



BANK AL HABIB LIMITED
SCHEDULE OF BANK CHARGES

EFFECTIVE FROM
JANUARY 01, 2012
TO
JUNE 30, 2012

INTERNATIONAL BANKING			
A. IMPORTS:			
I CASH LETTERS OF CREDIT:			
AA. OPENING :	1st Qtr	Each subsequent Qtr. Or part thereof	Minimum
Annual Volume/ Committed business during the calendar year :		(Commission)	
a. Upto Rs 10 Million	0.40%	0.20%	} Rs 1500 Min
b. Over Rs 10 Million to Rs 100 Million	0.30%	0.15%	
c. Over Rs 100 Million to Rs 200 Million	0.15%	0.10%	
d. Above Rs 200 Million	0.10%	0.10%	
NOTE:			
The above commission is subject to adjustment after obtaining approval of competent authority if the total volume of L/C business during the year of a customer/group exceeds Rs 200 million			
AB. REVALIDATION OF EXPIRED L/CS OR TRANSFER TO NEW BENEFICIARY	Same commission as applicable to opening of fresh L/Cs as per I - AA. Above		
II NON-REIMBURSABLE L/CS UNDER BARTER / AID / LOANS :	1.00%	0.30%	Rs 1500
III AMENDMENTS:	Rs 750 (flat)		
a. If amount and/or period is not involved	Rs 750 plus commission as per I AA. above.		
b. If increase in amount and/or period is involved			
IV RETIREMENT:			
1 USANCE BILLS:	Rs 600 per bill '@ Extra commission @ 0.125% per month or part thereof after the period of LC commission already recovered. Min Rs 500 (Service Charges @ 0.125% - Minimum Rs 250 will be charged on retirement of Import Documents)		
On maturity			
2 SIGHT :	Mark-up from the date of PAD Lodgment or In case where our nostro account is already debited then from the date of Nostro account is Debited		
Following are the applicable rates for PAD Markup on retirement			
a. From day 01 to 20th Day	Paisas 46 per thousand per day till retirement		
b. Next 21 days to 35 days	Paisas 47 per thousand per day till retirement		
c. after 35 days of Lodgement	Paisas 50 per thousand per day till retirement (Service Charges @ 0.125% - Minimum Rs 250 will be charged on retirement of Import Documents)		
V INWARD FOREIGN DOCUMENTARY BILLS	Rs 500		
a. Handling charges on all Inward Collection	US\$ 75 (or equivalent foreign currency from forwarding banks)		
b. Items Returned Unpaid	(Service Charges @ 0.125% - Minimum Rs 250 will be charged on retirement of Import Documents)		
c. Retirement/Payment of all Collection Foreign Bills/Inculding Contract			
VI ADVANCE PAYMENT AGAINST IMPORTS			
a. Swift Transfer	Rs 1,000		
b. Demand Drafts	Rs 250		
c. Service Charges	0.10% - Rs 350 Min		

I N T E R N A T I O N A L B A N K I N G	
VII CREDIT REPORTS : a. On foreign suppliers b. To Foreign Banks on their request c. To Foreign Banks on customer's request VIII REGISTRATION OF CONTRACTS FOR IMPORT ON CONSIGNMENT BASIS: a. Annual volume during the calendar year: i) Upto Rs 10 Million ii) Over Rs 10 Million b. Amendments in Registration of Contracts for Imports i) If amount and/or period is not involved ii) If increase in amount and/or period is involved IX REIMBURSEMENT CHARGES (Payable to reimbursing bank) X MESSAGE TRANSMISSION: a. Full Swift Letter of Credit b. Swift Amendment to L/ C XI OTHER CHARGES	Rs 200 plus foreign bank/agents charges US\$ 100 from Foreign Banks Rs 500 0.20%per annum } Minimum Rs. 500 0.10%per annum } Rs 500 (flat) Rs 500 plus commission as per VIII A. above. At actual plus Rs 150 Rs 1,500 Rs 500 As per section "F" Miscellaneous
