

SCHEDULE OF CHARGES ALLIED BANK (ISLAMIC BANKING) FOR THE PERIOD JULY - DEC 2018

Sr. No.	TYPE OF TRANSACTION /SERVICE Description	ALLIED BANK - ISLAMIC (ISLAMIC BANKING - Jul - Dec 2018)	PL Category (T24)	Commission/Fee/Charges liable to FED/Provincial Sales Tax or Not	
A : REMITTANCES					
1	Issuance of Fresh Instruments				
(a)	Issuance of DDs/Allied Banker Cheque (ABC) Payable at any Branch in Pakistan	<p>Issued by Debit to Account: Upto Rs.500,000 Flat Rs.250/- From Rs.500,001 to Rs.1,000,000 Flat Rs.400/- Above Rs.1,000,000 Flat Rs.600/-</p> <p>Issued Against Cash 0.20%, Minimum Rs.1250/- (Account Holders & walk-in-customer)</p> <p>Note The charges for making the instrument for payment of fee dues in favour of educational institutions, i.e HEC /Board etc. not to exceed 0.50% of fee /dues amount or Rs.25/- per instrument (including FED) whichever is less.</p>	52101 52113	Yes	Yes
(b)	Issuance of Pay Order / Allied Banker Cheque (ABC) Payable at Issuing Branch only.	<p>Issued by Debit to Account: Rs.250/- Flat</p> <p>Issued Against Cash 0.20% Min Rs.500/- (Account Holders & walk-in-customer)</p> <p>Note The charges for making the instrument for payment of fee dues in favour of educational institutions, i.e HEC /Board etc. not to exceed 0.50% of fee /dues amount or Rs.25/- per instrument (including FED) whichever is less.</p>	52103	Yes	Yes
(c)	Issuance of Call Deposit Receipt	<p>Issued by Debit to Account: Rs.100/- Flat</p> <p>Issued Against Cash Rs 1000/- Flat (Account Holders & walk-in-customer)</p> <p>Note The charges for making the instrument for payment of fee dues in favour of educational institutions, i.e HEC /Board etc. not to exceed 0.50% of fee /dues amount or Rs.25/- per instrument (including FED) whichever is less.</p>	52067	Yes	Yes
2	Cancellation of Instruments				
(a)	Cancellation of Demand Draft/Pay Order/Call Deposit Receipt/Allied Banker Cheque (ABC) Payable at any Branch or Payable at Issuing branch	<p>Cancellation of Instrument For Account holder Rs.300- Flat</p> <p>Issued Against Cash Rs.500/- (Flat) (Account Holders & walk-in-customer)</p> <p>Note: The charges for cancellation of instruments issued for payment of fee dues in favour of educational institutions, i.e., HEC /Board etc. not to exceed 0.50% of fee /dues amount or Rs.25/- per instrument (including FED) whichever is less.</p>	52106 52107 52114	Yes	Yes
3	Issuance of Duplicate Instruments				
(a)	Issuance of Duplicate Demand Draft/Pay Order/Call Deposit Receipt/Allied Banker Cheque (ABC) Payable at any Branch or Payable at Issuing branch	<p>Duplicate Issuance for account holder Rs.350/- Flat</p> <p>Issued Against Cash Rs. 600/- Flat (Account Holders & walk-in-customer)</p> <p>Note The charges for issuance of duplicate instrument issued for payment of fee dues in favour of educational institutions, i.e., HEC /Board etc. not to exceed 0.50% of fee /dues amount or Rs.25/- per instrument (including FED) whichever is less.</p>	52108 52115	Yes	Yes
Note				Yes	Yes
Recovery of charges under Cash Management or any other arrangement shall be subject to agreement.					
4	Rupee Travellers' Cheques				
(a)	Issuance of Rupee Travellers' Cheques	No Charge			
(b)	Issuance of Duplicate Rupee Travellers' Cheques.	Rs.50/- per leaf	52066	Yes	Yes
5	Issuance of SBP/NBP Instruments & RTGS				
(a)	Issuance of SBP/NBP Cheque on Customer's Request.	Rs.500/- per cheque	52065	Yes	Yes

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(b)	Transfer of fund of Rs.1,000,000/- & above through Real Time Gross Settlement (RTGS) System - MT 103 Facility	FUNDS OUTFLOW <u>Days</u> <u>Receipt of RTGS Request</u> <u>Per</u> <u>Trans.Charges</u> Monday From 9.00 AM to 1.00 PM Rs.220/- to From 1.00 PM to 3.00 PM Rs.330/- Friday From 3.00 PM to 3.30 PM Rs.550/- FUNDS INFLOW No Charge Note RTGS charges payable to SBP are not Negotiable	52121	Yes	Yes
(c)	Transfer of fund of Rs.100,000/- & above through Real Time Gross Settlement (RTGS) System - MT 102 Facility Maximum 10 Payment Instructions in one MT 102	FUNDS OUTFLOW <u>Days</u> <u>Receipt of RTGS Request</u> <u>Per</u> <u>Trans.Charges</u> Monday to From 9:00 AM to 3:30 PM Rs. 50/- Friday FUNDS INFLOW No Charge Note RTGS charges payable to SBP are not Negotiable	52121	Yes	Yes
6	Inter Branch Online Transactions				
(a)	Cash Withdrawal	a) Within City - Free b) Inter City Upto Rs.500,000 - Rs. 300/- From Rs.500,001 to Rs.1,000,000 - 0.075%, Minimum Rs.375/- Above Rs.1,000,001 - 0.10%, minimum Rs. 1000/- Maximum Rs. 3000/-	52014	Yes	Yes
(b)	Cash Deposit	a) Within City - Free b) Inter City Upto Rs.500,000 - Rs. 300/- From Rs.500,001 to Rs.1,000,000 - 0.075%, minimum Rs.375/- Above Rs.1,000,001 - 0.10%, minimum Rs. 1000/- Maximum Rs. 3000/- Note No service fee shall be charged from the students depositing the amount of fee directly in the fee collecting account of the educational institution.	52015	Yes	Yes
(c)	Account to Account Transfer	a) Within City - Free b) Intercity - 0.05 %, Minimum Rs. 250/- Maximum Rs. 2,000/- Note No service fee shall be charged from students depositing amount of fee directly into fee collecting account of educational institutes.	52112	Yes	Yes
(d)	Cheque / Instrument deposit for Clearing / Collection by Remote Branch	a) Within City - Free b) Intercity - 0.05 %, Minimum Rs. 300/- Maximum Rs. 2,000/- Note: No Charges on collection of ABL's Dividend Warrants on ABL's shareholders maintain account with ABL.	52116	Yes	Yes
(e)	Inter Bank Fund Transfer (IBFT) from branch counter (Maximum single transfer of Rs. 250,000)	Rs. 500/- Flat - for transfers from Account.	52027	Yes	Yes
(f)	Pay Anyone through Branch Counter (Fund Transfer from Allied Account to any person's CNIC) Commission	Rs. 250/-			
B :					
1	Inland Letter of Credit (ILC)				

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	ILC Opening Services Charges - Annual Business (a) Upto Rs 50 Million Exceeding Rs. 50 Million up to Rs 75 Million Exceeding Rs. 75 Million up to Rs 100 Million Above Rs 100 Million Note i) Negotiable Rates are approved by Chief IBG and RMG ii) Projected annual volume to be ascertained and approved by Chief IBG. iii) Commitment letter from customer for paying difference in commission arising out of shortfall in business commitment should be obtained & placed on record. Copy of Commitment letter of each customer will be handed over to Trade Factory for Monitoring and any difference in commission will be recovered at the end of the year. Any waiver in this regard will be given by the CEO.	0.40% per quarter or part thereof 0.35% per quarter or part thereof 0.30% per quarter or part thereof Negotiable per quarter Minimum Rs.2000/- per LC Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52328	Yes	Yes
2	Amendment Charges				
	(a) Without increase in amount /extension in period of shipment.	Rs.1500/- (Flat) per instance Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52328	Yes	Yes
	(b) Involving increase in amount and/or extension in period of shipment.	Rs.1500/- (Flat) per instance Plus service charges as mentioned at Sr. # B (1) (a) above Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52328	Yes	Yes
3	Revalidation (Extension in period after ILC expiry)	Commission to be recovered from the date of last expiry of LC until new expiry date of LC at rates applicable in case of opening of fresh LC as mentioned at Sr. # B (1)(a) above. Revalidation service charges will be charged on acceptance by the applicant to submission of documents against expired LCs negotiating /opening bank's counters. Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52306	Yes	Yes
4	Cancellation charges.	Rs 1000/- (Flat) per instance Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52346	Yes	Yes
5	Transfer Commission	Transfer service charges at the rates applicable in case of opening of fresh LC as mentioned at Sr. # B (1)(a) above. Plus LC revalidation charges as mentioned at Sr. # B (3), if the expired LC is revalidated along with its transfer to a new beneficiary Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52306	Yes	Yes
6	Bills Under ILC - Opening End				
	(a) Bills Under Sight ILC - Approved Finance Facility - Payment Against Documents (PAD amount net of cash margin)				
	(i) Commission - If bill is retired (paid) within 3 days from the date of payment to the negotiating bank.	No Commission		Yes (FED/PST/KST not applicable on profit only)	Yes (SST not applicable on profit only)
	(ii) Commission - If bill is retired (paid) after 03 days from the date of payment to the negotiating bank.	0.25 % of the bill amount to be added in the purchase price of asset at the time of sale.		Yes (FED/PST/KST not applicable on profit only)	Yes (SST not applicable on profit only)
	(iii) Profit to be recovered on Approved Finance Facility PAD amount (NET OF CASH MARGIN - held since opening of ILC or before negotiation of documents):	In case of Approved Limit: Profit at approved rate to be applied from the date of debit to PAD lodgement till the date of retirement, after adjustment of cash margin, if any. Profit to be added in the purchase price of asset at the time of sale		Yes (FED/PST/KST not applicable on profit only)	Yes (SST not applicable on profit only)
	(b) Bills Under Usance ILC - Acceptance				
	(i) Commission - if Bill is paid on due date	a) Service charges Rs. 1000 Flat per bill. (if realized within LC validity) b) Service charges @ 0.10% per month or part thereof. Minimum Rs. 1000 per bill from the date of expiry of LC (if bill realized after LC validity) Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52343	Yes	Yes
	(c) If bill is not paid on due date.				

