




# **SCHEDULE OF SERVICE CHARGES OF ISLAMIC BANKING OPERATIONS**

**FOR  
THE HALF YEAR ENDING  
JUNE 2014**

  
Dr. Mufti Muhammad Mushtaq Ahmad  
Islamic Banking Advisor  
The Bank of Punjab  
Head Office, Lahore

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Dr. Muhammad Mushtaq Ahmad  
Shariah Advisor  
Islamic Banking Division  
The Bank of Punjab  
Head Office, Lahore

# A. REMITTANCES

Sr. No.	BANKING SERVICES	CHARGES		Applicability of
		For Account Holders	For Non Account Holders	FED
1	Draft, MTs. & TTs Upto Rs. 50,000/- Rs. 50,001 to Rs. 100,000/- Above Rs. 100,000/- to Rs. 2,000,000/- Above Rs. 2,000,000/-	Free	Rs. 200/- only	Yes
		Free	Rs. 250/-	
		Free	Rs. 350/-	
		Free	0.10% Max Rs. 10,000/-	
2	a) Postage/Courier: Demad Draft / MTs b) Telephone/Telex/Fax Charges	Actual	Actual or Rs. 100/- whichever is higher	No
		Actual	Rs. 100/- Flat	
3	a) D.D/TT Cancellation charges b) Duplicate issuance of DD Customers handled under cash management services (Duly approved by the competent authority) <b>Pay Order</b>	Rs. 300/- (Flat) per DD/TT	Rs. 500/- (Flat) per DD/TT	Yes
		Rs. 350/- (Flat) per DD	Rs. 500/- (Flat) per DD	
		Negotiable		Yes
		Free	Rs. 350/- *	
4	Cancellation and Duplicate issuance of PO for staff Customers handled under cash management services (Duly approved by the competent authority) <b>Call Deposits</b> i) Issuance of Call Deposit Receipt to A/c Holders either through debiting his/her Own A/c or depositing in cash ii) Issuance of duplicate CDR	Rs. 250/-	Rs. 400/-	Yes
		Rs. 300/-	Rs. 400/-	
		Rs. 50/-		Yes
		Negotiable		
5	<b>Free Remittance Facility for our bank's Employees</b> Up to Four Gross Salaries during a month, commission Re. 1, No Courier charges will be recovered.	Free	Rs. 300/- per instrument * (Copy of CNIC must be attached with P.O/CDR issuance Application Form)	Yes
		Rs. 300/- per instrument	Rs. 400/- per instrument	Yes

Dr. Mufti Muhammad Musthaq Ahmad  
Islamic Bank of Punjab  
The Head Office, Lahore

**B. BILLS**

Sr. No.	BANKING SERVICES	CHARGES	Applicability of FED
1	<p><b>Collection</b></p> <p>a) Documentary</p> <p>b) Clean (including cheques / dividend warrants)</p> <p>c) Urgent clearing/Collection of local cheques (Same day clearing through NIFT)</p> <p>d) Collection made on staff A/Cs</p> <p>e) Outward bills for collection sent in intercity Cleaning through NIFT</p> <p>f) Collection of instruments through on-line deposited with any Branch</p>	<p>0.25% Minimum Rs. 500/- + Postage/Courier charges Rs. 75/- Flat. If BOP branch exists in collecting city, Rs. 1,000/- Flat</p> <p>0.25% Minimum Rs. 250/-, Max. Rs. 1,000/- + Postage/Courier charges Rs. 75/- Flat</p> <p>Rs. 300/- per transaction</p> <p>Free up to 2 collections during a month (Re. 1 Commission, no Courier Charges will be recovered.)</p> <p>Rs. 200/-</p> <p>Nil</p> <p>Note: For instruments sent in intercity clearing charges as per (e) above will be additional</p>	<p>No (for courier charges)</p> <p>Yes No</p> <p>Yes</p> <p>Yes</p> <p>Yes</p> <p>No</p> <p>Yes</p>
2	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/-
Above Rs. 100 (M) upto Rs. 500 (M)	0.15%	Minimum Rs. 35/-
Above Rs. 500 (M) upto Rs. 1000 (M)	0.10%	Minimum Rs. 35/-
Above Rs. 1000 (M)	0.05%	Minimum Rs. 35/-

Annual volume = Annual Import Business + Annual Export Business + Annual Remittance Business + Annual Average Balance for last whole year.