B. EXPORTS: I LETTERS OF CREDIT: a. Advising - for Customers - for Non- Customers b. Amendment Advising - for Customers - for Non- Customers c. Negotiation of Rupee Bills under Export L/Cs d. Confirmation e. Transfer of Export L/Cs f. Reimbursement payment to other local banks from Non-Resident Rupee Account. II IF THE DOCUMENTS ARE SENT TO OTHER BANKS FOR NEGOTIATION UNDER RESTRICTED L/Cs. III COLLECTIONS: a. Documentary (on which bank does not earn exchange difference) IV HANDLING OF DUTY DRAW BACK CLAIM V SERVICE CHARGES AGAINST EXPORT DOCUMENTS SENT ON COLLECTION BASIS WHERE PAYMENT COVER IS ALREADY RECEIVED IN BANK'S FOREIGN CURRENCY A/C VI NEGOTIATION OF FOREIGN CURRENCY BILLS UNDER SIGHT LETTERS OF CREDIT VII SERVICE CHARGES ON ADVANCE PAYMENT VIII SPO (STANDARDIZED PURCHASE ORDER) IX FREIGHT SUBSIDY	Rs 1,000 plus courier charges Rs 2,000 plus courier charges Rs 500 plus courier charges Rs 1,000 plus courier charges 0.25% - Minimum Rs 300 Minimum Rs 1000 per quarter Maximum Case to case basis Rs 1,000 Rs 250 Rs 1,000 Rs 500 Paisas 25 per Rs 100 (Minimum Rs 750) Paisas 10 per Rs 100 (Re 1/- per Rs 1000) OD buying rate to be applied. If proceeds are not realized within 12 days then Paisas 40 per thousand per day to be charged for any delay beyond 12 days. Paisas 10 per Rs 100 (Re 1/- per Rs 1000) Rs 250 per order Rs 500 per case

I N T E R N A T I O N A L B A N K I N G	
X EE CERTIFICATION	Rs 1,000 per case
XI ISSUANCE OF EE / EF NOC TO OTHER BANKS	Rs 500
XII HANDLING CHARGES FOR EXPORT REFINANCE APPLICATIONS	Rs 250 per submission
XIII EXPORT DEVELOPMENT SURCHARGE	Rs 100 per bill
XIV SERVICE CHARGES ON ISSUING PRC, CHECKING, RECTIFYING AND FORWARDING CASE TO SBP FOR PAYMENT OF R&D — SUPPORT TO GARMENT INDUSTRY	Rs.1,000
XV DRAWBACK OF LOCAL TAXES AND LEVIES (GARMENTS, HOME TEXTILE AND FABRICS)	Rs.1,000/- per claim
XVI 6% RESEARCH AND DEVELOPMENT SUPPORT AGAINST EXPORT OF PROCESSED FOOD	Rs.1,000/- per claim
XVII. 25% FREIGHT SUBSIDY TO EXPORTERS OF LIVE SEA FOODS (DEALT BY TDAP)	Rs.1,000/- per claim
XVIII INLAND FREIGHT SUBSIDY	Rs.1,000/- per claim
C. COLLECTION (Foreign Currency):	
I OUTWARD:	
a.Clean bills	US\$ 5 OR Equivalent Foreign Currency plus Courier charges
b.Cheques returned unpaid	Actual charges of Returning Bank plus US\$ 5 OR Equivalent Foreign Currency
c.Local U.S. Dollar Collection	Rs. 300 per instrument
d.Return Charges of Local U.S. Dollar Collections	Rs. 300 per instrument
II INWARD:	
Clean collection	Incase of Pak Rupees Rs.200 Incase of Foreign Currency US\$ 5 OR Equivalent FCY
D. REMITTANCES - FOREIGN:	
I OUTWARD:	
a.Demand Drafts	US\$ 10
b.SWIFT / T.T	US\$ 20
c.Cancellation of FDD	US\$ 10
d.Stop Payment of FDD	US\$ 5 plus drawee bank charges at actual
e.Service Charges:	
Against issuance of FTTs/Foreign Mail Transfers (FMTs)/ Foreign Demand Drafts (FDDs)	Postages / Swift charges are to be recovered.
against Pak Rupees.	