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	(i)	Profit - If bill is not paid on due date, i.e, LC paid through Approved Finance Facility.	In Addition to above charges at point B 6 (b) (i), Profit from the due date of the bill till the date of adjustment. Profit to be added in the purchase price of asset as the time of sale as per terms of Approved Limit		Yes (FED/PST/KST not applicable on profit only)	Yes (SST not applicable on profit only)
	(ii)	Charity - If bill is not paid on due date, i.e, LC not paid through Approved Finance Facility.	In Addition to above charges at point B 6 (b) (i), Charity to be recovered as per approved terms.		Yes	Yes
7	Bills Under ILC - Negotiating End					
	(a)	Bills Under Sight ILC				
	(i)	Service Charges	0.55% Minimum Rs. 800/- (irrespective of the amount of LC) (to be included in the Murabaha price) Plus actual charges of other collecting Banks if any. Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52343	Yes	Yes
	(ii)	Profit - if LC paid through approved finance facility	a) Profit to be added in the purchase price of asset at the time of sale, as per terms of Approved Limit.		No	No
	(iii)	Collection Charges for restricted LCs (Where negotiation is restricted to other bank and presented to us for forwarding)	Rs.1000/- Flat Plus actual charges of other collecting Banks if any. Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52342	Yes	Yes
	(b)	Bills Under Usance ILC				
	(i)	Commission	Commission 0.40%, Minimum Rs 1000/-. Plus correspondent banks charges at actual. Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52358	Yes	Yes
8	Collections					
	(a)	Documentary	0.40%, Minimum Rs.1000/- Plus actual charges of other collecting Banks if any. Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52363	Yes	Yes
	(b)	Clean (Including Cheques/dividend warrants/bank drafts etc.)	0.25%, Minimum Rs. 200/-, Maximum Rs. 10,000/- Plus actual charges of other collecting Banks if any. Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52071	Yes	Yes
	(c)	Express Collection through IBR	a) Within City - Free b) Intercity - 0.05%, Minimum Rs.250/- Maximum Rs. 3000/-	52111	Yes	Yes
9	Other charges under ILC					
	(a)	Advising charges of (inward) ILC or Amendment	Rs 1500/- (Flat) Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52328	Yes	Yes
	(b)	ILC Confirmation Charges	@ 0.25% per month. Minimum Rs.1,500/- or as per agreed Pricing with Financial Institution Division.	52328	Yes	Yes
	(c)	Handling of Discrepant documents under ILC.	Rs.3000/- (Flat) Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52310	Yes	Yes
	(d)	Bills returned unpaid under ILC	Rs 500/- (Flat) Plus applicable Dispatch / Communication Charges as per tariff in Section H. Plus correspondent banks charges at actual.	52359	Yes	Yes
	(e)	If the documents are sent to other banks for negotiation/collection under restricted ILC.	Rs.1,100/- Plus applicable charges. Plus applicable Dispatch / Communication Charges as per tariff in Section H. Plus correspondent banks charges at actual.	52342	Yes	Yes
	(f)	Returning Charges for Documentary and Clean collection (Clean Collection including cheques, Bank draft etc)	Rs.500/- Flat Foreign Currency Account US\$ 10/- Flat or equivalent FC Plus actual charges of other collecting Banks if any. Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52359	Yes	Yes
C : GUARANTEES						
1	Issuance of Guarantees (General)					
	(a)	Issuance of Guarantees to Shipping Companies / Airlines / Transport Companies in lieu of bills of lading / Airway Bill / Truck Receipts / Railway Receipts.	Rs.1500/- Flat Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52361	Yes	Yes
	(b)	Issuance of Guarantees favouring Collector of Customs.				

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	(i)	If issued against 100% Cash Margin / lien on current account	Rs. 1500 Flat per quarter (to be charged from the date of issue till expiry of the Guarantee including claim validity period or till such time the bank is released from its Liabilities under the Guarantee, whichever is later). Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52371	Yes	Yes
	(ii)	Others (Not issued against 100% Cash Margin / lien on current account).	As per applicable slab given in Annexure - I. Plus applicable Dispatch / Communication Charges as per tariff in Section H. Range Minimum and Maximum Amount Per Quarter or part thereof From To 1 500000 3000 47500001 50,000,000 300000 Above 50 M additional Service charges 6000/ for Per 1 Million for per quarter	52371	Yes	Yes
	(c)	Other Guarantees including Bid-Bond, Performance Bonds, Advance Payment Guarantees, Guarantees issued at the request of the Account holder in Pakistan.				
	(i)	If issued against 100% Cash Margin / lien on current account	Rs. 600 Flat per quarter to be charged if issued against 100% Cash Margin / lien on current account (to be charged from the date of issue till expiry of the Guarantee including claim validity period or till such time the bank is released from its Liabilities under the Guarantee, whichever is later). Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52372	Yes	Yes
	(ii)	Others (Not issued against 100% Cash Margin / lien on current account).	As per applicable slab (Commission to be charged from the date of issue till expiry of the Guarantee including claim validity period or till such time the bank is released from its Liabilities under the Guarantee, whichever is later). Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52372	Yes	Yes
			Note - applicable on Sr. # C(1)(c)(i) & (ii) a) Negotiable Rates are approved by Chief IBG and RMG b) Projected annual volume to be ascertained and approved by Chief IBG. c) If business commitments are not documented in Credit Approval, separate commitment letter from customer for paying difference in commission arising out of shortfall in business commitment should be obtained & placed on record. Any difference in commission arising due to shortfall in business volume will be recovered at the end of the year. Any waiver in this regard will be given by the CEO.			
2	Amendments in Guarantees (General)					
	(a)	Without increase in amount /extension in period	Rs.1200/- Flat for PKR denominated guarantees. Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52381	Yes	Yes
	(b)	Involving increase in amount and/or extension in period	Issuance commission as in C(1) according to nature/type of guarantee. Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52372	Yes	Yes
3	Issuance of Guarantees (Back to Back)					
	(a)	Issuance of Back to Back Guarantees, Including Bid Bonds, Performance Bonds, Advance Payment Guarantees issued against counter guarantees of Foreign Banks.	As per applicable slab given in Annexure - III. (Above Commission subject to negotiations with clients & correspondent arrangements by Financial Institution Division) Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52373	Yes	Yes
	(b)	Amendment in Back to Back Guarantees				
	(i)	Without increase in amount /extension in period	US \$ 60 Flat Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52381	Yes	Yes
	(ii)	Involving increase in amount and/or extension in period	Commission as per Guarantees as mentioned at Sr. # C(3)(a) above. Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52373	Yes	Yes
4	Claim Lodgement					

