

Schedule of Bank Charges

July to December, 2023



**WHEN THE WHEEL MOVES
THE NATION MOVES**



National Bank of Pakistan

Aitemaad اعتماد

ISLAMIC BANKING اسلامی بینکاری



Schedule of Bank Charges
July to December, 2023

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1.0	Remittances	
1.1	Issuance of Pay Orders, Demand Drafts, Banker's Cheque (BC)	
1.1.1	For Account Holders	Flat Rs. 450/- + FED
1.1.2	For Students depositing fees/dues of educational Institutions, HEC, Board etc.	0.50% of fees/dues or Rs. 25/- + FED per instrument which ever is less.
1.1.3	Issuance of T.T. for scheduled Bank / Financial Institutions	0.04%
a	Fax Charges on TTs. (or SWIFT charges)	Actual, Minimum Rs. 125/- + FED
b	Telephone charges on issuance of TTs.	Nil (Will be conveyed through Email)
1.2	Issuance of duplicate Pay Orders, Demand Drafts, Banker's Cheque (BC)	
1.2.1	For account holder	Rs. 600/- + FED
1.3	Cancellation of Pay Orders, Demand Drafts, Banker's Cheque (BC)	
1.3.1	For account holder	Rs. 375/- (Flat) + FED
Note	Pay Order/Demand Draft will be discontinued after the launch of Banker's Cheque	
1.4	Inter Branch Transaction (IBT) / Electronic Fund Transfer (EFT)	
1.4.1	Fund Transfer via Counter	Within City Free Outstation Rs. 400/- + FED
1.4.2	Cash Transactions via Counter	Within City Free Outstation Rs. 450/- + FED
Note	No IBT charges are applicable on any transaction (Deposit, Transfer, Withdrawal, IBT, DD/PO/Bankers cheque issuance) where originating or beneficiary account of Army personnel (JCO, Soldier, NCB, NCE, Civilian, paid out defense estimates and officers) as per NBP Head Office Circular Letter No. CRBG/OPG/PAATMP/6587 dated 17.08.2017	

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1.5	Issuance of Call Deposit Receipt	
1.5.1	For account holder	Rs. 175/- + FED
1.6	Issuance of Duplicate Call Deposit Receipt	
1.6.1	For account holder	Rs. 350/- + FED
1.7	Cancellation of Call Deposit Receipt	
1.7.1	For account holder	Rs. 175/- + FED
Note	Issuance of Drafts, Pay Order / Banker's Cheque, Call Deposit Receipts has been discontinued for Non-account holders except for students depositing fees/dues of educational institutions, HEC, Board etc.	
2.0	Safe Custody Articles in Safe Deposit Lockers	
2.1	Safe Deposit Fee (to be recovered in advance at the time of deposit or at the commencement of each Quarter and these will be not refundable in any case even if customer withdraw services during the period).	
2.1.1	For Boxes and Packages	Rs. 5/- per 100 cubic inches or any part thereof with a Minimum of Rs. 400/- + FED per quarter.
2.1.2	For Envelopes, (Contents unknown)	Rs. 3/- per 25 square inches or any part thereof with a minimum of Rs. 300/-
2.2	Safe Deposit Fee For Lockers (to be recovered in advance or at the commencement of the period yearly, half yearly, quarterly as the case may be and these will be non refundable in any case even if customer withdraw services during the period).	
2.2.1	Small Up to 0.41 cft	Rs. 4,000/- per annum + FED
2.2.2	Medium From 0.42 to 0.80 cft From 0.81 to 1.35 cft	Rs. 6,000/- per annum + FED
2.2.3	Large From 1.36 to 1.75 cft From 1.76 to 2.00 cft	Rs. 8,000/- per annum + FED
2.2.4	Extra Large From 2.01 to 2.50 cft From 2.51 to 3.00 cft	Rs. 12,500/- per annum + FED
Note	50% discount on 01(one) locker for in service NBP Staff only.	
2.3	Key Deposit	
2.3.1	Small	Rs. 4,000/-
2.3.2	Medium	Rs. 5,000/-
2.3.3	Large	Rs. 6,000/-
2.3.4	Extra Large	Rs. 8,000/-

