DOMESTIC BANKING

1. REMITTANCES

1.1 Issuance of Drafts, MTs, & TTs:

1.1.1 For Account Holders:

<table>
<thead>
<tr>
<th>Amount</th>
<th>Charge</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rs 100,000+</td>
<td>0.10%</td>
</tr>
<tr>
<td>Rs 1,000,000+</td>
<td>0.05%</td>
</tr>
<tr>
<td>Rs 1,000,000+</td>
<td>0.40%</td>
</tr>
</tbody>
</table>

1.1.2 For Non-Account Holders:

<table>
<thead>
<tr>
<th>Amount</th>
<th>Charge</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rs 100,000+</td>
<td>0.10%</td>
</tr>
<tr>
<td>Rs 1,000,000+</td>
<td>0.05%</td>
</tr>
<tr>
<td>Rs 1,000,000+</td>
<td>0.40%</td>
</tr>
</tbody>
</table>

1.1.3 For Students (including foreign students) 0.50% of transactions or Rs 250-

1.1.4 Issuance of T/T for scheduled Bank/Financial Institutions 0.04%

1.2 Issuance of Duplicate Draft:

| For Account holder | Rs 325-
|--------------------|-----------------|
| For non-account holder | Rs 525-

1.3 Cancellation

| For Account holder | Rs 250-
|--------------------|-----------------|
| For non-account holder | Rs 350-

1.4 Inter Branch Transaction

1.4.1 Fund Transfer

| Within City, Free Outstation | Rs 100-
|-------------------------------|-----------------|
| Outstation                   | Rs 250-

1.4.2 Cash Transactions

| Within City, Free Outstation | Rs 250-
|-------------------------------|-----------------|
| Outstation                   | Rs 100-

1.5 Statement of Account

| For Account holder | Rs 450-
|--------------------|-----------------|

2. PAY OVER

2.1 Issuance of Pay Order:

| For account holder | Rs 200-
|--------------------|-----------------|
| For non-account holder | 0.25% & min. Rs 375-

2.3.3 For Students (including foreign students) 0.50% of transactions or Rs 250-

2.3.4 For educational institutions 0.50% of transactions or Rs 250-

2.2 Cancellation

| For Account holder | Rs 200-
|--------------------|-----------------|
| For non-account holder | Rs 350-

3. CALL/DEPOSIT RECEIPT

3.1 Issuance of Call Deposit Receipt:

| For account holder | Rs 150-
|--------------------|-----------------|
| For non-account holder | Rs 320-

3.2 Issuance of Duplicate Call Deposit Receipt

| For account holder | Rs 175-
|--------------------|-----------------|
| For non-account holder | Rs 350-

4. INLAND LETTERS OF CREDIT

4.1 Opening of L/C

<table>
<thead>
<tr>
<th>Amount</th>
<th>Charge</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Business or part thereof</td>
<td>0.60%</td>
</tr>
<tr>
<td>Up to Rs 50 (M)</td>
<td>0.60%</td>
</tr>
<tr>
<td>Up to Rs 100 (M)</td>
<td>0.35%</td>
</tr>
<tr>
<td>Above 100 (M)</td>
<td>Negotiable</td>
</tr>
</tbody>
</table>

4.2 Amendment Charges

<table>
<thead>
<tr>
<th>Amount</th>
<th>Charge</th>
</tr>
</thead>
</table>
| Without increase in amount or extension in period of shipment | Rs 100-
| Increase in amount and/or extension in period of shipment | Rs 1,200-

4.3 Advising/Amendment/Confirmation Charges of (Inward) Inland L/Cs

<table>
<thead>
<tr>
<th>Amount</th>
<th>Charge</th>
</tr>
</thead>
</table>
| Above Rs 500 (M) | Same as applicable in case of

Note: Charges applicable as case to case basis under approval of Business Group Head.