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	(a) Handling Commission	Rs. 2500/- Flat Plus applicable Dispatch / Communication Charges as per tariff in Section H. Plus charges for instrument issued for payment of claim to beneficiary.	52382	Yes	Yes
	(b) Profit - In case Forced Liability is created for payment against invocation of guarantee	Charity to be recovered as per approved terms		No FED/PST/KST on profit	No SST on profit
D : LOCKERS					
1	Safe Deposit Lockers - Annual Fee to be recovered in advance in Calendar Quarter when locker is issued.				
	<u>Description</u>	<u>Rent or Minimum Balance Maintained in Allied Islamic Sahulat Account</u>			
	(a) Upto 0.40 cft - Small	Rs.3000/- p.a. Rs.40000/-	55511	FED/PST/KST applicable on locker rent	SST applicable on locker rent
	(b) From 0.41 to 0.80 cft & From 0.81 to 1.35 cft - Medium	Rs.4000/- p.a. Rs.70000/-		FED/PST/KST not applicable on refundable security deposit	SST not applicable on refundable security deposit
	(c) From 1.36 to 1.75 cft & From 1.76 to 2.00 cft - Large	Rs.5500/- p.a. Rs.100000/-			
	(d) From 2.01 to 2.50 cft & From 2.51 to 3.00 cft - Extra Large	Rs.7000/- p.a. Rs.125000/-			
		Note i) key deposit will not be applicable in case locker is issued against Allied Islamic Sahulat Account and required minimum balance is maintained.			
2	Key Deposit (refundable at the time of surrender of locker)	Small Rs.3000/- (Flat) Medium Rs.3500/- (Flat) Large/Extra Large Rs.5000/- (Flat)		No	No
3	Locker Breaking Charges	Rs. 6,000/- or actual which ever is higher	55512	Yes	Yes
4	Late Payment Charges on Locker Rent (If annual rent not paid on due date)	10% charity to be recovered on the applicable locker rent with grace period of 30 days from the due date		Yes	Yes
E : FINANCES / INVESTMENT BANKING					
1	Corporate & Investment Banking				
	Following charges to be recovered in addition to profit/return on investment.				
	(a) Project Examination/ Arrangement/ Advisory/ Processing/ Upfront Fee etc:	To be negotiated with customer on case to case basis/or as per Sanction Advice.	52199	Yes	Yes
	(b) Legal Documentation Fee.	To be negotiated with customer on case to case basis/or as per Sanction Advice.	52160	Yes	Yes
	(d) Project Monitoring Fee.	To be negotiated with customer on case to case basis/or as per Sanction Advice.	52164	Yes	Yes
	(e) Consortium Management Fee.	To be negotiated with customer on case to case basis/or as per Sanction Advice.	52207	Yes	Yes
	(f) Issuance of NOC for creation of charge on asset(s) of the borrowing company in favour of other bank(s) / DFI (s)	Rs.10,000/- (Flat) or as negotiated with customer with the approval of Chief IBG.	52193 52194	Yes	Yes
	Project Finance				
	(a) Project Application Fee (Non Refundable)	As per agreed terms			
	(b) Trustee-ship fee (to be recovered in case of consortium financing).	As per agreed terms			
	(c) Consortium Agent Fee	As per agreed terms			
	(d) Re-structuring & Re-scheduling fee of Project Finance including all types of Moratorium / Deferments. * All Cases shall be referred to Shariah Board	As per agreed terms			
2	Other Charges Relating to Finances				
	(a) Professional Fee for Valuation of Mortgaged / Pledged Assets - Charges for evaluation of securities and maintenance thereof (Valuation to be carried out by evaluator listed on the panel maintained by Pakistan Banks Association.)	As per Actual Bill of evaluator	52153	No	No
	(b) Legal Charges - Legal fees and charges paid to advocates for consultation/opinion/examination of documents.	Actual	52159	No	No
	(c) For advances against pledge/hypothecation various charges to be recovered as follows:				
	(i) Godown Rent	Actual	52164	No	No
	(ii) Godown staff salaries - Salaries of Godown Keepers/Chowkidars.	Actual	52155	No	No

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	(iii)	Godown inspection Charges	<p>a) Within Municipal Limits or within a radius of 10 KM from the branch (shall be credited to Bank's Income) Upto Rs. 5 Million Rs. 1,000/- Above Rs.5 Million up to Rs. 25 Million Rs. 2,000/- Above Rs.25 Million up to Rs.50 Million Rs. 2,500/- Above Rs.50 Million Rs. 3,500/- Plus actual conveyance charges. Maximum one visit per month.</p> <p>b) Outside the above limits Charges as defined in (a) above plus T.A. & D.A. As per rules (Applicable to respective staff)</p>		Yes	Yes
	(iv)	Delivery Charges - If a Godown Keeper is not posted, conveyance charges will be recovered.	Actual		No	No
	(v)	Other incidental expenses for Documentation / other Legal Charges etc.	Actual	52157	No	No
	(vi)	Delivery order issuance	Rs. 500			
	(vii)	Search Report charges	Actual			
	(d) Ijarah & Diminishing Musharakah					
	(i)	Repossession charges	Actual			
	(ii)	Legal Documentation charges	Actual			
	(e)	Handling charges on marking of lien on Govt Securities	Rs 500/- Flat per customer (to be recovered upfront) plus legal / vendor fees	55567		
	(f)	Redemption of property. Fee to be recovered from the party when bank officers are called before Registrar for redemption	Rs. 2,500/- Flat per property plus legal / vendor fees	55568		
	(g)	Registration with SECP & Lawyer's charges for both Private & Public Ltd. Cos. where charge on current/ fixed assets is registered	At Actual (Inclusive of legal / vendor fees) plus PKR 1,000/- per case	55569		
	(h)	Registration of mortgage at Registrar's Office for Partnership /Proprietorship firm /individual	At actual (Inclusive of legal / vendor fees) plus PKR 1,000/- per case	55570		
	(i)	Buy Out Price in case of early Termination of Ijarah/Diminishing Musharakah	In case of early termination, bank may sell the asset higher than the book value (i.e. as per outstanding principal amount) the following schedule a. 5 % for 1st Year b. 4% for 2nd Year c. 3 % for rest of tenure OR As per terms agreed between customer and bank	55571		
	Working Capital Facilities					
	a)	Interim (any change in the facility/security)	As per agreed terms			
	b)	Enhancement	As per agreed terms			
	c)	Annual Review Fee (on Renewal)	As per agreed terms			
	d)	Replacement of securities under lien with the Bank (except at the time of annual review of facilities and other than our own Bank's deposits under lien)	Rs.2,000/- Flat			
3	ALLIED ISLAMIC CAR IJARAH					
	(a)	Processing fee	As per the facility arrangement or Rs. 6,500/- (Non Refundable)			
	(b)	Vehicle Evaluation Charges	Actual			
	(c)	Late Payment Charges (to be booked as Charity)	Rs. 100 per day or maximum of Rs. 1500 per month per rental.			
	(d)	Cheque Return Charges	Rs. 1,200/- per instance			
	(e)	Vehicle Re-Possession Charges*	Actual Incurred by the bank up to maximum of Rs.100,000/-			
	(f)	Repossessed Vehicle's Transportation Charges	Actual Incurred by the bank up to maximum of Rs.50,000/-			
	(g)	Repossessed Vehicle Evaluation Charges*	Actual Incurred by the bank			
	(h)	PO/DD/ABC Reissuance Charges	PO/DD/ABC cancellation/duplicate issuances charges as per Section A "REMITTANCES" above.			
	(i)	Monthly Warehouse Charges	Actual			

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(j)	Buy Out Price in case of early Termination of Ijarah	For all client segments [4%] on written down value during 1st year [3.5%] on written down value during 2nd year [3%] on written down value during 3rd year [2.5%] on written down value during 4th year [2%] on written down value during 5th year			
F : ALLIED BANK - ALTERNATE DELIVERY CHANNELS					
1 Allied Cash + ATM Card					
(a)	Annual Fee	Rs.600/-	52736	Yes	Yes
(b)	Card Replacement Fee	Rs.300/-	52737	Yes	Yes
2 Allied Cash + Shop VISA Debit Card (VDC)					
(a) Classic					
(i)	Annual Fees	Rs.750/-	52736	Yes	Yes
(ii)	Card Replacement Fee	Rs.500/-	52737	Yes	Yes
(b) High Value Package (Sapphire)					
(i)	Annual Fees	Rs.1,000/-	52736	Yes	Yes
(ii)	Card Replacement Fee	Rs. 600/-	52737	Yes	Yes
(c) High Value Package (Sapphire-200)					
(i)	Annual Fees	Rs.2,000/-	52736	Yes	Yes
(ii)	Card Replacement Fee	Rs. 600/-	52737	Yes	Yes
(iii)	Special Limit Allocation Service Fee	Rs.1,000/-	52745	Yes	Yes
(d) Upgrade / Downgrade Fee for ATM / VDC					
(i)	Upgrade from Allied Cash + ATM Card to Any VDC	a) No Charge for upgrade. Chip issuance fee for a new chip based VDC will be applicable. b) Annual fee of upgraded package will apply from subsequent year.	52747	Yes	Yes
(ii)	Upgrade VDC to High Value Package (Sapphire)	a) No Charge for upgrade. Chip issuance fee will be applicable in case upgrade is requested on non chip card to chip card. b) Annual fee of upgraded package will apply from subsequent year.	52749	Yes	Yes
(iii)	Downgrade to Any Lower Package - All cases	Rs.200/- Flat	52749	Yes	Yes
(iv)	Chip Issuance Fee	Rs. 150/- Applicable only on the issuance of new chip based VDC			
(e) Other Charges - ATM / VDC					
(i)	Transaction Retrieval Fee	Rs.300/- for domestic Rs.900/- for international transactions	52738	Yes	Yes
(ii)	Arbitration charges (in case of false charge back - International)	At Actual	52739	Yes	Yes
3 E-commerce / Point of Sale (POS)					
(a)	Charges on Purchase Transactions (Domestic)	No Charge (On Net)		Yes	Yes
(b)	Charges on Purchase Transactions (Domestic)	No Charge (Off Net)		Yes	Yes
(c)	Currency Conversion Fee	Upto 4% over prevailing market rate on all foreign currency transactions or as per SBP directive. Any foreign currency transaction (other than US Dollars) will be first converted into US dollar as per the rate quoted under arrangement with VISA.		Yes	Yes
4 ATM Transaction Charges					
(a)	Charges on Cash Withdrawal Transactions (Domestic) - On Net (Not applicable on Allied Basic Banking Account holders)	No Charge from ATM of account holder branch No Charge from ATM of same city branch No Charge from ATM of Intercity branch		Yes	Yes
(b)	Charges on Cash Withdrawal Transactions (Domestic) - Off Net	Rs.15/- (Off net) or as applicable		Yes	Yes
(c)	Currency Conversion Fee (International ATM Transactions)	Upto 4% over prevailing market rate on all foreign currency transactions or as per SBP directive. Any foreign currency transaction (other than US Dollars) will be first converted into US dollar as per the rate quoted under arrangement with VISA.		Yes	Yes
(d)	Charges on Balance Enquiry - On net	No Charge			
(e)	Charges on Balance Enquiry - Off net	Rs.2.5/- per enquiry or as applicable (1-Link) Rs. 5/- per enquiry or as applicable (Mnet)		Yes	Yes
(f)	Charges on Balance Enquiry (International)	Rs.200/- per enquiry	55524	Yes	Yes
(g)	Inter Accounts Funds Transfer through ATMs (Domestic - Within ABL)	Rs.50/- per transaction		Yes	Yes
(h)	Inter Bank Funds Transfer through ATMs (Domestic)	<= 10K - Rs. 50/- > 10k - Rs. 135/-		Yes	Yes
(i)	Biometric Cardless Transaction Fee (On-Us only)	Rs. 15 per transaction			

