

SCHEDULE OF BANK CHARGES

Half Year
Effective 1st January 2020

Branch Banking
1.1. REMITTANCES

1.1. a) Issuance of Pay Orders/Drafts	<ul style="list-style-type: none"> • Rs.200/- • Rs.500/- for non-accounts holders
1.1.b) POs for payment of fee in favour of educational institutions	0.5% of fee amount or Rs.25/- per instrument whichever is less (inclusive of FED and Sales Tax).
1.1. c) Issuance of TT's	Same as Above (1.1.a)
1.1.d) Fax charges on TT's	Rs.200/-
1.1.e) Call Deposit Receipt (CDR)	Rs.200/- (flat)
1.1. f) Cancellation Charges of DD's/PO's	Rs.200/- for account holders Rs.300/- for non-account holders
1.1. g) Marking caution of PO/DD	Rs.100/-
1.1. h) Issuance of Duplicate PO/DD	Rs.200/- for account holders Rs.400/- for non-account holders
1.1. i) Revalidation of PO/DD	Rs.100/- per revalidation
1.1.j) Online Transactions	Free for account holders
1.1. k) Courier Charges: <ul style="list-style-type: none"> • Local • In-Land • Foreign 	Rs.150/- Actual; minimum Rs.200/- Actual

1.2 Third Party settlement through PRISM System

 a) In case 3rd party fund transfers through PRISM Rs.1.0 million and above:

Days	Transaction Time Windows	Per Transaction Charges to be paid to SBP	Per Transaction Charges to be collected from Originator customer) including FED Plus SBP charges
Monday to Friday	9:00AM to 1:30PM	Rs.200/-	Rs.220/-
	1:30PM to 3:00 PM	Rs.300/-	Rs.330/-
	3:00 PM to 4:00PM	Rs.500/-	Rs.550/-

 b) In case 3rd party fund transfer through PRISM from Rs.100,000/- and less than Rs.1.0 million:

Days	Timings	Per Transaction Charges to be paid to SBP	Per Transaction Charges to be collected from Originator (customer) including FED Plus SBP charges
Monday to Friday	9:00 a.m. to 4:00 p.m.	Rs.25/-	Rs.50/-

1.3. SME CARDS

SME PayPak Debit Cards

1.3 a) Issuance of New SME PayPak Debit Cards: i- Classic ii- Gold	i. Rs. 750/- ii. Rs. 1000/-
1.3 b) Issuance of SME PayPak Debit Cards as replacement of strip SME Cards	Free
1.3 c) Re-issuance/duplicate SME PayPak Debit Card charges	As (1.3 a) Above
1.3.d) Issuance of Complementary SME PayPak Debit Card Charges	As (1.3 a) Above
1.3 e) Annual charges: i- Classic ii- Gold	i. Rs. 500/- ii. Rs. 750/-
1.3.f) SME PayPak Debit Card Charges for Bank Staff : i- Issuance : a- Classic b- Gold ii- re-issuance/duplicate iii- Complementary iv- Annual Charges (Bank Staff) : a- Classic b- Gold	a- Rs. 750/- b- Rs. 1000/- ii. As 1.3.f (i) above ii. As 1.3.f (i) above a. Rs. 500/- b. Rs. 750/-
1.3 g) ATM Transaction charges	Rs.20/- per transaction
1.3h) Balance enquiry through ATM	Rs.5/- per transaction
1.3i) POS charges per transaction	Actual as per ILink SOC

1.4. Bills Collection on ILink OTC Portal

1.4.a Bills Collection on ILink OTC charges	As per ILink Schedule of Charges
1.4.b P2G (Govt. Taxes Levy etc.	Rs.50 irrespective of tax amount

1.5. SMS ALERT

1.5 a) SMS activation charges	Free
1.5 b) SMS Charges	Rs.100/- per month (in advance)

1.6 MISCELLANEOUS CHARGES

1.6.a) Fax/Phone charges, if fate taken on Fax/ Phone	Rs.200/-
1.6.b) Same day clearing	Rs.550/- per instrument.
1.6.c) Intercity clearing charges (through NIFT)	Rs.300/- per instrument.

