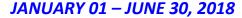


SCHEDULE OF CHARGES





SCHEDULE OF SERVICE CHARGES

OF

TAQWA ISLAMIC BANKING THE BANK OF PUNJAB

FOR THE PERIOD

JANUARY 01, 2018 TO JUNE 30, 2018

January – June 2018 Page 1 of 48



SCHEDULE OF CHARGES





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.





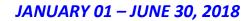
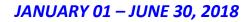




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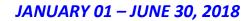






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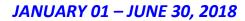




A.	A. INTERNATIONAL BANKING				
Sr. No.	BANKING SERVICES	CH	IARGES	FED Applicability	
A-1	REMITTANCES - OUTWARD				
		i. Upto value of US\$. 10,000/- or its equivalent	Minimum US\$8 per item	Yes	
	Outward remittance	i. If remittance exceeds US\$ 10,000 or its equivalent	0.01% (flat) per item	Yes	
A-1.1	through debit of FC Account excluding Travelers Cheques	_	JS\$ 8 or its equivalent & US\$ 75 or its equivalent	Yes	
		iii. For staff	Re. 1/	Yes	
		amount is withdrawn fro	be applicable if the deposit m the account before 15 days sustomer opts for remittance	Yes	
A-1.2	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 amount of TCs issued. Minimum Rs. 250/- Plus Telex/SWIFT/Courier Charges (if any) And Cash handling charges @ 1.5%		Yes	
A-1.3	Issuance of duplicate FDD	Rs. 500/ Plus Telex/SWIFT/Courier	Charges (if any).	Yes	
A-1.4	Issuance of Foreign Travelers Cheques	1% of the amount of Travelers Cheques. Ye		Yes	
A-1.5	Cancellation of FDD / FTT / FMT	Rs. 500/ Plus Telex/SWIFT/Courier Charges (if any).		Yes	
A-1.6	Stop payment of FDD	US\$ 5/- or Equivalent PKR Plus Telex/SWIFT/Courier		Yes	
	Note: All charges may be recovered in Pak. Rupees or equivalent in other foreign currencies.				

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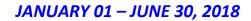




Sr. No.	BANKING SERVICES		CHARGES	FED Applicability
A-2	REMITTANCES - INWARD			
A-2.1	Inward collection received from abroad or local banks & where the payment is demanded in foreign currency.	Rs. 300/- Plus Cable/Telex/SWIFT/Courier charges.		Yes
A-2.2	If proceeds are to be paid in foreign currency to other local banks.	US\$ 25 Plus Telex/SWIFT,	/Courier Charges (if any).	Yes
	Inward cheques received from local branches or local banks for payment	If received from BOP Branches	NIL	N/A
A-2.3	in Pak Rupees. (Convert the relevant foreign currency at TT buying rate)	Others	Rs. 300/- Plus Cable/Telex/SWIFT/Courier charges.	Yes
A-2.4	Outward collection (of OFBCs) realized for credit into Pak Rupees Account.	Rs. 300/- Plus Cable/Telex/SWIFT/Courier Charges (if any).		Yes
A-2.5	If proceeds are credited to an account maintained with us.	NIL		N/A
A-2.6	If proceeds are credited to an account other than above.	US\$ 5 or equivalent.		Yes
A-2.7	Home Remittances If proceeds are to be credited to Pak Rupees Account maintained with any of our branches.	NIL		N/A
A-2.8	Home Remittances 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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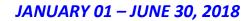




Sr. No.	BANKING SERVICES	CF	HARGES	FED Applicability
A-3	FOREIGN REMITTANCES AGAINST PAK RUPEES			
A-3.1	Registration of student case	First year:	US\$ 50/-	Yes
A 3.1	registration of student ease	Every renewal	US\$ 25/-	Yes
A-3.2	Students For education purposes	Rs. 200/- per transaction Plus Telex/SWIFT Charge		Yes
A-3.3	Other than student case	0.25% or Rs. 1,000/- whi Plus Telex/SWIFT Charge		Yes
A-4	FOREIGN COLLECTIONS			
	Outward Collection			
A-4.1	FCY Cheques / Drafts/TCs/OFBCs sent on collection.	US\$ 25 Plus Telex/SWIFT/Courier Charges (if any).		Yes
A-4.2	Outward US\$ Clearing through NIFT	US\$ 10/- per instrument Plus Telex/SWIFT/Courier Charges (if any).		Yes
A-5	MAINTENANCE OF FOREIGN CURRENCY ACCOUNTS			
	Cash handling charges			
A-5.1	At the time of cash receipt into account / Foreign currency (cash handling services) under FE-25 (SBP)	NIL		N/A
A-5.2	At the time of withdrawal from account	withdrawn before comp / deposit date.	of the withdrawals ices), applicable, if cash is letion of 15 days from receipt ted in foreign currency or in BOP Buying rate.	Yes

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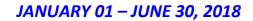




