



# **Bank AL Habib Limited**

## **Schedule of Bank Charges**

*Effective From*  
*July 01, 2019 to December 31, 2019*

**SCHEDULE OF BANK CHARGES  
FOR THE PERIOD OF JULY 01, 2019 TO DECEMBER 31, 2019**

**I N T E R N A T I O N A L   B A N K I N G**

A. <b>IMPORTS:</b> I <b>CASH LETTERS OF CREDIT:</b> AA. <b>OPENING :</b>	1st Qtr	Each subsequent Qtr. Or part there of (Commission)	Minimum
Annual Volume/ Committed business during the calendar year : a. Upto Rs 10 Million b. Over Rs 10 Million to Rs 100 Million c. Above Rs 100 Million	0.40%	0.20%	} Rs 2,000 Min
<b>NOTE:</b> 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 <b>NON-REIMBURSABLE L/CS UNDER BARTER / AID / LOANS :</b>	1.00%	0.30%	Rs. 1500
III <b>AMENDMENTS:</b>	Rs. <b>1500</b> (flat)		
a. If amount and/or period is not involved	Rs. 1500 plus commission as per I AA. above.		
b. If increase in amount and/or period is involved	Rs. 1500 plus SWIFT charges		
IV <b>L/C Cancellation Charges</b>	Rs. 1500 plus SWIFT charges		
V <b>RETIREMENT:</b>			
1 USANCE BILLS:			
On maturity	Rs. 750 per bill '@ Extra commission @ 0.14% per month or part there of after the period of LC commission already recovered. Min Rs. 700		
Extension in Maturity of Usance Bills under LC / Contract	(Service Charges @ 0.15% - Minimum Rs.900 will be charged on retirement of Import Documents)		
2 SIGHT :	Rs. 625 per bill Flat		
Following are the applicable rates for PAD Markup on retirement	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		
a. From day 01 to 20th Day	Paisas 50 per thousand per day till retirement		
b. Next 21 days to 35 days	Paisas 51 per thousand per day till retirement		
c. after 35 days of Lodgement	Paisas 52 per thousand per day till retirement		
3 Overdue Acceptance Facility	(Service Charges @ 0.15% - Minimum Rs. 900 will be charged on retirement of Import Documents)		
VI <b>INWARD FOREIGN DOCUMENTARY BILLS</b>	20% per annum rate will be charged on overdue acceptance amount		
a. Handling charges on all Inward Collection	Rs. 750		
b. Items Returned Unpaid	US\$ 75 (or equivalent foreign currency from forwarding banks)		
c. Retirement/Payment of all Collection Foreign Bills/Including Contract	(Service Charges @ 0.14% - Minimum Rs. 300 will be charged on retirement of Import Documents)		
d. SWIFT Charges	Rs.800 (Applicable on Point # VI -A, VI - B & VI - C)		

**I N T E R N A T I O N A L   B A N K I N G**

<p><b>VII ADVANCE PAYMENT AGAINST IMPORTS</b></p> <p>a. Swift Transfer</p> <p>b. Demand Drafts</p> <p>c. Service Charges</p> <p><b>VIII CREDIT REPORTS :</b></p> <p>a. On foreign suppliers</p> <p>b. To Foreign Banks on their request</p> <p>c. To Foreign Banks on customer's request</p> <p><b>IX REGISTRATION OF CONTRACTS FOR IMPORT ON CONSIGNMENT BASIS:</b></p> <p>a. Registration of Contracts for Import on Consignment Basis</p> <p>b. Amendments in Registration of Contracts for Imports</p> <p>    i) If amount and/or period is not involved</p> <p>    ii) If increase in amount and/or period is involved</p> <p><b>X REIMBURSEMENT CHARGES (Payable to reimbursing bank)</b></p> <p><b>XI MESSAGE TRANSMISSION:</b></p> <p>a. Full Swift Letter of Credit</p> <p>b. Swift Amendment to L/ C</p> <p><b>XII Handling of Discrepant Document under Import LC</b></p> <p><b>XIII Issuance of Freight certificate for Import on FOB Basis</b></p> <p><b>XIV EIF handling charges</b></p> <p><b>XV Bank to bank EIF transfer</b></p> <p><b>XVI OTHER CHARGES</b></p>	<p>Rs. 1,250</p> <p>Rs. 500</p> <p><b>0.15%</b> - Rs. 1,500 Min</p> <p>Actual charges of credit rating company plus Rs.500</p> <p>US\$ 100 from Foreign Banks</p> <p>Rs. 625</p> <p>0.10% flat min Rs. 1,500</p> <p>Rs. 750 (flat)</p> <p><b>Rs. 700 plus commission as per IX A. above.</b></p> <p>At actual</p> <p>Rs. 1,500</p> <p>Rs. 750</p> <p>US\$ 75 (or equivalent foreign currency from forwarding banks)</p> <p><b>Rs.900/- per certificate</b></p> <p><b>Rs.20/- per request</b></p> <p><b>Rs.500/- flat per transaction</b></p> <p>As per section "F" Miscellaneous</p>
<p><b>B. EXPORTS:</b></p> <p><b>I LETTERS OF CREDIT:</b></p> <p>a. Advising - for Customers</p> <p style="padding-left: 20px;">- for Non- Customers</p> <p>b. Amendment Advising - for Customers</p> <p style="padding-left: 20px;">- for Non- Customers</p> <p>c. Negotiation of Rupee Bills under Export L/Cs</p> <p>d. Confirmation</p> <p>e. Transfer of Export L/Cs</p> <p>f. Reimbursement payment to other local banks from Non-Resident Rupee Account</p> <p><b>II IF THE DOCUMENTS ARE SENT TO OTHER BANKS FOR NEGOTIATION UNDER RESTRICTED L/Cs.</b></p> <p><b>III COLLECTIONS:</b></p> <p>a. Documentary (on which bank does not earn exchange difference)</p> <p><b>IV HANDLING OF DUTY DRAW BACK CLAIM</b></p>	<p>Rs. 1,500 plus courier charges if applicable</p> <p>Rs. 2,500 plus courier charges</p> <p>Rs. 1,000 plus courier charges if applicable</p> <p>Rs. 1,500 plus courier charges</p> <p>0.30% - Minimum Rs. 1,000</p> <p>Minimum Rs. 1,250 or 0.40% per quarter whichever higher</p> <p>Maximum Case to case basis</p> <p>Rs. 1,200</p> <p>Rs. 300</p> <p>Rs. 1,200</p> <p>Rs. 900</p> <p>Paisas 25 per Rs. 100 (Minimum Rs. 1000)</p>