1.6.d) Outward Bill for Collection (including cheques etc.)	Rs. 0.25% of value minimum Rs.100/- maximum Rs. 500/- plus paying bank charges
1.6.e) Duplicate statement of account	Rs.30/- per statement
1.6.f) Account Maintenance Certificate	Rs.300/- per certificate inclusive of FED
1.6.g) Issuance of SBP Cheque	Rs.200/- per Cheque.
1.6.h) Collection/encashment of profit coupons on National Savings Centers under lien to us	Rs.500/- per trip. Out of city as per actual
1.6.i) Verification of test for other banks/parties	Free.
1.6.j) Issuance of new Cheque Book	Rs.15/- per leaf Plus FED etc. if applicable.
1.6.k) Confirmation of balance to auditors	Rs.100/-
1.6.l) Balance Confirmation Certificate to the customer	Rs.300/- per certificate inclusive of FED
1.6.m) Charges for cheque returned (Inward/Outward) unpaid in customers' accounts (not applicable on cheques for loan repayment)	Rs.300/- or balance in the account whichever is less.
1.6.n) Stop Payment Cheque/Cheque book	Rs.500/- per request irrespective of cheque count
1.6.o) Issuance of Bank Certificate for Visa etc.	Rs. 500/- per certificate
1.6.p) Standing Instruction charges	Rs.300/- per instruction plus remittance charges if any. Rs.200/- on default due to lack of funds
1.6.q) Photocopy of paid cheques	Within 1 year Rs.300/- After 1 year Rs.1,000/-

1.7 Other Services

IPS Accounts

Securities	Min. Amount	IPS Account Charges		Brokerage
T-Bill	Rs.5 million	SBP Charges	Rs.200	T. Bill Applied at chq. Amount 0.0325%
PIBs TFCs	Rs.10 million N/A	SME Bank Charges	Rs.300	PIBs Applied at FV Amount 0.020%
Total			Rs.500	Payable by customer(s)

1.8 OTHER CHARGES

1.8 a) Account Closing Charges	Nil
1.8 b) Premature encashment of Term Deposits	Premature encashment permissible at 2.00% less than the agreed profit rate for the period for which deposit was maintained OR expected rate of return payable on PLS Saving Accounts which is <u>less</u> .

1.9 Safe Deposit Lockers

1.9.1-Rental of Lockers

1.8.1.a) Small	Rs.4,000/- per annum
1.9.1.b) Medium	Rs.5,000/- per annum
1.9.1.c) Large	Rs.7,000/- per annum

1.9.2- Security Deposit in lieu of Rental of Lockers

1.9.2.a) Small	Rs. 50,000/- Refundable on termination
1.9.2.b) Medium	Rs. 75,000/- Refundable on termination
1.9.2.c) Large	Rs. 100,000/- Refundable on termination

1.9.3- Key Deposit for Lockers

1.9.3.a) Key Deposit	Equivalent to annual rent of one years, in advance, refundable on termination.
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1.9.4-Other Charges Applicable on Lockers

1.9.4.a) Breaking of Locker	Actual Cost of breaking and repairing plus Rs.3000/- per locker.
1.9.4.b) Late fee (Locker Rental)	Rs.300/- per month or part thereof.
1.9.4.c) Locker facility for staff of the Bank	Subject to availability and on terms specifically applicable to staff.

Notes:

- Staff accounts are exempted from levy of service charges, commission, cheque book charges, on-line transaction.
- Key deposit against lockers is not applicable on bank staff. Further annual locker rental for bank staff will be Rs.2,500/-, Rs.3,000/- and Rs.4,000/- for small, medium and large size respectively.
The rental of lockers can be recovered on monthly basis subject to customer's request duly approved by respective chief manager.
- Government charges, Sales Tax or FED where applicable will be charged in addition to the above charges where not mentioned.