Sr. No.	BANKING SERVICES	CHARGES	FED Applicability
	Foreign currency account handling charges		
A-5.3	Outward collection drawn on other banks (other than export proceeds)	US\$ 5/- per collection or its equivalent in other currencies. Plus Telex/SWIFT/Courier Charges (if any). (These charges are to be deducted from proceeds of the remittance).	Yes
A-5.4	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
A-5.5	Inward collection	US\$ 15/- Plus Telex/SWIFT/Courier Charges (if any). (These charges are to be deducted from proceeds of the remittance).	Yes
A-5.6	Outward / Inward Collection items returned unpaid	Commission: NIL Foreign Bank Charges: Actual plus Telex/SWIFT/Courier Charges (if any).	No
A-5.7	Standing instructions	US\$ 5/- per instruction / transaction or equivalent in other currencies.	Yes
A-5.8	Issuance of cheque book In lieu of lost cheque book	US\$ 5/- or equivalent in other foreign currencies. Staff US\$ 01/- or equivalent. (No Sales Tax in Branches operating in province of Sindh, Islamabad, AJK, Tribal Areas and Gilgit-Baltistan)	Yes
A-5.9	Issuance of loose cheques	US\$ 2/- or equivalent in other foreign currencies. (per cheque) (No Sales Tax in Branches operating in province of Sindh, Islamabad, AJK, tribal Areas and Gilgit-Baltistan)	Yes
A-5.10	Stop payment of cheque	US\$ 5/- or equivalent for one cheque. **Against single instruction:* a. US\$ 8/- or equivalent for 02 to 10 cheques. b. US\$10/- or equivalent for more than 10 cheques or entire cheque book. c. US\$ 01/- or equivalent for staff.	Yes

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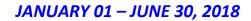




Sr. No.	BANKING SERVICES	CHARGES		FED Applicability
A-6	OTHER CHARGES			
A-6.1	Foreign postage	Rs. 300/- or actual, which	never is higher.	No
A-6.2	Foreign courier	Rs. 2,100/- or actual, whi Note: Where the party has courier company, no charge	direct arrangements with the	No
		Message for LCs/ SBLC /	LG / Misc. Communications	
A-6.3	Foreign Cable/Telex/SWIFT	Short message	Rs. 1,000/-	No
		Full message	Rs. 2,000/-	No
A-6.4	Correspondence charges	Actual, if any, will be reco	overed.	No
A-6.5	Foreign Fax / Telephone Rs. 750/- or actual, whichever is higher.		never is higher.	No
A-6.6	Issuance of Proceeds Realization Certificate, after one year.	Rs. 1,000/- flat per certificate.		Yes
A-6.7	Issuance of Duplicate Proceeds Realization Certificate	Rs. 1,000/- flat per certif	icate.	Yes
A-6.8	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
A-6.9	LCs verification charges Test / Signature / Mail	Rs. 600/		Yes

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Sr. No.	BANKING SERVICES	CHARGES	FED Applicability		
A-6.10	Agency Agreements Arrangements with banks, institutions and companies for handling their inward, outward remittances and other services.	nents with banks, ons and companies for As per agreement. their inward, outward			
A-6.11	Issuance of business performance certificate at customer request	Rs. 1,000/-	Yes		
A-6.12	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.				
d.	No FED applicable on free banking serv	ices.			



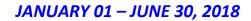
SCHEDULE OF CHARGES

JANUARY 01 – JUNE 30, 2018



В.	DOMESTIC BANKING					
Sr. No.	BANKING SERVICES	CHAI	FED Applicability			
B-1	REMITTANCES					
	Issuance of Universal Cheques, Drafts, 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-1.1	b. Above Rs. 500,000/-	Free	0.20% Min: Rs. 1,000/- Max: Rs. 10,000/-	Yes		
	c. Telephone/Telex/Fax Charges	Actual Rs. 100/- Flat				
	d. Postage / Courier UCs / MTs	Actual Rs. 100/- Flat				
	a. Cancellation charges Universal Cheque / TT	Rs. 350/- 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		
B-1.2	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		



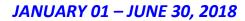




Sr. No.	BANKING SERVICES		CHARGES		
B-2	CALL DEPOSITS	For Account Holders	For Non Account Holders (Subject to completion of all KYC Requirement)		
B-2.1	a. Issuance of Call Deposit Issuance to A/c Holders either through debiting his/her own account or depositing in cash.	Free	Rs. 500/- per instrument *(Copy of CNIC must be attached with P.O/CDR issuance Application Form)	Yes	
	b. Issuance of duplicate CDR	Rs. 300/- per instrument	Rs. 400/- per instrument		
B-3	FREE REMITTANCE FACILITY FO	R BOP's EMPLOYE	ES		
B-3.1	Up to Four Gross Salaries during a month. Commission Re. 1. No Courier charges will be recovered.			Yes	
B-4	BILLS				
B-4.1	Collection				
a.	Documentary	0.40% - Minimum Plus Postage/Courie If BOP branch exi Flat.	Yes		
b.	Clean (including cheques / dividend warrants)	0.25% - Minimum F Plus Postage/Courie	Yes No		
c.	Urgent clearing / Collection of local cheques (Same day clearing through NIFT)	Rs. 500/- per trans	Yes		
d.	Collection made on Staff A/cs	Free up to 2 collectors of the	Yes		

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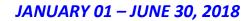