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V SERVICE CHARGES AGAINST EXPORT DOCUMENTS SENT ON COLLECTION BASIS WHERE PAYMENT COVER IS ALREADY RECEIVED IN BANK'S FOREIGN CURRENCY A/C. (NASTRO)	Paisas 10 per Rs. 100 (Re 1/- per Rs. 1000) Min Rs. <b>1500</b>
VI NEGOTIATION OF FOREIGN CURRENCY BILLS UNDER SIGHT LETTERS OF CREDIT	OD buying rate to be applied. If proceeds are not realized within 12 days then Paisas 44 per thousand per day to be charged for any delay beyond 12 days.
VII SERVICE CHARGES ON ADVANCE PAYMENT	Paisas 15 per Rs. 100 (Re 1.5/- per Rs. 1000) <b>Min 1500</b>
VIII SPO (STANDARDIZED PURCHASE ORDER)	Rs. 250 per order
IX FREIGHT SUBSIDY	<b>Rs. 1000 per case</b>
X EE CERTIFICATION	Rs. 1,000 per case
XI ISSUANCE OF EE / EF NOC TO OTHER BANKS	Rs. 1,250
XII HANDLING CHARGES FOR EXPORT REFINANCE APPLICATIONS	<b>Rs. 1000 per submission</b>
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
XIX BUSINESS PERFORMANCE CERTIFICATE	Rs. 500/-
XX ISSUANCE OF DUPLICATE ANNEX A FOR THE PURPOSE OF CLAIMING DUTY DRAWBACK	Rs. 500/- Per Transaction
XXI HANDLING & SERVICE CHARGES IN LIEU OF EXCHANGE EARNINGS WHERE AN EXPORTER SELLS FOREIGN EXCHANGE TO SOME OTHER BANK WHERE DOCUMENTS WHERE SENT FOR COLLECTION THROUGH BANK AL HABIB	@0.10% min Rs.1250/-
XXII HANDLING & SERVICE CHARGES FOR OVERDUE EXPORT BILLS REPORTING	Rs.1000/- at the time of reporting of transction per E Form
XXIII HANDLING OF DUTY DRAW BACK CLAIMS (DLTL) / TEXTILE / NON-TEXTILE HANDLING CHARGES (INCREMENTAL SCHEMES)	Rs. 100/- per shipment / per transaction
XXIV HANDLING OF SUBSIDY CLAIMS ON EXPORT OF WHEAT / WHEAT FLOUR, SUGAR AND TEXTILE / NON-TEXTILE & OTHERS SUBSIDIES	Rs. 1000/- per case
XXV EXPORT NOC ISSUED IN FAVOUR OF OTHER BANKS TO NEGOTIATE COLLECTION DOCUMENTS / TRANSFER OF EFE TO OTHER BANKS	<b>Rs.500</b>
XXVI ADVANCE PAYMENT AGAINST EXPORT DOCUMENTS SUBMISSION TO SBP	Rs.600
XXVII ISSUANCE OF NOC TO SHIPPING COMPANIES IN CASE OF SURRENDER / LOSS OF B/L	Rs. 1000/- flat
XXVIII TRANSFER OF EXPORT PROCEEDS TO OTHER BANK WHERE NO DOCUMENTS HANDLED AT OUR END	Rs 1000/- plus T.T. charges
XXIX HANDLING CHARGES FOR LTFF (SBP) APPLICATIONS	<b>Rs. 2000 per case</b>

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<p><b>C. COLLECTION (Foreign Currency):</b></p> <p><b>I OUTWARD:</b></p> <p>a. Clean bills</p> <p>b. Cheques returned unpaid</p> <p>c. Local U.S. Dollar Collection</p> <p>d. Return Charges of Local U.S. Dollar Collections</p> <p><b>II INWARD:</b></p> <p>Clean collection</p>	<p>US\$ 5 OR Equivalent Foreign Currency plus Courier charges</p> <p>Actual charges of Returning Bank plus US\$ 5 OR Equivalent Foreign Currency</p> <p>Rs. 350 per instrument</p> <p>Rs. 300 per instrument</p> <p>Incase of Pak Rupees Rs. 200</p> <p>Incase of Foreign Currency US\$ 5 OR Equivalent FCY</p>
<p><b>D. REMITTANCES - FOREIGN:</b></p> <p><b>I OUTWARD:</b></p> <p>a. Demand Drafts</p> <p>b. FTT</p> <p>c. Cancellation of FDD</p> <p>d. Stop Payment of FDD</p> <p><b>II INWARD:</b></p> <p>a. DD / TT / MT</p> <p><b>III FOREIGN TRAVELLERS CHEQUES ISSUANCE</b></p>	<p>US\$ 12.50</p> <p>US\$ 30</p> <p>US\$ 10</p> <p>US\$ 5 plus drawee bank charges at actual</p> <p>NIL if proceeds credited to an account with us otherwise charges of Rs. 250</p> <p>1% Commission</p>
<p><b>E. FOREIGN BILLS PURCHASED:</b></p> <p><b>I FOREIGN CURRENCY INSTRUMENTS:</b></p> <p>Cheques, Drafts, T.Cs, IMOs etc. purchased for credit to A/c.</p> <p><b>II OTHER CHARGES</b></p>	<p>OD Buying Rate to be applied. If proceeds not realised 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</p> <p>As per Miscellaneous section "F"</p>
<p><b>F. MISCELLANEOUS :</b></p> <p><b>I CORRESPONDENT'S CHARGES</b></p> <p><b>II POSTAGE / COURIER / SWIFT CHARGES will be recovered as under:</b></p> <p>Postage</p> <p>Courier</p> <p>Swift</p> <p><b>III CREDIT REPORT ON FOREIGN BUYERS</b></p> <p><b>IV TEST VERIFICATION CHARGES FROM OTHER BANKS :</b></p> <p><b>V OBTAINING SBP APPROVAL FOR REMITTANCE RELATED TO FOREIGN EXCHANGE TRANSACTIONS WHERE REQUIRED</b></p>	<p>At Actual</p> <p>Rs. 200</p> <p>i) Rs. 1800</p> <p>ii) Where courier charges are debited to Customers' A/c with Courier Company service charges of Rs. 150</p> <p>Rs. 800 per message</p> <p>Rs.500 plus Credit rating company actual charges</p> <p>Rs. 300 if report is called by Fax.</p> <p>Rs. 275</p> <p><b>Rs. 1500 per case</b></p>

