

SCHEDULE OF BANK CHARGES

Half Year
Effective 1st July 2022

Branch Banking

1.1. REMITTANCES

1.1. a) Issuance of Pay Orders/Drafts	<ul style="list-style-type: none"> Rs.300/- per instrument/for account holders Rs.500/- per instrument / 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	<ul style="list-style-type: none"> Rs.300/- per instrument/for account holders Rs.500/- per instrument/for non-accounts holders
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/- per instrument
1.1. i) Issuance of Duplicate PO/DD	Rs.200/- for account holders Rs.400/- for non-account holders
1.1. j) Revalidation of PO/DD	Rs.100/- per revalidation
1.1.k) Online Transactions	Free for account holders
1.1. l) Courier Charges: <ul style="list-style-type: none"> Local In-Land Foreign 	Rs.200/- Actual; minimum Rs.300/- Actual

1.2 Third Party settlement through PRISM System

a) In case 3rd party fund transfers through PRISM Rs.1.0 million and above(or as direction of SBP):

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 SME PayPak Debit Cards: i- Classic ii- Gold	i. Rs. 750/- ii. Rs. 1000/-
1.3 b) Card delivery to customer through courier (if requested)	Actual courier charges
1.3 c) Issuance of SME PayPak Debit Cards as replacement of strip SME Cards	Free
1.3 d) Re-issuance/duplicate SME PayPak Debit Card charges i- Classic ii- Gold	i. Rs. 750/- ii. Rs. 1000/-
1.3.e) Issuance of secondary/supplementary SME PayPak Debit Card Charges: i- Classic ii- Gold	i. Rs. 750/- ii. Rs. 1000/-
1.3 f) Annual charges: SME PayPak Debit Cards i- Classic ii- Gold	i. Rs. 700/- ii. Rs. 950/-
1.3.g) SME PayPak Debit Card Charges for Bank Staff : i- Issuance: a- Classic b- Gold ii- Re-issuance/duplicate SME PayPak Card : i- Classic ii- Gold iii- Issuance of Secondary SME PayPak Card : i- Classic ii- Gold iv- Annual Charges: a- Classic b- Gold	a- Rs. 750/- b- Rs. 1000/- i Rs. 700/- ii. Rs. 950/- i Rs. 700/- ii. Rs. 950/- a. Rs. 700/- b. Rs. 950/-
1.3 h) Cash withdrawal from ATM	Rs.25/- per transaction*
1.3.i) Balance enquiry through ATM	Rs.5/- per transaction*
1.3.l) POS charges per transaction	Actual as per ILink SOC

1.4. 1Link OTC Portal

1.4.1. Utility Bills Collection

1.4.1.a) Utility Bills Collection through 1Link OTC or manual	Rs. 10 or as per 1Link Schedule of Charges or as per agreement with utility company
1.4.1.b) Tax Collection -P2G (Govt. Taxes Levy etc.)	As per 1Link applicable Schedule of Charges
1.4.1.c) Collection of Bills (other than Utility) available on 1Link BPS/OTC	As per 1Link applicable Schedule of Charges

1.4.2 IBFT –OTC

1.4.2.a) Interbank Fund Transfer Through Over the Counter – IBFT-OTC (For Individual customers)	- Free: upto Rs.25,000 per month/per account - For additional amount above Rs.25,000 per month/per account, a transaction fee of 0.1% of the transaction amount or Rs.200/- which is less, will be charged.
1.4.2.b) Interbank Fund Transfer Through Over the Counter – IBFT-OTC (Other than Individual customers)	0.1% of the IBFT Transaction amount or Rs.200 whichever is less.
1.4.2 c) Intra bank and Incoming Interbank Fund Transfer	Free
1.4.2.d) Intimation to customer on each IBFT transaction through SMS	Free

1.5. SMS ALERT

1.5 a) SMS activation charges	Free
1.5 b) SMS Alerts Charges (other than digital transactions)	Rs.100/- per month – inclusive of tax if any (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 (flat)	Rs.500/- per instrument.
1.6.c) Intercity collection of Cheques /instruments (through NIFT)	Rs.300/- per instrument.
1.6.d) Intercity Cheque return charges(outward)	Rs.400 or balance available in the account whichever is less.

