

SCHEDULE OF CHARGES EFFECTIVE FROM 01-07-2017 TO 31-12-2017 (Federal Excise Duty (FED) and all other applicable Government levies on any specified service will be charged in addition to the Service Charges as listed below, if not mentioned otherwise.)			
DOMESTIC BANKING			
Sr. No.	Description	Rate of Charges	PL Category (T24)
A REMITTANCES			
1	Issuance of Fresh Instruments		
	(a) Issuance of DDs/Allied Banker Cheque (ABC) Payable at any Branch in Pakistan	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/- Issued Against Cash 0.20%, Minimum Rs.1250/- (Account Holders & walk-in-customer) 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.	52113
	(b) Issuance of Pay Order / Allied Banker Cheque (ABC) Payable at Issuing Branch only.	Issued by Debit to Account: Rs.250/- Flat Issued Against Cash 0.20% Min Rs.500/- (Account Holders & walk-in-customer) 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.	52103
	(c) Issuance of Call Deposit Receipt	Issued by Debit to Account: Rs.100/- Flat Issued Against Cash Rs 1000/- Flat (Account Holders & walk-in-customer) 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.	52067
2	Cancellation of Instruments		
	Cancellation of Demand Draft/Pay Order/Call Deposit Receipt/Allied Banker Cheque (ABC) Payable at any Branch or Payable at Issuing branch	Issued by Debit to Account: Rs.250/- (Flat) Issued Against Cash Rs.500/- (Flat) (Account Holders & walk-in-customer) 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.	52114
3	Issuance of Duplicate Instruments		
	Issuance of Duplicate Demand Draft/Pay Order/Call Deposit Receipt/Allied Banker Cheque (ABC) Payable at any Branch or Payable at Issuing branch	Issued by Debit to Account: Rs.300/- Flat Issued Against Cash Rs. 600/- Flat (Account Holders & walk-in-customer) 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.	52115
	Note: Recovery of charges under Cash Management or any other arrangement shall be subject to agreement.		
4	Rupee Travellers' Cheques		
	(a) Issuance of Rupee Travelers' Cheques	No Charge	
	(b) Issuance of Duplicate Rupee Travelers' Cheques.	Rs.50/- per leaf	52066
5	Issuance of SBP/NBP Instruments & RTGS		

Sr. No.	Description	Rate of Charges	PL Category (T24)
(a)	Issuance of SBP/NBP Cheque on Customer's Request.	Rs.500/- per cheque	52065
(b)	Transfer of fund of Rs.1,000,000/- & above through Real Time Gross Settlement (RTGS) System - MT 103 Facility	FUNDS OUTFLOW <u>Days Receipt of RTGS Request Per 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
(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 Receipt of RTGS Request Per 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
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.1,000,000 - 0.10%, minimum Rs. 1,000/- Maximum Rs. 3,000/-	52014
(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.1,000,000 - 0.10%, minimum Rs. 1,000/- Maximum Rs. 3,000/- 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
(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 institutions.	52112
(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
(e)	Inter Bank Fund Transfer (IBFT) from branch counter (Maximum single transfer of Rs. 250,000)	Rs. 500/- Flat - for transfers from Account.	55523
B	INLAND LETTER OF CREDIT (ILC)		
1	Inland Letter of Credit (ILC)		

Sr. No.	Description	Rate of Charges	PL Category (T24)
	ILC Opening commission - 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 CIBG/CRBG and RMG ii) Projected annual volume to be ascertained and approved by Chief CRBG/CIBG. 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 I.	52328
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 I.	52328
	(b) Involving increase in amount and/or extension in period of shipment.	Rs.1500/- (Flat) per instance Plus commission as mentioned at Sr. # B (1) (a) above Plus applicable Dispatch / Communication Charges as per tariff in Section I.	52328
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 commission 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 I.	52306
4	Cancellation charges.	Rs 1000/- (Flat) per instance Plus applicable Dispatch / Communication Charges as per tariff in Section I.	52346
5	Transfer Commission	Transfer commission 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 I.	52306
6	Bills Under ILC - Opening End		
	(a) Bills Under Sight ILC - 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	
	(ii) Commission - If bill is retired (paid) within 4-7 from the date of payment to the negotiating bank.	0.25% on purchase price	52352
	(iii) Mark-up to be recovered on PAD amount (NET OF CASH MARGIN - held since opening of ILC or before negotiation of documents):	In case of Approved Limit: Mark-up at approved rate to be applied from the date of debit to PAD lodgment till the date of retirement, after adjustment of cash margin, if any. In Absence of Approved Limit: Mark-up will be charged @ 3 Month KIBOR plus 5 % p.a. from the date of debit to PAD lodgment till the date of retirement, after adjustment of cash margin, if any.	
	(b) Past Due Obligations (PDO) - If bill is not adjusted within 7 days		
	(i) Commission on Transfer to PDO	0.35% on purchase price.	52352
	(ii) Mark Up after Transfer to PDO	@20% p.a. to be charged for PDO period	
	(c) Bills Under Usance ILC - Acceptance		