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**D O M E S T I C   B A N K I N G**

<p><b>A. <u>REMITTANCES:</u></b></p> <p><b>I</b> a. Issuance of Banker's Cheque</p> <p>b. Issuance of Drafts, MTs, TTs</p> <p style="padding-left: 20px;">i) Drawn on our correspondents</p> <p>c. Fax / Swift charges on TTs.</p> <p>d. Postage</p> <p>e. Transfer by IBCA</p> <p>f. i) Online Cash Deposit / Withdrawal</p> <p><b>II CANCELLATION CHARGES OF DD /PO / BANKER'S CHEQUE</b></p> <p><b>III STOP PAYMENT OF DDs</b></p> <p><b>IV DUPLICATE DEMAND DRAFT</b></p> <p><b>V DUPLICATE BANKER'S CHEQUE</b></p>	<p><b>Rs. 200</b> (No charges for making Banker's Cheque / DD/ any other related instrument for payment of fee/dues in favor of educational institutions, HEC/Board etc.)</p> <p>0.10% - Minimum Rs. 180</p> <p>Rs. 150</p> <p>Rs. 25 per item</p> <p>Rs. 100 per transfer including cost of Fax</p> <p>Rs. 100 per transaction</p> <p>Rs. 300</p> <p>Rs. 200</p> <p>Rs. 200</p> <p><b>Rs. 350</b></p>
<p><b>B. <u>INLAND TRADE:</u></b></p> <p><b>I REVALIDATION OF EXPIRED L/CS OR TRANSFER TO NEW BENEFICIARY</b></p> <p><b>II INLAND LETTERS OF CREDIT Opening Commission</b></p> <p><b>III DISCREPANCY CHARGES AGAINST INLAND L/C DOCUMENTS</b></p> <p><b>IV AMENDMENT IN L/CS :</b></p> <p>a. If amount and/or period is not involved</p> <p>b. If period is involved.</p> <p>c. If increase in amount is involved.</p> <p><b>V RETIREMENT:</b></p> <p><b>1 Retirement of bills drawn under local LCs</b></p> <p><b>2 USANCE BILLS:</b></p> <p style="padding-left: 20px;">On maturity</p> <p><b>3 SIGHT:</b></p> <p>i. Following are the applicable rates for PAD Markup on retirement</p> <p>a. From day 01 to 20th Day</p> <p>b. Next 21 days to 35 days</p> <p>c. after 35 days of Lodgement</p> <p><b>VI COLLECTIONS :</b></p> <p>a. Documentary (<b>LDBC &amp; IDBC</b>)</p> <p>b. Clean (including cheques)</p> <p>c. Handling charges on registration / payment of Standard Purchase Order (S.P.O.)</p> <p><b>V II NEGOTIATION AGAINST INLAND L/CS</b></p>	<p>Same commission as applicable to opening of fresh L/Cs</p> <p>0.50% per quarter and 0.25% for subsequent quarters Min Rs. <b>1500</b></p> <p><b>Rs. 750</b></p> <p><b>Rs.1100</b></p> <p>Rs.1100 plus commission @ <b>0.30%</b> per Subsequent quarter</p> <p>Rs.900 Plus commission as per B.(II)</p> <p>Service Charges 0.05% on retirement of all bills (Usance &amp; Sight)</p> <p>Rs. 500 per bill plus Extra commission @ 0.10% per month after the period of LC commission already recovered</p> <p>Paisas 46 per thousand per day till retirement</p> <p>Paisas 47 per thousand per day till retirement</p> <p>Paisas 50 per thousand per day till retirement</p> <p>0.35% Minimum Rs. <b>300</b> plus paying bank charges</p> <p>0.25% Minimum Rs. 30 Maximum Rs. 600 plus paying bank charges</p> <p>Rs. 250</p> <p>0.25% of bill amount plus marked down at approved rate.</p>