1.6.e) Cheque drawn on us returned unpaid due insufficient funds (not applicable on cheques for loan repayment)	Rs.400/- or balance in the account whichever is less.
1.6.f) Outward Bill for Collection (Including cheques etc.)	Rs. 0.25% of value minimum Rs.300/- maximum Rs. 500/- plus paying bank charges
1.6.g) Duplicate statement of account i. for 6 months ii. Above 6 months	i. Rs.30/- ii. Rs.30 additional per 6 months
1.6.h) Account Maintenance Certificate	Rs.300/- per certificate.
1.6.i) Issuance of SBP Cheque	Rs.200/- per Cheque.
1.6.j) 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.k) Verification of test for other banks/parties	Free.
1.6.l) Issuance of new Cheque Book	Rs.18/- per leaf Plus FED etc. if applicable.
1.6.m) Confirmation of balance to auditors	Rs.200/-
1.6.n) Balance Confirmation Certificate to the customer	Rs.100/- per certificate
1.6.o) Stop Payment Cheque/Cheque book	Rs.500/- per request
1.6.p) Issuance of Bank Certificate for Visa etc.	Rs. 500/- per certificate
1.6.q) Standing Instruction charges	Rs.300/- per instruction plus remittance charges if any. Rs.200/- on default due to lack of funds
1.6.r) 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	On premature encashment profit will be calculated as per rate of last nearest completed tenure while profit on the remaining number of days deposit held, will be calculated and paid on the Savings Account Profit Rate, applicable at the time of Booking of deposit or encashment of TDRs, whichever is less.

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.
- * ATM transactions and balance enquiry charges are inclusive of applicable taxes.

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
Up to 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 payment:

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

4.4. Unpaid Items

Returning Charges:	
<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.

SME Bank Ltd.
Schedule of Charges July to December 2022
Summary of Amendments

Particulars	Existing Charges for period Jan-Jun 2022	Proposed Charges for period Jul-Dec. 2022	Remarks
1.1. a) Issuance of Pay Orders/Drafts	Rs.200/- per instrument/for account holders Rs.500/- per instrument / for non-accounts	Rs.300/- per instrument/for account holders Rs.500/- per instrument / for non-accounts holders	Modified
1.1.c) Issuance of TT's	Rs.200/- per instrument/for account holders Rs.500/- per instrument / for non-accounts	Rs.300/- per instrument/for account holders Rs.500/- per instrument / for non-accounts holders	Modified
1.1. l) Courier Charges: <ul style="list-style-type: none"> • Local • In-Land • Foreign 	Rs.150/- Actual; minimum Rs.200/- Actual	Rs.200/- Actual; minimum Rs.300/- Actual	Modified
1.3 h) Cash withdrawal from ATM	Rs.20/- per transaction	Rs.25/- per transaction	Modified as charges increased by ILink
1.4.1.a) Utility Bills Collection through ILink OTC or manual	Rs. 08 or as per ILink Schedule of Charges or as per agreement with utility company	Rs. 10 or as per ILink Schedule of Charges or as per agreement with utility company	Modified as charges increased by ILink
1.4.1.c) Collection of Bills (other than Utility) available on ILink BPS/OTC		As per ILink applicable Schedule of Charges	Addition
1.6.b) Same day clearing (flat)	Rs.300/- per instrument.	Rs.500/- per instrument.	Modified
1.6.c) Intercity collection of Cheques /instruments (through NIFT)	Rs.300/- per instrument.	Rs.300/- per instrument.	Modified
1.6.d) Intercity Cheque return charges(outward)	Rs.300 or balance available in the account whichever is less.	Rs.400 or balance available in the account whichever is less.	Modified
1.6.e) Cheque drawn on us returned unpaid due insufficient funds (not applicable on cheques for loan repayment)	Rs.300/- or balance in the account whichever is less	Rs.400/- or balance in the account whichever is less	Modified
1.6.f) Outward Bill for Collection (Including cheques etc.)	Rs. 0.25% of value minimum Rs.100/- maximum Rs. 500/- plus paying bank charges if any	Rs. 0.25% of value minimum Rs.300/- maximum Rs. 500/-	Modified

		plus paying bank charges if any	
1.6.g) Duplicate statement of account i. for 6 months ii. Above 6 months	Rs.30/- per statement	Rs.30/- Rs.30 additional per 6 months	Modified
1.6.l) Issuance of new Cheque Book	Rs.15/- per leaf Plus FED etc. if applicable.	Rs.18/- per leaf Plus FED etc. if applicable.	Modified
1.6.m) Confirmation of balance to auditors	Rs.100/-	Rs.200/-	Modified
1.6.n) Balance Confirmation certificate to the customer	Rs.100/- per certificate	Rs.100/- per certificate	Modified