SCHEDULE OF CHARGES ALLIED BANK (ISLAMIC BANKING) FOR THE PERIOD JULY - DEC 2018

Sr. No.	TYPE OF TRANSACTION /SERVICE Description	ALLIED BANK - ISLAMIC (ISLAMIC BANKING - Jul - Dec 2018)	PL Category (T24)	Commission/Fee/Charges liable to FED/Provincial Sales Tax or Not	
	(j) Tax payment charges (P2G)	Upto Rs. 100,000/- Rs. 10/- Rs. 100,001/- to Rs. 1,000,000/- Rs. 20/- Above Rs. 1,000,001/- Rs. 50/-			
	<p>Note</p> <p>a) Annual Fee to be recovered in advance in Calendar Quarter when card is issued. No refund on account closure. All charges/fees are applicable on per-card basis.</p> <p>b) The exchange rate between the transaction currency and the billing currency used for processing foreign currency transactions is a wholesale market rate selected by VISA from within a range of wholesale rates in effect plus the percentage that Allied Bank charges on account of Foreign Currency Conversion.</p> <p>c) Free issuance of Allied PayPak Debit Card for Asaan Accountholders (First year Annual Fee waiver. Annual Fees apply as per SOC from second year).</p> <p>d) No Annual Fee for salary account of ABL Employee (one account only).</p> <p>e) On Net means transaction carried out at ABL ATM network.</p> <p>f) Off Net means a switch transaction carried out at other Bank ATM network (1Link/MNET).</p>				
5	myABL Digital Banking				
	(a) myABL Personal Internet Banking				
	(i) Registration Charges	Free	55001	Yes	Yes
	(ii) Subscription Charges	Free	55002	Yes	Yes
	(iii) Fund Transfer to Own Account, Any ABL Account & Pay Anyone (Not applied on Allied Basic Banking Account holders)	Rs. 10/- per Transaction	55003	Yes	Yes
	(iv) Inter Bank Funds Transfer (Domestic)	Upto Rs. 10,000/- Rs. 35/- Above Rs. 10,000/- Rs. 100/-	52743 52751 52752	Yes	Yes
	(b) myABL Business Internet Banking	myABL Business Internet Banking Charges to be agreed with client on a case-to-case basis (No Registration Charges on myABL Business Internet Banking for Allied Business Accounts)			
	(c) Tax payment charges (P2G)	Tax Payment Transactions Upto Rs. 100,000/- Rs. 10/- Rs. 100,001/- to Rs. 1,000,000/- Rs. 20/- Above Rs. 1,000,001/- Rs. 50/-			
6	IVR / Phone Banking				
	(a) Funds Transfer – Own Account of Customer	Rs. 50/- per transaction	55301	Yes	Yes
	(b) Funds Transfer – Any ABL Account	Rs. 50/- per transaction	55302	Yes	Yes
7	Allied SMS Banking				
	(a) SMS Banking Registration Charges	Rs. 150/-			
	(b) SMS Banking Annual Subscription Charges	Rs. 100/-			
	(c) Financial transactions through SMS	Financial transactions through SMS i) Intra Bank Funds Transfer (FT) Rs. 10/- ii) Inter Bank Funds Transfer (IBFT) Rs. 100/-			
	(d) Non Financial Transactions	Non Financial Transactions (Cheque Book Request, Balance Inquiry, Mini Statement) Rs. 5/-			
	<p>Note</p> <p>Customers may incur charges at their sole responsibility from the mobile service provider for sending &/or receiving SMS</p>				
8	Allied PayPak Debit Card Classic				
	Annual Fee	Annual Fee Rs. 750/-			
	Card Replacement Fee	Card Replacement Fee Rs. 400/-			
9	Allied EZ Cash Prepaid Debit Card				
	(a) Standard Prepaid Card	Issuance Fee 200 Card Replacement Fee 200 Re-load fee Free	52731		
	(b) Chip Enabled Prepaid Card	Issuance Fee 500 Card Replacement Fee 400 Re-load fee Free	52732		
10	Domestic Remittance Services (JazzCash)				
	(a) Money Transfer - Send Money to CNIC	Charges will be levied as per prevalent JazzCash Service Charges			
G : MISCELLANEOUS CHARGES					

SCHEDULE OF CHARGES ALLIED BANK (ISLAMIC BANKING) FOR THE PERIOD JULY - DEC 2018

Sr. No.	TYPE OF TRANSACTION /SERVICE Description	ALLIED BANK - ISLAMIC (ISLAMIC BANKING - Jul - Dec 2018)	PL Category (T24)	Commission/Fee/Charges liable to FED/Provincial Sales Tax or Not	
1	Issuance of Cheque Book.	Rs.10/- Flat per leaf for PLS Accounts. Rs.10/- Flat per leaf for Current Account. FCY Accounts, US \$ 5 per cheque book of 25 leaf or equivalent in other Foreign Currencies. Plus applicable Dispatch / Communication Charges as per tariff in Section H. Charges will be debited to the respective account at the time of cheque book requisition.	52003	No	No
2	Stop Payment Instructions	Rs 500/- per instruction for Rupee Account US\$ 10/- per instruction for FC Accounts (or equivalent in other Foreign currencies) and FC Cheques / Drafts	52002	Yes	Yes
3	Standing Instructions				
	(a) Standing Instructions Fee	Rs.200/- per transaction except deduction of financing payment Plus all charges for transaction executed under these Standing Instructions as per applicable rates of that relevant transaction.	52017	Yes	Yes
	(b) Failed Standing Instructions due to error on the part of the customer	Rs.200/- per attempt	52009	Yes	Yes
4	Cheque Returned Charges				
	(a) Cheque returned Inward Clearing: (If returned due to fault on the part of respective account holder i.e balance insufficient in account, drawer's signatures incomplete /differ/ required, cheque contain extraneous matter, payment stopped by drawer, revenue stamp required/ insufficient & mutilated cheque etc.	Rs. 450/- per cheque from Issuer (Local Currency) US\$ 5/- per cheque from Issuer (or equivalent in other Foreign currencies)	52058	No	Yes
	(b) Cheque returned on counter	No Charges			
5	Clearing Charges				
	(a) Same day clearing (at the time of Lodgement)	Rs.500/- (including NIFT Charges)	52056	Yes	Yes
	(b) Intercity clearing (at the time of Lodgement)	Rs.400/- (including NIFT Charges) (Rawalpindi-Islamabad are considered as one city)	52057	Yes	Yes
6	Balance confirmation certificate required by Bank Certificate for the purpose of Visa	Rs. 250/- per certificate	52029	Yes	Yes
7		Rs. 500/- per certificate Note :- No charges on Bank Certificate for Tax Purposes.	55559		
8	Account Maintenance Charges				
	(a) Service charges on "Allied Basic Banking Accounts" at Parent branch only. i) 02 withdrawals & 02 deposits through branch counter during a calendar month ii) Additional transactions iii) Withdrawals through ABL ATM/VDC	i) No Charges ii) Rs.50/- each for every withdrawal / deposit through branch counter iii) No Charges	52021	Yes	Yes
9	Obtaining Fresh Form-29/Form-A from SECP against Corporate Accounts	At actual			
10	Account Closing processing Charges (Local Currency)	Rs. 500/-or whatever minimum balance available in Account. No Charges if closed by the Bank. No Charges for regular Saving Accounts			
	Note Following Accounts are exempt from levy of service charges i) Accounts maintained by employees of Govt./Semi-Govt.Institutions for Salary, Pension and Benevolent Funds purpose including widows/children of deceased government employees eligible for receiving family pension/benevolent funds grant etc. in any manner what so ever. ii) Mustahqeen Zakat iii) Zakat Accounts Maintained for collection & disbursement of Zakat Funds iv) Students v) ABL employees Salary Account. vi) Deceased Accounts. vii) Any account specially exempted by the Bank under Cash Management or under any other special arrangement.				
9	eCIB Charges.	Rs. 50/- Flat	52152	Yes	Yes
10	Printing of duplicate /additional Statement of Account	Rs.30.17 plus FED Rs.4.83 = Rs.35/- per statement For FCY Accounts, rupee equivalent of charges will be deducted from FCY Account	52016	Yes	Yes
11	Photocopy of paid Cheques provided to customer.	Upto one year old: Rs. 200/- per cheque Above one to five year old: Rs.500/- per cheque Above five year old: Rs. 750/- per cheque	52663	Yes	Yes
12	Investors Portfolio Account (IPS)				
	(a) IPS Maintenance Account Charges	No Charges	52023	Yes	Yes
	(b) IPS Transaction Charges	Free Note: RTGS charges to be recovered as per SoC.	52023	Yes	Yes
13	Transactional Alert Facility	Rs.60/- per month for each account.	52714	Yes	Yes