**D O M E S T I C   B A N K I N G**

<p><b>VIII PURCHASE OF BILLS, CHEQUES ETC.:</b></p> <p>a. Documentary bills other than those drawn against L/C and Clean Bills/ Trade cheques</p> <p>b. Other Cheques / demand instrument (like dividend warrants).</p> <p><b>IX Local Bills Returned Unpaid</b></p> <p><b>X MISCELLANEOUS CHARGES:</b> where applicable (I-V above) will be extra as per following:</p> <p>a. Collecting Bank Charges, (if collecting bank other than 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"> <li>• For BAH Branches</li> <li>• For other Banks</li> </ul>	<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.</p> <p>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>Rs.500</p> <p>Actual plus Rs. 50</p> <p>Rs. 50</p> <p>Rs. 200 plus Postage / Courier charges</p> <p>Rs. 50 plus Postage / Courier charges</p> <p>Paisas 50 per packet per day, Minimum Rs. 50</p> <p>Rs. 60</p> <p>Rs. 125</p>										
<p><b>C. FINANCING / ADVANCES:</b></p> <p><b>I</b> Following charges will be recovered in addition to mark-up:  Charges for Documentation, Evaluation of Security, And Maintenance thereof</p> <p><b>II FOR FINANCE AGAINST PLEDGE / HYPOTHECATION:</b>  The various charges may be levied as follows:</p> <p>a. Godown Rent</p> <p>b. Godown Staff Salaries and Muqadam Charges</p> <p>c. Godown Inspection Charges:</p> <ul style="list-style-type: none"> <li>i) Within Municipal Limits</li> <li>ii) Outside Municipal Limits</li> </ul> <p>d. Delivery Charges - if godown keeper is not posted</p> <p>e. Stock Inspections:</p> <ul style="list-style-type: none"> <li>i) If conducted by the agents appointed by the bank.</li> <li>ii) If conducted by bank's staff</li> </ul> <p>f. Business Commitments and Compensatory Commission</p> <p>g. Delivery Order Charges on Pledged Goods</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</td> </tr> <tr> <td>and / or legal &amp; 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> <p>Actual</p> <p>Actual</p> <p>Actual conveyance charges plus Rs. 400</p> <p>TA &amp; DA as per rules plus Rs. 400</p> <p>Actual conveyance charges plus Rs. 100 per delivery</p> <p>Actual</p> <p>Actual conveyance charges plus Rs. 100 per inspection</p> <p>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.</p> <p>Rs.125/- Per Delivery</p>	project examination and review fee	1%		and / or arrangement fee	1%	Or as per pre-arrangement	and / or legal & administration fee	1%	and / or commitment fee	1%
project examination and review fee	1%										
and / or arrangement fee	1%	Or as per pre-arrangement									
and / or legal & administration fee	1%										
and / or commitment fee	1%										

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h. i) Other incidental expenses, insurance premium	Actual
ii) <u>LEGAL CHARGES:</u>	
» INHOUSE LEGAL ASSISTANCE:	
• Vetting of property documents	Rs. 2,000 per document
• To mark lien on securities issued by other institutions	Rs. 500
» OUTSIDE LEGAL ASSISTANCE	Actual
III CIB Report Charges	Rs. 100 per report
IV <b>Overdue rate on financing facilities (including discounting and leasing)</b>	<b>20% per annum from the date of overdue / maturity to date of payment</b>
V <b>Issuance of NOCs in favor of other banks for Charge Upgradation with SECP over current and fixed assets</b>	<b>Rs.2,000/- per Case</b>
<b>IV AGRICULTURE FINANCES</b>	
i) <b>Fresh / Renewal of all Farm &amp; Non-Farm Loans</b>	
Loans upto 0.5 million	Nil
Above 0.5 million upto 2 million	Rs. 1500
Above 2 million upto 5 million	Rs. 3000
Above 5 million	0.1% of approved amount Max Rs.20,000
ii) <b>Financing for First Tractor</b>	Nil
iii) <b>Financing for Subsequent Tractors</b>	As per above slab amount
<b>V COMMERCIAL CREDIT</b>	
i) <b>Fresh / Renewal</b>	
Loans Upto 2 M	Rs. 1000
Above 2 M upto 5 M	Rs. 2000
Above 5 M Upto 10 M	Rs. 5000
Above 10 M upto 20 M	Rs. 10000
Above 20 M upto 50 M	Rs. 20000
Above 50 M upto 100 M	Rs. 30000
Above 100 M	Rs. 50000
ii) Enhancement / Decrease / EOL / One Off Transactions and Temporary Extensions	Nil
iii) <b>Overdue Short Term Finance Facility</b>	<b>20% per annum rate will be charged on overdue STF amount</b>
<b>VI CHANNEL FINANCING</b>	
i) <b>Fresh / Renewal</b>	Rs. 5000 flat
ii) <b>Enhancement / Decrease / EOL / One Off Transactions and Temporary Extensions</b>	Nil
<b>Note: All Cases/ Accounts booked under any Dealership Product Program through CFD / branches/Hub OR Vendor Financing Cases through CFD shall fall under this category and charges given on (VI (i) &amp; (ii) Page No.7 of SOC) will be applicable.</b>	
<b>VII Small and Medium Enterprises (S.M.E)</b>	
i) <b>Fresh / Renewal</b>	
- Funded Facility Upto 10 million	Rs. 5000
'- Funded Facility Above 10 million	0.05% max Rs.50,000
ii) <b>Fresh / Renewal / One off / Enhancement</b>	
- Non Funded Facility	NIL
- LG / Bill Discounting & Bill Purchase	NIL
<b>Note: SME SOC Applicable on all SMEs other than falling under the following i.e. Consumer Banking Products, Channel Financing &amp; Commercial Vehicle Leasing</b>	



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<p><b>D. SALE &amp; PURCHASE OF SECURITIES, SAFE CUSTODY &amp; ARTICLES IN SAFE DEPOSITS:</b></p> <p><b>I CUSTODY OF SECURITIES</b></p> <p><b>II SALE AND PURCHASE OF SHARES AND SECURITIES</b></p> <p><b>III HANDLING FEE ON SHARES AND SECURITIES FOR SAFE CUSTODY</b></p> <p><b>IV WITHDRAWAL FEE ON GOVERNMENT SECURITIES</b>, 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</p> <p><b>V HANDLING CHARGES</b> for conversion, renewal, consolidation or sub-division of Government Securities</p> <p><b>VI ARTICLES IN SAFE DEPOSIT.</b> Fee for articles in safe deposit will be recovered in advance at the time of deposit or at the</p> <p style="margin-left: 20px;">a. Boxes and packages</p> <p style="margin-left: 20px;">b. Envelopes</p>	<p>0.25% of the market value of shares/cost of security held plus CDC &amp; insurance charges</p> <p>0.125% on the first Rs. 10,000 of purchase price or cost thereof- Minimum Rs. 25 plus CDC &amp; insurance charges.</p> <p>0.0625% on amounts exceeding Rs. 10,000 Minimum Rs. 100 plus CDC &amp; insurance 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</p> <p>Rs. 100 per quarter</p>
<p><b>NOTES:</b> 1. The above charges are in addition to brokerage.</p> <p>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.</p> <p>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</p>	
<p><b>VII LOCKER FACILITIES</b></p> <p>Lockers are available in a few branches. If key deposit requirement is not met, annual lockers fees from existing and new customers to be recovered in advance at the commencement of the period:</p> <p style="margin-left: 20px;">a. Key Deposit</p> <p style="text-align: center;"><b>OR</b></p> <p style="margin-left: 20px;">b. Annual fee</p> <p style="margin-left: 20px;">c. Locker Breaking Charges</p>	<p>Rs. 30,000/- for Small</p> <p>Rs. 40,000/- for Medium</p> <p><b>Rs. 50,000/- for Large</b></p> <p><b>Rs. 3500/- for Small</b></p> <p><b>Rs. 4500/- for Medium</b></p> <p><b>Rs. 5500/- for Large</b></p> <p>Rs. 5000</p>