4.4 Inland L/C cancellation charges

<table>
<thead>
<tr>
<th>Amount</th>
<th>Charge</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rs 1000-</td>
<td>Flat</td>
</tr>
<tr>
<td>Clause</td>
<td>Description</td>
</tr>
<tr>
<td>--------</td>
<td>-------------</td>
</tr>
<tr>
<td>5.1.1</td>
<td>Documentary Bills</td>
</tr>
<tr>
<td>5.1.2</td>
<td>Cheque (including cheques/</td>
</tr>
<tr>
<td></td>
<td>dividend warrants)</td>
</tr>
<tr>
<td>Note</td>
<td>No service charge should be charged on non-nation cheques, drawn</td>
</tr>
<tr>
<td></td>
<td>in bearer where there is an office of the bank, which are received</td>
</tr>
<tr>
<td></td>
<td>from Government Departments for credit to Government</td>
</tr>
<tr>
<td></td>
<td>Account. The bearer does not apply to nation cheques</td>
</tr>
<tr>
<td></td>
<td>tendered by the PUBLIC in payment of Government dues etc.</td>
</tr>
<tr>
<td></td>
<td>which the Bank’s usual charges should be levied.</td>
</tr>
<tr>
<td>Note</td>
<td>As per, Zakat &amp; Ushr Ordinance 1968, Amend. No. 1997</td>
</tr>
<tr>
<td></td>
<td>Banking services and services connected with the assessment</td>
</tr>
<tr>
<td></td>
<td>collection or disbursement of Zakat &amp; Ushr payable etc.</td>
</tr>
<tr>
<td></td>
<td>compulsory basis under this ordinance are to be rendered free of</td>
</tr>
<tr>
<td></td>
<td>charge. For no service charges shall be recovered on</td>
</tr>
<tr>
<td></td>
<td>cheques drawn on Central Zakat Fund for crediting to account of</td>
</tr>
<tr>
<td></td>
<td>their beneficiary.</td>
</tr>
<tr>
<td>5.1.3</td>
<td>For SIB cheques</td>
</tr>
<tr>
<td></td>
<td>Maximum Rs5,000/-</td>
</tr>
<tr>
<td>NOTE/Postage/Courier Charges are to be recovered on collection</td>
<td></td>
</tr>
<tr>
<td>(a)</td>
<td>Utilization of such instrument (whether cash or documentary)</td>
</tr>
<tr>
<td></td>
<td>(b)</td>
</tr>
<tr>
<td></td>
<td>Amount on a particular date to be collected/drawn on the same branch</td>
</tr>
<tr>
<td></td>
<td>of the Bank, postage/courier charges are to be recovered (once only).</td>
</tr>
<tr>
<td></td>
<td>(c)</td>
</tr>
<tr>
<td></td>
<td>Collection of small amount may be effected through</td>
</tr>
<tr>
<td></td>
<td>Agent bank (other than courier) if specifically requested by the party is</td>
</tr>
<tr>
<td></td>
<td>writing for which he will be responsible for the delay.</td>
</tr>
<tr>
<td>(7)</td>
<td>Other charges/demand</td>
</tr>
<tr>
<td></td>
<td>Instruments</td>
</tr>
<tr>
<td></td>
<td>(Life divided warrants)</td>
</tr>
<tr>
<td>(8)</td>
<td>Collecting agent’s charges (As Actual) if the Collecting</td>
</tr>
<tr>
<td></td>
<td>bank is other than the Bank, will be extra</td>
</tr>
<tr>
<td>(9)</td>
<td>Telephone Charges will be extra (As Actual) if fees of the</td>
</tr>
<tr>
<td></td>
<td>instruments are asked for by telephones</td>
</tr>
<tr>
<td>(10)</td>
<td>Return Charges for</td>
</tr>
<tr>
<td></td>
<td>Documentary &amp; Clean</td>
</tr>
<tr>
<td></td>
<td>Documents in cash</td>
</tr>
<tr>
<td></td>
<td>Instruments are returned unpaid</td>
</tr>
<tr>
<td>5.2</td>
<td>Documentary Bills charge</td>
</tr>
<tr>
<td></td>
<td>Charges for</td>
</tr>
<tr>
<td></td>
<td>Documents</td>
</tr>
<tr>
<td>5.3</td>
<td>Flight Bills</td>
</tr>
<tr>
<td>5.3.1</td>
<td>Negotiation end</td>
</tr>
<tr>
<td>5.3.2</td>
<td>Collection Charges (Inland L/C)</td>
</tr>
<tr>
<td>5.3.3</td>
<td>Collection charge for restricted L/C</td>
</tr>
<tr>
<td>5.3.4</td>
<td>If negotiation is restricted to some</td>
</tr>
<tr>
<td></td>
<td>other banks</td>
</tr>
<tr>
<td>5.4</td>
<td>Service Bills</td>
</tr>
<tr>
<td>5.4.1</td>
<td>Accounting end</td>
</tr>
<tr>
<td>5.4.2</td>
<td>At Collecting end</td>
</tr>
<tr>
<td>(a)</td>
<td>Collection Charges</td>
</tr>
<tr>
<td>6</td>
<td>PROJECT FINANCING BANKING</td>
</tr>
<tr>
<td></td>
<td>Minimum Rs500/-</td>
</tr>
</tbody>
</table>