Sr. No.	BANKING SERVICES	CHARGES	CHARGES		
e.	Outward bills for collection sent in intercity Cleaning through NIFT	Rs. 300/-	Rs. 300/-		
f.	Collection of instruments through on-line deposited with any Branch				
B-4.2	Instruments cleared / collected wi	thin Local A	rea of NIFT		
	Instruments cleared / collected within Local area of NIFT	Nil	Nil		
	Note: If total annual/annualized volume exce	eeds Rs. 50 (N	Л) 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/- 0.10% Minimum Rs. 35/-		Yes	
	Above Rs. 500 (M) upto Rs. 1,000 (M)			Yes	
	Above Rs. 1000 (M)	0.05%	Minimum Rs. 35/-	Yes	
	•		e considered for imports. e considered for Exports.	-	
	Note: LCs for machinery / project w negotiated and agreed by the Custome		y for volume criteria and rate may be	-	
	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. Telephone/Fax charges will be extra, if fate of the instrument is asked by Telephone/Fax.				

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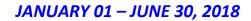


Sr. No.	BANKING SERVICES	CHARGES			FED Applicability
B-4.3	Return Charges is case of instruments are returned unpaid for:				
a.	Documentary Collections	Rs. 500/-	flat per bill		Yes
b.	Clean Collections (Including LBC/OBC)	Rs. 300/- f	lat per bill		Yes
	Note: No provincial tax / FED for broad And Gilgit-Baltistan.	anches oper	rating in Islamabad, AJK, Tr	ibal Areas	
B-5	STANDING INSTRUCTIONS FEE				
B-5.1	Standing instruction's fee will be recovered in addition to the usual charges on remittances, if any	- Rs. 200, - Re 1 for	/- per transaction r staff		Yes
B-5.2	Customers handled under cash management services (Duly approved by the competent authority)	Negotiabl	Negotiable		
B-6	ON-LINE BANKING				
B-6.1	All types of Online Facilities are free for all customers.				N/A
B-7	ATM / DEBIT CARD / MOBILE BA	ANKING CI	HARGES		
	Issuance of BOP Debit Master Card	Silver Card	Normal Saving & Current Accounts	PKR 500 Per Annum	
			Asaan Saving & Current Accounts	PKR 250 Per Annum	
B-7.1			Supplementary Card	PKR 350 Per Annum	Yes
		Gold Card	PKR 725 Per Annum Supplementary Card: PKR 600 Per Annum		
		Platinum Card	PKR 1,225 Per Annum Supplementary Card: PKR 1,225 Per Annum		
B-7.2	Arbitration Charges / False Chargeback (Local & International)	USD 550/- or Equivalent Per Case			Yes

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SCHEDULE OF CHARGES

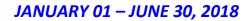




Sr. No.	BANKING SERVICES	CHARGES	CHARGES		
B-7.3	Document Retrieval Charges	Local Transaction	PKR 200 per Docume	nt	Yes
	for POS disputes	International Transaction	US\$10 or Equ per Docume		
		Silver Card	PKR 400 P	er Card	
B-7.4	Replacement Charges BOP Debit Master Card	Gold Card	PKR 500 P	er Card	Yes
		Platinum Card	PKR 1,000 F	er Card	
B-7.5	International Cash Withdrawal at Master Card ATMs	3.50% of the tran	3.50% of the transaction amount.		
B-7.6	Cash Withdrawal at BOP ATM	Free.			N/A
B-7.7	Cash Withdrawal at 1Link/Mnet Non-BOP ATM	PKR 15 per Transaction (inclusive of FED/Sales Tax)			Yes
B-7.8	International Balance Inquiry at Master Card ATMs	PKR 300 Per Inquiry			Yes
B-7.9	Balance inquiry at MNet/1 LINK Non-BOP ATMs	PKR 5 per inquiry / PKR 2.50 per inquiry			Yes
B-7.10	Mini Statement on BOP ATMs	Nil		N/A	
D.7 44	Discription of DOS	Local Transaction	ıs	Free	N/A
B-7.11	Direct Shopping at POS	International Tra	nsactions	3.50% of the transaction amount.	Yes

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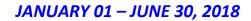




Sr. No.	BANKING SERVICES		CHARGES		FED Applicability
B-7.12	SMS Alert Service Charges		PKR 50/- per month (for Flexcube system)		Yes
B-7.13	IBFT through ATN	Л	Rs. 100/- per transaction.		Yes
B-7.14	Subscription char BOP Mobile Bank	-	Rs. 300/- Per Annum		Yes
B-7.15	Mobile Banking -	IBFT	Rs. 100/- per transaction.		Yes
B-7.16	ADC Charges for	Staff	Free		N/A
B-7.17	Customers handled under cash management services (Duly approved by the competent authority)		Negotiable		Yes
B-8	LOCKERS				
B-8.1	Size of Lockers	Annual Rent	Key Deposit	Breaking Charges	
	Small	Rs. 4,000/-	Rs. 12,000/-		
	Medium	Rs. 5,000/-	Rs. 15,000/-	Actual Or	
	Large	Rs. 6,000/-	Rs. 18,000/-	Rs. 4,000/- whichever is higher.	Yes
	Extra Large	Rs. 8,000/-	Rs. 24,000/-		
	Note: Rent will be recovered in advance at the time of renting out on proportionate basis depending upon the calendar month the locker is rented for the 1 st year, and for full calendar year thereafter. Broken days of locker renting calendar month will be treated as one whole month irrespective of date of renting out.				