2. Advances

Services	Charges	
2.1 Charges for Advances in addition to Markup/Profit		
2.1 a) Processing & Commitment for Sanction /Renewal		
Amount of Financing	Fee	Token Fee
<u>Up to</u> Rs.2.00 million	0.5% of the financing facility amount sanctioned; with minimum Rs.3,000/-	Rs.1000 for loan up to Rs.2 million to be received at the time of receipt of loan/financing application* * Note: Token fee shall be non-refundable and shall be adjusted against actual processing fee which is to be calculated at prevailing rate for financing amount sanctioned.
<u>Above</u> Rs.2.00 million <u>up to</u> Rs.10.00 million	Rs.15,000/-	Rs.3000 for loan exceeding Rs.2 million to be received at the time of receipt of loan/financing application* *Note: Token fee shall be non-refundable and shall be adjusted against actual processing fee which is to be calculated at prevailing rate for financing amount sanctioned.
<u>Above</u> Rs.10.00 million <u>up to</u> Rs.20.00 million	Rs.20,000/-	
<u>Above</u> Rs.20.00 million	Rs.25,000/-	
Facilities against Cash near Cash (CNC)	Rs.5,000/-	Processing fee to be charged / received before disbursement / limit loading in PIBAS.
2.1.b-i) Facility Renewal	50% of the processing fee chargeable at the time of fresh appraisal; with minimum Rs.2,000/-	Processing fee to be charged / received before disbursement / limit loading in PIBAS.
2.1.b-ii) Facility Review – change of collateral only.	<u>Rs.5,000/-</u>	
2.1.b-iii) Facility Review – other than change of collateral and review of mark up	<u>Rs.3,000/-</u>	
2.1.c) Legal & Administrative fee	Actual	
2.1.d) e-CIB Report	NIL	
2.1.e) Miscellaneous Charges (documents, evaluation of security, and maintenance thereof)	Actual	

2.1.f) Replacement of securities	Rs.5,000/- plus actual expense
2.1.g) To mark lien on securities not issued by us	Rs.500/- plus actual expense
2.1. h) Registration of Charge with Registrar SECP	Rs.1,000/- plus actual expense

2.2 Charges for Advance against Pledge / Hypothecation

2.2.a) Godown Rent	Actual
2.2.b) Godown Staff Salaries	Actual
2.2.c) Godown inspection Charges:	
i. When inspection is carried out by bank staff:	
• Within municipality limit or within a radius of 5 km from Branch	Rs.500/- for facility below Rs.10 M Rs.1,000/- for facility over Rs.10 M
• Outside, Municipality/District limits	Rs.1,000/- + Traveling Expenses
ii. When inspection is carried out by outside agencies	Actual plus services charges of Rs.1,000/-
2.2.d) Other incidental expenditure (Insurance, legal, etc.)	Actual
2.2.e) Issuance of delivery orders against Finance against imported merchandise, cash credit and all goods under pledge (where applicable)	Rs.500/-
2.2.f) Issuance of NOC at request of customers/clients, if approved, for creating additional/pari-passu charge/second charge on their fixed assets for acquiring further project finance from other Banks/ Financial Institutions etc.	Rs.5,000/-

Government charges, Sales Tax and F.E.D. where applicable will be charged in addition to the above charges.

3. Guarantees*

Services	Charges	
3.a) Guarantees issued to shipping companies in lieu of Bills of Lading, Airways Bills & Railway receipts	Rs.2,000/-	
3.b) Other Guarantees: based on volume during a calendar year/ currency of limit's and arrangement with customer/group including allied accounts	0.6% per quarter or part thereof, minimum Rs.1,000/-	
3.c) Guarantee issued at other bank's request	As per arrangement with the customer approved by the Competent Authority	
3.d) Guarantee against foreign bank's guarantees	As per arrangement with the customer approved by the Competent Authority	
3.e) i) Amendments of Guarantees	Rs.500/- per amendment.	
ii) Increase in amount and/or extension in period	Commission as per item (3.b) above	
3.f) Processing Fee for Issuance of Guarantee	Amount of Guarantee Limit	Fee
	Under Rs.2.00 million	0.5% of guarantee amount minimum Rs.3,000/-
	From Rs.2.00 million to less than Rs.10.0 million	Rs.15,000/-
	From Rs.10.00 million to less than Rs.20.0 million	Rs.20,000/-
	Rs.20.00 million and above	Rs.25,000/-

*Notes:

- All Guarantees issued by bank must contain specific amount and expiry date.
- Phrase per quarter or part thereof means that minimum unit for calculating is a quarter. For example, if a Guarantee is issued for a year and one month or 13 months, commission will be charged for 5 quarters or 15 months. It should be kept in mind that the number of days or months less than a quarter will be rounded up to a quarter.
- Commission to be calculated from the date of issuance till the expiry date or till such time the bank is released from its liability under the guarantee whichever is later. While calculating expiry date, it should be kept in mind that it should be a day less than the issuance date. For example if issuing a Guarantee a year from January 01, 2019, then expiry will be taken as December 31, 2019, i.e., a day less than January 01, 2020. This will make 365 days of a year (exception for a leap year days would be 366).
- Government charges, Sales Tax and F.E.D. where applicable will be charged in addition to the above charges.