For more information, please refer to the attached circular No. 368/TAIB/PF 2019/03 dated 9th September 2019.
6.3 Redemption of charge fee to be recovered from party.

Rs. 3,000/-

When bank offices are called for

by the owner of the mortgaged

(a) Valuation of Charge by

SECP

Rs. 1,000/-

(b) Registration of charge with SECP

Actual + Rs. 1,000/- per case

(c) Registration of Charge at

Registration office

Actual + Rs. 1,000/- per case

(d) To arrange lien on securities

issued by other Institutions

Rs. 500/- per trip.

7 GODOWN CHARGES

(i) Godown Rent

Actual

(ii) Salary of Godowns

Actual

7.1 Godown Inspection Charges

Actual (usually)

(a) Without any financial limit

* Debt to party account if Godown

Inspection Charges are up to

Rs. 500/- for payment to staff

* Debt to party account if Inspection

charges are more than Rs. 500/- and

through debit in "Expenses Account" with the approval of

Compliance Authority.

Note: No such charges will be recovered from the parties if Inspection of

Godown by Regional Head Office Auditors / External Auditors and

occasional surprise checking by Regional Headquarters etc. as it is a part

of normal bank duty.

7.2 Delivery Charges

If a godown keeper is

not present, Convenience

Actual.

Charges will be recovered.

7.3 Other incidental expenses:

(a) Tabulated Contribution

Actual

(b) Travel Charges

Actual

Note: While recovering the miscellaneous charges like godown rent, godowns

staff salary, inspection charges the amount recovered from the customers

shall not exceed the total rent of godowns, salary of the godown staff etc. In

other words incidental charges should be treated as per actual and not

become a source of profit to the bank. However, reimbursement of actual

remuneration charges to be made to concerned staff in the debit of "Expenses

Account" after proper approval of the competent authority.

8 STANDING INSTRUCTIONS: F.13

Standing Instruction fee

will be recovered in

Rs. 200/- per transaction

addition to the usual

charges on reminiscence, if

any.

9 SAFE CUSTODY: ARTICLES IN SAFE-DEPOSIT LOCKERS

Safe Deposit fee to be recovered in advance at the time of deposit

or at the commencement of each Quarter

(i) For Boxes and Packages

Rs. 5/- per 100 cubic inches or any

part thereof with a Minimum of

Rs. 40/- per quarter.

(ii) For Envelopes

Rs. 3/- per 25 square meters or any

part thereof with a Minimum of

Rs. 30/-. 

9.1 Safe Deposit Lockers Fee for Safe Deposit Lockers (to be recovered

in advance or at the commencement of the period yearly, half yearly,

quarterly or at the end may be):

(i) Up to 0.41 ft.

Small

Rs. 3,000/- per annum

(ii) From 0.92 to 1.35 ft.

Medium

Rs. 5,000/- per annum

(iii) From 1.36 to 1.75 ft.

Large

Rs. 10,000/- per annum

(iv) From 2.01 to 2.50 ft.