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2.4	Breaking Charges	Rs. 6,000/- per locker or Actual whichever is higher
Note	Deposit will apply at the time of issuance of new locker	
2.5	IPS Accounts (Portfolio Service Charges)	
2.5.1	Custodial account service charges	Nil
3.0	ADC Products	
3.1	ATM Facility	
3.1.1	<u>Cash Withdrawal</u> NBP ATMs 1-Link Member Banks ATMs	Free Rs. 23.44 per transaction
3.1.2	<u>Balance Inquiry</u> NBP ATMs 1-Link ATM	Free Rs. 3.13
3.1.3	UPI EMV Debit Card	
(a)	<u>Primary</u> Annual Fee Replacement	Rs. 1,350/- + FED Rs. 675/- + FED
(b)	<u>Supplementary</u> Annual Fee Replacement	Rs. 1,350/- + FED Rs. 675/- + FED
3.1.4	PayPak EMV Debit Card	
(a)	<u>Primary</u> Annual Fee Replacement	Rs. 1,200/- + FED Rs. 600/- + FED
(b)	<u>Supplementary</u> Annual Fee Replacement	Rs. 1,200/- + FED Rs. 600/- + FED
Note	(i) Annual Fee will be recovered upfront from customers and these will be non-refundable in any case even if customer cancel card during the year. (ii) 50% annual fee of UPI / PayPak EMV Debit Card will be waived for NBP Staff. (iii) No replacement fee will be charged against the card block due to skimming.	
3.2	SMS Alerts	Free
3.3	Digital (Mobile Application & Internet Banking)	
3.3.1	Mobile Application / Internet Banking	
(a)	Mobile Banking / Internet Banking Registration	Free



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(b)	Pay to Any Account with NBP (Funds Transfer)	Free
(c)	Pay to Any Other Bank (Inter Bank Funds Transfer)	Nil
(d)	Utility Bills Payment	Free
(e)	Mobile Top-ups / Air Time Top-ups	Free
(f)	Balance Inquiry	Free
(g)	Pay to CNIC (Slabs in PKR):	
	From 01 to 1,000	Rs. 44/-
	From 1001 to 2,500	Rs. 88/-
	From 2,501 to 4,000	Rs. 132
	From 4,001 to 6,000	Rs. 176
	From 6,001 to 8,000	Rs. 220
	From 8,001 to 10,000	Rs. 264
	From 10,001 to 13,000	Rs. 308
	From 13,001 to 16,000	Rs. 352
	From 16,001 to 20,000	Rs. 418
	From 20,001 to 25,000	Rs. 484
	From 25,001 to 30,000	Rs. 552
	From 30,001 to 40,000	Rs. 618
	From 40,001 to 50,000	Rs. 684
Note:	FED & Sales Tax charges shall be applicable on Pay To CNIC and will be recovered from customer.	
4.0	Deposit Products	
4.1	Aitemaad Mahana Bachat Account (AMBA)	
4.1.1	Eligibility Criteria for Free Benefits	<p>If AMBA account holder's daily average balance (monthly average balance) of previous month is equal to or greater than Rs. 5,00,000/- for Type-I and Rs. 1,000,000 for Type-II & Type-III then following free benefits will be offered for the current month.</p> <ul style="list-style-type: none">● Cheque Book - (Issuance)● Pay Order - (Issuance)● Demand Draft - (Issuance) <p>In case of AMBA is opened during the month and AMBA account holder wants to avail above free benefits then current/present balance must be equal to or greater than Rs. 5,00,000/- for Type-I and Rs. 1,000,000/- for Type-II & Type-III</p> <p>*Charges will be manually waived at the time of issuance, if meeting the aforementioned criteria.</p>