Sr. No.	Description	Rate of Charges	PL Category (T24)
	(i) Commission - if Bill is paid on due date	a) Commission Rs. 1000 Flat per bill. (if realized within LC validity) b) Commission @ 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 I.	52343
	(ii) Mark Up - If Bill is paid on due date	No Markup	
	(d) If bill is not paid on due date.		
	(i) Commission - If bill is not paid on due date i.e Finance Against Dishonoured Bill (FADB)	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 applicable Dispatch / Communication Charges as per tariff in Section I.	52358
	(ii) Mark Up - If bill is not paid on due date, i.e, LC paid through Finance Against Dishonoured Bill (FADB)	Mark up @20% p.a. from the due date of the bill till the date of adjustment.	52358
7	Bills Under ILC - Negotiating End		
	(a) Bills Under Sight ILC		
	(i) Commission	0.55% Minimum Rs. 800/- (irrespective of the amount of LC) Plus actual charges of other collecting Banks if any. Plus applicable Dispatch / Communication Charges as per tariff in Section I.	52343
	(ii) Markup	a) Mark-up to be recovered as per terms of Approval or Minimum @ 16% p.a. b) If the bill is paid after 15 days from the date of purchase /discounting, mark-up @ 20% p.a. to be charged for the entire period.	
	(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 I.	52342
	(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 I.	52358
	(ii) Mark-up to be recovered on Discounting/ Negotiation:	In case of Approved Limit: Mark-up at approved rate will be applied. In Absence of Approved Limit: Mark-up @ minimum 16 % p.a	52358
	(iii) In case bill paid after due date	Markup @ 20% p.a. to be charged from due date till the date of adjustment.	
8	Purchase / Discounting of Bills - Documentary Bills Without ILC		
	(a) Documentary Bills purchased other than those drawn against Letter of Credits.	a) Commission 0.40% - Minimum Rs.1000/- Plus actual charges of other collecting Banks if any. Plus applicable Dispatch / Communication Charges as per tariff in Section I. b) Mark-up to be recovered as per terms of Approval. c) If bill paid after due date, mark-up @ 20% p.a. to be charged from due date till date of adjustment.	52344
	(b) Clean Bills (Cheques, Bank Drafts etc.)	a) Commission 0.40% - Minimum Rs.100/- Plus actual charges of other collecting Banks if any. Plus applicable Dispatch / Communication Charges as per tariff in Section I. b) Mark-up to be recovered as per terms of Approval. c) If bill paid after due date, mark-up @ 20% p.a. to be charged from due date till date of adjustment.	52165
	(c) Storage Charges	a) No Charges, if cleared within 3 days of its receipt by the branch. b) Rs. 2/- per packet per day Minimum Rs. 100/-.	52196
9	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 I.	52363
	(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 I.	52071
	(c) Express Collection through IBR	a) Within City - Free b) Intercity - 0.05%, Minimum Rs.250/- Maximum Rs. 2,000/-	52111
10	Other charges under ILC		

Sr. No.	Description	Rate of Charges	PL Category (T24)
(a)	Advising charges of (inward) ILC or Amendment	Rs 1500/- (Flat) Plus applicable Dispatch / Communication Charges as per tariff in Section I.	52328
(b)	ILC Confirmation Charges	@ 0.25% per month. Minimum Rs.1,500/- or as per agreed Pricing with Financial Institution Division.	52328
(c)	Handling of Discrepant documents under ILC.	Rs.3,000/- (Flat) Plus applicable Dispatch / Communication Charges as per tariff in Section I.	52310
(d)	Bills returned unpaid under ILC	Rs 500/- (Flat) Plus applicable Dispatch / Communication Charges as per tariff in Section I. Plus correspondent banks charges at actual.	52359
(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 I. Plus correspondent banks charges at actual.	52342
(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 I.	52359
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.1,500/- Flat Plus applicable Dispatch / Communication Charges as per tariff in Section I.	52361
(b)	Issuance of Guarantees favouring Collector of Customs.		
	Not issued against 100% Cash Margin / lien on current account	0.60% per quarter or part thereof. Minimum Rs.1500/- Plus applicable Dispatch / Communication Charges as per tariff in Section I.	52371
(c)	Other Guarantees including Bid-Bond, Performance Bonds, Advance Payment Guarantees, Guarantees issued at the request of the Account holder in Pakistan.		
	Not issued against 100% Cash Margin / lien on current account	Annual Business a) Upto Rs.15 Million, 0.40%, per quarter or part thereof b) Above Rs. 15 Million upto Rs.30 Million 0.30%, per quarter or part thereof c) Above Rs. 30 Million upto Rs. 50 Million, 0.25% per quarter or part thereof d) Above Rs. 50 Million - Negotiable Minimum Rs.1500/- per annum per guarantee or Rs.500/- per quarter wherever guarantee validity is less than one year. Plus applicable Dispatch / Communication Charges as per tariff in Section I.	52372
	Note: - a) In case of Guarantees issued against 100% cash Margin/ Lien on current account, no Commission will be charged except applicable Dispatch/Communication charges as per tariff in Section I, b) (i) Commission to be charged on all Guarantees 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 which ever is higher. (ii) Rs. 2000/- per month or part thereof will also be charged after expiry date of LC till receipt of original Guarantee and release of shipping documents under clause C(1)(a). c) Negotiable Rates are approved by Chief CIBG/CRBG and RMG d) Projected annual volume to be ascertained and approved by Chief CRBG/CIBG. e) 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. f) All out of pocket expense on Guarantees to be charged at actual, irrespective of lien or margin held.		
2	Amendments in Guarantees (General)		
(a)	Without increase in amount /extension in period	Rs.1,200/- Flat for PKR denominated guarantees. Plus applicable Dispatch / Communication Charges as per tariff in Section I.	52381
(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 I.	52372
3	Issuance of Guarantees (Back to Back)		