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Sr. No.	BANKING SERVICES	CHARGES		FED Applicability
B-8.2	Customers handled under cash management services (Duly approved by the competent authority)	Negotia	Yes	
		Only 01 Small Size locker allowed. Re. 1/		
B-8.3	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).		
B-9	GOVERNMENT ACCOUNTS / BUSINESS CHARGES			
B-9.1	Collection made on government accounts including market committees etc.	No charges to be recovered charges.	N/A	
B-10	MISCELLANEOUS CHARGES			
B-10.1	Public floatation of shares	Case to case basis.	Yes	
B-10.2	Issue of right shares	Case to case basis.	Yes	
B-10.3	Reactivation of Dormant / inoperative/Unclaimed Account within branch	Free.	N/A	
B-10.4	Retrieval of unclaimed amount from SBP	Rs. 200/- per instance.	Yes	

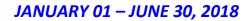






Sr. No.	BANKING SERVICES	CHARGES	FED Applicability
B-10.5	as and when demanded by the A/C Holder other than periodical	Rs. 35/- (inclusive of FED)	Yes
		Re. 1 for staff.	Yes
B-10.6	Verification of payment instruments UC, CDR etc.	Free.	N/A
B-10.7	3 rd party Funds Transfer through PRISM (MT-103)	SBP Charges + Bank's Commission @ 10% of SBP Cheques.	No Yes
B-10.8	3 rd party Funds Transfer through PRISM (MT-102)	Maximum PKR 50/- per payment instructions (PKR 25/- SBP Charges + PKR 25/- Bank Charges).	No Yes
B-10.9	Reprocessing of returned funds	SBP Charges.	No
B-10.10	Issuance of SBP/NBP Cheque	Rs. 500/- per cheque. No charges if issued to Bank's / DFI's & Corporate Customers (Current & Saving Both).	Yes
B-10.11	Handling charges for issuance of Student Exchange Remittance Permit and maintenance of record for subsequent remittances	Rs. 100/- per annum.	Yes
B-10.12	Stop payment of cheque	Rs. 350/- for one cheque. Against single instruction: a. Rs. 500/- for 02 to to 10 cheques. b. Rs. 1,000/- for more than 10 cheques or entire cheque book. c. Re. 1/- for staff.	Yes
	Cheque return charges presented in	Nil for PKR.	N/A
B-10.13	normal outward clearing. US Dollar Clearing	US\$ 5 per transaction.	Yes
	(As a collecting Banker)	Staff: Free of charge.	N/A



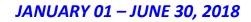




Sr. No.	BANKING SERVICES	CHARGES		FED Applicability
	Cheque return unpaid in outward	Rs. 300/-		Yes
B-10.14	clearing (Same day and intercity)	Staff: Re. 1	L/- per instrument.	Yes
		LCY	Rs. 350/- including NIFT Charges.	drawn d due ed on N/A
		FCY	US \$ 6/-, GB 5/-, Euro 5/- (FCY).	
B-10.15	Cheques received 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.		res
		Staff: Free of charges		N/A
	Sindh Sales Tax / FED applicable for Branches operating in the province of Sindh. (Effective since April 14, 2012).			
B-10.16	Delivery of Cheque Book by Registered Mail/Courier	Rs. 150/- courier charges		Yes
B-10.17	Photo Copy of the Paid Cheque to Cus	the Paid Cheque to Customer:		
	Upto One Year	Rs. 250/- per cheque		
	Above one year upto three years	Rs. 750/- per cheque		Yes
	Above three years	Rs. 1,500/- per cheque		
B-10.18	Issuance of Balance Confirmation Certificate	Rs. 300/- per certificate		Yes

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Sr. No.	BANKING SERVICES	CHARGES		FED Applicability
B-10.19	Issuance of Certificate "TO WHOM IT MAY CONCERN" (Business Performance Certificate)	Rs. 450/- per certificate		Yes
B-10.20	Issuance of Balance Confirmation Certificate to External Auditors	Rs. 300/- per certificate		Yes
B-10.21	Certificate regarding profit & tax deducted during other financial years	Nil		N/A
B-10.22	Certificate of tax withheld on cash withdrawals	Nil		N/A
B-10.23	Issuance of Duplicate RFC's in lieu of	Rs. 300/- per instrument		Yes
D-10.23	original reported lost.	Staff Re. 1		163
B-10.24	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
B-10.25	Cheque Book issuance Charges	a. First 25 leave cheque book free. b. After first free cheque book; All Accounts Rs. 10/- per leaf. 05 Leaves cheque book Rs. 100/- per leaf. i. Staff members, Zakat Committees and Zakat Mustehqeen A/Cs are exempted. ii. Facilities under specialized products, deposit schemes shall be applicable. iii. Customized cheques – Negotiable on case to case basis.		Yes

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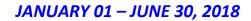