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4.2 Aitemaad Income Support Account (AISA)		
4.2.1	Eligibility Criteria for Free Benefits	<p>If AISA account holder's daily average balance (monthly average balance) of previous month is equal to or greater than Rs. 100,000/- then following free benefits will be offered for the current month.</p> <ul style="list-style-type: none"> ● Cheque Book (Issuance) ● Debit Card (Issuance and annual Fee) <p>In case of AISA is opened during the month and AISA account holder wants to avail above free benefits then current/ present balance must be equal to or greater than Rs. 100,000/-</p>
4.3	Aitemaad Senior Account (A.Sr. A)	<p>All Time Free Benefits</p> <ul style="list-style-type: none"> ● Cheque Book (Issuance) ● Debit Card (Issuance & annual Fee)
4.4	Aitemaad Basic Banking Account (ABBA)	<p>All Time Free Benefits</p> <ul style="list-style-type: none"> ● Statement of Account
4.5	Aitemaad Asaan Current Account (AACA)	<p>All Time Free Benefits</p> <ul style="list-style-type: none"> ● Cheque Book (Issuance) ● Debit Card (Issuance & annual Fee)
4.6	Aitemaad Asaan Saving Account (AASA)	<p>All Time Free Benefits</p> <ul style="list-style-type: none"> ● Cheque Book (Issuance) ● Debit Card (Issuance & annual Fee)
4.7	Aitemaad Foree Remittance Current Account (AFRCA)	<p>All Time Free Benefits</p> <ul style="list-style-type: none"> ● Cheque Book (Issuance) ● Debit Card (Issuance & annual Fee)
4.8	Aitemaad Foree Remittance Saving Account (AFRSA)	<p>All Time Free Benefits</p> <ul style="list-style-type: none"> ● Cheque Book (Issuance) ● Debit Card (Issuance & annual Fee)
4.9 Aitemaad Merchant Account (AMA)		
4.9.1	Eligibility Criteria for Free benefits	<p>All Time Free Benefits</p> <ul style="list-style-type: none"> ● Online Banking (across the NBP network) ● SMS Alerts (for Individual / sole proprietorship) <p>Free Benefits for First Month of AMA (without balance criteria)</p> <ul style="list-style-type: none"> ● Cheque Book - (Issuance) ● Pay Order - (Issuance) ● Demand Draft - (Issuance) ● Statement of Account ● EMV Debit Card (Issuance & annual fee) <p>Free Benefits from Second Month of AMA (with balance criteria)</p> <p>If daily average balance (monthly average balance) of previous month is equal to or greater than PKR 50,000/- then following free benefits will be offered for the current month:</p> <ul style="list-style-type: none"> ● Cheque Book - (Issuance) ● Pay Order - (Issuance) ● Demand Draft - (Issuance) ● Statement of Account ● EMV Debit Card (Issuance & annual fee) <p>*Charges will be manually waived at the time of issuance, if meeting the aforementioned criteria.</p>

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4.10 Aitemaad Amirah Account (AAA)		
4.10.1	Eligibility Criteria for Free benefits	<p>Free Benefits (without balance criteria)</p> <ul style="list-style-type: none">● SMS Alerts● Digital Banking Registration <p>Free Benefits (with balance criteria)*</p> <p>If account holder's daily average balance (monthly average balance) of previous month is equal to or greater than Rs. 50,000/- then following services will be offered free of cost for the current month:</p> <ul style="list-style-type: none">● Cheque Book● Debit Card● Statement of Account● 50% waiver on locker rent-small (subject to availability) <p>More Exclusive Discounts</p> <p>(Subject to approval in favor of regular auto / housing finance</p> <ul style="list-style-type: none">● 50% waiver of purchasing fees● 50% waiver charges of early settlement/termination.● Exclusive rate of KIBOR+2% for auto and housing finance. <p><i>*In Case of account is opened during the month and the account holder wants to avail above free benefits then current/present balance must be equal to or greater than PKR 50,000/-</i></p>
Note	<ul style="list-style-type: none">● All Government taxes and levies (where applicable) will be recovered from the account holder as per NBP Aitemaad-Schedule of Charges (SOCs).● Aforementioned charges / fees / waiver / grid / criteria will be reviewed and updated in NBP Aitemaad - Schedule of Charges (SOCs) from time to time.	
5.0 Consumer Banking		
5.1 Aitemaad Hamsafar Auto Finance (AHAF)		
5.1.1	Processing Fee (Nonrefundable)	Rs. 3,000/- + FED on each login case
5.1.2	Documentation Charges	At Actual
5.1.3	External Address Verification	At Actual
5.1.4	Income Estimation	At Actual
5.1.5	Takaful Charges	Tracker 2.5% per annum Without Tracker 2% per annum (Subject to change with prior notification)
5.1.6	Registration Charges	At Actual
5.1.7	Valuation Charges (Used/Imported)	At Actual
5.1.8	Early Settlement Option	5% Above the outstanding Musharkah Units
5.1.9	Balloon/Partial Payment Option	5% on Balloon/Partial Musharkah Units

