000,000	1,000,000
	61,000,001	63,000,000	1,033,333
	63,000,001	65,000,000	1,066,667
	65,000,001	67,000,000	1,100,000
	67,000,001	69,000,000	1,133,333
	69,000,001	71,000,000	1,166,667
	71,000,001	73,000,000	1,200,000
	73,000,001	75,000,000	1,233,333
	75,000,001	77,000,000	1,266,667
	77,000,001	79,000,000	1,300,000
	79,000,001	81,000,000	1,333,333
	81,000,001	83,000,000	1,366,667
	83,000,001	85,000,000	1,400,000
	85,000,001	87,000,000	1,433,333
	87,000,001	89,000,000	1,466,667
	89,000,001	91,000,000	1,500,000
	91,000,001	93,000,000	1,533,333
	93,000,001	95,000,000	1,566,667
	95,000,001	97,000,000	1,600,000
	97,000,001	99,000,000	1,633,333
	99,000,001	100,000,000	1,658,333
	100,000,001	As decided by the competent authority	

TRADE FINANCE

Sr. No.	BANKING SERVICES	CHARGES
A	TRADE FINANCE (FOREIGN)	
	Letter of Credit – Commission	
1	Cash letter of credit (established under Murabaha agency arrangements)	As per attached Slab Annexure-A.
2	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.
3	Transfer of letter of credit to new beneficiary	When letter of credits transferred to new beneficiary. Transfer commission will be charged as applicable in case of opening fresh letter of credit.
4	Letter of credit confirmation / cancellation in case where the charges are on account of opener	At actual including other incidental charges if any.
5	Letter of credit cancellation	Rs.1500 plus SWIFT charges.
B	ACCEPTANCE AND COMMISSION	
	As per attached Slab Annexure-B.	
	If bills are to be drawn at Usance under letters of credits.	Rs.750/-per bill to be charged at the time of retirement of bill. b)As per applicable slab given in Annexure B. (for any period beyond the validity of letter of credit). 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

Sr. No.	BANKING SERVICES	CHARGES
1	Amendments - letter of credit /contract.	Rs. 1000 per amendment (flat).
2	Amendment involving increase in amount and on extension in period of shipment/negotiation per item.	Rs. 1000 per transaction plus commission.
3	LCs to be issued against 100% cash margin.	50% of attached Slab Annexure - A & B.
4	Form I Handling charges.	NIL.
<p>NOTE:</p> <p>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.)</p> <p>2. Charges related to corporate customers may differ as per the agreement between customers and banks.</p>		
C REMITTANCES		
1	Advance remittance to suppliers abroad against imports	0.1% (minimum Rs.500) plus remittance charges
2	Remittance against import without opening of LC/Registration of Contract (Advance Payment).	0.15% Flat or Minimum Rs. 1,500/- plus Swift/FED Charges
D IMPORT COLLECTION BILLS		
1	Handling charges	Rs. 1000/-
2	Returned charges	Rs. 1000/-
3	Issuance of NOC to other Banks for booking foreign exchange or effecting remittance under our L/C or registration contract	Rs. 1000/-



TAQWA ISLAMIC BANKING DIVISION
SCHEDULE OF CHARGES
JANUARY 01 – JUNE 30, 2016



Sr. No.	BANKING SERVICES	CHARGES
E	IMPORT ON CONSIGNMENT BASIS	
1	Registration of contract for imports	0.15% or Rs 1500/-
2	Amendment of Contract registration	Rs. 1,500/-
F	OTHER CHARGES	
1	Postage	Rs. 150/- or actual, whichever is higher.
2	Courier services	Rs. 2000/- or actual, whichever is higher
3	Profit rate to be applicable incase of forced Murabaha in sight LIC	14% to 18%.
4	Tele messages/ SWIFT messages	
	i. Full telex of letters of credit/swift	Rs. 2000/- or actual, whichever is higher.
	ii. Brief telex / SWIFT - Letters of Credit	Rs. 1000/- or actual, whichever is higher.
	iii. Brief telex / Text amendment of LCs	Rs. 500/- or as per the arrangement with customer.
5	obtaining credit reports on supplier	Rs. 1000/- or Actual.
6	Correspondence charges, if any will be recovered	Actual .
7	Handling of discrepant documents presented under L/C	US\$ 60 {To be deducted from the proceeds of import bills where applicable or to be recovered from the presenting bank if amount is already reimbursed}.
8	Services charges on retirement of sight / Usance bills	0.10% flat Minimum Rs. 750
	<p>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.</p>	

