



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

**FOR
THE HALF YEAR ENDING
JUNE 2015**

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INTERNATIONAL BANKING



A. REMITTANCES (FCY)		
1	Outward T.T/SWIFT through debit of account	US\$ 25 or equivalent PKR + SWIFT charges of US \$ 5 or eqv 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 Eqv PKR + SWIFT charges of US\$ 5 of eqv 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
6	<u>INWARD Remittance:</u>	
6 (a)	If proceeds are credited to an account maintained with us.	NIL
6(b)	If the proceeds are to be credited to 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	\$ 100 first year, Every renewal \$ 75 plus applicable remittance charges

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C FOREIGN EXCHANGE PERMITS		
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INTERNATIONAL BANKING



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 heigher
4	Courier service	Rs 2,000/-or actual, whichever heigher
5	Full Text Swift	Rs 2,000/-or actual, whichever is heigher
6	Brief Text Swift	Rs 1,000/-or actual, whichever is heigher
7	Outward US \$ Clearing thru NIFT	US\$ 10/-per instrument plus actual postage charges

DOMESTIC BANKING



A. REMITTANCES

Sr. No.	BANKING SERVICES	CHARGES		Applicability of FED
1	Draft, MTs. & TTs	For Account Holders	For Non Account Holders	Yes
	Upto Rs. 50,000/-	Free	Rs. 500/- only	
	Rs. 50,001 to Rs. 100,000/-	Free	Rs. 750/-	
	Above Rs. 100,000/- to Rs. 2,000,000/-	Free	Rs. 850/-	
	Above Rs. 2,000,000/-	Free	0.10% Max Rs. 15,000/-	
	a) Postage/Courier: Demad Draft / MTs	Actual	Actual or Rs. 100/- whichever is higher	No
	b) 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	
	Customers handled under cash management services (Duly approved by the competent authority)	Negotiable		Yes
3	Pay Order			Yes
	a) Issuance of Pay Order	Free	Rs. 500/- *	
	b) Cancellation of PO	Rs. 250/-	Rs. 600/-	
	c) Issuance of Duplicate PO	Rs. 300/-	Rs. 600/-	
	Cancellation and Duplicate issuance of PO for staff	Rs. 50/-		
	Customers handled under cash management services (Duly approved by the competent authority)	Negotiable		Yes
4	Call Deposits			Yes
	i) Issuance of Call Deposit Receipt to A/c Holders either through debiting his/her Own A/c or depositing in cash	Free	Rs. 400/- per instrument * (Copy of CNIC must be attached with P.O/CDR issuance Application Form)	
	ii) Issuance of duplicate CDR	Rs. 300/- per instrument	Rs. 600/- per instrument	
5	Free Remittance Facility for our bank's Employees Up to Four Gross Salaries during a month, commission Re. 1, No Courier charges will be recovered.			Yes

B. BILLS



Sr. No.	BANKING SERVICES	CHARGES	Applicability of FED
1	Collection		
	a) Documentary	0.25% Minimum Rs. 500/- + 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/- + Postage/Courier charges Rs. 75/- Flat	Yes No
	c) Urgent clearing/Collection of local cheques (Same day clearing through NIFT)	Rs. 300/- per transaction	Yes
	d) Collection made on staff A/Cs	Free up to 2 collections during a month (Re. 1 Commission, no Courier Charges will be recovered.)	Yes
	e) Outward bills for collection sent in intercity Cleaning through NIFT	Rs. 200/-	Yes
	f) Collection of instruments through on-line deposited with any Branch	Nil Note: For instruments sent in intercity clearing charges as per (e) above will be additional	No Yes
2	Instruments cleared/collected 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. 1000 (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	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>		No
3	Return Charges is case of instruments are returned unpaid for:		
	<p>a) Documentary Collections</p> <p>b) Clean Collections (Including LBC/OBC)</p>	<p>Rs. 500/- flat per bill</p> <p>Rs. 300/- flat per bill</p>	<p>No</p> <p>No</p>
Note: Sindh Sales Tax/FED is applicable on Return charges for LBC/OBC for branches operating in Sindh Peovince			

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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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

	<u>Size of Lockers</u>	<u>Annual Rent</u>	<u>Key Deposit</u>	<u>Breaking Charges</u>	<u>Remarks</u>	
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	Yes

With Deposit Rs 500,000 free for all saving/current Account

2	Locker rent for staff members 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	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