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5.1.10	Repossession Charges	At Actual
5.1.11	Cheque Dishonored Charges	Rs. 250/- + FED
5.1.12	Charity	Rate 20% Per Annum will be applied on unpaid rent amount as defined in agreement
5.1.13	Secured Transaction Registry (STR) Charges	At Actual
5.1.14	Additional Price Incase of Delay in Purchase of Musharakah Unit	Rate 20% Per Annum will be applied on Delay in Purchase of Musharakah Unit as defined in agreement
5.1.15	Charity Charges in Case of Cancellation of booking prior to delivery	Rs. 10,000/-
5.2 Aitemaad Housing Finance (AHF)		
5.2.1	Processing Fee (Non-refundable)	Rs. 4,000/- +FED NBP, Government, Armed Forces Rs. 8,000/- +FED Salaried, SEB, SEP, Other, Income Group
5.2.2	Processing Fee (Non-refundable) Low Cost Housing Finance-General	Rs. 1,500/- +FED NBP, Government, Armed Forces Rs. 3,000/- +FED Salaried, SEB, SEP, Other, Income Group
5.2.3	Processing Fee (Non-refundable) Low Cost Housing Finance-Special Segment	Rs. 1,500/- +FED
5.2.4	Processing Fee (Non-refundable) Naya Pakistan Housing Program	Rs. 4,000/- +FED (May vary from project to project)
5.2.5	Documentation Charges	At Actual
5.2.6	External Address Verification	At Actual
5.2.7	Income Estimation	At Actual
5.2.8	Takaful Charges	At Actual
5.2.9	Valuation Charges	At Actual
5.2.10	Early Settlement (except Naya Pakistan Housing Program & Low Cost Housing Finance - Special Segments)	Within 5 years applicable @ 2% on outstanding Units and in case of beyond 5 years no additional price will be applied
5.2.11	Balloon/Partial Payment Option (except Naya Pakistan Housing Program & Low Cost Housing Finance - Special Segments)	Within 5 years applicable @ 2% on Balloon/Partial Musharakah Units and in case of beyond 5 years no additional price will be applied
5.2.12	Cheque Dishonored Charges	Rs. 250/- + FED

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5.2.13	Property Taxes	At Actual
5.2.14	Search Certificate	At Actual
5.2.15	Preparation of Charge Documents	At Actual
5.2.16	Mortgage Deed (Drafting+Registration) & Opinion	At Actual
5.2.17	Redemption Deed (Drafting+Registration)	At Actual
5.2.18	Sale Deed (Drafting+Registration)	At Actual
5.2.19	Legal Advisor	At Actual
5.2.20	Charity	Rate 20% Per Annum will be applied on unpaid rent amount as defined in agreement
5.2.21	Additional Price Incase of Delay in Purchase of Musharakah Unit	Rate 20% Per Annum will be applied on Delay in Purchase of Musharakah Unit as defined in agreement
6.0 Miscellaneous Charges		
6.1	Statement of Account	Rs. 50/- + Courier Charges (If Any)
6.2	Duplicate / Additional Statement of account	Rs. 50/- per statement of account
6.3	Issuance of SBP/NBP Cheques	Rs. 400/- + FED per cheque
6.4	Stop payment of cheque Local Currency (LCY) Foreign Currency (FCY)	LCY Account Rs. 480/- + FED per instruction FCY Account USD 7/- + FED per instruction
Extra	Stop payment charges are to be levied one time for stop payment instructions whether it is for one or more cheques.	
6.5	Clearance of Cheques where Clearing House Facility not established.	Nil
6.6	Verification of test for other banks/ parties.	Rs. 300/- (Flat)
6.7	Credit information report including credit report on foreign suppliers/ buyers.	Foreign correspondent/reporting agencies Charges at actual+SWIFT Charges
6.8	Confirmation of balances to auditors.	Rs. 500/- + FED
6.9	Registration of contract with SBP in respect of private foreign currency facility obtained by customers in Pakistan from foreign lenders	Handling charges Rs. 5,000/- (Flat)