II INWARD:	
a.DD / TT / MT	NIL if proceeds credited to an account with us otherwise charges of Rs 100
III FOREIGN TRAVELLERS CHEQUES ISSUANCE	1% Commission
E. FOREIGN BILLS PURCHASED:	
I FOREIGN CURRENCY INSTRUMENTS:	
Cheques, Drafts, T.Cs, IMOs etc. purchased for credit to A/c.	OD Buying Rate to be applied. If proceeds notrealised within 12 days then paisas 50 per day per Rs 1,000/- to be charged for any delay beyond 12 days plus Rs 50 Handling Charges
II OTHER CHARGES	As per Miscellaneous section "F"

I N T E R N A T I O N A L B A N K I N G	
F. MISCELLANEOUS : I CORRESPONDENT'S CHARGES II POSTAGE / COURIER / SWIFT CHARGES will be recovered as under: Postage Courier Swift III CREDIT REPORT ON FOREIGN BUYERS IV TEST VERIFICATION CHARGES FROM OTHER BANKS :	Actual plus Rs 100 Rs 200 i) Rs 1,400 ii) Where courier charges are debited to Customers' A/c with Courier Company service charges of Rs 150 Rs 500 per message Rs 250 plus Foreign Bank charges at actual plus Rs 300 if report is called by Fax. Rs 275
D O M E S T I C B A N K I N G	
A. REMITTANCES : I a. Issuance of Pay Orders - Issuance of Pay Order for the payment of fees/dues in favour of Educational Institutions, HEC/Board etc b. Issuance of Drafts, MTs, TTs i) Drawn on BAH branches - Upto Rs 100,000 - Over Rs 100,000 ii) Drawn on our correspondents - Issuance of Draft, MTs, TTs for the payment of fees/dues in favour of Educational Institutions, HEC/Board etc c. Fax / Swift charges on TTs. d. Postage e. Transfer by IBCA f. Courier Charges : - For BAH Branches - For other Banks g. i) Online Cash Deposit / Withdrawal II CANCELLATION CHARGES OF DD/PO III STOP PAYMENT OF DDs IV DUPLICATE DEMAND DRAFT V DUPLICATE PAYMENT ORDER	Rs 25 0.50% of fees/dues or Rs 25 per Instrument whichever less 0.15% - Minimum Rs. 50 0.05% - Minimum Rs 100 0.10% - Minimum Rs 50 0.50% of fees/dues or Rs 25 per Instrument whichever is less Rs 150 Rs 25 per item Rs 100 per transfer including cost of Fax Rs 50 Rs 100 Rs 100 per transaction (No Online Charges on Collection of Educational Institutions Fee) Rs 100 Rs 200 Rs 200 Rs 100
B. INLAND TRADE: I REVALIDATION OF EXPIRED L/CS OR TRANSFER TO NEW BENEFICIARY II INLAND LETTERS OF CREDIT Opening Commission III DISCREPANCY CHARGES AGAINST INLAND L/C DOCUMENTS IV AMENDMENT IN L/CS : a. If amount and/or period is not involved b. If period is involved. c. If increase in amount is involved.	Same commission as applicable to opening of fresh L/Cs 0.50% per quarter and 0.25% for subsequent quarters Min Rs 1,000 Rs 500 Rs 500 Rs 500 plus commission @ 0.25% per Subsequent quarters Rs.500 Plus commission as per B.(II)

DOMESTIC BANKING											
<p>V RETIREMENT:</p> <p>1 USANCE BILLS: On maturity</p> <p>2 SIGHT :</p> <p>Following are the applicable rates for PAD Markup on retirement</p> <p>a. From day 01 to 20th Day b. Next 21 days to 35 days c. after 35 days of Lodgement</p> <p>VI COLLECTIONS :</p> <p>a. Documentary b. Clean (including cheques) c. Handling charges on registration / payment of Standard Purchase Order (S.P.O.)</p> <p>V II NEGOTIATION AGAINST INLAND L/CS</p> <p>VIII PURCHASE OF BILLS, CHEQUES ETC.:</p> <p>a. Documentary bills other than those drawn against L/C and Clean Bills/ Trade cheques</p> <p>b. Oher Cheques / demand instrument (like dividend warrants).