Sr. No.	Description	Rate of Charges	PL Category (T24)																		
	(a) Issuance of Back to Back Guarantees, Including Bid Bonds, Performance Bonds, Advance Payment Guarantees issued against counter guarantees of Foreign Banks.	As per other Guarantees as mentioned at Sr. # C(1)(c)(ii) above. Minimum US \$ 100/- (Above Commission subject to negotiations with clients & correspondent arrangements by Financial Institution Division) Plus applicable Dispatch / Communication Charges as per tariff in Section I.	52373																		
	(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 I.	52381																		
	(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 I.	52373																		
4	Claim Lodgment																				
	(a) Handling Commission	Rs. 2,500/- Flat Plus applicable Dispatch / Communication Charges as per tariff in Section I. Plus charges for instrument issued for payment of claim to beneficiary.	52382																		
	(b) Mark Up - In case Forced Liability is created for payment against invocation of guarantee	Mark-up @ 20% p.a. will be charged from the date of creation of the forced liability till its complete adjustment.	Regular markup category																		
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</u> or <u>Security Deposit</u>																			
	(a) Upto 0.40 cft - Small	Rs.3,000/- p.a. Rs.40,000/-	55511																		
	(b) From 0.41 to 0.80 cft & From 0.81 to 1.35 cft - Medium	Rs.4,000/- p.a. Rs.70,000/-																			
	(c) From 1.36 to 1.75 cft & From 1.76 to 2.00 cft - Large	Rs.5,500/- p.a. Rs.100,000/-																			
	(d) From 2.01 to 2.50 cft & From 2.51 to 3.00 cft - Extra Large	Rs.7,000/- p.a. Rs.125,000/-																			
	Note: Security Deposit is inclusive of key deposit, which is refundable at the time of vacation of Locker.																				
2	Key Deposit (refundable at the time of surrender of locker)	Small Rs.3,000/- (Flat) Medium Rs.3,500/- (Flat) Large/Extra Large Rs.5,000/- (Flat)																			
3	Locker Breaking Charges	Rs. 6,000/- or actual which ever is higher	55512																		
4	Late Payment Charges on Locker Rent (If annual rent not paid on due date)	10% of the applicable annual locker rent with grace period of 30 days from the due date.	55513																		
E	FINANCES / ADVANCES / INVESTMENT BANKING / LEASING																				
1	Corporate & Investment Banking																				
	Following charges to be recovered in addition to interest/markup/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																		
	(b) Legal Documentation Fee.	To be negotiated with customer on case to case basis/or as per Sanction Advice.	52160																		
	(c) Commitment Fee.	To be negotiated with customer on case to case basis/or as per Sanction Advice.	52163																		
	(d) Project Monitoring Fee.	To be negotiated with customer on case to case basis/or as per Sanction Advice.	52164																		
	(e) Consortium Management Fee.	To be negotiated with customer on case to case basis/or as per Sanction Advice.	52207																		
	(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 CIBG.	52193																		
2	Commercial & Retail Banking																				
	(a) Processing charges on CA for Fresh, Renewals, Enhancements, Regular Proposals (Fund & Non Fund Based)	<table border="1"> <thead> <tr> <th>S.No</th> <th>Amount of Limit (Rs.)</th> <th>Processing Charges</th> </tr> </thead> <tbody> <tr> <td>i)</td> <td>From 0 upto 5 Million</td> <td>0.1% or Minimum of Rs.2,000/-</td> </tr> <tr> <td>ii)</td> <td>Above 5 upto 10 Million</td> <td>0.1% or Minimum of Rs. 5,000/-</td> </tr> <tr> <td>iii)</td> <td>Above 10 upto 25 Million</td> <td>0.075% or Minimum of Rs.10,000/-</td> </tr> <tr> <td>iv)</td> <td>Above 25 upto 50 Million</td> <td>0.05% or Minimum of Rs.20,000/-</td> </tr> <tr> <td>v)</td> <td>50 Million & above</td> <td>0.035% or Minimum of Rs.25,000/-</td> </tr> </tbody> </table> <p>a. Processing charges are Non- Refundable and are to be charged upfront. b. Charges are as percentage of requested amount. c. Not applicable on Product Programs.</p>	S.No	Amount of Limit (Rs.)	Processing Charges	i)	From 0 upto 5 Million	0.1% or Minimum of Rs.2,000/-	ii)	Above 5 upto 10 Million	0.1% or Minimum of Rs. 5,000/-	iii)	Above 10 upto 25 Million	0.075% or Minimum of Rs.10,000/-	iv)	Above 25 upto 50 Million	0.05% or Minimum of Rs.20,000/-	v)	50 Million & above	0.035% or Minimum of Rs.25,000/-	52158
S.No	Amount of Limit (Rs.)	Processing Charges																			
i)	From 0 upto 5 Million	0.1% or Minimum of Rs.2,000/-																			
ii)	Above 5 upto 10 Million	0.1% or Minimum of Rs. 5,000/-																			
iii)	Above 10 upto 25 Million	0.075% or Minimum of Rs.10,000/-																			
iv)	Above 25 upto 50 Million	0.05% or Minimum of Rs.20,000/-																			
v)	50 Million & above	0.035% or Minimum of Rs.25,000/-																			

Sr. No.	Description	Rate of Charges	PL Category (T24)
	(b) One Time Transactions, Amendment, Temporary Enhancements & EOLs	S.No Amount of Limit (Rs.) Processing Charges i) From 0 upto 5 Million Rs. 1,000/- ii) Above 5 upto 10 Million Rs. 2,000/- iii) Above 10 upto 25 Million Rs. 3,000/- iv) Above 25 upto 50 Million Rs. 4,000/- v) 50 Million & above Rs. 5,000/-	52195
	(c) Issuance of NOC for creation of charge on asset(s) of the borrowing company in favor of other bank(s) / DFI (s)	Rs.10,000/- (Flat) or as negotiated with customer for limits exceeding Rs. 100 Million as approved by Chief CRBG.	52193
3	Agricultural Finance		
	(a) Processing charges on CA of Agriculture for Fresh, Renewals, Enhancements, Regular Proposals (Fund Based)	a) For All Farm Loans S.No. Amount (Rs.) Processing Charges i) 0 to 0.5 Million Rs.1,000/- ii) Above 0.500 to 0.999 Million Rs.2,000/- iii) for 1 Million and Above Rs.3,000/- b) For All Non Farm Loans S.No Amount of Limit (Rs.) Processing Charges i) From 0 upto 5 Million 0.1% or Minimum of Rs.2,000/- ii) Above 5 upto 10 Million 0.1% or Minimum of Rs. 5,000/- iii) Above 10 upto 25 Million 0.075% or Minimum of Rs.10,000/- iv) Above 25 upto 50 Million 0.05% or Minimum of Rs.20,000/- v) 50 Million & above 0.035% or Minimum of Rs.25,000/- a. Processing charges are Non- Refundable. To be charged upfront b. Charges are as percentage of requested amount.	52031
	(b) One Time Transactions, Amendment, Temporary Enhancement and Excess Over Limits. (On borrowers request).	S.No. Amount (Rs.) Processing Charges i) 0 to 0.5 Million Rs.1,000/- ii) Above 0.500 to 0.999 Million Rs.2,000/- iii) for 1 Million and Above Rs.3,000/-	52032
	(c) Agriculture Loans against Liquid Securities. (Processing Fee, Annual Renewal Fee, Interim enhancement and amendment)	(i) Rs. 1,000/- Flat for each activity – Facility size upto Rs. 1 Million (Non-Refundable, Payable Upfront) (ii) Rs. 2,000/- Flat for each activity – Facility size above Rs. 1 Million (Non-Refundable, Payable Upfront)	52033
4	Program Lending		
	(a) All approved Lending product programs	Facility charges upto 1% p.a of approved exposure to be recovered from the client upfront at the time of disbursement of the facility (Separate facility charges for each Program Lending to be approved by respective authority).	52194
5	ABL Fast Finance		
	(a) Application Processing / Renewal / Interim Facility (including one time transactions) / Amendment	(i) Rs. 1,000/- Flat for each activity – Facility size upto Rs. 1M (Non-Refundable, Payable Upfront) (ii) Rs. 2,500/- Flat for each activity – Facility size above Rs. 1M (Non-Refundable, Payable Upfront)	52010 (AFF-LG) 52011 (AFF-RF) 52012 (AFF-TL)
	(b) Processing charges in case of assignment of guarantee issued by other banks	Rs.1,200/- Flat	52042
6	Allied Personal Loan		
	(a) Processing Fee (Non refundable)	(i) Existing Account Holder (whose Salary is already being transferred to the Account): Rs.3,000/-or 1% of the loan amount whichever is higher (ii) Fresh Account Holder (New to the Bank) : Rs. 3500 or 1 % of the loan amount whichever is higher. This will include charges related to Data Check, Verification and stamp duty.	52679
	(b) Markup	Upto 24 % per annum	52677
	(c) Late Payment Fees	Rs.800/-	52680
	(d) Cheque Return Charges due to insufficient Funds on Auto Debit	Rs.1,100/-	52681
	(e) Prepayment Penalty	No Prepayment Penalty	52682
	(f) Limit Enhancement Fee	Rs.2,200/-	52683
	(g) Life & Disability Insurance premium (Optional)	As per the rate quoted by the insurance company	
7	Allied Car Finance		
	(a) Processing fee	Rs. 6,500/- (Non Refundable) – After approval of case	52685
	(b) Comprehensive Insurance Charges	As per the rate quoted by the insurance company	
	(c) Late Payment Charges	Rs. 1,500/- per instance	52686
	(d) Cheque Return Charges	Rs. 1,200/- per instance	52687