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6.10	Balance Confirmation Certificate (required by customer's other than auditors) Local Currency (LCY) Foreign Currency (FCY)	Rs. 240/- + FED per certificate USD 2/- or equivalent in other currencies
6.11	Issuance of new cheque book in lieu of lost cheque book (Rupees A/c only). These Charges are in addition to stop payment charges as prescribed above.	Rs. 180/- per request (plus excise duty if any) USD 2/- in FCY Account
6.12	Account closing charges	Nil
6.13	Issuance of Cheque Book	Rs. 16/- per leaf (plus excise duty if any) (Free for Running Musharakah Customers)
6.13.1	Issuance of Special Cheque Book on A4 Paper	Rs. 32/- per leaf (plus excise duty if any)
6.14	Mailing charges of Cheque Book	Actual
6.15	Charges from employer on Salary Disbursement Services	As per arrangements
Note	A number of Commercial Organizations (other than Govt. and Semi-Govt. and Autonomous Bodies) disburse salary to their employees through our branches. Where such organizations do not maintain sufficient funds or route sufficient business through our bank to justify work a day of salary disbursement, bank is justified to claim charges from them for the additional workload. We cannot charge individual accounts under Prudential Regulations. We can however, charge the employers where they do not maintain sufficient funds nor route ancillary business through our bank. We must charge them for disbursement of salary to their employees.	
6.16	Authorities to encash cheques	Services not offered
6.17	PRISM Transaction Charges All Interbank Fund Transfers (IFTs) including customer Transfers (RTGS)	Rs. 200/- from Remitting Bank.
6.18	Special Same Day Clearing through NIFT for cheques over 0.5 (M)	Rs. 425/- + FED per instrument.
Note	Collection charges will not be recovered on cheques drawn on cities within catchment area of same NIFT office and will be handled as local clearing e.g. Islamabad & Rawalpindi.	
6.19	Utility Bill Service charges Gas/ Electricity Service charges	Rs. 10/- + per agreement with the utility companies
6.20	Bank certificate for the purpose of Visa, Income Tax, etc.	Rs. 350/- + FED flat per certificate

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6.21	RTGS Charges	FREE
6.22	Arms License Fee for License Issued by (Govt. of Sindh)	Rs. 26/- per Challan + FED Charges
6.23	Arms License Fee for License Issued by (Govt. of KPK)	Rs. 25/- per Challan + FED Charges
6.24	Passport Fee	Rs. 25/- per Challan + FED Charges
6.25	Sindh Driving License-Govt. of Sindh Collection of Driving License Fee for Govt. of Sindh	2.50% of the Driving License Fee
6.26	KPK Public Service Commission-Govt. of KPK Collection of KPK-PSC Examination Fee through branchless banking channel.	Rs. 40/- (Inclusive of FED Charges)
6.27	Doorstep Banking for Persons with Disabilities (PWD)***	
6.27.1	Facilitation Charges for PWDs by Branch	
(a)	Biometric Verification at Doorstep	Free
(b)	Cheque Book Delivery at Doorstep	Free of Delivery Charges
(c)	Debit Card Delivery at Doorstep	Free of Delivery Charges
Note	***In accordance with the SBP BC & CPD Circular No. 5 of 2021.	
7.0	Standing Instruction Fee	
7.1	Standing Instructions fee will be recovered in addition to the usual charges on remittances, if any	Rs. 240/- + FED per transaction.
8.0	Bills	
8.1	Documentary Bills.	0.40% Minimum Rs. 600/- + FED plus postage/courier charges.
8.2	Clean (including cheques/ dividend warrants/ bank drafts etc.)	0.25% Minimum Rs. 150/- + FED plus postage/courier charges as mentioned above. Maximum Rs. 10,000/- + FED
Note	No service charge should be charged on out station cheques, drawn on places where there is an office of the bank, which are received from Government Departments for credit to Government Account. This waiver does not apply to outstation cheques tendered by the PUBLIC in payment of Government dues upon which the Bank's usual charges should be levied.	