Sr. No.	BANKING SERVICES	CHARGES
G	EXPORTS	
1	LETTER OF CREDIT	
a.	Advising	Rs. 1000/- (flat)
b.	Amendment	Rs. 750/- amendment
c.	Confirmation	As per arrangement or Rs. 1000/- whichever is higher
d.	Transfer of export letter of credit	Rs. 1000/- (flat)
2	EXPORT BILLS	
a.	Reimbursement payment to other local banks from Non-Resident Pak-Rupees Account/Asian clearing Union accounts.	Rs. 1000/- (flat)
3	COLLECTIONS	
a.	Clean	Rs. 200/-
b.	Documentary (on which bank does not earn any exchange income)	Rs. 400/-
c.	NOC Issuing charges for each Form E	Rs. 100/ per form
d.	NOC for entitlement against EE statement	Rs. 1000/- per NOC



TAQWA ISLAMIC BANKING DIVISION
SCHEDULE OF CHARGES
JANUARY 01 – JUNE 30, 2016



Sr. No.	BANKING SERVICES	CHARGES
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.	Paisas.10 per Rs. 100/- (Minimum Rs. 600/-)
b.	Services Charges against export R&D claim submission to SBP.	Rs. 800/- flat. At the discretion of Credit Division.
5	HANDLING CHARGES	
5	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. 1000/-.



TAQWA ISLAMIC BANKING DIVISION
SCHEDULE OF CHARGES
JANUARY 01 – JUNE 30, 2016



ANNEXURE - A					
IMPORT LETTER OF CREDIT					
AMOUNT RANGE (Amount in PKR)		1st Quarter or part thereof	Subsequent quarters or part thereof		
FROM	TO				
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		



TAQWA ISLAMIC BANKING DIVISION
SCHEDULE OF CHARGES
JANUARY 01 – JUNE 30, 2016



	AMOUNT RANGE (Amount in PKR)		1st Quarter or part thereof	Subsequent quarters or part thereof
	FROM	TO		
	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	27,500,000	71,200	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



TAQWA ISLAMIC BANKING DIVISION
SCHEDULE OF CHARGES
JANUARY 01 – JUNE 30, 2016



	AMOUNT RANGE (Amount in PKR)		1st Quarter or part thereof	Subsequent quarters or part thereof
	FROM	TO		
	40,000,001	42,500,000	103,000	61,800
	42,500,001	45,000,000	109,300	65,500
	45,000,001	47,500,000	115,500	69,300
	47,500,001	50,000,000	121,800	73,000
	50,000,001	52,500,000	102,400	76,800
	52,500,001	55,000,000	107,400	80,500
	55,000,001	57,500,000	112,400	84,300
	57,500,001	60,000,000	117,400	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



TAQWA ISLAMIC BANKING DIVISION
SCHEDULE OF CHARGES
JANUARY 01 – JUNE 30, 2016



	AMOUNT RANGE (Amount in PKR)		1st Quarter or part thereof	Subsequent quarters or part thereof
	FROM	TO		
	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 banks.

ANNEXURE – B			
ACCEPTANCE OF BILLS UNDER USMANCE LETTER OF CREDIT			
ACCEPTANCE AMOUNT RANGE (Amount in PKR)			Per Month Or Part thereof
FROM	TO		
	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



TAQWA ISLAMIC BANKING DIVISION
SCHEDULE OF CHARGES
JANUARY 01 – JUNE 30, 2016



	ACCEPTANCE AMOUNT RANGE (Amount in PKR)		Per Month Or Part thereof
	FROM	TO	
	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



TAQWA ISLAMIC BANKING DIVISION
SCHEDULE OF CHARGES
JANUARY 01 – JUNE 30, 2016



	ACCEPTANCE AMOUNT RANGE (Amount in PKR)		Per Month Or Part thereof
	FROM	TO	
	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



TAQWA ISLAMIC BANKING DIVISION
SCHEDULE OF CHARGES
JANUARY 01 – JUNE 30, 2016



	ACCEPTANCE AMOUNT RANGE (Amount in PKR)		Per Month Or Part thereof
	FROM	TO	
	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



TAQWA ISLAMIC BANKING DIVISION
SCHEDULE OF CHARGES
JANUARY 01 – JUNE 30, 2016



GENERAL NOTES

1	The charges for making PO,DD 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).