*[Signature]*  
Dr. M. M. M. H. M.  
Islamic Bank of Bilajar  
The Head Office, Bilajar


Sr. No.	BANKING SERVICES	CHARGES	Applicability of FED
	<p>i) 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.</p> <p>ii) Collecting agents charges, if the collecting bank is other than the bank, will be extra.</p> <p>iii) Telegram/Trunk call charges will be extra, if fate of the instrument is asked by Telephone/Fax.</p> <p>Return Charges is case of instruments are returned unpaid for:</p> <p>a) Documentary Collections Rs. 500/- flat per bill</p> <p>b) Clean Collections (Including LBC/OBC) Rs. 300/- flat per bill</p> <p>Note: Sindh Sales Tax/FED is applicable on Return charges for LBC/OBC for branches operating in Sindh Peovince</p>		No
3			No

### 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

### D. ON-LINE BANKING

1	All types of online Facilities are free for all customers		No
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 Dr. Mifti Muhammad Mustafiz Ahmad  
 Shariah Advisor  
 Islamic Banking Division  
 The Bank of Punjab  
 Head Office, Lahore

## E. CHARGES FOR ATM/DEBIT CARD

Sr. No.	BANKING SERVICES	CHARGES	Applicability of FED
1	Issuance of ATM/Re-issuance (Lost/stolen)	Rs. 350/- per card Re. 1 for staff	Yes
2	Renewal Charges		
3	Cash Withdrawals "Self Customer + ATM"	Nil	
4	Cash Withdrawals "Self Customer + Other ATM"	Rs. 15/- per Transaction Re. 1 for staff	Yes
5	Cash Withdrawals "Other Customer + Self ATM"	Rs. 20/- per Transaction Re. 1 for staff	Yes
6	Balance Query	Nil	
7	Mini Statement	Nil	
8	80 Column Statement	Nil	
9	IBFT through ATM	Free	No
10	Customers handled under cash management services (Duly approved by the competent authority)	Negotiable	Yes

## F. LOCKERS

	Size of Lockers	Annual Rent	Key Deposit	Breaking Charges	Remarks
1	Small Medium Large Extra Large	Rs. 2500/- Rs. 3500/- Rs. 4500/- Rs. 7000/-	Rs. 2500/- Rs. 3500/- Rs. 4500/- Rs. 7000/-	Actual	All terms & conditions in our circulars issued from time to time

### Locker rent for staff members

2	Only small size locker allowed charges Re. 1, for other size, full rent on commercial rates will be received				Yes
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## G. ARTICLES KEPT IN SAFE CUSTODY

1	Articles in Safe Deposit Fee for Articles in Safe Deposit (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
b	Envelopes				Rs. 0.40 per 25 square inches or any part thereof with a minimum of Rs. 300/- per quarter

**H. MISCELLANEOUS CHARGES**

Sr. No.	BANKING SERVICES	CHARGES	Applicability of FED
1	a) Reactivation of Dormant / inoperative/Unclaimed Account within branch	Free (for relation strengthening)	Yes
2	Duplicate Statement of Account or as and when demanded by the A/C Holder other than periodical Statement dispatched.	Rs. 35/- per statement (Inclusive of FED) 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
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 ©	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	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 (Re. 1 for staff)	Yes
7	1) Cheque return charges presented in normal outward clearing. US Dollar Clearing (As a collecting Banker)	Nil for PKR Transactions charge US 5 \$ per Staff free of	
	2 (i) Cheque return unpaid in outward clearing (Same day and intercity)	Rs. 300/- Staff free of charges Rs. 300/- including NIFT Charges (LCY) US \$	
	2 (ii) Cheques received in inward clearing and returned unpaid.	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 charge	No
8	Sindh Sales Tax / FED applicable for Branches operating in the province of Sindh (Effective since April 14, 2012)		
9	Delivery of Cheque Book by Registered Mail/Courier	Rs. 150/- courier charges	Yes
	Photo Copy of the Paid Cheque to Customer:		
	Upto One Year	Rs. 250/- per cheque	Yes
10	Above one year upto five years	Rs. 750/- per cheque	
	Above five years	Rs. 1500/- per cheque	
11	Issuance of Balance Confirmation Certificate	Rs. 300/- per certificate	Yes
	Issuance of Certificate "TO WHOM IT MAY CONCERN" (Business Performance Certificate)	Rs. 450/- per certificate	Yes