Extra Large

Rs. 12,000/- per annum

9.2 Key Deposit

(i) Small

Rs. 4,000/-

(ii) Medium

Rs. 5,000/-

(iii) Large

Rs. 6,000/-

(iv) Extra Large

Rs. 8,000/-

9.3 Breaking Charges

Rs. 3,000/- per Locker or Actual

Note: Deposit will apply at the time of issuance of new locker.
10.1 Duplicate/Addl. Rs. 35/- per statement of account
10.2 Issuance of SBP/NBP Cheques: Rs. 400/- per cheque
10.3 Stop payment of cheque: Rupee A/c Rs. 300/- per
   instruction, F.C. A/c US$ 5/- per instruction
EXTRA:
   Stop payment charges are to be levied one time only for stop payment
   instructions whether its for one or more cheques.
10.4 Clearance of Cheques
   where Cheque House: No Charges
   Facility not available.
10.5 Verification of test for
   other banks/party: Rs. 250/- (Flat)
10.6 Credit information report:
   Foreign correspondent/reporting
   service charges
   on foreign suppliers/
   buyers
   in actual: SWIFT Charges.
   levies
10.7 Confirmation of balances
   to auditors: Rs. 500/-
10.8 Registration of contract with SBP
   Handling charges Rs. 3,000/- Flat
   in respect of assets formance
   currency facility obtained by customers
   in Pakistan from Foreign lenders
10.9 Balance Confirmation
   Rs. 150/- per certificate
   Certificate required by
   customer’s other than
   auditors
10.10 Issuance of new cheque
   book in lieu of lost:
   Rs. 150/- per request plus service
   charge
   Rupee A/c: Account.
   Only those Charges
   are in addition to stop
   payment charges as
   mentioned above.
10.11 Account closing charge
   US$ 5/- for Foreign Currency or
   service amount is below US$50
   No charges on closing of set from
   FC Account.
10.12 Issuance of Cheque Book
   Rs. 75/- per leaf (plus excise duty if
   any)
   Mailing charges for Cheque Book
   Actual.
Note:
   All Charges will be recovered from customers maintaining
   deposit balances of US$ 5,000/- and above or equivalent of
   Rs. 1,000 Om. (Except for Current Account and Bank Staff are also exempt
   from levy of this charge.
10.13 Charges from employer on
   Salary Deduction
   Rs. 50/- per salary account.
   per month.
   Services
Note:
   A number of Commercial Organisations (other than Govt. and Semi-
   Govt. and Autonomous Bodies) disburse salary to their employees
   through our branches. Where such organisations do not maintain sufficient
   funds or route sufficient business through our bank to justify workload of
   salary deduction, bank is justified to charge charges from them for the
   additional workload.
   We can not charge individual accounts under Prudential Regulations.
   We can however, charge the employers where they do not maintain
   sufficient funds or route business through our bank. We must
   charge them for deduction of salary to their employees.
   For institutions maintaining Monthly Average Balance of Rs 1,000/- (A)/ and above
   in F.C Account, will be exempted from levy of service charge for Salary Deduction.
   However, waiver of charges for institutions maintaining Current Account will be
   at the sole discretion of (B/C)
10.14 Overdraft Cheque: 0.25% Minimum Rs.50/-
   (other than NBP if any)
10.15 Authorities to cancel
   No service charge by issuing branch
   cheques
   but charges on purchase of
   cheques will be recovered
   @ 0.80% Minimum
   Rs. 25/- plus Courier Charge.
10.16 PRISM Transaction Charges
   All Interbank Fund Transfers (IFTs)
   Rs.200/- from Remitting Bank
   including customer Transfers (RTGS)
   Special Same Day Clearing through
   Rs. 300/- per instrument.
   NIFT for cheque over 9.5 (M)
   Note:
   Collection charges will not be recovered on cheques drawn on cities within
   attachment area of same NIFT office and will be handled at local clearing
   E.G: Islamabad & Rawalpindi
10.17 Federal Exchange Duty (FED) and all other government levies on any
   specified service will be charged in addition to the charges mentioned here.
   if not mentioned otherwise
10.19 Utility Bills Service charges
   Rs. 8/- per agreement with the
   Gas / Electricity Service Charges
   utility companies.
10.20 Bank certificate for the purpose of
   Rs. 250/- per per certificate.
   VISA, Income Tax, etc.
1. **ATM FACILITY**

- **Annual Renewal Fee**: ATM card will be issued free of cost. However, annual renewal fee of Rs. 350/- will be charged.