Sr. No.	Description	Rate of Charges	PL Category (T24)
(e)	Vehicle Re-Possession Charges	Actual incurred by the bank up to a maximum of Rs. 50,000/-	
(f)	Repossessed Vehicle's Transportation Charges	Actual incurred by the bank up to a maximum of Rs. 50,000/-	
(g)	Repossessed Vehicle's valuation Charges	Actual incurred by the bank up to a maximum of Rs. 25,000/-	
(h)	Monthly Warehouse Charges	Actual incurred by the bank up to a maximum of Rs. 30,000/-	
(i)	Auction Charges	Actual incurred by the bank up to a maximum of Rs. 100,000/-	
(j)	PO/DD/ABC Reissuance Charges	Rs. 3,000/- per instance	52687
(k)	NOC Issuance Fee	Nil	
(l)	NOC Re-issuance Fee	Rs. 1,000/-	52687
(m)	Prepayment Charges	Partial Pre-Payment Up to 5% of the amount being prepaid up to a maximum of Rs. 50,000/- Full Pre-Payment Up to 4% of principal outstanding up to a maximum of Rs. 50,000/-	52688
8	Other Charges Relating to Advances		
(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
(b)	Legal Charges - Legal fees and charges paid to advocates for consultation/opinion/examination of documents.	Actual	52159
(c)	For advances against pledge/hypothecation various charges to be recovered as follows:		
(i)	Godown Rent	Actual	52154
(ii)	Godown staff salaries - Salaries of Godown Keepers/Chowkidars.	Actual	52155
(iii)	Godown inspection Charges	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. b) Outside the above limits Charges as defined in (a) above plus T.A. & D.A. As per rules (Applicable to respective staff)	
(iv)	Delivery Charges - If a Godown Keeper is not posted, conveyance charges will be recovered.	Actual	
(v)	Other incidental expenses for Documentation / other Legal Charges etc.	Actual	52157
	Note: While recovering the above charges, the amount recovered from the borrowers shall not exceed the actual expense incurred.		
F	ALLIED BANK - VISA CREDIT CARD		
1	VISA Credit Card		
(a)	Joining Fee	No Charge	
(b)	Annual Fees		
(i)	Basic	Classic Rs.1,000/- Gold Rs.2,000/- Platinum Rs.4,000/-	52701
(ii)	Supplementary	Classic Rs. 250/- Gold Rs. 500/- Platinum Rs.1,000/-	
(c)	Service Charges	a) Retail Cash and PO/DD/ABC: Upto 2.67% of outstanding amount per month translated into an APR 32% b) Balance Transfer Facility & Allied Easy Instalments: Upto 2.17 % of outstanding amount per month translated into an APR 26%	52702
(d)	Late Payment Fees	Rs.1,000/-	52703

Sr. No.	Description	Rate of Charges	PL Category (T24)
(e)	Cash Advance Fees	Rs.500/- (per transaction) or 3% of the cash transaction amount whichever is higher plus all the charges passed on by the acquiring bank, additionally applicable withholding tax on the sum of all the transactions in a day exceeding Rs.50,000/-	52704
(f)	Balance Transfer Processing Fees	Rs.500/-	52706
(g)	Allied Easy Installments Processing Fees	Rs.500/-	
(h)	PO / DD / ABC Issuance Fees	Rs. 500/- or 3% of PO/DD/ABC amount whichever is higher plus PO/DD/ABC issuance charges	
(i)	Voucher Retrieval Fees	Local Rs.400/- per voucher International Rs.1,000/- per voucher	
(j)	Arbitration Charges for disputed transaction	At Actual	52710
(k)	Cheque Return Charges / insufficient funds on auto debit	Rs.1200/- per instance	52711
(l)	Duplicate Statement	No Charge	52712
(m)	E-Statements	No Charge	
(n)	Card Replacement Fees	Upto Rs 500/-	52713
(o)	Foreign Transaction (International) :	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.	
(p)	Credit Protector (Optional)	Upto 0.35% of outstanding amount	
(q)	Allied Easy Installment Prepayment Penalty	Upto 10% of the remaining amount	
(r)	Priority Pass Annual Fee	No Charge	
(s)	Priority Pass per Visit Cost	US\$ 30/-	
(t)	Priority Pass Replacement Card Fee	Rs.600/-	
G ALLIED BANK - DIGITAL CHANNELS			
1	Allied Cash + ATM Card		
(a)	Annual Fee	Rs.600/-	52736
(b)	Card Replacement Fee	Rs.300/-	52737
2	Allied PayPak Debit Card Classic		
(a)	Annual Fee	Rs. 750/-	52736
(b)	Card Replacement Fee	Rs. 400/-	52737
3	Allied 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
4	Allied Cash + Shop VISA Debit Card (VDC)		
(a)	Classic		
(i)	Annual Fees	Rs.750/-	52736
(ii)	Card Replacement Fee	Rs.400/-	52737
(b)	High Value Package (Sapphire)		
(i)	Annual Fees	Rs.1,000/-	52736
(ii)	Card Replacement Fee	Rs. 500/-	52737
(c)	Special Limit Package (Sapphire-200)		
(i)	Annual Fees	Rs.2,000/-	52736
(ii)	Card Replacement Fee	Rs. 500/-	52737
(iii)	Special Limit Allocation Service Fee	Rs.1,000/-	52745
(d)	Upgrade / Downgrade Fee for ATM / VDC		
(i)	Upgrade from Allied Cash + ATM Card to 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 the next due fee cycle	52747
(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 next due fee cycle	52748
(iii)	Downgrade to Any Lower Package - All cases	Rs.200/-	
(iv)	Chip Issuance Fee	Rs. 150/- Applicable only on the issuance of new chip based VDC	52749
(e)	Other Charges - ATM / Debit Card		
(i)	Transaction Retrieval Fee	Rs.300/- for domestic Rs.900/- for international transactions	52738