Dr. Mufti Muhammad Advisor  
Islamic Banking Division  
The Board of Directors  
Islamic Bank of Pakistan  
Head Office: Lahore

## H. MISCELLANEOUS CHARGES

Sr. No.	BANKING SERVICES	CHARGES	Applicability of	
			FED	

12	a) Issuance of Balance Confirmation Certificate to External Auditors b) Certificate regarding profit & tax deducted during other financial years c) Certificate of tax withheld on cash withdrawals	Rs. 200/- per certificate Rs. 200/- per certificate Rs. 150/- per certificate		Yes
13	Issuance of Duplicate RFC's in lieu of original reported lost.	Rs. 500/- per instrument. (Staff Re. 1) Rs. 300/- (Except Govt A/C, Staff Members, Zakat Committees, Students, Mustehqueen-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
14	Account closing charges (where the account is being closed at the request of customer) except PLS deposit accounts.	First 25 leave cheque book fee- after first cheque Rs. 5/- per leaf, (Staff members Zakat Committees and Zakat Mustehqueen A/Cs are exempted)		No
15	Cheque Book issuance Charges	Rs. 12.50/- Staff, free of charge		No
16	NIFT charges for Non-MICR coded instruments	Rs. 750/- per cheque		Yes
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. 300/- + actual Cheque book issuance charges		Yes
19	Issuance of new Cheque book in lieu of lost cheque book	Staff, free of charge		Yes No
20	Retrieval of Paid cheques: Within one year Exceeding one year	Rs. 300/- Rs. 1500/-		Yes
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

Dr. Mufti Muhammad Musthaq Ahmad  
Senior Advisor  
Islamic Banking Division  
The Bank of Punjab  
The Head Office, Lahore



# I. CHARGES ON ISLAMIC FINANCING / INVESTMENTS



Sr. No.	BANKING SERVICES	CHARGES	Applicability of FED
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## 1 Ijarah

(Processing Fees refundable in case of decline of the request after deduction of actual expenses)

<b>Consumer Ijarah</b>			
a) Motor Cycle		Rs. 1,000/- per vehicle	Yes
b) Motor Vehicle		Upto 1000 CC Rs. 3,000/- per vehicle above 1000CC upto 1800 CC Rs. 5,000/- per vehicle Above 1800 CC Rs. 7,500/-	Yes
<b>Commercial Ijarah (Sanctioned Amount)</b>			
Upto Rs. 1,000,000/-		Rs. 5,000/-	Yes
Rs. 1,000,000/- up to Rs. 10,000,000/-		Rs. 25,000/-	Yes
Rs. 10,000,001/- and above		0.25% of the Ijarah amount	Yes
<b>Repossession charges (including transportation &amp; storage charges)</b>			
a) Motorcycle (Under Consumer Financing)		Actual	No
b) Vehicle (Under Consumer Financing)		Actual	No
c) Others		Actual	No

## 2 Diminishing Musharikah

Processing Fees (refundable in case of decline of the request after deduction of actual expenses)

Limits (Amount in PKR) Bank's Investment / Sanctioned Limit	Amount in PKR (Fresh Cases)	Amount in PKR (Renewals)	Yes
Upto Rs. 100,000/-	Rs. 3,000/-	Rs. 3,000/-	Yes
Rs. 100,001/- to Rs. 500,000/-	Rs. 5,000/-	Rs. 5,000/-	Yes
Rs. 500,001/- to Rs. 2,000,000/-	Rs. 8,000/-	Rs. 6,000/-	Yes
Rs. 2,000,000/- to Rs. 10,000,000/-	Rs. 25,000/-	Rs. 15,000/-	Yes
Rs. 10,000,001/- to Rs. 30,000,000/-	Rs. 50,000/-	Rs. 25,000/-	Yes
Exceeding Rs. 30,000,000/-	Rs. 100,000/-	Rs. 50,000/-	Yes

In Mufti Muhammad Mushtaq Ahmad  
 Islamic Banking Advisor  
 Islamic Banking Division  
 The Head Office  
 The Head Office


# I. CHARGES ON ISLAMIC FINANCING / INVESTMENTS



Sr. No.	BANKING SERVICES	CHARGES	Applicability of FED
<b>Miscellaneous</b>			
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	Other expenses	Actual	No

**Note:-**

- i 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
- ii If any special scheme is launched for consumers, the processing fee shall be collected as per terms of the scheme.
- iii Any other out of pocket expenses incurred will be treated as the cost incurred for acquiring the goods.
- iv No processing Fee is charged for Murabaha Financing. All other charges will be recovered from customer at actual.
- vi Processing Fee for small Agricultural cases shall be exempted.