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Note	As per Zakat & Ushr Ordinance 1980, (Amended in 1997) banking services and services connected with the assessment collection or disbursement of Zakat & Ushr realizable on compulsory basis under this ordinance are to be rendered free of charge. Hence no collection charges shall be recovered on cheques drawn on Central Zakat Fund for crediting to account of their beneficiary.	
8.3	For NBP own Cheques/DD/PO	0.15% Minimum Rs. 100/- + FED plus applicable postage/courier. Maximum Rs. 5,000/- & FED
(a)	Postage/Courier Charges are to be recovered on collection/realization of each instrument (whether clean or documentary) However, in case where party has deposited more than one cheque/instrument on a particular date to be collected/drawn on the same branch of the Bank, postage/courier charges are to be recovered (once only.)	
(b)	Collection of cheque of small amount may be effected through normal dak (other than courier) if specially requested by the party in writing for which he will be responsible for the delay.	
(c)	Other cheques/demand instruments (Like dividend, warrants).	0.60% Minimum Rs. 20/- + FED
(d)	Collecting agent's charges, if the Collecting bank is other than the Bank, will be extra.	At Actual
(e)	Telephone Charges will be extra, if fate of the instruments is asked for by telephone.	At Actual
(f)	In case the instruments are returned unpaid,	
(i)	Returning Charges for Documentary Collections	Rs. 370/- + FED + Courier Charges as above (Documentary)
(ii)	Returning Charges for Clean Collections	Rs. 160/- + FED + Courier Charges as above (Clean)
Note	Credit Committee would be the authority to approve all proposals for customers having aggregate exposure of over Rs. 500 Millions (both funded and non-funded) and in case of all MNC's remittance charges. Commission on Overseas Bills/inland Bills for collection business shall be charged as per negotiation with the customer.	
9.0	Godown Charges	
9.1	Godown Rent.	Actual
9.1.1	In Case of Muccadum (Managed Pledge)	Actual
9.2	Salaries of Godown Keepers/Chowkidars	Actual
9.3	Godown Inspection Charges.	Actual Treatment
(a)	Without any municipal limit	Debit to party account if Godown Inspection Charges are up to Rs. 500/- for payment to staff. Debit to party and credit to bank Income Account if Inspection charges are more than Rs. 500/- + FED and reimbursement of TA/DA charges through debit to "Expenditure Account" with the approval of Competent Authority.
(b)	Inspection by PBA's approved outsourced surveyors/evaluators	Up to Rs. 3,000/- per customer