Sr. No.	BANKING SERVICES	CHARGES	FED Applicability
D 40 06	NIFT charges for	Rs. 12.50/	Yes
B-10.26	Non-MICR coded instruments	Staff: Free of charges.	N/A
B-10.27	Handling Charges for marking of lien on Govt. securities	Rs. 750/- per cheque.	Yes
B-10.28	Marking of Lien on securities issued by the Bank for other Banks	Rs. 750/- per cheque	Yes
D 40 30	B-10.29 Issuance of new cheque book in lieu of lost cheque book	Rs. 300/- + actual Cheque book issuance charges	Yes
B-10.29		Staff: Free of charges	N/A
B-10.30	Retrieval of paid cheques:		
	a. Within one year	Rs. 300/-	.,
	b. Exceeding one year	Rs. 1500/-	Yes
B-10.31	Collection of charges on behalf of the Govt. received through challan	Rs. 20/- per Challan from Depositors	Yes
B-10.32	Customers handled under cash management services (Duly approved by the competent authority)	Negotiable	Yes

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SCHEDULE OF CHARGES

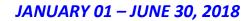




C.	C. CHARGES ON ISLAMIC FINANCING / INVESTMENTS				
Sr. No.	BANKING SERVICES	CHARGES	FED Applicability		
C-1	IJARAH				
	(Processing Fees is refundable in case of decline of the request after deduction of actual expenses)				
	<u>Facility</u>	Processing Fee			
C-1.1	Consumer Ijarah				
	a. Motor Cycle	Rs. 1,500/-per vehicle including FED	Yes		
	b. Motor Vehicle	Rs. 6,000/- per case including FED	Yes		
C-1.2	Commercial Ijarah (Sanctioned Amount)				
	a. Up to Rs. 1,000,000/-	Rs. 5,000/-	Yes		
	b. Rs. 1,000,001/- up to Rs. 10,000,000/-	Rs. 25,000/-	Yes		
	c. Rs. 10,000,001/- and above	0.25% of the Ijarah amount	Yes		
C-1.3	Repossession charges (including transportation & storage charges)				
	Motorcycle (Under Consumer Financing)	Actual	No		
	Vehicle (Under Consumer Financing)	Actual	No		
	Others	Actual	No		

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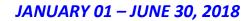




Sr. No.	BANKING SERVICES	CHARGES	FED
	DAINKING SERVICES	CHARGES	Applicability
C-2	DIMINISHING MUSHARAKAH		
	Processing Fees is refundable in case or	f decline of the request after deduction of actual expenses.	
	Sanctioned Limit (Fresh Cases)	Processing Fee	Yes
	Up to Rs. 100,000/-	Rs. 1,000/-	Yes
	Rs. 100,001/- to Rs. 2,000,000/-	Rs. 5,000/-	Yes
	Rs. 2,000,001/- to Rs. 5,000,000/-	Rs. 10,000/-	Yes
	Rs. 5,000,001/- to Rs. 10,000,000/-	Rs. 20,000/-	Yes
	Rs. 10,000,001/- to Rs. 50,000,000/-	As per Approval Minimum: Rs. 30,000/-	Yes
	Over Rs. 50,000,000/-	As per Approval	Yes
	Valued corporate customers	Negotiable	Yes
C-3	MISCELLANEOUS CHARGES		
C-3.1	Misc. Service Charges (i.e. charged for documents, legal charges, evaluation of security and maintenance thereof etc.)	Actual	No
C-3.2	Search Report charges	Actual	No
C-3.3	Godown Rent	Actual	No
C-3.4	Delivery Service charges if a Godown Keeper is not posted. Conveyance charges will be recovered.	Actual	No
C-3.5	eCIB Report Charges	Rs. 50/- per report / borrower	No
C-3.6	Other expenses	Actual	No

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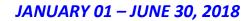






Sr. No.	BANKING SERVICES	СНА	FED Applicability	
C-4	LETTER OF GUARANTEE			
1	No Processing Fee shall be ch	arged.		
2	Federal Excise Duty applicable	e		
	Guarantee A	mount Range	Per Quarter Charges	
	From	То	or part thereof	
	Amount Up to	300,000	1,500	
	300,001	500,000	2,000	
	500,001	1,500,000	5,000	
	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	



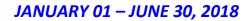




Guaran	tee Amount Range	Per Quarter Charges or part thereof	
From	То		
22,500,001	25,000,000	118,750	
25,000,001	27,500,000	131,250	
27,500,001	30,000,000	143,750	
30,000,001	32,500,000	156,250	
32,500,001	35,000,000	168,750	
35,000,001	37,500,000	181,250	
37,500,001	40,000,000	193,750	
40,000,001	42,500,000	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	

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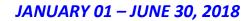






Sr. No.	BANK	ING SERVICES	CHARGES	FED Applicability
	NOTES:			
	l.	be charged on LGs	charged on LGs up to Rs. 5.00 Million and Rs. 5,000/- will above Rs. 5.00 Million issued against 100% cash margin / Banking (IPLS) deposit or RFC.	
		It is to be advised that service charges are recoverable at the time 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.		
	II.	Minimum one quaissued for less than	arter charges are to be recovered if the guarantee is one quarter.	
	III.	•	ount exceeding Rs. 100 Million shall attract additional /- per Rs. 1 Million each (Per quarter or part thereof.)	
	IV.		vill be charged per amendment plus service charges as ent involves increase in amount or extension in period of ee.	
	V.	If Guarantee are go be recovered on ac	ot issued by any other Bank, that other Bank charges shall stual basis.	
	VI.	local / foreign) und	r guarantees issued on behalf of banks (correspondent / ler their counter guarantees may be negotiated on a case sole discretion of the bank.	
	VII.	Claim handling serv	vice charges Rs. 2,500/- (flat).	
	VIII.	Charges relating to between the custo	corporate customers may differ as per the arrangement mer and the Bank.	
	IX.	Airway bill endorse	ement /Issuance of Shipping Guarantee R. 1,500/	

