



## SCHEDULE OF BANK CHARGES

Half Year  
Effective 1<sup>st</sup> January 2023

Jan 01 to June 30, 2023

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## Branch Banking

### 1.1. REMITTANCES

1.1. a) Issuance of Pay Orders/Drafts	<ul style="list-style-type: none"> <li>Rs.300/- per instrument/for account holders</li> <li>Rs.750/- per instrument / for non-accounts holders</li> </ul>
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) Call Deposit Receipt (CDR)	Rs.200/- (flat)
1.1. d) Cancellation Charges of DD's/PO's	Rs.300/- for account holders Rs.500/- for non-account holders
1.1. e) Marking caution of PO/DD	Rs.100/- per instrument
1.1. f) Issuance of Duplicate PO/DD	Rs.300/- for account holders Rs.750/- for non-account holders
1.1. g) Revalidation of PO/DD	Rs.100/- per revalidation
1.1. h) Online Transactions	Free for account holders
1.1. i) Courier Charges: <ul style="list-style-type: none"> <li>Local</li> <li>In-Land</li> <li>Foreign</li> </ul>	Rs.200/- Actual; minimum Rs.300/- Actual

### 1.2 Third Party settlement through PRISM System

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

Days	Timings	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.50/-

### 1.3. SME CARDS

#### SME PayPak Debit Cards

<b>1.3 a)</b> Issuance of SME PayPak Debit Cards: i- Classic ii- Gold	i. Rs. 750/- ii. Rs. 1000/-
<b>1.3 b)</b> Card delivery to customer through courier (if requested)	Local Rs.200/- In-land Actual; minimum Rs.300/- Foreign Actual
<b>1.3 c)</b> Issuance of SME PayPak Debit Cards as replacement of strip SME Cards	Free
<b>1.3 d)</b> Re-issuance/duplicate SME PayPak Debit Card charges i- Classic ii- Gold	i. Rs. 750/- ii. Rs. 1000/-
<b>1.3.e)</b> Issuance of secondary/supplementary SME PayPak Debit Card Charges: i- Classic ii- Gold	i. Rs. 750/- ii. Rs. 1000/-
<b>1.3 f)</b> Annual charges: SME PayPak Debit Cards i- Classic ii- Gold	i. Rs. 700/- ii. Rs. 950/-
<b>1.3.g)</b> 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: i. Classic ii. Gold	i. Rs. 750/- ii. Rs. 1000/-  i Rs. 750/- ii. Rs. 1,000/-  i Rs. 750/- ii. Rs. 1,000/-  i. Rs. 700/- ii. Rs. 950/-
<b>1.3 h)</b> Cash withdrawal from ATM	Rs.25/- per transaction*
<b>1.3.i)</b> Balance enquiry through ATM	Rs.5/- per transaction*
<b>1.3.j)</b> POS charges per transaction	Actual as per ILink SOC

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## 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/ Regulator/SBP
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

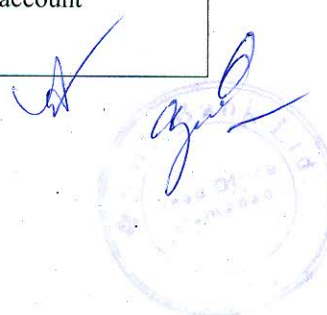
## 1.5. SMS ALERT

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.

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<b>1.6.e)</b> 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.
<b>1.6.f)</b> Outward Bill for Collection (Including cheques etc.)	Rs. 0.25% of value minimum Rs.300/- maximum Rs. 500/- plus paying bank charges
<b>1.6.g)</b> Duplicate statement of account i. for 6 months ii. Above 6 months	i. Rs.30/- ii. Rs.30 additional per 6 months
<b>1.6.h)</b> Account Maintenance Certificate	Rs.300/- per certificate.
<b>1.6.i)</b> Issuance of SBP Cheque	Rs.200/- per Cheque.
<b>1.6.j)</b> Collection/encashment of profit coupons on National Savings Centers under lien to us	Rs.500/- per trip. Out of city as per actual
<b>1.6.k)</b> Verification of test for other banks/parties	Free.
<b>1.6.l)</b> Issuance of new Cheque Book	Rs.18/- per leaf Plus FED etc. if applicable.
<b>1.6.m)</b> Confirmation of balance to auditors	Rs.200/-
<b>1.6.n)</b> Balance Confirmation Certificate to the customer	Rs.150/- per certificate
<b>1.6.o)</b> Stop Payment Cheque/Cheque book	Rs.500/- per request
<b>1.6.p)</b> Issuance of Bank Certificate for Visa etc.	Rs. 500/- per certificate
<b>1.6.q)</b> Standing Instruction charges	Rs.300/- per instruction plus remittance charges if any. Rs.200/- on default due to lack of funds
<b>1.6.r)</b> 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