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**D O M E S T I C   B A N K I N G**

<b>E. <u>GUARANTEES:</u></b>	
<b>I</b> Guarantees Issued To Shipping Companies / Air Lines In Lieu of Bills of Lading / air consignment notes.	Rs. 1500/-
<b>II</b> Guarantees issued to collector of custom in lieu of payments of duty.	0.50% per quarter or part thereof. Minimum Rs. 1500
<b>III</b> Other Guarantees	0.40% per quarter or part thereof. Minimum Rs. 1000
<b>IV</b> Guarantees Issued To SBP for Exemption From Withholding Tax on export proceeds.	Rs. 500
<b>V</b> Other Guarantees Including Guarantees For Deferred Payment Under supplier or buyer credit / payee scheme:	
a. For clients utilizing guarantee facility of upto Rs. 15 million.	0.40% per quarter or part thereof. Minimum Rs. 500
b. For clients utilizing guarantee facility of above Rs. 15 million.	0.30% per quarter or part thereof.
(In case of non fulfillment of committed annual business volume the rate as at (a) above will apply and differential will be recovered)	
<b>VI</b> Amendment in the text of Letter of Guarantees (Amount and period remaining the same)	Amendment commission at Rs. 500
<b>VII</b> LG Collection Charges.(Collection of guarantees on behalf of Corporate Customers & such services should	Rs.1000/- per instrument/LG
<b>VIII</b> Service Charges for Handling Claim Against our LGs lodged by Beneficiary / Assignee - (Charges to be	<b>Rs.2,500/- Flat</b>
<b>NOTES:</b> - Enhancement in amount or increase in validity, same charges will be applicable.	
'- Guarantee commission will be recovered from the date of issuance of the guarantee till the date of expiry.	
<b>F. <u>INVESTMENT PORTFOLIO SECURITIES ACCOUNT (IPS)</u></b>	
i) Investment Portfolio Securities	Rs. 1200 per transaction
ii) Custody A/c Charges	Rs. 2500 per month
<b>G. <u>MISCELLANEOUS CHARGES:</u></b>	
1 Stop Payment of Cheques	Rs. 500 per instruction
2 Issue of loose cheques	<b>Rs. 30 per cheque</b>
3 Cheque drawn on us and returned unpaid for insufficient funds.	Rs. 500 or any amount less then Rs. 500 in the account
4 Standing instruction charges. (no charges for pensioner account)	Rs. <b>300</b> per instruction plus remittance charges
5 Issuance of certificate on credit worthiness at Customers' request	Rs. 400 per certificate
6 Issuance of Statement of Account at customers' request (No charges if customer claims that posted statement not received)	
(i) Statement of A/c upto 6 Months	Rs 35
(ii) Statement of A/c Above 6 months	Additional Rs 35 per 6 months
7 Same Day Clearing Cheques Charges	<b>Rs 450 Flat</b>
8 Same Day Clearing Cheque drawn on us and returned unpaid for insufficient fund	Rs. 500 or any amount less then Rs. 500 in the account
9 Online Cheque Return Charges	NIL
10 Collection charges of profit on coupons from other Banks / Savings Centres.	Rs 125
11 Photocopies of Paid Cheques	<b>Rs 120 per cheque</b>
12 Issuance of Certificate regarding confirmation of Paid Cheques	Rs 100