4- Inland letters of Credit

Services	Charges						
4.1.a) Issuances based on volumes during a calendar year/currency of limit(s) and arrangement with customer/group including allied account.	<table border="0"> <tr> <td>First Quarter or part thereof</td> <td>Each Subsequent Quarter or part thereof</td> </tr> <tr> <td>0.1%-0.4%</td> <td>0.05%-0.02%</td> </tr> <tr> <td colspan="2">Minimum Rs.100/-</td> </tr> </table>	First Quarter or part thereof	Each Subsequent Quarter or part thereof	0.1%-0.4%	0.05%-0.02%	Minimum Rs.100/-	
First Quarter or part thereof	Each Subsequent Quarter or part thereof						
0.1%-0.4%	0.05%-0.02%						
Minimum Rs.100/-							
4.1.b) i) Amendments	Rs.400/- per amendment						
ii) Amendment involving increases in amount and extension in period of dispatch/deliver/negotiation	Rs.400/- per amendment plus 4.1.a above.						
4.1.c) Advising	Rs.400/- per Letter of Credit.						
4.1.d) Acceptance (Commission)	a) Rs.500/- (flat) per Bill Charged at the time of retirement of bills. b) In addition, Commission at the rate of 0.125% per month for any period be the validity of letter of Credit minimum Rs.150/-						
4.1.e) Confirmation	0.25% per quarter or part thereof Minimum Rs.300/-						

4.2. Collection

4.2. a) i) Documentary	<ul style="list-style-type: none"> • 0.40% of Document value minimum Rs.200/- plus paying bank charges • 0.25% of document value minimum Rs.100/-
ii) Through our Branches	
4.2. b) i) Clean (including cheques)	<ul style="list-style-type: none"> • 0.25% Minimum Rs.100/- maximum Rs.500/- plus paying bank charges • 0.25% of document value Minimum Rs.100/- maximum Rs.500/-
ii) Through our Branches	

4.3. Purchase of Bills/Cheques etc.

4.3. a) i) Documentary Bills other than those drawn against Letter of Credit	0.45% Min Rs. 200/- plus mark-up from the date of purchase to the date of payment and courier charges.
ii) Through branches of our Bank	As per arrangement with the customer approved by the Competent Authority.
4.3. b) i) Clean Bills/Trade Cheques	0.45% Min Rs. 200/- plus mark-up from the date of purchase to the date of payment and courier charges
ii) Through branches of our Bank	As per arrangement with the customer approved by the Competent Authority.
4.3. c) Purchase of Usance Draft under Usance Letter of Credit	Usual commission as at (4.3.a) above Plus mark-up/Mark-down from the date of purchase till the date of

<p>Mark up if retired upto 21st day</p> <p>Mark-up if retired during next 210 days</p>	<p>payment:</p> <p>46 paisas per Rs. 1,000/- per day (From the date of maturity till the date of payment)</p> <p>55 paisas per Rs. 1,000/- per day (From the date of maturity till the date of payment)</p> <p>Or as per arrangement approved by the sanctioning authority</p>
4.3. d) Collection Charges of, Usance Bills	0.4% per bill minimum Rs.500/-

4.4. Unpaid Items

<p>Returning Charges:</p> <ul style="list-style-type: none"> • Documentary Bills • Clean Bills 	<ul style="list-style-type: none"> • Rs.400/- per bill • Rs.400/- per bill
4.5. Other Charges	
4.5. a) Collection agent Charges	Actual
4.5. b) Postage	Rs.200/-

Note:

Other 'out-of-pocket' expenses will be charged at actual
Government charges, Sales Tax and F.E.D. where applicable will be charged in addition to the above charges.