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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.	
9.4	<u>Delivery Charges</u> If a godown keeper is not posted, Conveyance Charges will be recovered.	Actual
9.5	<u>Other incidental expenses</u> Takaful Contribution Legal Charges.	Actual Actual
9.6	Handling charges of marking lien on Govt. Securities	Rs. 600/- (Flat) per customer (to be recovered by the branch where the Financing is applied)
9.7	Marking of lien on Securities issued by NBP for other banks	Rs. 550/- (Flat) per customer
Note	No such charges will be recovering the miscellaneous charges like Godown Rent, Godown Staff Salary; inspection charges the amount recovered from the financing customer shall not exceed the total rent of Godown, salary of the godown staff etc. In other words miscellaneous charges should be levied as per actual and not become a source of profit to the bank. However, reimbursement of actual conveyance charges to be made to concerned staff to the Debit of Expenses Account after proper approval of the competent authority.	
10.0	Tariff For Corporate Customer & MNCs	
10.1	With aggregate exposure of over Rs. 500 Million (Both funded and non-funded) and in case of all MNCs remittance (funds transfer) charges.	As per negotiation with the customer.
11.0	Financing & Advances	
11.1	Legal Documentation Fee	At Actual
11.2	Directors search / Charge search / Local Credit Report /	
(a)	Independent stocks verification / independent credit report/Assets valuation	At actual, Minimum Rs. 400/- + FED
(b)	Cross Border Client Worthiness Reports, Search Reports from Dub and Bradstreet, ICIL etc.	The cost will be recovered on case to case basis as per directives contained in Instruction Circular No. 111/2003 dated 13-12-2003 + 54/2011 dated 13/06/2011 or on revision made by respective Group.
(c)	ECIB Charges For Individuals Other	Rs. 150/- Flat + FED Rs. 200/- Flat + FED
11.3	<u>Miscellaneous Charges for Issuance of NOC</u> For issuance of NOC at the request of customers/clients for creating additional/pari-passu charges second charges on their fixed assets for acquiring further project finance from other Banks/ Financial Institutions.	Rs. 10,000/- (Flat) + FED

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Note	Recovery of these charges waived from: <ul style="list-style-type: none"> ● Clients having total facilities exceeding Rs. 100/- (M) ● Clients allowed facilities under consortium financing. 	
11.4	Redemption of charge fee to be recovered from party when bank officers are called before registrar for redemption of the mortgage.	Rs. 3,000/-
(a)	Vacation of Charge with SECP	Rs. 1,000/-
(b)	Registration of charge with SECP	Actual + Rs. 1,000/- per case
(c)	Registration of Charge at Registrar's office	Actual + Rs. 1,000/- per case
(d)	To arrange lien on securities issued by other Institutions	Rs. 500/- per trip
12.0	International Banking	
12.1	Exports (Local US Dollar Instruments Collection)	
12.1.1	Cheques/instruments drawn on branches in Karachi.	Rs. 200/- + FED
12.1.2	Cheques/instruments drawn on branches other than Karachi.	Rs. 300/- + FED
12.1.3	Cheques/instruments returned unpaid	
(a)	Drawn on Karachi	Rs. 400/- + FED
(b)	Drawn on other than Karachi	Rs. 500/- + FED
12.2	Remittances - Outward	
12.2.1	Remittance abroad through Foreign Currency (FCY) Account	Service charges @ USD 1.00 + FED per USD 1,000/- + FED or part thereof Min. USD 5.00 + FED Max. USD 25.00 + FED plus SWIFT charges Rs. 125/- (Flat)
12.2.2	Remittance against surrender of Foreign Currency Notes or cash deposited in FCY Account within 10 days from the date of such deposits.	In addition to charges mentioned under 12.2.2 Service charges at 1.0% to be recovered in case 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 FCY Account is encashed/converted into Pakistani Rupee (LCY) within 10 days from the date of such deposit.	
12.2.3	Inward Collection received (relating to FCY Account) from abroad or local banks/branches and where the payment is demanded in Foreign Currency.	USD 3.00 + FED per USD 1,000/- + FED or part USD 3.00 + FED Maximum USD 6.00 + FED
12.2.4	Inward cheques expressed in foreign currency drawn on FCY Account received from local/upcountry bank's branches for payment in Pakistani Rupees (LCY) after conversion at authorized dealers buying T.T clean rates	Service charges @ Paisas 15 per Rs. 100/- Minimum Rs. 200/-