Sr. No.	Description	Rate of Charges	PL Category (T24)
	(ii) Arbitration charges (in case of false charge back - International)	At Actual	52739
5	Point of Sale (POS)		
	(a) Charges on Purchase Transactions (Domestic)	No Charge (On Net)	
	(b) Charges on Purchase Transactions (Domestic)	No Charge (Off Net)	
	(c) Currency Conversion Fee (International POS 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.	
6	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	
	(b) Charges on Cash Withdrawal Transactions (Domestic) - Off Net	Rs.15/- (Off net) or as applicable	55522
	(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.	
	(d) Charges on Balance Enquiry - On net	No Charge	55572
	(e) Charges on Balance Enquiry - Off net	Rs.5/- per enquiry or as applicable	55528
	(f) Charges on Balance Enquiry (International)	Rs.200/- per enquiry	55524
	(g) Inter Accounts Funds Transfer through ATMs (Domestic - Within ABL)	Rs.50/- per transaction	52744
	(h) Inter Bank Funds Transfer through ATMs (Domestic)	Rs.135/- per transaction	52720
	Note: 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. 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. c) Free issuance of Allied PayPak Debit Card for Asaan Account holders (First year Annual Fee waiver. Annual Fees apply as per SOC from second year). d) No Annual Fee for salary account of ABL Employee (one account only). e) On Net means transaction carried out at ABL ATM network. f) Off Net means a switch transaction carried out at other Bank ATM network (1Link/MNET).		
7	Allied Internet Banking		
	(a) Allied Personal Internet Banking		
	(i) Internet Banking Registration Charges	Free	55001
	(ii) Internet Banking Annual Subscription Charges	Free	55002
	(iii) All financial transactions through Internet Banking including Inter Account Funds Transfer (excluding Inter Bank Fund Transfer already covered under Sr. # G (5)(d). (Not applied on Allied Basic Banking Account holders)	Rs.10/- per transaction	55003
	(iv) Inter Bank Funds Transfer through Allied Direct Internet Banking (Domestic)	Rs.135/- per transaction	55004
	(b) Allied Business Internet Banking	Charges to be agreed with client on a case to case basis.	
8	IVR / Phone Banking		
	(a) Funds Transfer – Own Account of Customer	Rs. 50/- per transaction	55301
	(b) Funds Transfer – Any ABL Account	Rs. 50/- per transaction	55302
9	Domestic Remittance Services (JazzCash)		
	(a) Money Transfer - Send Money to CNIC	Charges will be levied as per prevalent JazzCash Service Charges	52785
10	Allied SMS Banking		
	(a) SMS Banking Registration Charges	Free	
	(b) SMS Banking Annual Subscription Charges	Free	
	(c) All financial transactions through SMS	Free	
	Note: Customers may incur charges at their sole responsibility from the mobile service provider for sending &/or receiving SMS messages.		
H	MISCELLANEOUS CHARGES		

Sr. No.	Description	Rate of Charges	PL Category (T24)
1	Issuance of Cheque Book	Rs. 12/- 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 I. Charges will be debited to the respective account at the time of cheque book requisition.	52003
2	Stop Payment Instructions	Rs 400/- per instruction for Rupee Account US\$ 10/- per instruction for FC Accounts (or equivalent in other Foreign currencies) and FC Cheques / Drafts	52002
3	Standing Instructions		
(a)	Standing Instructions Fee	Rs.200/- per transaction except deduction of loan installments Plus all charges for transaction executed under these Standing Instructions as per applicable rates of that relevant transaction.	52017
(b)	Failed Standing Instructions due to error on the part of the customer	Rs.200/- per attempt	52009
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
(b)	Cheque returned on counter	No Charges	
5	Clearing Charges		
(a)	Same day clearing (at the time of Lodgment)	Rs.500/- (including NIFT Charges)	52056
(b)	Intercity clearing (at the time of Lodgment)	Rs.400/- (including NIFT Charges) (Rawalpindi-Islamabad are considered as one city)	52057
6	Balance confirmation certificate required by Customers other than auditors.	Rs. 250/- per certificate	52029
7	Bank Certificate for the purpose of Visa	Rs. 300/- per certificate Note No charges on Bank Certificate for Tax Purposes.	55559
8	Account closing processing charges		
(a)	Local Currency Account.	Rs. 300/- or whatever minimum balance available in Account. No Charges if closed by the Bank. No Charges for regular Saving Accounts	52001
(b)	Foreign Currency Account:	US\$ 12/- or whatever minimum balance is available in Account. No Charges if closed by the Bank.	52001
9	Account Maintenance Charges		
(a)	Service Charges on all Accounts where minimum monthly average balance falls below: i) ABA Accounts Rs. 50,000/- ii) Current Accounts Rs. 25,000/- iii) Saving Products (other than Regular Saving Accounts) Rs.10,000/-	i) Rs. 100/- p.m. (Inclusive of all taxes) ii) Rs. 50/- p.m. (Inclusive of all taxes) iii) Rs. 50/- p.m. (Inclusive of all taxes)	52022
(b)	Foreign Currency Account Service Charges if average balance in Foreign Currency Accounts falls below following amounts during a month. i) New FCY A/C USD 500/- GBP 500/- Euro 500/- JPY 50,000/- ii) On Frozen A/Cs. USD 500/- GBP 500/- Euro 500/- JPY 50,000/-	USD 2/- p.m. GBP 2/- p.m. Euro 2/- p.m. JPY 300/- p.m. USD 5/- p.m. GBP 5/- p.m. Euro 5/- p.m. JPY 500/- p.m.	52022