**SCHEDULE OF BANK CHARGES  
FOR THE PERIOD OF JULY 01, 2019 TO DECEMBER 31, 2019**

**D O M E S T I C   B A N K I N G**

13 Cheque Book Charges (free cheque book for pensioner account) 14 CDR Issuance Charges 15 CDR Duplicate Charges 16 CDR Cancellation Charges 17 Account Maintenance Certificate 18 Intercity Collection of Cheques through NIFT 19 Intercity Cheque Return Charges 20 <u>Settlement of 3rd Party Funds Transfer through PRISM System</u> - <u>Lower Value Limit Rs 1,000,000 and above</u> - Monday to Friday 09:00 AM to 1:30 PM 1:30 PM to 3:00 PM 3:00 PM to 4:00 PM - <u>Lower Value Limit Rs 100,000</u> - Monday to Friday 09:00 AM to 4:30 PM 21 SMS Alert Service 22 Overseas Employment Certificate 23 Hold Mail Charges 23. Express Cheque Book (10 Leaves) 24. Certificate of Balance 25. Retrieval of Old Records 26. Bank Charges on National Prize Bond – Prize Money claim 27. CIT (Cash in Transit) Charges on National Prize Bond – Prize Money claim 28. Issuance of SBP/ NBP cheques / Special Clearing (Upon Customer request only)	<b>Rs 12 per leaf</b> NIL NIL NIL <b>Rs 300 per Certificate</b> <b>Rs 200 per instrument</b> Rs 500 Flat Rs.220 Rs.330 Rs.550 Rs.50 per transaction (Max 10 payment instructions are sent through one MT 102 message) Rs.50 per month Rs.100 per certificate Rs.750 per annum <b>(not applicable on Dormant Accounts)</b> <b>Rs. 120</b> <b>Rs. 125 per certificate</b> Upto 1 Year Rs.100/-Upto 2 years Rs.200/-Upto 3 Years Rs.300/-Over 3 Years Rs.500/- Rs. 150 per case At Actual (If prize Money is equal or above Rs.100,000) <b>Rs.500</b>
<b>C O N S U M E R   B A N K I N G   P R O D U C T S</b>	
<b>I. PERSONAL FINANCE FACILITY</b>	
a. Processing Fee b. Prepayment c. Late Payment Charges d. Partial Prepayment Fee /Charges e. Litigation/ Legal Charges f. Legal Documentation / Agreement Stamping Charges	Rs. 2500 4% of Principal outstanding amount Rs. 500 per late payment of installment Nil At Actual At Actual
<b>II. AUTO FINANCE FACILITY</b>	
a. Processing Fee i) New Vehicles ii) Imported / Reconditioned and Used Vehicles b. Early Settlement Fee/ Charges c. Late Payment charges	Rs. 6000 Flat Rs. 7500 Flat As per the terms and conditions mentioned in offer letter Rs. 650 per late payment of installment

**SCHEDULE OF BANK CHARGES  
FOR THE PERIOD OF JULY 01, 2019 TO DECEMBER 31, 2019**

**CONSUMER BANKING PRODUCTS**

<ul style="list-style-type: none"> <li>d. Charges on Dishonored/Returned Cheques</li> <li>e. Repossession Charges (Within &amp; Out of City)</li> <li>f. Vehicle Evaluation/Appraisal Charges</li> <li>g. Repossessed Vehicle Evaluation/Appraisal Charges</li> <li>h. Litigation/ Legal Charges</li> <li>i. Partial Prepayment Fee /Charges</li> <li>j. Personal Accident Insurance</li> <li>k. Vehicle Registration/Transfer Charges</li> <li><b>l. Warehouse Charges</b></li> </ul>	<ul style="list-style-type: none"> <li>Rs. 500 per case</li> <li>Rs. 100,000 or at actual whichever is lower</li> <li>At Actual</li> <li>At Actual</li> <li>At Actual</li> <li>As per the terms and conditions mentioned in offer letter</li> <li>Nil</li> <li>At Actual</li> <li><b>At Actual where applicable</b></li> </ul>
<p><b>III. AUTO LEASE</b></p> <ul style="list-style-type: none"> <li>a. Processing Fee</li> <li>b. Document Charges</li> <li>c. Early Settlement Charges</li> <li>d. Add-on Appraisal Charges</li> <li>e. Appraisal Charges - Repossession Vehicle</li> <li>f. Late Payment Charges</li> <li>g. Cheque Return Charges</li> <li>h. Vehicle Registration / Transfer Charges</li> <li>i. Repossession Charges</li> <li>j. Vehicle Tax</li> <li>k. Legal Charges</li> </ul>	<ul style="list-style-type: none"> <li>Rs.6000</li> <li>As per Actual</li> <li>1% of the outstanding principal amount</li> <li>As per Actual</li> <li>As per Actual</li> <li>0.1% per day of the overdue lease rental amount</li> <li>Rs.500</li> <li>As per Actual</li> <li>Rs.100,000 or as per actual whichever is higher</li> <li>As per Actual (to be paid by the customer)</li> <li>As per Actual</li> </ul>
<p><b>IV. HOUSING FINANCE FACILITY</b></p> <ul style="list-style-type: none"> <li>a. Processing Fee</li> <li>b. Early Settlement Fee /Charges</li> <li>c. Late Payment Charges</li> <li>d. Charges on Dishonored/Returned Cheques</li> <li>e. Property Valuation/Appraisal Charges</li> <li>f. Lawyer's Appraisal Fee</li> <li>g. Income Estimation Charges/Fee</li> <li>h. Legal Documentation / Agreement Stamping Charges</li> </ul>	<ul style="list-style-type: none"> <li>Rs. 4000</li> <li>3% of Principal outstanding amount</li> <li>Rs 500 per late payment of installment</li> <li>Rs. 500 per case</li> <li>At Actual</li> <li>At Actual</li> <li>At Actual</li> <li>At Actual</li> </ul>
<p><b>V. Prime Minister Youth Business Loan - PMYBL (Small &amp; Medium Enterprises)</b></p> <ul style="list-style-type: none"> <li>a. Legal Documentation / Agreement Stamping Charges</li> <li>b. Processing Fee</li> <li>c. Valuation/Appraisal Charges</li> <li>d. Lawyer's Appraisal Fee</li> <li>e. Income estimation</li> </ul>	<ul style="list-style-type: none"> <li>At Actual</li> <li>Rs. 100</li> <li>At Actual</li> <li>At Actual</li> <li>At Actual</li> </ul>