SCHEDULE OF CHARGES ALLIED BANK (ISLAMIC BANKING) FOR THE PERIOD JULY - DEC 2018

Sr. No.	TYPE OF TRANSACTION /SERVICE Description	ALLIED BANK - ISLAMIC (ISLAMIC BANKING - Jul - Dec 2018)	PL Category (T24)	Commission/Fee/Charges liable to FED/Provincial Sales Tax or Not	
14	Charges from employer on Salary Disbursement service (without any formal arrangement with Bank).	Rs. 50/- per salary account per month Charges should not be applicable on customers approved by respective Chief IBG and Chief BSG based on Business reciprocity.	52008	Yes	Yes
15	Charges on collection accounts (other than formal	Rs.25/- per transaction	52026	Yes	Yes
16	Dividend Warrant				
	(a) Charges on Dividend Warrants (to be recovered from dividend declaring companies) Note a) Dividend Warrant (DW) charges are negotiable with the Customers depositing full Dividend amount in advance or Rs.50 Million, whichever is less in Dividend Account (Current remunerative) for payment of Dividend Warrants. b) In case DWs are not printed through a Printer referred by the Bank and subsequently it is found that the DWs are rejected by NIFT while processing for payment, actual charges of NIFT applicable on Non-Standard Instruments will be recovered from the Dividend declaring Company.	0.30% of disbursed amount - Minimum Rs. 10,000/-	52104	Yes	Yes
H : DISPATCH / COMMUNICATION CHARGES		These charges will not be applicable on internal communication from trade factory to branches and vice versa.			
1	Postage - Ordinary				
	(a) Local - Within City	Rs. 30 Flat - Per Item	52691	No	No
	(b) Inland - Inter City	Rs. 50 Flat - Per Item	52691	No	No
2	Postage - Registered				
	(a) Local - Within City	Rs. 50 Flat - Per Item	52691	No	No
	(b) Inland - Inter City	Rs. 70 Flat - Per Item	52691	No	No
	(c) Foreign	Rs. 200 Flat - Per Item	52691	No	No
	(d) For Inland LC	Rs. 200 Flat - Per Item	52691	No	No
	(e) For Foreign Import LC	Rs. 1200 Flat - Per Item	52691	No	No
3	Courier				
	(a) Local - Within City	Rs. 125/- Flat - Per Item	52692	No	No
	(b) Inland - Inter City	Rs. 250 Flat - Per Item	52692	No	No
	(c) Foreign	Foreign Rs.2,000/- per instance for every 0.5 KG of weight or part thereof, or actual which ever is higher	52692	No	No
4	SWIFT				
	(a) Full Text LC / Guarantee Messages	Rs. 2000 Flat - Per Item	52356	No	No
	(b) LC / Guarantee Amendment Messages	Rs. 700 Per Message	52356	No	No
	(c) All other SWIFT Messages	Rs. 700 Per Message	52357	No	No
5	FAX / Other Communication Charges				
	(a) FAX Message	Rs. 100 Flat - Per Message	52357, 52356	No	No
	(b) Communication Expense	Rs. 100 Flat - Per Item	52205	No	No
<u>INTERNATIONAL BANKING</u>					
I: IMPORTS					
1	Cash Letter of Credit - Issuance				
	(a) First quarter or part thereof Each subsequent quarter or part thereof 0.40% 0.25% 0.35% 0.20% 0.30% 0.20% Negotiable In all above cases, Min Rs.2,000/- per LC per quarter Plus applicable Dispatch / Communication Charges as per tariff in Section H Plus LC Confirmation charges at actual if applicable. Plus handling charges @ Rs 500 (flat) and commission @ 0.10%, if the payment of import bill is made by arranging remittance through another bank. Note: If LC is opened with 100% Lien over Low Remunerative Mudarabah based accounts - No Commission shall be charged. Only applicable Dispatch / Communication Charges as per tariff in Section H or all out of Pocket expenses at actual will be charged.	First quarter or part thereof Each subsequent quarter or part thereof 0.40% 0.25% 0.35% 0.20% 0.30% 0.20% Negotiable In all above cases, Min Rs.2,000/- per LC per quarter Plus applicable Dispatch / Communication Charges as per tariff in Section H Plus LC Confirmation charges at actual if applicable. Plus handling charges @ Rs 500 (flat) and commission @ 0.10%, if the payment of import bill is made by arranging remittance through another bank.	52306	Yes	Yes
	(b) Non-reimbursable letters of credit under Barter /Credit/Loans.	1% for 1st quarter or part thereof 0.30% for each subsequent quarter or part thereof. Minimum Rs.1500/-	52306	Yes	Yes

SCHEDULE OF CHARGES ALLIED BANK (ISLAMIC BANKING) FOR THE PERIOD JULY - DEC 2018

Sr. No.	TYPE OF TRANSACTION /SERVICE Description	ALLIED BANK - ISLAMIC (ISLAMIC BANKING - Jul - Dec 2018)	PL Category (T24)	Commission/Fee/Charges liable to FED/Provincial Sales Tax or Not	
	(c) LC Under "Suppliers/Buyers Credit". Pay As you Earn Scheme and Deferred Payment LCs for period over one year.	0.40% per quarter or part thereof upto final payment Minimum Rs. 2000/-. Plus applicable Dispatch / Communication Charges as per tariff in Section H. At the time of opening of LC, service charges to be charged on full amount of LC liability plus Service Charges payable thereon for the period from the date of opening of LC until the expiry. Thereafter service charges is to be recovered on six monthly basis on outstanding reducing liability, as per Schedule of Charges applicable as at that date.	52306	Yes	Yes
2	Amendments				
	(a) Without increase in amount /extension in period.	Rs.1100/- per transaction (Flat) Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52306	Yes	Yes
	(b) Involving increase in amount and/or extension in period.	Issuance service charges as mentioned in Sr. # J(1)(a), J(1)(b) or J(1)(c) according to nature/type of LC. Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52306	Yes	Yes
3	Revalidation (Extension in period after LC expiry)	Service charges to be recovered from the date of last expiry of LC until new expiry date of LC at rates applicable in case of opening of fresh LC as mentioned in Sr. # J-1 above (LC service charges will be calculated on the amount of liability as per Exchange rate prevailing on the date of revalidation). Revalidation service charges will be charged on acceptance by the applicant to submission of documents against expired LCs negotiating /opening bank's counters. Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52306	Yes	Yes
4	Cancellation charges.	Rs.2000/- per LC Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52346	Yes	Yes
5	Transfer Commission	Transfer commission at the rates applicable in case of opening of fresh LC. (Sr. # J-1 above). Plus LC revalidation charges (Sr. # J-3), if the expired LC is revalidated along with its transfer to a new beneficiary Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52306	Yes	Yes
6	Import Bills Under Sight LC - Approved Finance Facility - Payment Against Documents (PAD net of Cash Margin)				
	(a) Service Charges	0.15% on bill amount or Minimum Rs.1,200/- (to be added in the purchase price of asset at the time of sale) Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52348	Yes	Yes
	(b) Commission				
	(i) If bill is retired (paid) within 15 days from the date of negotiation appearing on covering schedule/value date (which ever is applicable) or from date of lodgement/remittance by the branch till date of payment.	No Commission		Yes (FED/PST/KST not applicable on profit only)	Yes (SST not applicable on profit only)
	(ii) Commission - If bill is retired (paid) after 15 days from the date of lodgement.	0.25 % of the bill amount to be added in the purchase price of asset at the time of sale.	52352	Yes (FED/PST/KST not applicable on profit only)	Yes (SST not applicable on profit only)
	(c) Profit to be recovered on Approved Finance Facility - PAD amount (NET OF CASH MARGIN - held since opening of LC or before negotiation of documents):			No FED/PST/KST on profit	No SST on profit
	(i) In case of Special Approval:	Profit to be recovered as per terms of Approved Limit Profit at approved rate to be applied from the debit to NOSTRO Account or PAD Lodgement whichever is earlier till the date of retirement, after adjustment of cash margin, if any.		Yes (FED/PST/KST not applicable on profit only)	Yes (SST not applicable on profit only)
7	Import Bills Under Usance LC - Acceptance				
	(a) Service Charges	0.15% or Minimum Rs.750/- (to be added in the purchase price of asset at the time of sale) Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52348	Yes	Yes
	(b) Service Charges				
	(i) If Bill is paid within due date	a) Commission Rs. 1000 Flat per bill. (if adjusted within LC validity) b) Commission @ 0.15% per month or part thereof. Minimum Rs. 1000 per bill from the date of expiry of LC (if bill adjusted after LC validity) Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52358 inLand, Import foreign 52306	Yes (FED/PST/KST not applicable on profit only)	Yes (SST not applicable on profit only)