2. **Transaction cost for NBP customer using another bank ATM under Jansewa ATM/NET**

   - **Rs. 18.75 per transaction**

3. **Balance Inquiry**

   - **Rs. 2.50/- in case of using i-SWAATM**

4. **EMV Debit Card - Union Pay EMV/Contactless Ataam Credit/ATM Card (Exclusive of FED)**

   - **Rs. 0/- in case of using MNET ATM**

5. **Supplementary - Union Pay EMV/Contactless Ataam Credit/ATM Card (Exclusive of FED)**

   - **Rs. 0/-**

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### 12 TARIFF FOR CORPORATE CUSTOMERS & MNCs

- With aggregate exposure of
  - **over Rs. 500 Million**
    - Faced and non-funded: As per negotiation with the customer
    - and in case of all MNCs L/C
      - Opening arrangement
        - Insurance and guarantee
        - Funds transfer charges

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### 13 WAIVER OF CHARGES

For customers maintaining Monthly Average Balance of

- Rs. 3000 (M) and above in PIS Savings Account & Current Account

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### 14 EXPORTS

14.1 **Presenting Charges for**

   - **Rs. 300/- (Flat)**

14.2 **Export Registration**

   - **Rs. 300/- (Flat)**

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### 15 IMPORTS

15.1 **LETTER OF CREDIT**

   - **ANNUAL VOLUME DURING A CALENDAR YEAR**

   - **1st Qty.**
   - **Each Sub.**

<table>
<thead>
<tr>
<th>Or part</th>
<th>Or so part</th>
</tr>
</thead>
<tbody>
<tr>
<td>therof</td>
<td>therof</td>
</tr>
</tbody>
</table>

15.1.1 **Opening of Cash Letters of Credit**

- **Up to Rs. 20 (M)**: 0.40% / 0.2%
- **Up to Rs. 50 (M)**: 0.35% / 0.2%
- **Up to Rs. 100 (M)**: 0.30% / 0.2%
- **Up to Rs. 250 (M)**: 0.25% / 0.2%
- **Up to Rs. 500 (M)**: 0.20% / 0.15%
- **Above Rs. 1,000 (M)**: 0.15% / 0.05%

15.1.2 **Minimum Amount Per L/C**

   - **Rs. 1,500/-**

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### 15.1.5 Approved from SBP

   - **Rs. 2,000/- (Flat)** per case

   - **From re-Import of consignments back to Pakistan**

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### 15.1.6 L/C Cancellation Charges

   - **Rs. 2,000/- (Flat)**. Plus actual SWIFT charges.

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### 15.2 L/C Service Charges

- **If bills are to be drawn at a Short-dated L/C**
  - **Rs. 500/- per bill (Flat)**
  - **Usance service charge**
    - **charged at the time of movement**
  - **Letter of Credit other than**
    - **of Bills**
  - **Present and Suppliers**
    - **L/C service charge @ 0.15% per**
  - **Imports Credit and**
    - **negotiation is to be required shared**
  - **Agreement of Credit on yearly basis**
    - **negotiated validity of Letter of Credit**

15.2.2 Amendments:
Rs 1,000/- per transaction (Flat) or
service charge (under item 16.1.1).
If amendment involves
increase in amount or extension
period of shipment

15.2.3 Issuance of Stalidby Letters
of Credit (to a beneficiary
in foreign countries) directly
or through correspondent
bank/bank's foreign
branch/offices:
Postage US $10/- per postage
Amendments
US $25/- per transaction (Flat) or if
amendment involves (increase in
amount or extension in period)
service charge as above

15.2.4 Bank's Service Charge on
bills under Import
Letter of Credit
(i) If retired within 30 days
No service charge

(ii) If retired during 30 days
15 Paisas per Rs. 100/- on
purchase price.