Changes Incorporated in SOCs For the Jan-2020 to Jun 2020

S.NO.	Particulars of Services	Existing Bank Charges 1-7-2019 to 31-12-2019	New Charges Effective Jan1, 2020	Page No.
1	SME CARDS			
	A- SME Strip Cards			
	1.3 a) Issuance of New SME Cards (Gold & Classic)	Free	Strip Cards will be replaced with EMV Complaint PayPak Debit Cards	Deleted
	1.3 b) Re-issuance/duplicate SME Card charges	Rs.500/-		
	1.3.c) Issuance of Complementary SME Card Charges	Rs.500/-		
	1.3 d) Annual charges	Rs.500/-		
	1.3.e) SME Card Charges for Bank Staff : i- Issuance ii- re-issuance/duplicate iii- Complementary iv- Annual Charges (Bank Staff)	i-Free ii-Rs.200/- iii-Rs.200/- iv-Rs.100		
	1.3 f) Transaction charges/balance enquiry/POS	Actual		
2	B- SME PayPak Cards			
	1.3 g) Issuance of New SME PayPak Debit Cards: i- Classic ii- Gold iii- Platinum	i. Rs. 500/- ii. Rs. 800/- iii. Rs.1,000/-	i. Rs. 750/- ii. Rs. 1,000/- iii. deleted	3
	1.3 k) Annual charges: i- Classic ii- Gold iii- Platinum	i. Rs. 400/- ii. Rs. 600/- iii. Rs. 800/-	i. Rs. 500/- ii. Rs. 750/- iii. deleted	3
	1.3.l) SME PayPak Debit Card Charges for Bank Staff :			3

	i- Issuance : a. Classic b. Gold c. Platinum iv- Annual Charges (Bank Staff) : a. Classic b. Gold c. Platinum	a. Rs .400/- b. Rs. 700/- c. Rs. 900/- a. Rs .300/- b. Rs. 500/- c. Rs. 700/-	a. Rs. 750/- b. Rs. 1,000/- c. Deleted a. Rs. 500/- b. Rs .750/- c. Deleted	
3	1.3 g) ATM Transaction charges	Actual	Rs.20/- per transaction	3
	1.3h) Balance enquiry through ATM	Actual	Rs.5/- per transaction	3
	1.3i) POS charges per transaction	Actual as per 1Link SOC	Actual as per 1Link SOC	3
4	1.4.b) P2G (Govt. Taxes Levy etc.		Rs.50 irrespective of tax amount	3
	1.5 b) SMS Charges	Rs.50/- per month (in advance)	Rs.100/- per month (in advance)	3
	1.6 b) Same day clearing	Rs.300/- per instrument	Rs.550/- per instrument	
	1.6 f) Account Maintenance Certificate	Rs 100/- per certificate	Rs 300/- per inclusive of FED certificate	4
	1.6 j) Issuance of new cheque book	Rs.8/- per leaf plus FED etc. if applicable	Rs. 15/- per leaf plus FED etc. if applicable	4
	1.6 i) Balance Confirmation certificate to the customer	Rs.50/- per certificate	Rs.300 per certificate inclusive of FED	4
	1.6 n) Stop Payment Cheque/cheque book	Rs.200/- for one cheque maximum Rs. 500/- per request if all cheque pertain to same cheque book.	Rs. 500/- per request irrespective of cheque count	4
	1.6 p) Standing Instructions Charges	Rs.100/- per instruction plus remittance charges if any	Rs.300/- per instruction plus remittance charges if any	4
	1.8 b) Premature encashment of Term Deposits	Premature encashment permissible at 2.00% less than the agreed profit rate for the period for which deposit was maintained OR expected rate of return payable on PLS Saving Accounts which is <u>higher</u> .	Premature encashment permissible at 2.00% less than the agreed profit rate for the period for which deposit was maintained OR expected rate of return payable on PLS Saving Accounts which is <u>less</u>	4
	1.9 Safe Deposit Lockers			4
	1.8.1.a) Small	Rs.3,000/- per annum	Rs.4,000/- per annum	4
	1.9.1.b) Medium	Rs.4,000/- per annum	Rs.5,000/- per annum	4
	1.9.1.c) Large	Rs.5,000/- per annum	Rs.7,000/- per annum	4
	1.9.4 Other Charges Applicable on Lockers			5
	1.9.4. a) Breaking of Locker	Actual Cost of breaking and repairing plus Rs.2,000/- per locker	Actual Cost of breaking and repairing plus Rs.3,000/- per locker	5