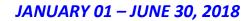






Sr. No.	BANKING SERVICES	СН	ARGES	FED Applicability
C-5	LETTER OF CREDIT – INLAND			
1	No Processing Fee shall be cha	rged		
2	Federal Excise Duty applicable			
	Inland Letter of Cred	dit Amount Range	Per Quarter	
	From	То	or part thereof	
	1	500,000	1,600	
	500,001	800,000	2,900	
	800,001	1,000,000	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	

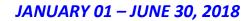






Inland Letter of Credit Amount Range		Per Quarter	
From	То	or part thereof	
20,000,001	22,500,000	95,600	
22,500,001	25,000,000	106,900	
25,000,001	27,500,000	118,100	
27,500,001	30,000,000	129,400	
30,000,001	35,000,000	151,900	
35,000,001	40,000,000	174,400	
40,000,001	45,000,000	196,900	
45,000,001	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 Credit Amount Range		Per Quarter	
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	•	at the time of Approval of the acility.	



SCHEDULE OF CHARGES





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.

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SCHEDULE OF CHARGES

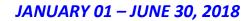
JANUARY 01 – JUNE 30, 2018



D.	TRADE FINANCE			
Sr. No.	BANKING SERVICES	CHARGES	FED Applicability	
	IMPORTS			
D-1	LETTER OF CREDIT			
	Issuance of Letter of Credit – Sight			
D-1.1	Cash – Letter of Credit (established under Murabaha Agency Arrangements)	As per Annexure-A.	Yes	
D-1.2	LCs to be issued against 100% cash margin.	50% of slabs of attached Annexure – A	Yes	
	Issuance of Letter of Credit – Usance			
D-1.3	Usance – Letter of Credit (established under Murabaha Agency Arrangements)	As per Annexure-B.	Yes	
D-1.4	LCs to be issued against 100% cash margin.	50% of slabs of attached Annexure – B	Yes	
	LC Handling Charges			
	Note: 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.			
D-1.5	Revalidation commission	On expiry of LC when the same is re-validated, revalidation commission will be recovered as is applicable for opening fresh LC as per Annexure A & B. Revalidation commission will be charged on liability amount, calculated as per prevailing exchange rate on the date of revalidation.	Yes	



SCHEDULE OF CHARGES





Sr. No.	BANKING SERVICES	CHARGES	FED Applicability
D-1.6	Change of beneficiary / Transfer of LC	When beneficiary of the LC is changed, at the request of the applicant, transfer commission will be charged as applicable in case of opening of fresh letter of credit as per Annexure A & B.	Yes
D-1.7	If bills are to be drawn at Usance under letters of credits	 a) 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. 	Yes
D-1.8	a. Letter of credit confirmation.b. LC confirmation cancellation in case where the charges are on account of opener.	At actual.	No
D-1.9	Letter of credit cancellation charges	Rs. 1,500/- Plus Telex/ SWIFT / Courier charges, if any.	Yes
D-1.10	Service charges on retirement of Sight / Usance bills	0.10% flat. Minimum Rs. 750/	Yes
D-1.11	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
	Amendments		
D-1.12a	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
D-1.12b	Amendment - letter of credit / contract Amendment involving increase in amount and / or extension in period of shipment / negotiation.	Rs. 500/- per transaction Plus commission as applicable in case of opening fresh letter of credit as per Annexure A & B. Plus Telex/SWIFT/Courier charges, if any. Minimum Rs. 1,500/	Yes

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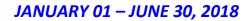




Sr. No.	BANKING SERVICES	CHARGES	FED Applicability
	Import on Consignment basis		
D-1.13	Fee for Registration of contract for imports on CAD / DA basis	0.20% - Minimum Rs. 1,500/	Yes
D-1.14	Amendment of Contract Registration	Rs. 1,500/	Yes
	Handling charges		
D-1.15	Profit rate to be applicable in case of Murabaha in Sight LC	14% to 18%.	Yes
D-1.16	Import bills returned unpaid	US\$ 55/- flat, from forwarding bank Plus Courier / SWIFT charges, if any.	Yes
D-1.17	Collection	Rs. 1,200/- per collection.	Yes
D-1.18	Import against advance payment to suppliers. Import against receipt of documents directly by the importers.	Rs. 1,200/- per collection. Plus Service Charges @ 0.10% Plus Telephone / Swift Rs. 1,000/-	Yes
D-1.19	Service charges against import transactions i.e Import bills without Murabaha arrangements	0.10% - Minimum Rs.1,000/-	Yes
D-1.20	Endorsement of AWB for release of goods under registered contract.	Rs. 1,200/- per collection.	Yes
D-1.21	Correspondent bank charges	At actual. Plus Texlex/SWIFT/Courier charges, if any.	Yes