(iii) If retired during next 20 days
20 Paisas per Rs. 100/- on
purchase price

(iv) If retired during next 190 days
25 Paisas per Rs. 100/- on
purchase price

18.3 Import Bills returned
(a) Handling of discount Import
document:
Discount - US $ 25 (Flat) to be recovered
Piai Currency charges Rs 1,500/-
of the Bills received
b) Handling charges US $ 75/-
(Flat) from forwarding bank
Piai Currency charges if any

15.3.1 Collection:
Rs 800/- (Flat) per collection
provided no charges are realized
from the correspondent

15.3.2 Consignments:
0.20% (Flat) handling charges at
the time of registration of contract
purchase order/ Preference invoice

15.3.3 Import against advance
payment to bankers:
Rs 800/- (Flat) plus usual
remittance charges

15.4 Service charges against
Import transactions i.e.,
Export/ Import Bills/ PAU:

15.5.5 Reimbursement charges
as actual
Charges for borrowing customers
as per arrangement

16.4 Service Charge on retirement of Import bills under L/Cs:

16.4.1 L/C opened/endorsed
registered by us where

Foreign Exchange
payment done by
other banks:

16.4.2 L/C opened/endorsed
registered by us where
Forward Cover
provided by other banks:

Note: Issuance of Bank's N.O.C./Permit is subject to the recovery of above
chargeto from customer.
16. EXPOSURES

16.1 Letter of Credit
16.1.1 Advising
Rs 1,500/- (Flat)
16.1.1 Amendment
Rs 1,000/- (Flat)
16.1.3 Negotiation of Bills against
Letter of Credit issued under
Rs 250/- Minimum Rs 250/-

16.2 Conversion
Subject to Arrangement

16.2.1 Transfer of Export L/C's
Rs 1,000/- (Flat)
16.2.2 Reimbursement payment to
other local Bank from Non-Resident Rupee Acc.
Rs 5,00/- (Flat) plus postal charges

16.2.3 If the documents are sent to
other banks for negotiation
Order Reimbursement Letter of
Credit

16.3 Collection

16.3.1 Clean Cheque/Dr/o/FTC's
Rs 100/- per Collection (Flat)
16.3.2 Documentary (on which bank
Rs 25/- per Collection (Flat)
do not earn any exchange
discount)

16.4 Draft draw back claims
0.25% of the amount of
claim Minimum Rs 1,000/-
per claim

16.4.1 Handling of export
documents against
which advance
Nil
16.4.2 Service Charges against
export documents sent on
collection basis where
payment cover is already
received in our Foreign
Currency Account
As per Arrangement with The customer
16.4.3 Charges Negotiable for
Corporate
and Business
As per Arrangement under
Approval of Business

16.5 Lead U.S. Dollar Instruments Collection

16.5.1 Cheques / instrument
Rs 200/-
drawn or branches
in Karachi.
16.5.2 Cheques / instrument
Rs 300/-
drawn on branches other
than Karachi
16.5.3 Cheques / instruments
returned unpaid

16.6 Transfer of Export Proceeds/Remittances to other Banks

16.6.1 Travel of Export
Proceeds and remittances
10 Pak Rupees per Rs 100/-
in other Banks for
conversion.

17 REMITTANCES

17.1 OUTWARD

17.1.1 Foreign Traveler Cheques
1% of the amount of travel cheques
sold Min. Rs 100/-

17.1.2 Remittance abroad through
Service charges @ USD 1.00 per
Foreign Currency Account.
USD 1.00/- or part thereof Min.
USD 0.50/- Maximum

17.1.3 Remittance against surrender
In addition to charges mentioned
of F. C. Notes or cash deposited
in F. C. Account within 15 days
at 1% to be recovered in case
from the date of such deposit
the remittance amount exceeds
USD 5,000/- or its equivalent in
other foreign currencies.

Note: Service Charges @ 1.0% to be recovered from the customers in
case cash deposited in F.C. Account is converted (converted into
Pak Rupees within 10 days from the date of such deposit.