</p> <p>IX MISCELLANEOUS CHARGES : where applicable (I-V above) will be extra as per following:</p> <p>a. Collecting Bank Charges, (if collecting bank other then Bank AL Habib Ltd)</p> <p>b. Inquiring of instruments by Phone / Fax</p> <p>c. Instrument Returning Charges, For documentary collections For clean collections</p> <p>d. Storage Charges</p> <p>e. Courier Charges :</p> <ul style="list-style-type: none"> • For BAH Branches • For other Banks 	<p>Rs 400 per bill Extra commission @ 0.10% per month or part after the period of LC commission already recovered. Mini Rs 250 Mark-up from the date of PAD Lodgment</p> <p>Paisas 46 per thousand per day till retirement Paisas 47 per thousand per day till retirement Paisas 50 per thousand per day till retirement</p> <p>0.30% Minimum Rs 200 plus paying bank charges 0.25% Minimum Rs 25 Maximum Rs 500 plus paying bank charges Rs. 250 0.25% of bill amount plus marked down at approved rate.</p> <p>0.35% Min Rs 100 plus mark-up @ Paisas 36 per thousand per day from the date of purchase of the instrument to the date of payment plus paying bank charges. 0.35% Min Rs 25 plus mark-up @ Paisas 36 per thousand per day from the date of purchase of the instrument to the date of receipt of payment, plus paying bank charges.</p> <p>Actual plus Rs 50 Rs 50</p> <p>Rs 100 plus Postage / Courier charges Rs 50 plus Postage / Courier charges Paisas 50 per packet per day, Minimum Rs 50</p> <p>Rs 25 Rs 50</p>										
<p>C. FINANCING / ADVANCES:</p> <p>I Following charges will be recovered in addition to mark-up: Charges for Documentation, Evaluation of Security, And Maintenance thereof</p>	<p>Actual. In addition :</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 70%;">project examination and review fee</td> <td style="width: 10%; text-align: right;">1%</td> <td style="width: 20%;"></td> </tr> <tr> <td>and / or arrangement fee</td> <td style="text-align: right;">1%</td> <td rowspan="4" style="vertical-align: middle; text-align: center;">Or as per pre- arrangement t</td> </tr> <tr> <td>and / or legal & administration fee</td> <td style="text-align: right;">1%</td> </tr> <tr> <td>and / or commitment fee</td> <td style="text-align: right;">1%</td> </tr> </table>	project examination and review fee	1%		and / or arrangement fee	1%	Or as per pre- arrangement t	and / or legal & administration fee	1%	and / or commitment fee	1%
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D O M E S T I C B A N K I N G	
<p>II FOR FINANCE AGAINST PLEDGE / HYPOTHECATION: The various charges may be levied as follows: a. Godown Rent b. Godown Staff Salaries and Muqadam Charges c. Godown Inspection Charges: i) Within Municipal Limits ii) Outside Municipal Limits d. Delivery Charges - if godown keeper is not posted e. Stock Inspections: i) If conducted by the agents appointed by the bank. ii) If conducted by bank's staff f. Business Commitments and Compensatory Commission g. Delivery Order Charges on Pledged Goods h. i) Other incidental expenses, insurance premium ii) <u>LEGAL</u> <u>CHARGES:</u> » INHOUSE LEGAL ASSISTANCE: • Vetting of property documents • To mark lien on securities issued by other institutions » OUTSIDE LEGAL ASSISTANCE III CIB Report Charges D. STANDING INSTRUCTION FEE : E. SALE & PURCHASE OF SECURITIES, SAFE CUSTODY & ARTICLES IN SAFE DEPOSITS: I CUSTODY OF SECURITIES II SALE AND PURCHASE