Sr. No.	Description	Rate of Charges	PL Category (T24)
	(c) 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
	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.		
10	eCIB Charges.	Rs. 50/- flat (No eCIB Charges to credit card holders, customers of Allied Business Finance, Allied Personal Finance and Channel Finance-OMC)	52152
11	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
12	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
13	Investors Portfolio Account (IPS)		
	(a) IPS Maintenance Account Charges	No Charges	52023
	(b) IPS Transaction Charges	Free Note: RTGS charges to be recovered as per SoC.	52023
14	Transactional Alert Facility	Rs.60/- per month for each account.	52714
15	Charges from employer on Salary Disbursement service (without any formal arrangement with Bank).	Rs. 50/- per salary account per month	52008
	Note Charges will not be applied on Salaries of following: a) Government / Semi Government Institutions and Armed Forces. b) Customers approved by respective Chief Business and Chief BSG based on Business reciprocity.		
16	Charges on collection accounts (other than formal cash management arrangement)	Rs.25/- per transaction	52026
17	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) 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
I	DISPATCH / COMMUNICATION CHARGES		
1	Postage - Ordinary		
	(a) Local - Within City	Rs. 30/- Flat - Per Item	52691
	(b) Inland - Inter City	Rs. 50/- Flat - Per Item	52691

Sr. No.	Description	Rate of Charges	PL Category (T24)										
2	Postage - Registered												
(a)	Local - Within City	Rs. 50/- Flat - Per Item	52691										
(b)	Inland - Inter City	Rs. 70/- Flat - Per Item	52691										
(c)	Foreign	Rs. 200/- Flat - Per Item	52691										
(d)	For Inland LC	Rs. 200/- Flat - Per Item	52357										
(e)	For Foreign Import LC	Rs. 1,200/- Flat - Per Item	52356										
3	Courier												
(a)	Local - Within City	Rs. 100/- Flat - Per Item	52357										
(b)	Inland - Inter City	Rs. 250/- Flat - Per Item	52357										
(c)	Foreign	Foreign Rs.2,000/- per instance for every 0.5 KG of weight or part thereof, or actual which ever is higher	52356										
4	SWIFT												
(a)	Full Text LC / Guarantee Messages	Rs. 2,000/- Flat - Per Item	52356										
(b)	LC / Guarantee Amendment Messages	Rs. 700/- Per Message	52356										
(c)	All other SWIFT Messages	Rs. 700/- Per Message	52357										
5	FAX / Other Communication Charges												
(a)	FAX Message	Rs. 100/- Flat - Per Message	52357										
(b)	Communication Expense	Rs. 100/- Flat - Per Item	52205										
Note: These charges will not be applicable on internal communication from trade factory to branches and vice versa.													
<u>INTERNATIONAL BANKING</u>													
J	IMPORTS												
1	Cash Letter of Credit - Issuance												
(a)	Cash Letters of Credit Opening Commission - Annual Business Upto Rs.25 Million Above 25 Million upto Rs.50 Million Above Rs. 50 Million upto Rs. 100 Million Above Rs 100 Million Note: a) Negotiable Rates are approved by Chief CIBG /CRBG and RMG b) Projected annual volume to be ascertained and approved by Chief CRBG/CIBG. c) If 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.	<table border="0"> <tr> <td>First quarter or part thereof</td> <td>Each subsequent quarter or part thereof</td> </tr> <tr> <td>0.40%</td> <td>0.25%</td> </tr> <tr> <td>0.35%</td> <td>0.20%</td> </tr> <tr> <td>0.30%</td> <td>0.20%</td> </tr> <tr> <td colspan="2">Negotiable</td> </tr> </table> <p>In all above cases, Min Rs.2,000/- per LC per quarter</p> <p>Plus applicable Dispatch / Communication Charges as per tariff in Section I 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.</p> <p>Note: If LC is opened with 100% Cash Margin/Lien Over Current Account - No Commission shall be charged. Only applicable Dispatch / Communication Charges as per tariff in Section I or all out of Pocket expenses at actual.</p>	First quarter or part thereof	Each subsequent quarter or part thereof	0.40%	0.25%	0.35%	0.20%	0.30%	0.20%	Negotiable		52306
First quarter or part thereof	Each subsequent quarter or part thereof												
0.40%	0.25%												
0.35%	0.20%												
0.30%	0.20%												
Negotiable													
(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										
(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. 2,000/-. Plus applicable Dispatch / Communication Charges as per tariff in Section I. At the time of opening of LC, commission to be charged on full amount of LC liability plus interest payable thereon for the period from the date of opening of LC until the expiry. Thereafter commission is to be recovered on six monthly basis on outstanding reducing liability, as per Schedule of Charges applicable as at that date.	52306										
2	Amendments												
(a)	Without increase in amount /extension in period.	Rs.1,100/- per transaction (Flat) Plus applicable Dispatch / Communication Charges as per tariff in Section I.	52306										
(b)	Involving increase in amount and/or extension in period.	Issuance commission 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 I.	52306										

Sr. No.	Description	Rate of Charges	PL Category (T24)
3	Revalidation (Extension in period after LC 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 in Sr. # J-1 above (LC commission will be calculated on the amount of liability as per Exchange rate prevailing on the date of revalidation). Revalidation commission 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 I.	52306
4	Cancellation charges.	Rs.2,000/- per LC Plus applicable Dispatch / Communication Charges as per tariff in Section I.	52346
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 I.	52306
6	Import Bills Under Sight LC - Payment Against Documents (PAD net of Cash Margin)		
	(a) Service Charges	0.15% on bill amount or Minimum Rs.1200/- Plus applicable Dispatch / Communication Charges as per tariff in Section I.	52348
	(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 lodgment/remittance by the branch till date of payment.	No commission	
	(ii) Commission - If bill is retired (paid) during 16-30 days from the date of lodgment.	0.25% on purchase price	52352
	(c) Mark-up to be recovered on PAD amount (NET OF CASH MARGIN - held since opening of LC or before negotiation of documents):		
	(i) In case of Special Approval:	Mark-up at approved rate to be applied from the debit to NOSTRO Account or PAD Lodgment whichever is earlier till the date of retirement, after adjustment of cash margin, if any.	Markup relevant code will be used
	(ii) In case of No Special Approval:	Mark-up will be charged @ 3 Month KIBOR plus 5 % p.a.	Markup relevant code will be used
	(d) Past Due Obligations (PDO) - If bill is not adjusted within 30 days		
	(i) Commission on Transfer to PDO	0.35% on purchase price.	52352
	(ii) Mark Up after transfer to PDO	@ 20% p.a to be charged for PDO period For PDO cases against FE-25 finance, markup rate will be charged with addition of 4% over and above the advised /agreed lending rate where exception approval is not available with branch.	52352
	(iii) Mark-up on import bills under <u>Forced FIM</u> (Bill not retired and party has no sanctioned FIM facility)	a) Markup to be charged @ 20% p.a. b) Plus Bank commission @ Rs.0.40% on purchase price .	
7	Import Bills Under Usance LC - Acceptance		
	(a) Service Charges	0.15% or Minimum Rs.750/- Plus applicable Dispatch / Communication Charges as per tariff in Section I.	52348
	(b) Commission		
	(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 I.	52358 Inland Import Foreign 52306
	(ii) If bill is not paid within due date, i.e., LC paid through Finance Against Dishonored Bill (FADB)	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 I.	52352
	(c) Markup		
	(i) If Bill is paid within due date	No Markup	