SCHEDULE OF CHARGES ALLIED BANK (ISLAMIC BANKING) FOR THE PERIOD JULY - DEC 2018

Sr. No.	TYPE OF TRANSACTION /SERVICE Description		ALLIED BANK - ISLAMIC (ISLAMIC BANKING - Jul - Dec 2018)	PL Category (T24)	Commission/Fee/Charges liable to FED/Provincial Sales Tax or Not	
	(ii)	If bill is not paid within due date, i.e, LC paid through Approved Finance Facility	Profit to be recovered as per terms of Approved Limit. Commission @ 0.40% Flat, Minimum Rs 1000 plus extra commission @ 0.10% per month to be recovered from the date of expiry of LC Plus Mark up as per Sr. # J (7)(c) below Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52352	Yes (FED/PST/KST not applicable on profit only)	Yes (SST not applicable on profit only)
8	Collection Charges					
	(a)	Service Charges	0.15% or Minimum Rs.750/- Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52348	Yes	Yes
	(b)	Commission	a) Rs.1000/- (Flat) per collection if charges are on drawee's Account. b) US\$ 20/- if charges are on Principal Account. Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52350	Yes	Yes
9	Other Charges On Import Transactions					
	(a)	Contract Registration				
	(i)	Contract Registration for import on consignment basis (Annual Basis)	0.10 % Minimum Rs.2000/-	52307	Yes	Yes
	(ii)	Contract Amendment	a) Without increase in amount /extension in period - Rs. 500 Flat per amendment b) Involving increase in amount and/or extension in period - Charges as per Sr. # J (9)(a)(i) above. Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52306	Yes	Yes
	(b)	Payment to suppliers against imports for which contract has not been registered and/or documents directly received by Importers.	0.1% Minimum Rs.1000/- Plus correspondent bank charges at actual Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52307	Yes	Yes
	(c)	Import against advance payment to suppliers	0.15%, Minimum Rs.1700/- Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52349	Yes	Yes
	(d)	Handling of discrepant documents under import LC.	US \$100/- (Flat) + Swift charges USD 20/-	52347	Yes	Yes
	(e)	Import Bills returned unpaid	US\$ 100/- (Flat) or its equivalent in other currencies from remitting bank. Plus applicable Dispatch / Communication Charges as per tariff in Section H. Plus correspondent banks charges at actual.	52354	Yes	Yes
	(f)	Re-imburement charges (payable to re-imbursing Banks).	At Actual	52353	No	No
	(g)	Issuance of freight certificate for import on FOB basis.	Rs.1000/-	52309		
	(h)	Obtaining credit reports on behalf of customers from Credit rating agencies	Rs. 500 plus Actual charges of Credit Rating Agency. Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52006	Yes	Yes
	(i)	In case Foreign Exchange cover provided by the client is through another bank	0.10% Plus handling charges Rs. 800/- Flat	52304	Yes	Yes
	(j)	Obtaining approval from SBP	Rs. 1000/- flat per transaction	52305	Yes	Yes
J : EXPORTS						
1	Letters of Credit					
	(a)	Advising				
	(i)	In case Charges are on Beneficiary Account	Rs 1500/- (Flat) Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52368	Yes	Yes
	(ii)	In case Charges are on Applicant Account	US \$ 50/- (Flat) Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52368	Yes	Yes
	(b)	Amendment Advising				
	(i)	In case Charges are on Beneficiary Account	Rs 1000/- (Flat) Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52368	Yes	Yes
	(ii)	In case Charges are on Applicant Account	US \$ 35/- (Flat) Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52368	Yes	Yes

SCHEDULE OF CHARGES ALLIED BANK (ISLAMIC BANKING) FOR THE PERIOD JULY - DEC 2018

Sr. No.	TYPE OF TRANSACTION /SERVICE Description	ALLIED BANK - ISLAMIC (ISLAMIC BANKING - Jul - Dec 2018)	PL Category (T24)	Commission/Fee/Charges liable to FED/Provincial Sales Tax or Not	
(c)	Confirmation of LC	0.25% per quarter or minimum Rs 1100/- per quarter or part thereof. Subject to availability of country limits/cross border risk(s) or as approved by Financial Institution and RMG. Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52368	Yes	Yes
(d)	Transfer of L/C.	Rs 1,500/- (Flat) - If without substitution of documents. Rs. 15,000/- (Flat) - if with substitution of documents Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52368	Yes	Yes
2	Collections				
(a)	Clean Bills (Cheque/Bank Draft etc.)	Rs.125/- per collection Plus applicable charges (Reimbursement portion) Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52364	Yes	Yes
(b)	Documentary Bills				
(i)	Commission	Rs.250/- per collection Plus applicable charges (Reimbursement portion). Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52374	Yes	Yes
(ii)	Service Charges	Upto Rs.150 Million - 0.13% Minimum Rs. 1000 Above 150 Million - 0.10% Minimum Rs. 2000/-	52345	Yes	Yes
3	Other Charges under Export Transactions				
(a)	Handling of compensatory Rebate Applications/Duty draw back /R&D cases applications/claims.	0.25% per claim minimum Rs.500/-.	52367	Yes	Yes
(b)	Service Charge on Advance Inward Export payment	Upto 0.13% per transaction Minimum Charges Upto Rs.1,000/- per transaction If more then one document is involved against same advance payment, Commission should be recovered for each document separately	52374	Yes	Yes
(c)	Export Bills Negotiated/ Discounted through Approved Finance Facility	Profit to be recovered as per terms of Approved Limit.		Yes (FED/PST/KST not applicable on profit only)	Yes (SST not applicable on profit only)
(d)	Reimbursement payment to other local banks from N.R. Pak. Rupee A/c.	Rs. 1,000/- Flat	52368	Yes	Yes
(e)	If the documents are sent to other banks for negotiation under restricted Letters of Credit.	Rs.1,100/- Plus applicable charges (Reimbursement portion)	52368	Yes	Yes
(f)	Export Bill Realized through FCY	0.12% Min Rs 1500	52345	Yes	Yes
(g)	Charges of Export against Surrender of FCY	Rs. 1,000/- Flat per case	52345	Yes	Yes
(h)	Transfer of Export Proceeds to other Bank received in our Nostro	0.13% of bill amount	52345	Yes	Yes
(i)	In lieu of exchange earnings where exporter sells foreign exchange to some other bank where as documents were sent for collection through our bank	Rs. 1200 Flat	52345	Yes	Yes
(j)	Issuance of Tax Deduction Certificates	Rs. 500/- Flat	52337	Yes	Yes
(k)	Preparation of substitution case in ERF-Pre shipment	Rs. 2,000/- Flat	52345	Yes	Yes
(m)	EE-Certification	Rs. 500/- per case	52345	Yes	Yes
(n)	Export LC Cancellation	Rs. 1,500/- Flat. Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52368	Yes	Yes
(p)	Export Documents Returned Un-Paid	Rs. 600/- Flat per documents + Correspondence charges	52345	Yes	Yes
(q)	ERF - II - NOC for Entitlement	Rs. 1000/- per NOC	52345	Yes	Yes
K : FOREIGN REMITTANCES					
1	Outward Remittances				
(a)	Foreign Traveller Cheques.	1% of amount TC sold Minimum Rs 200/-. Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52321	Yes	Yes
(b)	Remittance abroad through F.C. Account (including FDD / FTT)	a) Flat US\$ 5/- per item upto value of US \$ 1000 or its equivalent. b) 0.25% per item for value of over US \$ 1000 or its equivalent, Minimum US\$ 10/-, Maximum US \$ 100. Plus Additional Charges @ 0.25%, Minimum US \$ 5 (or equivalent currency) to be recovered where remittance is effected within 15 days of cash deposits. Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52324	Yes	Yes
(c)	Remittance abroad other than through Foreign Currency Account (including FDD / FTT)				