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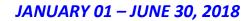




	EED		FED
Sr. No.	BANKING SERVICES	CHARGES	Applicability
D-1.22	Handling of discrepant import documents	 i. US\$ 75/- flat. (To be recovered from the presenting bank). This clause must always be incorporated in the LC under the head 'Other terms & conditions'. ii. US\$ 75/- flat will not be deducted in case discrepant documents are received / handled through other correspondent banks under specific approval arrangement. 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. Charges to be deducted from the proceeds of 	Yes
		import bills where applicable or to be recovered from the presenting bank if amount is already reimbursed.	
D-1.23	Issuance of freight certificate for imports on FOB basis.	Rs. 900/- per certificate.	Yes
D-1.24	Obtaining credit reports on foreign buyer / supplier	Rs. 350/- Plus foreign bank/credit reporting agency charges Plus Telex/SWIFT/Courier charges, if any.	Yes
D-1.25	Correspondence charges, if any will be recovered	Actual. Plus Telex / SWIFT / Courier charges, if any.	No
D-1.26	Postage	Rs. 150/- or actual, whichever is higher.	Yes
D-1.27	Courier services	Rs. 2,000/- or actual, whichever is higher.	Yes
D-1.28	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.	Yes

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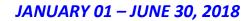




Sr. No.	BANKING SERVICES	CHARGES		FED Applicability
	EXPORTS			
D-2	LETTER OF CREDIT	LETTER OF CREDIT		
D-2.1	Advising	If payable by beneficiary	Rs. 2,000/- flat. Plus applicable courier / swift charges.	Yes
		If payable by applicant	US\$ 50/	Yes
D-2.2	Amendment advising	For customers	Rs. 1,000/- flat.	Yes
		For Non-customers	Rs. 1,500/- flat.	
D-2.3	Confirmation	0.25% per quarter or pa Minimum Rs. 350/	rt thereof.	Yes
D-2.4	Transfer of export letter of credit	Rs. 1,450/- (flat) per LC.		Yes
D-2.5	Reimbursement payment to other local banks from Non-Resident Pak-Rupees Account/Asian clearing Union accounts.	Rs. 1,000/- (flat).		Yes
D-2.6	If the documents are sent to other banks for negotiation under restricted LC	Rs. 500/		Yes
D-2.7	Charges on advanced payment	0.20% Minimum Rs. 1,500/- on documents handling charges of Rs. documents of other ban	arges. 1,200/-, if we handle	Yes
D-2.8	Services Charges against export R&D claim submission to SBP.	Rs. 1,800/- flat per claim	1.	Yes

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Sr. No.	BANKING SERVICES	CHARGES	FED Applicability
D-3	COLLECTIONS		
D-3.1	Clean (against export proceeds)	Rs. 300/- per collection. Plus courier charges.	Yes
D-3.2	Documentary (on which bank does not earn any exchange income)	0.20%. Minimum Rs. 450/- per collection.	Yes
D-3.3	Services charges against export documents sent on collection basis where payment cover is already received in Bank's foreign currency account/advance payment.	0.20%. Minimum Rs. 1,200/- per collection.	Yes
D-4	HANDLING CHARGES		
D-4.1	Handling of duty draw-back claim/DL/TL	0.35% per claim. Minimum Rs. 500/	Yes
D-4.2	NOC Issuing charges for each Form E	Rs. 100/- per form.	Yes
D-4.3	NOC for entitlement against EE statement	Rs. 1,200/- per NOC.	Yes
D-4.4	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.		

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1 20.110.01.7	1 465 55 51 15



SCHEDULE OF CHARGES

JANUARY 01 – JUNE 30, 2018



	ANNEXURE – A IMPORT LETTER OF CREDIT		
	AMOUNT RANGE (Amount in PKR)		Subsequent quarters or part
FROM	то	or part thereof	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



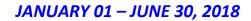




	AMOUNT RANGE (Amount in PKR)		Subsequent quarters or part
FROM	ТО	or part thereof	thereof
6,500,001	7,000,000	20,200	13,400
7,000,001	7,500,000	21,700	14,400
7,500,001	8,000,000	23,200	15,400
8,000,001	8,500,000	24,700	16,400
8,500,001	9,000,000	26,200	17,400
9,000,001	9,500,000	27,700	18,400
9,500,001	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 2018	Page 38 of 48







AMOUNT RANGE (Amount in PKR)		1 st Quarter	Subsequent quarters or part
FROM	TO	or part thereof	thereof
THOM:	10		0.101001
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 2018	Page 39 of 48
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SCHEDULE OF CHARGES





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

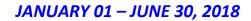
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January – June 2018

TAQWA ISLAMIC BANKING DIVISION

SCHEDULE OF CHARGES

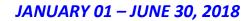




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ANNEXURE – B ACCEPTANCE OF BILLS UNDER USANCE LETTER OF CREDIT		
FROM	то	Or Part thereof
1	500,000	500
500,001	750,000	700
750,001	1,000,000	900
1,000,001	1,500,000	1,250
1,500,001	2,000,000	1,750
2,000,001	2,500,000	2,250
2,500,001	3,000,000	2,750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