17.1.4 Inward Collection received
USD 1.00 per

17.1.5 Inward cheques deposited in
foreign currency drawn on
commercial bank
Rs 100/- Minimum Rs 200/-

T.T. clearance
### 17.1.4 Remittances abroad other than through Foreign Currency Account.

(a) **Students (for education purpose)**
- Rs 200/- plus SWIFT charges

(b) **Other than students**
- Rs 50/- per US $1,000/-
- Min. Rs 200/- and
- Max. Rs 500/- plus SWIFT charges for telegraphic transfer
- or usual postal charges

(c) **Service Charges against issuance of Foreign Demand Drafts (FDs)**
- Rs 1/- per Rs 1,000/-

(d) **Foreign Telegraphic Transfer**
- Service charges on issuance of
  - GTDR Transfer Charges
  - PKR TO Rs 50/- per leaf

(e) **SWIFT Reconciliation**
- Rs 500/- plus usual SWIFT, postage charges

(f) **Issue of Duplicate FDO**
- Rs 500/- plus usual SWIFT, postage charges

(g) **Foreign Bills sent for collection**
- Rs 150/- (High plus SWIFT), plus
- postage returns to be made by correspondent bank charges if any

(h) **Standing Instruction Charges**
- USD 6.00 per instruction

(i) **Foreign Currency Accounts**
- Charges for Collections
  - Rupee Account 250/- per cheque

(j) **Returned Remittance**
- Rs 50/- per cheque

(k) **Checks for collection**
- Maximum Rs 300/-

(l) **Cheque on Request**
- Rs 300/-

(m) **Cheque on Request for Foreign Currency Account**
- Rs 300/-

(n) **Collection of Foreign Accounts**
- Minimum Rs 250/-

### 18 MISCELLANEOUS:

- **Passbook/Passport/SWIFT/Telegraphic Transfer**
- At actual subject to Minimum, as under:
  - **Passport** (Ordinary)
    - Local: Rs 25/-
    - Island: Rs 50/-
  - **Passport (Registered)**
    - Local: Rs 50/-
    - Island: Rs 50/-
  - **Passport at actual**
    - Minimum: Rs 100/-
  - **Pan/Taxpayer**
    - Rs 100/- (Flat)
  - **SWIFT**
    - Foreign:
      - a) Full SWIFT Letter
      - Rs 1,500/- for full message for
        - more than Rs 1,000/-
      - b) LC/Telegraphic Transfer
      - Rs 1,500/- for full message, Rs 1,000/- for short message
      - c) Telegraphic Transfer
      - Rs 1,500/- for full message, Rs 1,000/- for short message
  - **Courier**
    - a) Local: Rs 50/-
    - b) Island: Rs 100/-
  - **Insurance of passbooks**
    - Rs 50/- (Flat) per certificate
  - **Insurance of buildings**
    - Rs 50/- (Flat) per certificate
  - **Performance certificates**
    - Rs 500/- (Flat) per certificate

@ customer’s request
<table>
<thead>
<tr>
<th>S. No.</th>
<th>Service Description</th>
<th>Fee/Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>19.1</td>
<td>Processing Fee (Non-refundable)</td>
<td>Rs 2000/-</td>
</tr>
<tr>
<td>19.2</td>
<td>Documentation Charges</td>
<td>At Actual</td>
</tr>
<tr>
<td>19.3</td>
<td>Valuation charges</td>
<td>At Actual</td>
</tr>
<tr>
<td>19.4</td>
<td>Valuation charges for imported</td>
<td></td>
</tr>
<tr>
<td></td>
<td>outside (t)</td>
<td>At Actual</td>
</tr>
<tr>
<td>19.5</td>
<td>Repayment Charges</td>
<td>At Actual</td>
</tr>
<tr>
<td>19.6</td>
<td>Cheque Dishonored Charges</td>
<td>PKR 50/-</td>
</tr>
<tr>
<td>20</td>
<td>ISMS Alert Charges (Banking Transactions)</td>
<td><strong>Free</strong></td>
</tr>
</tbody>
</table>