  
 Dr. Muhi Muhammad Nushiq Ahmad  
 Shariah Advisor  
 Islamic Banking Division  
 The Bank of Punjab  
 Head Office, Lahore

**J. CHARGES ON ISLAMIC FINANCING / INVESTMENTS**



**1 Letter of Gurantees**

No Processing Fee shall be charged  
Federal Excise Duty applicable

Gurantee Amount Range		Per Quarter Service Charges or part thereof
From	To	
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
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

Dr. Mufti Muhammad Muzahid Ahmad  
Islamic Banking Division  
Head Office, Lahore  
The Bank of Purjia

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

**Note:-**

- I Rs. 3,000/- will be charged on LGs upto 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.  
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.
- 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.)
- 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.
- IV If Guarantee are got issued by any other Bank, that other Bank charges shall be recovered on actual basis.
- 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.
- VI Claim handling service charges Rs. 2,500/- (flat)
- VII Charges relating to corporate customers may differ as per the arrangement between the customer and the Bank.

**K. INLAND LETTER OF CREDIT**



No Processing Fee shall be charged  
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
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

Dr. Muhi M. Ahmad, Managing Director  
Islamic Banking Division  
The Bank of Punjab  
Head Office, Lahore

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

**L. Schedule of Default Obligation Amount**

Federal Excise Duty applicable

	Amount Range		Per month Charges
	From	To	
1	1	10,000	125
2	10,001	20,000	250
3	20,001	30,000	417
4	30,001	40,000	583
5	40,001	50,000	750
6	50,001	60,000	917
7	60,001	70,000	1,083
8	70,001	80,000	1,250
9	80,001	90,000	1,417
10	90,001	100,000	1,583
11	100,001	120,000	1,833
12	120,001	140,000	2,167
13	140,001	160,000	2,500
14	160,001	180,000	2,833
15	180,001	200,000	3,167
16	200,001	220,000	3,500
17	220,001	240,000	3,833
18	240,001	260,000	4,167
19	260,001	280,000	4,500
20	280,001	300,000	4,833
21	300,001	320,000	5,167
22	320,001	340,000	5,500
23	340,001	360,000	5,833
24	360,001	380,000	6,167
25	380,001	400,000	6,500
26	400,001	420,000	6,833
27	420,001	440,000	7,167
28	440,001	460,000	7,500
29	460,001	480,000	7,833
30	480,001	500,000	8,167
31	500,001	550,000	8,750
32	550,001	600,000	9,583
33	600,001	650,000	10,417
34	650,001	700,000	11,250
35	700,001	750,000	12,083
36	750,001	800,000	12,917
37	800,001	850,000	13,750
38	850,001	900,000	14,583
39	900,001	950,000	15,417