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Sr. No.	TYPE OF TRANSACTION /SERVICE Description		ALLIED BANK - ISLAMIC (ISLAMIC BANKING - Jul - Dec 2018)	PL Category (T24)	Commission/Fee/Charges liable to FED/Provincial Sales Tax or Not	
	(i)	To Universities/Educational Institutions on behalf of students (for education purpose)	Rs. 400/- Flat (Correspondent charges to be recovered by the correspondent while paying to beneficiary) Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52325	Yes	Yes
	(ii)	Other Remittances abroad	0.10% per item. Minimum Rs. 500/- (Correspondent charges to be recovered by the correspondent while paying to beneficiary) Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52325	Yes	Yes
	(d)	Handling charges on deposits of Foreign Currency Notes for the credit of FC Account in respective currencies.				
	(i)	In Case deposit remains in the FC Account for 15 days.	No Charges			
	(ii)	In Case deposit remains in the FC Account for less than 15 days.	0.25%, Minimum US \$ 5 (or equivalent currency)	52763	Yes	Yes
	(e)	Remittance abroad under general permission or specific approval of SBP	Rs. 1500 Flat	52325	Yes	Yes
	(f)	FDD/FTT Cancellation charges	Flat Rs.500/- Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52323	Yes	Yes
	(g)	Issuance of Duplicate FDD	Flat Rs.500/- Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52322	Yes	Yes
2	Inward Remittances					
	(a)	Home Remittances	No charges to be recovered, if the funds are remitted to <u>branch of our bank or to other bank.</u>	52761	Yes	Yes
	(b)	Other than Home Remittance	No Charges, if the proceeds are credited to an account with any branch of our bank. In other cases, DD/PO Charges as well as dispatch / communication charges (as applicable) would be recovered	52762	Yes	Yes
	(c) (i)	Local USD cheques & drafts/ Collection and settlement charges	a) If credit to Pak. Rupees Account Rs.500/- per instrument including NIFT & collecting bank charges. b) If credit to Foreign Currency Account, USD 5/- including NIFT & collecting Bank Charges.	52326 52054	Yes	Yes
	(ii)	Return Cheque Charges	a) Pak. Rupees Account: Rs.600/- per returned cheque inclusive of NIFT charges. b) Foreign Currency Account: USD 6/- or equivalent inclusive of NIFT charges	52330 52055	No	Yes
L : OTHER CHARGES (International Banking)						
1	Correspondent Bank's charges (if any).		Actual	52357 52691 52692	No	No
2	Foreign Bills/Cheques/TCs sent for collection returned un-paid.		Flat Rs. 500/- Plus Foreign correspondent charges Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52330 52055	Yes	Yes
3	Inward collection received (relating to FC Account) from abroad or local banks/ branches and where the payment is demanded in Foreign Currency.		a) Flat US\$ 5/- per item upto value of US \$ 1000 or its equivalent. b) 0.25% per item for value of over US \$ 1000 or its equivalent, Minimum US\$ 10/-, Maximum US \$ 100. Plus Additional Charges @ 0.25%, Minimum US \$ 5 (or equivalent currency) to be recovered where remittance is effected within 15 days of cash deposits. Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52320	Yes	Yes
4	Inward cheques received from local branches, upcountry branches or local banks for payment in Pak Rupees. (Convert the relevant Foreign Currency at the T.T.Buying Rate).		0.15% Min. Commission Rs.400/- Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52338	Yes	Yes
5	Inter Branch Online FC Transactions					
	(a)	Online FCY Cash Withdrawal (Allowed from Authorized Branches only) Note: Charge Amount Plus FED should be a Round Amount as Charges are to be recovered from Walk in Customer in Cash.	a) Within City - No Charge b) Inter City Charges (Per transaction) US \$ = 05 GBP = 03 EURO = 04 JPY = 400	52028	Yes	Yes

SCHEDULE OF CHARGES ALLIED BANK (ISLAMIC BANKING) FOR THE PERIOD JULY - DEC 2018

Sr. No.	TYPE OF TRANSACTION /SERVICE Description	ALLIED BANK - ISLAMIC (ISLAMIC BANKING - Jul - Dec 2018)	PL Category (T24)	Commission/Fee/Charges liable to FED/Provincial Sales Tax or Not	
	(b) Online FCY Cash Deposit (Allowed from Authorized Branches only)	a) Within City - No Charge b) Inter City Charges (Per transaction) US \$ = 05 GBP = 03 EURO = 04 JPY = 400	52029	Yes	Yes
	(c) Online FCY Account to Account Transfer (Allowed from and to Authorized Branches only)	a) Within City - No Charge b) Inter City Charges (Per transaction) US \$ = 03 GBP = 02 EURO = 02 JPY = 300	52030	Yes	Yes
6	Standing Instructions Fee in Foreign Currency Accounts.	US\$ 5 per transaction or its equivalent in other currencies Plus correspondent Bank Charges. (Permissible to new - FC Account & Incremental deposits). Plus all charges for transaction executed under these Standing Instructions as per applicable rates of that relevant transaction.	52017 52327	Yes	Yes
7	Collection for Foreign Currency Account				
	(a) For US \$ denominated instrument drawn outside United States & Instruments in other currencies like GBP, EUR, JPY etc.)	i) US \$ 5/- for collection upto USD1000/- ii) US \$ 15/- for collection of above USD 1000/- (or equivalent currency) All correspondent banks charges to be recovered at actual. Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52331 52751 52752	Yes	Yes
	(b) Collection for foreign currency A/c (collection of USD denominated instruments drawn in United States)	i) USD 5/- for collection upto USD 499/- (under Cash Letter) ii) USD 20/- for collection of USD 500/- & above (under Secured Collection). All correspondant banks charges to be recovered at actual. Plus applicable Dispatch / Communication Charges as per tariff in Section H.		Yes	Yes
8	Collection of FEBCs, FCBCs, DBCs from SBP/NBP etc.	0.20% Minimum Rs. 200/- Maximum Rs.500/- per collection. Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52332 52753	Yes	Yes
9	Issuance of Proceeds Realization Certificate beyond one year.	Rs.600/- (Flat)	52333 52754 52755 52756	Yes	Yes
10	Issuance of duplicate Proceeds Realization Certificate	Rs.600/- (Flat)	52333 52754 52755 52756	Yes	Yes
11	Circulation of loss of E-Form (Recoverable from Bank's own customer)	Rs.1000/-	52334 52757	Yes	Yes
12	Test/signature verification charges to be received from other Bank's (Foreign Remittances)	Rs.500/- per instance	52335 52758	Yes	Yes
13	Purchase of travellers' cheques/drafts etc.	Rs.100/- (Flat) per transaction.	52336 52759	Yes	Yes
14	Issuance of Business performance Certificate at Customer's request.	Rs.1000/- (Flat).	52337 52760	Yes	Yes

SCHEDULE OF CHARGES ALLIED BANK (ISLAMIC BANKING) FOR THE PERIOD JULY - DEC 2018

Sr. No.	TYPE OF TRANSACTION /SERVICE Description	ALLIED BANK - ISLAMIC (ISLAMIC BANKING - Jul - Dec 2018)	PL Category (T24)	<u>Commission/Fee/Charges liable to FED/Provincial Sales Tax or Not</u>	
	<p>Notes:</p> <p>1) The entire Schedule of Charges may be negotiated /discounted in % age terms for any customer / borrower with permission of Chief IBG based on existing/ prospective relationship, except as specifically mentioned hereunder: a) Section H of schedule of charges. b) Charges of Correspondent Banks at Actual. c) Any clause where charges are to be negotiated or any waiver has been specifically mentioned therein.</p> <p>2) The Charges under note 1(a),(b) or (c) above can only be discounted or waived by the CEO.</p> <p>3) Where negotiable rate / charge is jointly approved by Chief IBG along with Chief RMG as mentioned in SOC, based on business commitment, any further change in such approved rates will also be approved jointly by Chief IBG along with Chief RMG.</p> <p>4) The rates of charges for any customer / borrower will not exceed the rates given in Schedule of Charges.</p> <p>5) This will supersede all previous instructions, Circulars and Schedule of charges.</p> <p>6) Rawalpindi and Islamabad are treated as one city for the purpose of Schedule of Charges.</p> <p>7) Fee Exemption Grid is attached.</p>	As per fee exemption Annexure of SOC - Islamic Banking			
	<p>Notes:</p> <p>1) The entire Schedule of Charges may be negotiated /discounted in % age terms for any customer / borrower with permission of Chief IBG based on existing/ prospective relationship, except as specifically mentioned hereunder: a) Section H of schedule of charges. b) Charges of Correspondent Banks at Actual. c) Any clause where charges are to be negotiated or any waiver has been specifically mentioned therein.</p> <p>2) The Charges under note 1(a),(b) or (c) above can only be discounted or waived by the CEO.</p> <p>3) Where negotiable rate / charge is jointly approved by Chief IBG along with Chief RMG as mentioned in SOC, based on business commitment, any further change in such approved rates will also be approved jointly by Chief IBG along with Chief RMG.</p> <p>4) The rates of charges for any customer / borrower will not exceed the rates given in Schedule of Charges.</p> <p>5) This will supersede all previous instructions, Circulars and Schedule of charges.</p> <p>6) Rawalpindi and Islamabad are treated as one city for the purpose of Schedule of Charges.</p> <p>7) Fee Exemption Grid is attached.</p>				
	<p>Notes:</p> <p>1) The entire Schedule of Charges may be negotiated /discounted in % age terms for any customer / borrower with permission of Chief IBG based on existing/ prospective relationship, except as specifically mentioned hereunder: a) Section H of schedule of charges. b) Charges of Correspondent Banks at Actual. c) Any clause where charges are to be negotiated or any waiver has been specifically mentioned therein.</p> <p>2) The Charges under note 1(a),(b) or (c) above can only be discounted or waived by the CEO.</p> <p>3) Where negotiable rate / charge is jointly approved by Chief IBG along with Chief RMG as mentioned in SOC, based on business commitment, any further change in such approved rates will also be approved jointly by Chief IBG along with Chief RMG.</p> <p>4) The rates of charges for any customer / borrower will not exceed the rates given in Schedule of Charges.</p>				