OF SHARES AND SECURITIES</p>	<p>Actual Actual Actual conveyance charges plus Rs 400 TA & DA as per rules plus Rs 400 Actual conveyance charges plus Rs 100 per delivery Actual Actual conveyance charges plus Rs 100 per inspection If a party fails to pass on committed business while getting the credit line sanctioned in their favour, the bank reserves the right to recover compensatory commission max @ 5 % to the extent of shortfall in business committed to be routed through us as per pre-arrangement. Rs.100/- Per Delivery Actual Rs 2,000 per document Rs 500 Actual Rs 250 per report Rs 100 per transaction plus remittance charges 0.25% of the market value of shares/cost of security held plus CDC & insurance charges 0.125% on the first Rs 10,000 of purchase price or cost thereof- Minimum Rs. 25 plus CDC & insurance charges. 0.0625% on amounts exceeding Rs 10,000 Minimum Rs 100 plus CDC & insurance charges.</p>
<p>NOTES: 1. The above charges are in addition to brokerage. 2. Commission will not be recovered on purchase of newly floated securities, where it is payable by the Government/Government Agencies and from the subscribers to new share floatation. 3. When order for purchase or sale of shares/securities are executed through the bank's other offices, all incidental expenses, such as postage , insurance charges etc. incurred will be recovered in addition to the commission brokerage charges.</p>	

D O M E S T I C B A N K I N G	
<p>III HANDLING FEE ON SHARES AND SECURITIES FOR SAFE CUSTODY</p> <p>IV WITHDRAWAL FEE ON GOVERNMENT SECURITIES, where shares and/or securities sold are from those held in safe custody, either commission on sale of shares and securities as shown against item (I) or withdrawal fee as shown against item (II) and (III), whichever is higher will be charged but not both.</p> <p>V HANDLING CHARGES for conversion, renewal, consolidation or sub-division of Government Securities</p> <p>VI ARTICLES IN SAFE DEPOSIT. Fee for articles in safe deposit will be recovered in advance at the time of deposit or at the a.Boxes and packages b.Envelopes</p> <p>VII LOCKER FACILITIES Locker facilities are available at a few branches. The rent of the lockers depends upon their size. The branches where such lockers facilities are available will provide details of availability, sizes and rent of the at that branch.</p> <p>a. Locker Breaking Charges</p>	<p>Rs 100 per transaction (inward/outward) plus CDC charges where applicable</p> <p>Rs 5 per scrip plus insurance charges</p> <p>Rs 100 per scrip.</p> <p>Rs 300 per quarter Rs 100 per quarter</p> <p>Rs.3000/-</p>
<p>F. GUARANTEES:</p> <p>I Guarantees Issued To Shipping Companies / Air Lines In Lieu Of Bills Of Lading / air consignment notes.</p> <p>II Guarantees issued to collector of custom in lieu of payments of duty.</p> <p>III Other Guarantees</p> <p>IV Guarantees Issued To SBP for Exemption From Withholding Tax on export proceeds.</p> <p>V Other Guarantees Including Guarantees For Deferred Payment Under supplier or buyer credit / payee scheme: a.For clients utilizing guarantee facility of below Rs 15 million. b.For clients utilizing guarantee facility of above Rs 15 million. (In case of non fulfillment of committed annual business volume the rate as at (a) above will apply and differential will be recovered)</p> <p>VI Amendment in the text of Letter of Guarantees (Amount and period remaining the same)</p>	<p>Rs 1000/-</p> <p>0.50% per quarter or part thereof. Minimum Rs 1000</p> <p>0.40% per quarter or part thereof. Minimum Rs 1000</p> <p>Rs 500</p> <p>0.40% per quarter or part thereof. Minimum Rs 500</p> <p>0.30% per quarter or part thereof.</p> <p>Amendment commission at Rs 500</p>