<b>1.8 a)</b> Account Closing Charges	Nil
<b>1.8 b)</b> Premature encashment of Term Deposits	On premature encashment profit will be calculated as per rate ( applicable at the time of time booking of TDR) 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.3,000/- 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

SME Bank	
Services	Charges
<b>2.1 Charges for Advances in addition to Markup/Profit</b>	
<b>2.1 a) Processing Fee for Sanction /Renewal</b>	
Amount of Financing	Fee
Up to Rs.2.00 million	0.5% of the financing facility amount sanctioned; with minimum Rs.3,000/-  Token fee for Rs.1,500 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.
<b>Above</b> Rs.2.00 million <b>up to</b> Rs.10.00 million	Rs.15,000/-  Token fee Rs.3,500 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.
<b>Above</b> Rs.10.00 million <b>up to</b> Rs.20.00 million	Rs.20,000/-  Token fee Rs.3,500 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.
<b>Above</b> Rs.20.00 million	Rs.25,000/-  Token fee Rs.3,500 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.
Facilities against Cash near Cash (CNC)	Rs.5,000/-  Processing fee to be charged / received before disbursement / limit loading in PIBAS. 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/-
2.1.b-ii) Facility Review – change of Collateral only.	Rs.5,000/-
2.1.b-iii) Facility Review – other than change of collateral and review of mark up	Rs.3,000/-  Processing fee to be charged / received before disbursement / limit loading in PIBAS.
2.1.c) Legal fee to lawyer on Bank's Panel	Actual
2.1 d) Documentation charges	Actual
2.1.e) evaluation of security	Actual (to be paid to outsourced evaluator from the panel of PBA approved valuers)
2.1.f) Replacement of securities	Rs.5,000/-
2.1.g) To mark lien on securities not issued by us	Rs.1,000/-
2.1.h) Registration of Charge with Registrar SECP	Private Companies Rs.1,100/- Public Companies Rs.2,000/-

## 2.2 Charges for Advance against Pledge / Hypothecation

2.2.a) Go-down Rent	Actual
2.2.b) Go-down Staff Salaries	Actual
2.2.c) Go-down 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  Rs.1,000/- + Traveling Expenses

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<ul style="list-style-type: none"> <li>Outside, Municipality/District limits</li> </ul>	Actual plus services charges of Rs.1,000/-
ii. When inspection is carried out by outside agencies	
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\*

SME Bank		
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	As per arrangement with the customer approved by the Competent Authority

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guarantees	
3.e) i) Amendments of Guarantees  ii) Increase in amount and/or extension in period	Rs.500/- per amendment.  Commission as per item (3.b) above
3.f) Processing Fee for Issuance of Guarantee  Amount of Guarantee Limit:  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/-
3 g) Bank Guarantee Against Cash Margin/current account deposit with SME Bank.	Cash Margin: 10% (means that guarantee up to 90% of deposit amount may be issued.  Processing Fee: Rs.2000/ per annum.

**\*Notes:**

1. All Guarantees issued by bank must contain specific amount and expiry date.
2. 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.
3. 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).
4. 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.	First Quarter or part thereof 0.1%-0.4%  Each Subsequent Quarter or part thereof 0.05%-0.02%  Minimum Rs.100/-
4.1.b) i) Amendments  ii) Amendment involving increases in amount and extension in period of dispatch/deliver/negotiation	Rs.400/- per amendment  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  ii) Through SME Branches	<ul style="list-style-type: none"> <li>0.40% of Document value minimum Rs.200/- plus paying bank charges</li> <li>0.25% of document value minimum Rs.100/-</li> </ul>
4.2. b) i) Clean (including cheques)  ii) Through SME Branches	<ul style="list-style-type: none"> <li>0.25% Minimum Rs.100/- maximum Rs.500/- plus paying bank charges</li> <li>0.25% of document value Minimum Rs.100/- maximum Rs.500/-</li> </ul>

#### 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.
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ii) Through branches of SME 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 SME 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:
	46 paisas per Rs. 1,000/- per day (From the date of maturity till the date of payment)
Mark up if retired up to 21 <sup>st</sup> day	55 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	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:	
• Documentary Bills	• Rs.400/- per bill
• Clean Bills	• 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.

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**SME Bank Ltd.**  
**Schedule of Charges January 2023 to June 2023**  
**Summary of Amendments**