**SCHEDULE OF BANK CHARGES  
FOR THE PERIOD OF JULY 01, 2019 TO DECEMBER 31, 2019**

**CONSUMER BANKING PRODUCTS**

<b>VI. CREDIT CARD</b> a. Joining Fee b. Annual Fee — Green/Gold c. Supplementary Fee d. Credit Card APR e. Over Limit Fee f. Late Payment Fee g. Cash Advance Fee h. Credit Card/Pin replacement fee i. Cheque return fee j. Sales slip retrieval charges (local) k. Sales slip retrieval charges (international) l. Charge on Foreign Transactions	NIL NIL NIL 25% p.a. Rs. 500 10% of the minimum payment due or Rs. 500 whichever is higher 3% or Rs. 500 whichever is higher Rs. 500 Rs. 200 At actuals At actuals 3 % on Transaction Amount
<b>VII. CASH FINANCE FACILITY</b> a. Legal Documentation / Agreement Stamping Charges b. Processing Fee c. Lien Marking Charges (other than BAML) d. Late Payment Charges	At Actual NIL Rs.500 Term Finance: Late payment charges Rs. 500.
<b>VIII. AUTO LEASING (Through Consumer Banking Division)</b> a. Processing Fee per trench b. Legal Documentation / Agreement Stamping Charges c. Early Settlement Fee /Charges d. Late Payment Charges e. Charges on Dishonored/Returned Cheques f. Repossession Charges per vehicle (Within City & Out of City) g. Vehicle Evaluation/Appraisal Charges h. Vehicle Registration/Transfer Charges	0.1% of lease amount or Rs. 5000 which ever is higher At Actual Nil As per agreed terms and conditions with lessee. Rs. 500 per case Rs. 100,000 or at actual whichever is lower At actual At actual
<b>ALTERNATE DELIVERY CHANNELS (A.D.C)</b>	
<b>I. A.T.M</b> a) Re-issuance of ATM Pin b) Replacement of ATM Card c) Inter Bank Funds Transfer via ATM - Upto Rs. 10,000/- - Above Rs. 10,000/- & upto Rs. 50,000/- - Above Rs. 50,000/- & upto Rs. 75,000/- - Above Rs. 75,000/- & upto Rs. 150,000/- d) Funds Transfer to any account within Bank AL Habib e) ATM Switch Transactions (i).Cash withdrawal form Other Bank ATM (ii) Local Balance Inquiry Charges	Rs 100 Rs 300  <b>Rs 25</b> Rs 40 Rs 60 <b>Rs 100</b> NIL  Rs 18.75 per transaction Rs 2.50 per transaction

**ALTERNATE DELIVERY CHANNELS (A.D.C)**

<b>II. INTERNET BANKING</b> a. Re-issuance of Net Banking Password b. Inter Bank Funds Transfer via Internet - Upto Rs. 10,000/- - Above Rs. 10,000/- & upto Rs. 50,000/- - Above Rs. 50,000/- & upto Rs. 75,000/- - Above Rs. 75,000/- & upto Rs. 150,000/- c. Funds Transfer to any account within Bank AL Habib	NIL  <b>Rs 25</b> Rs 40 Rs 60 <b>Rs 100</b> NIL
<b>III. VISA DEBIT CARD</b> a. Annual fee Basic Card b. Annual fee Supplementary Card c. Issuance fee Basic Card d. Issuance fee Supplementary Card e. Renewal fee Basic Card f. Renewal fee Supplementary Card g. Card Replacement h. ATM International Cash Withdrawal i. Local Charge Back Request charges j. International Charge Back Request charges k. Local Retrieval request charges l. International Retrieval request charges m. Local ATM Cash Withdrawal n. International Balance Inquiry charges o. VISA Arbitration Charges p. International Retail Purchase q. Funds transfer to any account with Bank AL Habib r. Inter Bank Funds transfer via ATM - Upto Rs. 10,000/- - Above Rs. 10,000/- & upto Rs. 50,000/- - Above Rs. 50,000/- & upto Rs. 75,000/- - Above Rs. 75,000/- & upto Rs. 150,000/-	<b>Rs.800 for Silver Card &amp; Rs. 1100 for Gold Card</b> <b>Rs.425 for Silver Card &amp; Rs.600 for Gold Card</b> <b>Rs.800 for Silver Card &amp; Rs. 1100 for Gold Card</b> <b>Rs.425 for Silver Card &amp; Rs.600 for Gold Card</b> <b>Rs.800 for Silver Card &amp; Rs. 1100 for Gold Card</b> <b>Rs.425 for Silver Card &amp; Rs.600 for Gold Card</b> <b>Rs.550 for Silver Card &amp; Rs.700 for Gold Card</b> Rs.200 per transaction or 2% whichever is higher At Actuals At Actuals At Actuals At Actuals Rs.18.75 per transaction Rs.35 At Actuals 2.5% on Transaction Amount NIL  <b>Rs 25</b> Rs 40 Rs 60 <b>Rs 100</b>
<b>IV. MOBILE BANKING</b> a. Inter Bank Funds Transfer via Mobile Banking - Upto Rs. 10,000/- - Above Rs. 10,000/- & upto Rs. 50,000/- - Above Rs. 50,000/- & upto Rs. 75,000/- - Above Rs. 75,000/- & upto Rs. 150,000/- b. Re-issuance of Mobile Banking Pin c. Funds Transfer to any account within Bank AL Habib	   <b>Rs 25</b> Rs 40 Rs 60 <b>Rs 100</b> Rs.100 NIL

**SCHEDULE OF BANK CHARGES  
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**ALTERNATE DELIVERY CHANNELS (A.D.C)**