<p>NOTES:</p> <p>- Enhancement in amount or increase in validity, same charges will be applicable.</p> <p>- Guarantee commission will be recovered from the date of issuance of the guarantee till the date of expiry.</p>	
<p>G. MISCELLANEOUS CHARGES :</p> <p>1 Stop Payment of Cheques</p> <p>2 Confirmation of balance to Auditors</p> <p>3 Issue of loose cheques</p> <p>4 Certificate of balance</p> <p>5 Cheque drawn on us and returned unpaid for insufficient funds.</p> <p>6 Standing instruction charges.</p> <p>7 Issuance of certificate on credit worthiness at Customers' request</p>	<p>Rs 200 per instruction</p> <p>Rs 300</p> <p>Rs 25 per cheque</p> <p>Rs 200</p> <p>Rs 300 or any amount less then Rs 300 in the account</p> <p>Rs 100 per instruction plus remittance charges</p> <p>Rs 250 per certificate</p>

D O M E S T I C B A N K I N G	
<p>8 Issuance of Statement of Account at customers' request</p> <p style="padding-left: 20px;">(i) Statement of A/c upto 6 Months</p> <p style="padding-left: 20px;">(ii) Statement of A/c Above 6 months</p> <p>9 Same Day Clearing Cheques Charges</p> <p>10 Cheque Return charges on Same Day Clearing Cheques</p> <p>11 Online Cheque Return Charges</p> <p>12 Collection charges of profit on coupons from other Banks / Savings Centres.</p> <p>13 Photocopies of Paid Cheques</p> <p>14 Replacement of ATM Card</p> <p>15 Issuance of Certificate regarding confirmation of Paid Cheques</p> <p>16 Cheque Book Charges</p> <p>17 Call Deposit Receipt (CDR)</p> <p>18 Account Maintenance Certificate</p> <p>19 Intercity Collection of Cheques through NIFT</p> <p>20 Intercity Cheque Return Charges</p> <p>21 Re-issuance of ATM / Net Banking Pin</p> <p>22 ATM Transaction</p> <p style="padding-left: 20px;">A. Intra Switch Transaction</p> <p style="padding-left: 40px;">(i).1 Link Cards on 1 Link ATMs</p> <p style="padding-left: 20px;">B. Inter Switch Transaction</p> <p style="padding-left: 40px;">(i) Acquirer: MNET & Issuer: 1 LINK</p> <p style="padding-left: 40px;">(ii) Acquirer: 1 LINK & Issuer: MNET</p> <p style="padding-left: 40px;">(iii) I.B.F.T</p> <p>23 Investment Portfolio Securities Account (IPS)</p> <p style="padding-left: 20px;">- Investment Portfolio Securities</p> <p style="padding-left: 20px;">- Custody A/c Charges</p> <p>24 Settlement of 3rd Party Funds Transfer through PRISM System</p> <p style="padding-left: 20px;">- Monday to Friday 09:00 AM to 1:30 PM</p> <p style="padding-left: 40px;">1:30 PM to 3:00 PM</p> <p style="padding-left: 40px;">3:00 PM to 4:00 PM</p> <p style="padding-left: 20px;">- Saturday 09:00 AM to 11:30 PM</p> <p style="padding-left: 40px;">11:30 PM to 12:30 PM</p>	<p>Rs 35</p> <p>Additional Rs 35 per 6 months</p> <p>Rs 300 Flat</p> <p>NIL</p> <p>NIL</p> <p>Rs 100</p> <p>Rs 25 per cheque</p> <p>Rs 300</p> <p>Rs 100</p> <p>Rs 5 per leaf</p> <p>Rs.200 Flat</p> <p>Rs 200 per Certificate</p> <p>Rs 100 per instrument</p> <p>Rs 200 Flat</p> <p>Rs 50</p> <p>Rs 15 per transaction</p> <p>Rs 15 per transaction</p> <p>Rs 15 per transaction</p> <p>Rs 30 per transaction</p> <p>Rs 1200 per transaction</p> <p>Rs.2500 per month</p> <p>Rs.220</p> <p>Rs.330</p> <p>Rs.550</p> <p>Rs.220</p> <p>Rs.330</p>