Sr. No.	Description	Rate of Charges	PL Category (T24)
	(ii) If bill is not paid within due date, i.e., LC paid through Finance Against Dishonored Bill (FADB)	Mark up @20% p.a. from the due date of the bill till the date of adjustment.	
8	Collection Charges		
	(a) Service Charges	0.15% or Minimum Rs.750/- Plus applicable Dispatch / Communication Charges as per tariff in Section I.	52348
	(b) Commission	a) Rs.1000/- (Flat) per collection if charges are on drawer's Account. b) US\$ 20/- if charges are on Principal Account. Plus applicable Dispatch / Communication Charges as per tariff in Section I.	52350
9	Other Charges On Import Transactions		
	(a) Contract Registration		
	(i) Contract Registration for import on consignment basis (Annual Basis)	0.10% Minimum Rs.2,000/-	52307
	(ii) Contract Amendment	a) Without increase in amount /extension in period - Rs. 700/- 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 I.	52306
	(b) Payment to suppliers against imports for which contract has not been registered and/or documents directly received by Importers.	0.10% Minimum Rs.1,000/- Plus correspondent bank charges at actual Plus applicable Dispatch / Communication Charges as per tariff in Section I.	52307
	(c) Import against advance payment to suppliers	0.15%, Minimum Rs.1,700/- Plus applicable Dispatch / Communication Charges as per tariff in Section I.	52349
	(d) Handling of discrepant documents under import LC.	US \$100/- (Flat) + Swift charges USD 20/-	52347
	(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 I. Plus correspondent banks charges at actual.	52354
	(f) Re-imbusement charges (payable to re-imbursing Banks).	At Actual	52353
	(g) Issuance of freight certificate for import on FOB basis.	Rs.1,000/-	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 I.	52006
	(i) In case Foreign Exchange cover provided by the client is through another bank	0.10% Plus handling charges Rs. 800/- Flat	52304
	(j) Obtaining approval from SBP	Rs. 1,000/- flat per transaction	52305
K	EXPORTS		
1	Letters of Credit		
	(a) Advising		
	(i) In case Charges are on Beneficiary Account	Rs 1,500/- (Flat) Plus applicable Dispatch / Communication Charges as per tariff in Section I.	52368
	(ii) In case Charges are on Applicant Account	US \$ 50/- (Flat) Plus applicable Dispatch / Communication Charges as per tariff in Section I.	52368
	(b) Amendment Advising		
	(i) In case Charges are on Beneficiary Account	Rs.1,000/- (Flat) Plus applicable Dispatch / Communication Charges as per tariff in Section I.	52368
	(ii) In case Charges are on Applicant Account	US \$ 35/- (Flat) Plus applicable Dispatch / Communication Charges as per tariff in Section I.	52368
	(c) Negotiation of Rupee Bills under LC	0.25%, Minimum Rs. 475/-	52368
	(d) 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 I.	52368
	(e) 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 I.	52368
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 I.	52364
	(b) Documentary Bills		

Sr. No.	Description	Rate of Charges	PL Category (T24)
	(i) Commission	Rs.250/- per collection Plus applicable charges (Reimbursement portion). Plus applicable Dispatch / Communication Charges as per tariff in Section I.	52374
	(ii) Service Charges	Upto Rs.150 Million - 0.13% Minimum Rs.1000/- Above 150 Million - 0.10% Minimum Rs. 2000/-	52345
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
	(b) Commission 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
	(c) Export Bills Negotiated/ Discounted (i.e., Mark-up on late realization of Sight Usance Bills).	a) Mark-up to be recovered as per terms of Approval. b) For over due period, Mark-up @ 20% p.a. will be charged from due date till its adjustment. C) For PDO cases against FE-25 finance, markup rate will be charged with addition of 4% over and above the advised /agreed lending rate where exception approval is not available with branch.	
	(d) Reimbursement payment to other local banks from N.R. Pak. Rupee A/c.	Rs. 1,000/- Flat	52368
	(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
	(f) Export Bill Realized through FCY	0.12% Min Rs 1500	52345
	(g) Charges of Export against Surrender of FCY notes/deposits for Afghanistan	Rs. 1,000/- Flat per case	52345
	(h) Transfer of Export Proceeds to other Bank received in our NOSTRO	0.13% of bill amount	52345
	(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. 1,200/- Flat	52345
	(j) Preparation of substitution case in ERF-Pre shipment	Rs.2,000/- Flat	52345
	(k) ERF Part – 1, where pre-shipment is obtained from us and export is routed through other bank	Rs. 2,000/- per shipment	52345
	(l) EE-Certification	Rs.500/- per case	52334
	(m) Export LC Cancellation	Rs. 1,500/- Flat. Plus applicable Dispatch / Communication Charges as per tariff in Section I	52368
	(n) Handling of Clean and Discrepant documents negotiation	Rs. 1,000/- Clean Rs. 2,000/- Discrepant	52367
	(o) Export Documents Returned Un-Paid	Rs. 600/- Flat per documents + Correspondence charges	52345
	(p) ERF - II - NOC for Entitlement	Rs. 1,000/- per NOC	52345
L	FOREIGN REMITTANCES		
1	Outward Remittances		
	(a) Foreign Traveler Cheques.	1% of amount TC sold Minimum Rs 200/-. Plus applicable Dispatch / Communication Charges as per tariff in Section I.	52321
	(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 I.	52324
	(c) Remittance abroad other than through Foreign Currency Account (including FDD / FTT)		
	(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 I.	52325
	(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 I.	52325
	(d) Commission / Handling charges on deposits of Foreign Currency Notes for the credit of FC Account in respective currencies.		