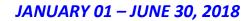




ACCEPTANCE AMOUNT RANGE (Amount in PKR)		Per Month
FROM	TO	Or Part thereof
7,000,001	7,500,000	7,250
7,500,001	8,000,000	7,750
8,000,001	8,500,000	8,250
8,500,001	9,000,000	8,750
9,000,001	9,500,000	9,250
9,500,001	10,000,000	9,750
10,000,001	12,500,000	11,250
12,500,001	15,000,000	13,750
15,000,001	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

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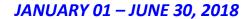


ACCEPTANCE AMOUNT RANGE (Amount in PKR)		Per Month
FROM	ТО	Or Part thereof
	,,,	
40,000,001	42,500,000	41,250
42,500,001	45,000,000	43,750
45,000,001	47,500,000	46,250
47,500,001	50,000,000	48,750
50,000,001	52,500,000	51,250
52,500,001	55,000,000	53,750
55,000,001	57,500,000	56,250
57,500,001	60,000,000	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

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SCHEDULE OF CHARGES



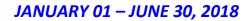


ACCEPTANCE AMOUNT RANGE (Amount in PKR)		Per Month
FROM	ТО	Or Part thereof
85,000,001	87,500,000	86,250
87,500,001	90,000,000	88,750
90,000,001	92,500,000	91,250
92,500,001	95,000,000	93,750
95,000,001	97,500,000	96,250
97,500,001	100,000,000	98,750

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.







E.	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).
5	No FED applicable on free banking services.



SCHEDULE OF CHARGES





SUMMARY OF CHANGES

Taqwa Islamic Banking – Schedule of Charges

January-June 2018 & July-December 2017

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SCHEDULE OF CHARGES

JANUARY 01 – JUNE 30, 2018



В.	DOMESTIC BANKING									
JANUARY – JUNE 2018 (Addition / Revision)				JULY – DECEMBER 2017						
Sr. No.	BANKING SERVICES	CHARGES	Sr. No.	BANKING SERVICES	CHARGES					
B-4 B-4.2	BILLS Instruments Cleared / Collected Within Local Area Of NIFT									
Page13	considere Exports Volume (local + foreign) to be d for imports. local + foreign) to be d for Exports.	Page13	Annual volume = Annual Import Business + Annual Export Business + Annual Remittance Business + Annual Average Balance for last whole year.						
B-7 B-7.1	ATM / DEBIT CARD / MOBILE BANKING CHARGES Issuance of BOP Debit Master Card									
	Silver Card Normal Saving & Current Accounts	PKR 500 per Annum		Silver Card Normal Saving & Current Accounts	PKR 425 Per Annum					
Page14	Silver Card Supplementary Card	PKR 350 Per Annum	Page14							
	Gold Card	PKR 725 Per Annum Supplementary Card: PKR 600 Per Annum	, age i	Gold Card	PKR 725 Per Annum					
	Platinum Card	PKR 1,225 Per Annum Supplementary Card: PKR 1,225 Per Annum		Platinum Card	PKR 1,225 Per Annum					
B-7 B-7.7	ATM / DEBIT CARD / MOBILE BANKING CHARGES Cash Withdrawal at 1Link/Mnet Non-BOP ATM									
Page15	Cash Withdrawal at 1Link/Mnet Non- BOP ATM	PKR 15 per Transaction (inclusive of FED/Sales Tax)	Page15	Cash Withdrawal at 1Link / MNet ATM	PKR 15/- per transaction					
B-7 B-7.9	ATM / DEBIT CARD / MOBILE BANKING CHARGES Balance inquiry at MNet/1 LINK Non-BOP ATMs									
Page15	Balance inquiry at MNet/1 LINK Non- BOP ATMs	PKR 5 per inquiry / PKR 2.50 per inquiry	Page15	Balance Inquiry at MNET ATMs	PKR 5 Per Inquiry					



SCHEDULE OF CHARGES





JANUARY – JUNE 2018 (Addition / Revision)				JULY – DECEMBER 2017					
Sr. No.	BANKING SERVICES	CHARGES	Sr. No.	BANKING SERVICES CHARG		CHARGES			
B-7 B-7.10	ATM / DEBIT CARD / MOBILE BANKING CHARGES Mini Statement on BOP ATMs								
Page15	Mini Statement on BOP ATMs	NIL	Page15	Mini Statement (BOP and 1-Link ATMs)	NIL				
B-7 B-7.12	ATM / DEBIT CARD / MOBILE BANKING CHARGES SMS Alert Service Charges								
Page16	SMS Alert Service Charges	PKR 50/- per month (for Flexcube system)	Page16	SMS Alert Service Charges	Rs. 600/- per annum.				
B-7 B-7.14	ATM / DEBIT CARD / MOBILE BANKING CHARGES Subscription charges BOP Mobile Banking Service								
Page16	Subscription charges BOP Mobile Banking Service	Rs. 300/- Per Annum	Page16	Subscription charges BOP Mobile Banking Service	Rs. 300/-				
B-8	LOCKERS								
Page16	Deleted.	Page16	Note – 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.						
C-3 C-3.5	MISCELLANEOUS CHARGES eCIB Report Charges								
Page23	eCIB Report Charges	Rs. 50/- per report / borrower	Page23	eCIB Report Charges	Rs. 100/- per report / borrower				

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