<p style="text-align: center;">As and when applicable, all Government excise duties/taxes, stamp duties etc. account and will be charged in addition to the Bank's Tariff. are for customers The charges for services not mentioned in this tariff will be advised upon request. Bank may vary charges depending on the business volume as per pre-arrangement.</p>	
<p>H. CASH MANAGEMENT SERVICES</p> <p style="padding-left: 20px;">Countrywide Collection Solution (for Corporates/SMEs/F.Is)</p> <p style="padding-left: 20px;">Bulk Salary/Disbursements</p> <p style="padding-left: 20px;">Dividend Warrants Payment Arrangement</p> <p style="padding-left: 20px;">Customized MIS/Reporting</p> <p style="padding-left: 20px;">Bankers to the Issue/ Floatations (IPOs/TFCs/Right Shares etc)</p> <p style="padding-left: 20px;">Any other service</p>	<p>As per agreement</p> <p>As per agreement</p> <p>As per agreement</p> <p>As per agreement</p> <p>As per agreement</p> <p>As per agreement</p>

CONSUMER BANKING PRODUCTS	
I. PERSONAL LOANS	
a. Processing Fee	Rs 1,500
b. Prepayment	4% of Principal outstanding amount
c. Delayed Payment	Rs 400 per late payment of installment
II. AUTO LOANS	
a. Processing Fee	
i) New Vehicles	
Stamp Cost	Rs 2,050
CCIB, eCIB, Verysis etc Cost	Rs 530
Service Charges	Rs 1,420
ii) Used Vehicles	
Stamp Cost	Rs 2,050
CCIB, eCIB, Verysis etc Cost	Rs 1,530
Service Charges	Rs 1,420
b. Prepayment	NIL
c. Delayed Payment	Rs 500 per late payment of installment
d. Charges on Returned Cheques	Rs. 500 per case
e. Repossession Charges	
i) Within City	Rs 18,000
ii) Out of City	Rs 30,000
III. MORTGAGE LOANS	
a. Processing Fee	Rs 3,500
b. Prepayment	3% of Principal outstanding amount
c. Delayed Payment	Rs 400 per late payment of installment
d. Returned cheques	Rs. 500 per case
e. Property Valuation	At Actual
f. Lawyer's Fee	At Actual
g. Income estimation	At Actual
IV. CREDIT CARD FEES	
a. Joining Fee	NIL
b. Annual Fee — Green/Gold	NIL
c. Supplementary Fee	NIL
d. Credit Card APR	25% p.a.
e. Over Limit Fee	Rs. 500
f. Late Payment Fee	10% of the minimum payment due or Rs. 500 whichever is higher
g. Cash Advance Fee	3% or Rs. 500 whichever is higher
h. Credit Card/Pin replacement fee	Rs. 500
i. Cheque return fee	Rs. 200
j. Sales slip retrieval charges (local)	At actuals
k. Sales slip retrieval charges (international)	At actuals

CONSUMER BANKING PRODUCTS	
V. VISA DEBIT CARD	
a. Annual fee Basic Card	Rs.250 for Silver Card & Rs. 550 for Gold Card
b. Annual fee Supplementary Card	Rs.150 for Silver Card & Rs.300 for Gold Card
c. Card Replacement	Rs.250 for Silver Card & Rs.550 for Gold Card
d. ATM International Cash Withdrawal	Rs.200 per trx or 2% whichever is higher
e. Local Charge Back Request charges	At Actuals
f. International Charge Back Request charges	At Actuals
g. Local Retrieval request charges	At Actuals
h. International Retrieval request charges	At Actuals
i. Local ATM Cash Withdrawal (1 Link / M-net)	Rs.15
j. Local Balance Inquiry charges (M-net)	Rs.5
k. International Balance Inquiry charges	Rs.25
l. VISA Arbitration Charges	At Actuals
m. Utility Bill / Mobile Phone Bill Payment	Rs.15