**1. Operations**

Particulars	Existing Charges for period Jul-Dec 2022	Amended Charges for period Jan-Jun 2023	Remarks
<b>1.1. a)</b> Issuance of Pay Orders/Drafts	Rs.300/- per instrument/for account holders  Rs.500/- per instrument / for non-accounts holders	Rs.300/- per instrument/for account holders  Rs.750/- per instrument / for non-accounts holders	Modified in light of Meeting
<b>1.1.c)</b> Issuance of TT's	Rs.300/- per instrument/for account holders  Rs.500/- per instrument / for non-accounts holders	Deleted	Modified in light of Meeting
<b>1.1. d)</b> Fax charges on TT's	Rs.200/-	Deleted	Modified in light of Meeting
<b>1.1.f)</b> Cancellation Charges of DD's/PO's	Rs.200/- for account holders Rs.300/- for non-account holders	Rs.300/- for account holders Rs.500/- for non-account holders	Modified in light of Meeting at S.No.1.1. d)
<b>1.1. i)</b> Issuance of Duplicate PO/DD	Rs.200/- for account holders Rs.400/- for non-account holders	Rs.300/- for account holders Rs.750/- for non-account holders	Modified in light of Meeting at S.No.1.1. f)
<b>1.2.</b> Third Party settlement through PRISM System	b) In case 3 <sup>rd</sup> party fund transfer through PRISM from Rs.100,000/- and less than Rs.1.0 million:  <div style="border: 1px solid black; padding: 5px; width: fit-content; margin: 0 auto;">           Per Transaction Charges to be paid to SBP             Rs.25/-         </div>	b) In case 3 <sup>rd</sup> party fund transfer through PRISM from Rs.100,000/- and less than Rs.1.0 million. Below column deleted from list:  <div style="border: 1px solid black; padding: 5px; width: fit-content; margin: 0 auto;">           Per Transaction Charges to be paid to SBP             Column deleted         </div>	Modified in light of Meeting
<b>1.3 b)</b> Card delivery to customer through courier (if requested)	Actual courier charges	<b>Local:</b> Rs.200/- <b>In-land:</b> Actual; minimum Rs.300/-	

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		Foreign: Actual	Modified in light of Meeting
1.3.g) SME PayPak Debit Card Charges for Bank Staff :			Modified in light of Meeting
ii- Re-issuance/duplicate SME PayPak Card :			
i- Classic	i Rs. 700/-	i Rs. 750/-	
ii- Gold	ii. Rs. 950/-	ii. Rs. 1,000/-	
iii- Issuance of Secondary SME PayPak Card :			
i- Classic	i Rs. 700/-	i Rs. 750/-	
ii- Gold	ii. Rs. 950/-	ii. Rs. 1,000/-	
1.6.n) Balance Confirmation Certificate to the customer	Rs.100/- per certificate	Rs.150/- per certificate	Modified in light of Meeting

## 2 Advances

Particulars		Existing Charges for period Jul-Dec 2022		Amended Charges for period Jan-Jun 2023	
2.1 a) Processing & Commitment for Sanction /Renewal				2.1 a) Processing Fee for Sanction /Renewal	
Amount of Financing	Fee	Token Fee	Amount of Financing	Charges	
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.	Up to Rs.2.00 million	0.5% of the financing facility amount sanctioned; with minimum Rs.3,000/- Token fee for Rs.1,500 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.	

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<p><u>Above</u> Rs.2.00 million <u>up to</u> Rs.10.00 million</p>	<p>Rs.15,000/-</p>		<p><u>Above</u> Rs.2.00 million <u>up to</u> Rs.10.00 million</p>	<p>Rs.15,000/- Token fee Rs.3,500 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.</p>
<p><u>Above</u> Rs.10.00 million <u>up to</u> Rs.20.00 million</p>	<p>Rs.20,000/-</p>	<p>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.</p>	<p><u>Above</u> Rs.10.00 million <u>up to</u> Rs.20.00 million</p>	<p>Rs.20,000/- Token fee Rs.3,500 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.</p>
<p><u>Above</u> Rs.20.00 million</p>	<p>Rs.25,000/-</p>		<p><u>Above</u> Rs.20.00 million</p>	<p>Rs.25,000/- Token fee Rs.3,500 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.</p>
<p>2.1.e) Miscellaneous Charges (documents, evaluation of security, and maintenance thereof)</p>	<p>Actual</p>	<p>2.1.c) Legal fee to lawyer on Bank's Panel</p>	<p>Actual</p>	
		<p>2.1 d) Documentation charges</p>	<p>Actual</p>	
		<p>2.1.e) evaluation of security</p>	<p>Actual (to be paid to outsourced)</p>	



			evaluator from the panel of PBA approved valuers)
<b>2.1.f)</b> Replacement of securities	Rs.5,000/- plus actual expense	2.1.f) Replacement of securities	Rs.5,000/-
<b>2.1.g)</b> To mark lien on securities not issued by us	Rs.500/- plus actual expense	2.1.g) To mark lien on securities not issued by us	Rs.1,000/-
<b>2.1. h)</b> Registration of Charge with Registrar SECP	Rs.1,000/- plus actual expense	2.1. h) Registration of Charge with Registrar SECP	Private Companies Rs.1,100/- Public Companies Rs.2,000/-
		3 g) Bank Guarantee Against Cash Margin/current account deposit with SME Bank.	Cash Margin: 10% (means that guarantee up to 90% of deposit amount may be issued.  Processing Fee: Rs.2,000/ per annum.