FEE EXEMPTION GRID			
Product Name	Allied Islamic Business Plus Account	Allied Islamic Anmol Plus Account	Allied Islamic Saving Account (Regular)
Balance Requirement	* Monthly Average Balance Requirement : Rs. 25,000	Average Balance of the Month Rs.100,000/- and above	Average Balance of the Month Rs. 1,000,000/- and above
Online Cash Deposit	FREE *	Free	Free
Online Cash Withdrawal	FREE *	Free	Free
Online A/C to A/C Transfer	FREE *	Free	Free
Cheque / Instrument deposit for clearing / collection by Remote Branch	FREE	Free	Free
Issuance of Demand Drafts / Allied Banker Cheque (Payable at any branch) / Pay Order / Allied Banker Cheque (Payable at Issuing branch) Call Deposit Receipt	FREE	Free	Free
Cancellation of Demand Drafts / Allied Banker Cheque (Payable at any branch) / Pay Order / Allied Banker Cheque (Payable at Issuing branch) Call Deposit Receipt	FREE	Free	Free
Duplicate Issuance of Demand Drafts / Allied Banker Cheque (Payable at any branch) / Pay Order / Allied Banker Cheque (Payable at Issuing branch) Call Deposit Receipt	FREE	Free	Free
Intercity Clearing / OBC	No Charges	As per SOC	As per SOC
Issuance of Cheque Book	FIRST FREE OF 10 Leaves	FIRST FREE OF 10 Leaves	FIRST FREE OF 10 Leaves
Eligibility	All business accounts (Individuals /Firms/ Companies)	All Individuals	All Individuals / Firms/ Companies
Other	<p>Free facilities will be available in the opening month of the account.</p> <p>Free facilities to remain available in following month based on eligibility criteria (average balance) which will be reassessed on each month end on the basis of Average Balance in the Account.</p> <p>* Free Transactions for All Allied Islamic Business Plus Accounts without any monthly average balance requirements.</p>	<p>Free facilities will be available in the opening month of the account.</p> <p>Free facilities to remain available in following month based on eligibility criteria (average balance) which will be reassessed on each month end on the basis of Average Balance in the Account.</p>	

Service Charges for Guarantees issued favouring Collector of Customs

Guarantee Amount Range (PKR)		Per quarter charges or part thereof
From	To	
1	500,000	3,000
500,001	1,000,000	6,000
1,000,001	1,500,000	9,000
1,500,001	2,000,000	12,000
2,000,001	2,500,000	15,000
2,500,001	3,000,000	18,000
3,000,001	3,500,000	21,000
3,500,001	4,000,000	24,000
4,000,001	4,500,000	27,000
4,500,001	5,000,000	30,000
5,000,001	5,500,000	33,000
5,500,001	6,000,000	36,000
6,000,001	6,500,000	39,000
6,500,001	7,000,000	42,000
7,000,001	7,500,000	45,000
7,500,001	8,000,000	48,000
8,000,001	8,500,000	51,000
8,500,001	9,000,000	54,000
9,000,001	9,500,000	57,000
9,500,001	10,000,000	60,000
10,000,001	12,500,000	75,000
12,500,001	15,000,000	90,000
15,000,001	17,500,000	105,000
17,500,001	20,000,000	120,000
20,000,001	22,500,000	135,000
22,500,001	25,000,000	150,000
25,000,001	27,500,000	165,000
27,500,001	30,000,000	180,000
30,000,001	32,500,000	195,000
32,500,001	35,000,000	210,000
35,000,001	37,500,000	225,000
37,500,001	40,000,000	240,000
40,000,001	42,500,000	255,000
42,500,001	45,000,000	270,000
45,000,001	47,500,000	285,000
47,500,001	50,000,000	300,000

Note: All guarantees amount exceeding Rs. 50 Million shall attract additional service charges of Rs. 6,000/- per each Million (per quarter or part thereof).

Annexure - II

Other Guarantees including Bid-Bond Guarantees issued at the request of the A/c. holder in Pakistan

Guarantee Amount Range (PKR)		Per quarter charges or part thereof
From	To	
1	500,000	2,000
500,001	1,000,000	4,000
1,000,001	1,500,000	6,000
1,500,001	2,000,000	8,000
2,000,001	2,500,000	10,000
2,500,001	3,000,000	12,000
3,000,001	3,500,000	14,000
3,500,001	4,000,000	16,000
4,000,001	4,500,000	18,000
4,500,001	5,000,000	20,000
5,000,001	5,500,000	22,000
5,500,001	6,000,000	24,000
6,000,001	6,500,000	26,000
6,500,001	7,000,000	28,000
7,000,001	7,500,000	30,000
7,500,001	8,000,000	32,000
8,000,001	8,500,000	34,000
8,500,001	9,000,000	36,000
9,000,001	9,500,000	38,000
9,500,001	10,000,000	40,000
10,000,001	12,500,000	50,000
12,500,001	15,000,000	60,000
15,000,001	17,500,000	52,500
17,500,001	20,000,000	60,000
20,000,001	22,500,000	67,500
22,500,001	25,000,000	75,000
25,000,001	27,500,000	82,500
27,500,001	30,000,000	90,000
30,000,001	32,500,000	81,250
32,500,001	35,000,000	87,500
35,000,001	37,500,000	93,750
37,500,001	40,000,000	100,000
40,000,001	42,500,000	106,250
42,500,001	45,000,000	112,500
45,000,001	47,500,000	118,750
47,500,001	50,000,000	125,000

Note: All guarantees amount exceeding Rs. 50 Million shall attract additional service charges of Rs. 2,500/- per each Million (per quarter or part thereof).

Annexure - III

Back to back guarantees including guarantees issued against counter guarantee of our foreign correspondent bank and Performance Bonds, Bid Bonds, Advance Payment Guarantees etc.

Guarantee Amount Range (PKR)		Per quarter charges or part thereof
From	To	
1	500,000	2,000
500,001	1,000,000	4,000
1,000,001	1,500,000	6,000
1,500,001	2,000,000	8,000
2,000,001	2,500,000	10,000
2,500,001	3,000,000	12,000
3,000,001	3,500,000	14,000
3,500,001	4,000,000	16,000
4,000,001	4,500,000	18,000
4,500,001	5,000,000	20,000
5,000,001	5,500,000	22,000
5,500,001	6,000,000	24,000
6,000,001	6,500,000	26,000
6,500,001	7,000,000	28,000
7,000,001	7,500,000	30,000
7,500,001	8,000,000	32,000
8,000,001	8,500,000	34,000
8,500,001	9,000,000	36,000
9,000,001	9,500,000	38,000
9,500,001	10,000,000	40,000
10,000,001	12,500,000	50,000
12,500,001	15,000,000	60,000
15,000,001	17,500,000	70,000
17,500,001	20,000,000	80,000
20,000,001	22,500,000	90,000
22,500,001	25,000,000	100,000
25,000,001	27,500,000	110,000
27,500,001	30,000,000	120,000
30,000,001	32,500,000	130,000
32,500,001	35,000,000	140,000
35,000,001	37,500,000	150,000
37,500,001	40,000,000	160,000
40,000,001	42,500,000	170,000
42,500,001	45,000,000	180,000
45,000,001	47,500,000	190,000
47,500,001	50,000,000	200,000

Note: All guarantees amount exceeding Rs. 50 Million shall attract additional service charges of Rs. 4,000/- per each Million (per quarter or part thereof).