Dr. Mithal Ahmad, M.A. (C.A.)  
 Islamic Banking Advisor, Division  
 of Purplab  
 The Bank of Punjab  
 Head Office, Lahore  
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	Amount Range		Per month Charges
	From	To	
40	950,001	1,000,000	16,250
41	1,000,001	1,100,000	17,500
42	1,100,001	1,200,000	19,167
43	1,200,001	1,300,000	20,833
44	1,300,001	1,400,000	22,500
45	1,400,001	1,500,000	24,167
46	1,500,001	1,600,000	25,833
47	1,600,001	1,700,000	27,500
48	1,700,001	1,800,000	29,167
49	1,800,001	1,900,000	30,833
50	1,900,001	2,000,000	32,500
51	2,000,001	2,100,000	34,167
52	2,100,001	2,200,000	35,833
53	2,200,001	2,300,000	37,500
54	2,300,001	2,400,000	39,167
55	2,400,001	2,500,000	40,833
56	2,500,001	3,000,000	45,833
57	3,000,001	3,500,000	54,167
58	3,500,001	4,000,000	62,500
59	4,000,001	4,500,000	70,833
60	4,500,001	5,000,000	79,167
61	5,000,001	5,500,000	87,500
62	5,500,001	6,000,000	95,833
63	6,000,001	6,500,000	104,167
64	6,500,001	7,000,000	112,500
65	7,000,001	7,500,000	120,833
66	7,500,001	8,000,000	129,167
67	8,000,001	8,500,000	137,500
68	8,500,001	9,000,000	145,833
69	9,000,001	9,500,000	154,167
70	9,500,001	10,000,000	162,500
71	10,000,001	11,000,000	175,000
72	11,000,001	12,000,000	191,667
73	12,000,001	13,000,000	208,333
74	13,000,001	14,000,000	225,000
75	14,000,001	15,000,000	241,667
76	15,000,001	16,000,000	258,333
77	16,000,001	17,000,000	275,000
78	17,000,001	18,000,000	291,667
79	18,000,001	19,000,000	308,333
80	19,000,001	20,000,000	325,000
81	20,000,001	21,000,000	341,667
82	21,000,001	22,000,000	358,333




	Amount Range		Per month Charges
	From	To	
83	22,000,001	23,000,000	375,000
84	23,000,001	24,000,000	391,667
85	24,000,001	25,000,000	408,333
86	25,000,001	26,500,000	429,167
87	26,500,001	28,000,000	454,167
88	28,000,001	29,500,000	479,167
89	29,500,001	31,000,000	504,167
90	31,000,001	32,500,000	529,167
91	32,500,001	34,000,000	554,167
92	34,000,001	35,500,000	579,167
93	35,500,001	37,000,000	604,167
94	37,000,001	38,500,000	629,167
95	38,500,001	40,000,000	654,167
96	40,000,001	41,500,000	679,167
97	41,500,001	43,000,000	704,167
98	43,000,001	44,500,000	729,167
99	44,500,001	46,000,000	754,167
100	46,000,001	47,500,000	779,167
101	47,500,001	49,000,000	804,167
102	49,000,001	51,000,000	833,333
103	51,000,001	53,000,000	866,667
104	53,000,001	55,000,000	900,000
105	55,000,001	57,000,000	933,333
106	57,000,001	59,000,000	966,667
107	59,000,001	61,000,000	1,000,000
108	61,000,001	63,000,000	1,033,333
109	63,000,001	65,000,000	1,066,667
110	65,000,001	67,000,000	1,100,000
111	67,000,001	69,000,000	1,133,333
112	69,000,001	71,000,000	1,166,667
113	71,000,001	73,000,000	1,200,000
114	73,000,001	75,000,000	1,233,333
115	75,000,001	77,000,000	1,266,667
116	77,000,001	79,000,000	1,300,000
117	79,000,001	81,000,000	1,333,333
118	81,000,001	83,000,000	1,366,667
119	83,000,001	85,000,000	1,400,000
120	85,000,001	87,000,000	1,433,333
121	87,000,001	89,000,000	1,466,667
122	89,000,001	91,000,000	1,500,000
123	91,000,001	93,000,000	1,533,333
124	93,000,001	95,000,000	1,566,667
125	95,000,001	97,000,000	1,600,000
126	97,000,001	99,000,000	1,633,333
127	99,000,001	100,000,000	1,658,333
128	100,000,001	As decided by the competent authority	

Dr. Murti Malik  
 Senior Advisor  
 Islamic Banking Division  
 The Bank of Punjab  
 Head Office, Lahore  
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## **M- General Notes:**

- 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.
- No service fee shall be charged from the student depositing the fee directly in the fee collection account of the educational institution.
- 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.
- Management may waive off/exempt any charges to customer with approval of the Shariah Advisor.

  
Dr. Mufti Muhammad Mustafid Ahmad  
Shariah Advisor  
Islamic Banking Division  
The Bank of Punjab  
Head Office, Lahore

## **M- General Notes:**

- 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.
- No service fee shall be charged from the student depositing the fee directly in the fee collection account of the educational institution.
- 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.
- Management may waive off/exempt any charges to customer with approval of the Shariah Advisor.

  
Dr. Mifti Muhammad Mishaq Ahmad  
Shariah Advisor  
Islamic Banking Division  
The Bank of Punjab  
Head Office, Lahore