<p><b>V. CHINA UNION PAY</b></p> <p>a) Annual Fee – Primary  b) Annual Fee - Supplementary  c). Issuance fee Basic Card  d). Issuance fee Supplementary Card  e). Renewal fee Basic Card  f). Renewal fee Supplementary Card  g) Replacement Fee - for all cards  h) Local ATM Cash Withdrawal  i) International ATM Cash Withdrawal  j) Cash withdrawal - BAHLM ATM  k) International Balance Inquiry  l) International Retail Purchase  m) Utility Bill/Mobile Bill Payment  n) Funds transfer to any account with in Bank  o) Local Charge Back Request Charges  p) International Charge Back Request Charges  q) Local Retrieval Request Charges  r) International Retrieval Request Charges  s) Inter Bank Funds Transfer via ATM</p> <p style="padding-left: 40px;"><b>- Upto Rs. 10,000/-</b>  - Above Rs. 10,000/- &amp; upto Rs. 50,000/-  - Above Rs. 50,000/- &amp; upto Rs. 75,000/-  <b>- Above Rs. 75,000/- &amp; upto Rs. 150,000/-</b></p>	<p><b>Rs. 450/- (for saving accounts only)</b>  <b>Rs. 300/- (for saving accounts only)</b>  <b>Rs. 450/- (for saving accounts only)</b>  <b>Rs. 300/- (for saving accounts only)</b>  <b>Rs. 450/- (for saving accounts only)</b>  <b>Rs. 300/- (for saving accounts only)</b>  <b>Rs. 500/- (flat)</b>  Rs. 18.75/-  Rs. 200/- per transaction or 2% of transaction amount whichever is higher  Nil  Rs. 35/-  2.5% on Transaction Amount  Nil  Nil  At Actuals  At Actuals  At Actuals  At Actuals</p> <p><b>Rs 25</b>  Rs 40  Rs 60  <b>Rs 100</b></p>
<p><b>VI. Utility Bills and Other Payment Charges</b></p> <p><b>A. DIRECT DEBIT FACILITY</b></p> <p>a) Registration  b) Each Successful Transaction  c) Un-successful Transaction due to insufficient funds</p>	<p>NIL  Rs. 25/-  Rs. 25/-</p>
<p><b>VII. PAY PAK</b></p> <p>a) Annual Fee – Primary  b) Issuance Fee  c) Renewal Fee  d) Replacement Fee  e) Local Chargeback Request Charges  f) Local Retrieval Request Charges</p>	<p><b>Rs.350/-</b>  <b>Rs.350/-</b>  <b>Rs.350/-</b>  Rs.300/-  At Actuals  At Actuals</p>

**SCHEDULE OF BANK CHARGES  
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**ALTERNATE DELIVERY CHANNELS (A.D.C)**

g) Interbank Funds Transfer Via ATM	
- Upto Rs. 10,000/-	Rs 25
- Above Rs. 10,000/- & upto Rs. 50,000/-	Rs 40
- Above Rs. 50,000/- & upto Rs. 75,000/-	Rs 60
- Above Rs. 75,000/- & upto Rs. 150,000/-	Rs 100

**CASH MANAGEMENT SERVICES**

a) Countrywide Collection Solution (for Corporates/SMEs/F.Is)	As per agreement
b) Bulk Salary/Disbursements	As per agreement
c) Dividend Warrants Payment Arrangement	As per agreement
d) Customized MIS/Reporting	As per agreement
e) Bankers to the Issue/ Floatations (IPOs/TFCs/Right Shares etc)	As per agreement
f) Any other service	As per agreement
g) AL Habib Payments System (Bulk Payments)	As per agreement

**GATEWAY TO EQUITY MARKET (GEM)**

a) GEM Account Opening (Individual)	Individual Account Holder Rs. 2,000			
b) GEM Account Opening (Corporate)	Corporate Account Holder Rs. 3,000			
c) Broker Charges	<b>Security Rate</b>	<b>Commission (in Percentage)</b>	<b>Minimum (in rupee)</b>	<b>Maximum (in rupee)</b>
	Upto – 399.99	0.10%	0.03	0.30
	400 – above	0.075%	0.30	0.50
d) GEM Facilitation Charges	<b>Security Rate</b>	<b>Commission (in Percentage)</b>	<b>Minimum (in rupee)</b>	<b>Maximum (in rupee)</b>
	Upto – 199.99	0.10%	0.01	0.15
	200 – 399.99	0.075%	0.15	0.30
	400 - above	0.05%	0.30	0.50
e) Custodial Charges (Market Value)	for Shares -- Re. 0.1000% p.a for TFCs -- Re. 0.1000% p.a for Rights -- Re. 0.1000% p.a			
f) Withdrawal Charges	<b>Withdrawal Fee</b> for Shares -- Re. 0.10 per Share for TFCs -- Rs. 50 per Unit for Rights -- Re. 0.10 per Right Entitlement deposit			
	<b>Withdrawal Processing Fee</b> for Shares / Units / Rights -- Re. 0.50 per Share / Unit / Right			



**SCHEDULE OF BANK CHARGES  
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**GATEWAY TO EQUITY MARKET (GEM)**

<p>g) Deposit Charges</p> <p>h) Shares Transfer Charges In/Out</p> <p>i) Shares Pledge Charges</p> <p>j) NCCPL Charges</p> <p>k) UIN Charges Annually (first year not applicable)</p> <p>l) CDC Sub Account Opening Charges Annually Individual Account (First year not applicable)</p>	<p><b>Initial Deposit Fee</b> for Shares -- Re. 0.01 per Share for TFCs -- Re. 0.01 per Unit for Rights -- Re. 0.01 per Right</p> <p><b>Deposit Processing Fee</b> for Shares / Units / Rights -- Re. 0.50 per Share / Unit / Right for Shares - 0.010% per shares (The minimum and maximum fee shall be Rs.7 and Rs.60,000 respectively) for Shares - 0.004% per share 0.0025% per share Corporate Account Rs.2500 Individual Account Rs.200 Rs.400</p>
<p><b>NOTE :</b> -Taxes / Govt. Duties etc levied by the Government are to be recovered from the customers in addition to regular charges, wherever applicable.</p> <ul style="list-style-type: none"> <li>-Islamic Banking Customers will be charged as per Islamic Banking Schedule of Bank Charges</li> <li>-Charges levied because of processing error will be refunded</li> <li>-Online Charges for online cash deposit/ withdrawal are not to be charged on Saturdays</li> <li>-Accounts Maintained By Following Will Be Exempted From Levy Of Service Charges.             <ul style="list-style-type: none"> <li>(i) Mustahiqueen of zakat</li> <li>(ii) Students (iii) Employees of government / semi government institutions for salary</li> <li>(iv) Pensionr's Account Shall be exempted from Service Charges including widows/children of deceased employees eligible for family pension</li> <li>(v) Dormant Accounts</li> <li>(vi) School Management Committee Account (only for Sindh - BPRD Circular No.02 of Jan, 2010)</li> </ul> </li> <li>-Accounts blocked / Frozen under UNSC resolutions or any other SRO's issued by SBP/ Law Enforcement Agencies shall not be subjected to any kind of deductions in the form of any charges</li> </ul>	