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12.2.5	Remittances abroad other than through Foreign Currency Account	
(a)	Students (for education purposes)	Rs. 200/- + FED plus SWIFT charges
(b)	Other than students.	Rs. 50/- per USD 1,000/- + FED Min. Rs. 200/- + FED and Max. Rs. 500/- + FED plus SWIFT charges for telegraphic transfer or usual postal charges as prescribed.
(c)	Service Charges against issuance of:	
(i)	Foreign Demand Drafts (FDDs)	@ Paisas 10% + FED or Rs. 1/- per Rs. 1,000/- + FED
(ii)	Foreign Telegraphic Transfer (FTT)	@ Paisas 10% + FED or Rs. 1/- per Rs. 1,000/- + FED
(d)	FDD/FTT Cancellation Charges for foreign currency account	Rs. 300/- per item + FED plus SWIFT/postage charges.
(e)	Issuance of Duplicate FDD	Rs. 500/- + FED plus usual SWIFT/postage charges.
(f)	Foreign Bills sent for collections returned unpaid	Rs. 350/- (Flat) + FED plus SWIFT, plus Correspondent bank charges if any
(g)	Standing Instruction Charges in Foreign Currency Accounts.	US\$ 6.00 + FED per instruction Rupee Account 250/- per cheque + FED
(h)	Charges for Cheques returned unpaid (when fault recovered from the client on Whose behalf the instrument is being collected and collecting bank will apply these charges. In case bearer cheque returned on the counter no such charges will be applicable).	
(i)	Pakistani Rupee (LCY) Account	Rs. 250/- per cheque + FED
(ii)	Foreign Currency (FCY) Account	USD 5/- per cheque + FED
Note	Issuance of the Bank's No Objection/Permission is subject to recover of above charges from the customer.	
12.3	Remittances - Inward	
12.3.1	Home Remittance	No Charges (Zero Tariff)
12.3.2	Other	
(i)	If proceeds are credited to an account with the drawee bank.	Nil
(ii)	In other case	a flat charges of Rs. 10/-
12.3.3	Service Charges on payment of Inward Foreign Draft/Foreign Mail Transfers where payment is made to beneficiaries after payment cover is received to our Foreign Currency Account. These charges are to be recovered only when T.T. buying rate is applied.	@ Paisas 15 per Rs. 100/- + FED Minimum Rs. 200/- + FED
12.3.4	Service Charge/Handling Charges on Deposits of Currency notes for the credit of Foreign Currency Accounts.	
(i)	If no remittance effected within 10 days of the date of deposit,	Nil

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(ii)	otherwise remittance charges	as per schedule (12.3.2)
12.3.5	Collection of Foreign Currency Accounts	
(i)	Up to USD 1,000/-	USD 5.00 + FED
(ii)	Above USD 1,000/-	USD 15.00 + FED
12.4	Miscellaneous (Postage/Fax/Courier/SWIFT)	
12.4.1	Postage (Ordinary)	
(a)	Local	Rs. 30/-
(b)	Inland	Rs. 50/-
12.4.2	Postage (Registered)	
(a)	Local	Rs. 35/-
(b)	Inland	Rs. 60/-
(c)	Foreign Postage	Actual, Min. Rs. 125/-
12.4.3	Fax/Telephone	Rs. 100/- (Flat)
12.4.4	SWIFT Foreign:	
(a)	Full SWIFT long Message	Rs. 1,500/- for full message Rs. 1,000/- for short message
(b)	Telegraphic Transfer and Miscellaneous	Rs. 1,200/- for full message Rs. 1,000/- for short message
12.4.5	Courier	
(a)	Local	Rs. 100/-
(b)	Inland	Rs. 400/-
(c)	Foreign	Actual, Min Rs. 3,500/-
12.4.6	Issuance of proceeds certificate beyond one Year.	Rs. 500/- (Flat) per certificate
12.4.7	Issuance of Business Performance certificate at customer's request.	Rs. 1,000/- (Flat) per certificate
12.4.8	Processing of machine authenticated unsorted cash received from Banks and its packing as per SBP Currency Management Strategy (only for Rs. 500, 1,000 & 5,000 Notes)	Rs. 350/- per bundle
Note	Operations Division (AIBG) is authorized to make arrangements including pricing regarding services offered by NIFT on business request and also authorized to circulate any change incorporated in SOC by 1-Link etc. if 1-Link advises any change in their SOC.	
	Any amendment required by virtue of law & regulation including NIFT / 1-Link charges would automatically become effective.	

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AMENDMENTS & NOTES / ترامیم اور وضاحت

**ISLAMIC BANKING** **اسلامی بینکنگ**