Sr. No.	BANKING SERVICES	CHARGES	Applicability of FED
1	a) Reactivation of Dormand / 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 page (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 US 5 \$ per Transactions Staff free of charge	No
	2 (i) Cheque return unpaid in outward clearing (Same day and intercity)	Rs. 300/- Staff free of charges	
	2 (ii) Cheques received in inward clearing and returned unpaid.	Rs. 300/- including NIFT Charges (LCY) 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 charge	
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:		Yes
	Upto One Year	Rs. 250/- per cheque	
	Above one year upto five years	Rs. 750/- per cheque	
	Above five years	Rs. 1500/- 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

H. MISCELLANEOUS CHARGES



Sr. No.	BANKING SERVICES	CHARGES	Applicability of FED
12	a) Issuance of Balance Confirmation Certificate to External Auditors	Rs. 200/- per certificate	Yes
	b) Certificate regarding profit & tax deducted during other financial years	Rs. 200/- per certificate	
	c) Certificate of tax withheld on cash withdrawals	Rs. 150/- per certificate	
13	Issuance of Duplicate RFC's in lieu of original reported lost.	Rs. 500/- per instrument. (Staff Re. 1)	Yes
14	Account closing charges (where the account is being closed at the request of customer) except PLS deposit accounts.	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	First 25 leave cheque book free after first cheque Rs. 5/- per leaf, (Staff members Zakat Committees and Zakat Mustehqeen A/Cs are exempted)	No
16	NIFT charges for Non-MICR coded instruments	Rs. 12.50/- Staff, free of charge	No
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 charge	No
20	Retrieval of Paid cheques:		Yes
		Within one year	
	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

I. CHARGES ON ISLAMIC FINANCING / INVESTMENTS



Sr. No.	BANKING SERVICES	CHARGES	Applicability of FED
1	Ijarah (Processing Fees refundable in case of decline of the request after deduction of actual expenses)		
	Consumer Ijarah a) Motor Cycle b) Motor Vehicle Commercial Ijarah (Sanctioned Amount) Upto Rs. 1,000,000/- Rs. 1,000,000/- up to Rs. 10,000,000/- Rs. 10,000,001/- and above Repossession charges (including transportation & storage charges) a) Motorcycle (Under Consumer Financing) b) Vehicle (Under Consumer Financing) c) Others	Rs. 1,000/- per 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/- Rs. 5,000/- Rs. 25,000/- 0.25% of the Ijarah amount Actual Actual Actual	Yes Yes Yes Yes Yes No No 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 Upto Rs. 100,000/- Rs. 100,001/- to Rs. 2,000,000 Rs. 2,000,001/- to Rs. 30,000,000/- Exceeding Rs. 30,000,000/-	Amount in PKR (Fresh Cases) Rs. 3,000/- Rs. 5,000/- Rs. 25,000/- Rs. 35,000/-	Yes Yes Yes Yes

I. CHARGES ON ISLAMIC FINANCING / INVESTMENTS



Sr. No.	BANKING SERVICES	CHARGES	Applicability of FED
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Miscellaneous

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.

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

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 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 gurantee is issued for less than one quarter.
- II All gurantees 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 Gurantee.
- IV If Gurantee are got issued by any other Bank, that other Bank charges shall be recovered on actual basis.
- V Service charges for gurantees issued on behalf of banks (correspondent / local / foreign) under their counter

gurantees 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

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	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
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

Amount Range		Per month Charges
From	To	
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
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



Amount Range		Per month Charges
From	To	
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
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	



M. TRADE FINANCE (FOREIGN) SIGHT/USANCE

A. TRADE FINANCE (FIREIGN)

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 recoverd as is applicable for opening fresh LC as above
3	Tranfer of letter of credit to new beneficiary	when letter of credit is transferred to new beneficiary. Transfer commission will be charged as applicable in case of opening fresh letter of credit.
4	Letter of credit confirmation/cancellaton 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 COMMISSION		
If bills are to be drawn at usance under letters of credits		As per attached Slab Annexure-B
		a)Rs.750/-per bill to be charged at the time of retirement of bill. b)As per applicabel 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
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 transcation plus commission
3	LCs to be issued against 100% cash margin	50% of attached Slab Annexure-A & B
4	Form I Handling charges	NIL

C	Advance remittance to suppliers abroad against imports	0.1% (minimum Rs.500) plus remittance charges
D	Import Collection Bills	
1	Handling charges	Rs. 1000/-
2	Return 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/-
E	Import on consignment basis	
	Registration of contract for imports	0.15% or Rs 1500/-
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 in case 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
	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.	

G	EXPORTS	
1	Letters 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/ perform
d)	NOC for entitlement against EE statement	Rs. 1000/- per NOC
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 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/-

Import Letter of Credit

Amount in PKR

AMOUNT RANGE		IST 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
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
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
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

Annexure-B



Acceptance of Bills under Usance Letter of Credit

Amount in PKR

Acceptance Amount Range		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
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
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
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



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.