Sr. No.	Description	Rate of Charges	PL Category (T24)
	(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
	(e) Remittance abroad under specific approval of SBP	Rs. 1500/- flat (Correspondent charges to be recovered by the correspondent while paying to beneficiary) Plus applicable Dispatch / Communication Charges as per tariff in Section I.	52325
	(f) FDD/FTT Cancellation charges	Flat Rs.500/- Plus applicable Dispatch / Communication Charges as per tariff in Section I.	52323
	(g) Issuance of Duplicate FDD	Flat Rs.500/- Plus applicable Dispatch / Communication Charges as per tariff in Section I.	52322
2	Inward Remittances		
	(a) Home Remittances	No charges to be recovered, if the funds are remitted to branch of our bank or to other bank.	52761
	(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
	(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.	52054
	(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	52055
M	OTHER CHARGES (International Banking)		
1	Correspondent Bank's charges (if any).	Actual	PKR 14474
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 I.	52055
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 I.	52320
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 I.	52338
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
	(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
	(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

Sr. No.	Description	Rate of Charges	PL Category (T24)
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
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 I.	52751
	(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 correspondent banks charges to be recovered at actual. Plus applicable Dispatch / Communication Charges as per tariff in Section I.	52752
8	Collection of FEBCs, FCBCs, DBCs and profit coupons from SBP/NBP etc.	0.20% Minimum Rs. 200/- Maximum Rs.500/- per collection. Plus applicable Dispatch / Communication Charges as per tariff in Section I.	52753
9	Issuance of Proceeds Realization Certificate beyond	Rs.600/- (Flat)	52756
10	Issuance of duplicate Proceeds Realization Certificate	Rs.300/- within one year. Rs.600/- if beyond one year.	52754
11	Circulation of loss of E-Form (Recoverable from Bank's own customer)	Rs.1,000/-	52757
12	Test/signature verification charges to be received from other Bank's (Foreign Remittances)	Rs.500/- per instance	52758
13	Purchase of travelers' cheques/drafts etc.	Rs.100/- (Flat) per transaction.	52759
14	Issuance of Business performance Certificate at Customer's request.	Rs.1,000/- (Flat).	52760
	Notes: 1) The entire Schedule of Charges may be negotiated /discounted in % age terms for any customer / borrower with permission of Chief CRBG/CIBG based on existing/ prospective relationship, except as specifically mentioned hereunder: a) Section I 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. 2) The Charges under note 1(a),(b) or (c) above can only be discounted or waived by the CEO. 3) Where negotiable rate / charge is jointly approved by Chief CIBG/CRBG 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 CIBG/CRBG along with Chief RMG. 4) The rates of charges for any customer / borrower will not exceed the rates given in Schedule of Charges. 5) This will supersede all previous instructions, Circulars and Schedule of charges. 6) Rawalpindi and Islamabad are treated as one city for the purpose of Schedule of Charges.		

FEE EXEMPTION GRID					
PRODUCT NAME	ALLIED BUSINESS ACCOUNT	CURRENT ACCOUNT			
		Average Balance of the Month			
Eligibility Requirement	No Minimum Balance requirement.	Rs.250,000 to less than Rs.500,000	Rs.500,000 to less than Rs.750,000	Rs.750,000/- and above	
Online Cash Deposit	FREE	2 FREE TRANSACTION PER MONTH	4 FREE TRANSACTION PER MONTH	FREE UNLIMITED	
Online Cash Withdrawal	FREE	2 FREE TRANSACTION PER MONTH	4 FREE TRANSACTION PER MONTH	FREE UNLIMITED	
Online A/C to A/C Transfer	FREE	4 FREE TRANSACTION PER MONTH	6 FREE TRANSACTION PER MONTH	FREE UNLIMITED	
Cheque / Instrument deposit for clearing / collection by Remote Branch	FREE	2 FREE TRANSACTION PER MONTH	4 FREE TRANSACTION PER MONTH	FREE UNLIMITED	
Issuance of Demand Drafts / Allied Banker Cheque (Payable at any branch) / Pay Order / Allied Banker Cheque (Payable at Issuing branch) Call Deposit Receipt	FREE	3 FREE PER MONTH	6 FREE PER MONTH	FREE UNLIMITED	
Cancellation of Demand Drafts / Allied Banker Cheque (Payable at any branch) / Pay Order / Allied Banker Cheque (Payable at Issuing branch) Call Deposit Receipt	FREE	1 FREE PER MONTH	2 FREE PER MONTH	FREE UNLIMITED	
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	1 FREE PER MONTH	2 FREE PER MONTH	FREE UNLIMITED	
Intercity Clearing / OBC	No Charges	As per SOC			
Account Maintenance Charges (Service Charges)	As per SOC	As per SOC			
Issuance of Cheque Book	FIRST FREE OF 10 Leaves	FIRST FREE OF 10 Leaves			
Eligibility	All business accounts (Individuals /Firms/ Companies)	All Individuals / Firms/ Companies			
Other		Free facilities to remain available in following one month based on eligibility criteria (average balance) which will be reassessed on each month end on the basis of Average Balance in the Account.			
FEE EXEMPTION GRID					
PRODUCT NAME	REGULAR SAVING ACCOUNT	ALLIED RISING STAR		ALLIED EXPRESS ACCOUNT	
		Average Balance of the Month		No Minimum Balance requirement.	No Minimum Balance requirement.
Eligibility Requirement	Rs. 1,000,000 to less than Rs. 2,500,000	Rs. 2,500,000 to less than Rs. 5,000,000	Rs. 5,000,000 and above.		
Online Cash Deposit	2 FREE TRANSACTION PER MONTH	4 FREE TRANSACTION PER MONTH	FREE UNLIMITED	As per SOC	As per SOC
Online Cash Withdrawal	2 FREE TRANSACTION PER MONTH	4 FREE TRANSACTION PER MONTH	FREE UNLIMITED	As per SOC	As per SOC
Online A/C to A/C Transfer	4 FREE TRANSACTION PER MONTH	8 FREE TRANSACTION PER MONTH	FREE UNLIMITED	As per SOC	As per SOC
Cheque / Instrument deposit for clearing / collection by Remote Branch	2 FREE TRANSACTION PER MONTH	4 FREE TRANSACTION PER MONTH	FREE UNLIMITED	As per SOC	As per SOC
Issuance of Demand Drafts / Allied Banker Cheque (Payable at any branch) / Pay Order / Allied Banker Cheque (Payable at Issuing branch) Call Deposit Receipt	3 FREE PER MONTH	6 FREE PER MONTH	FREE UNLIMITED	As per SOC	As per SOC
Cancellation of Demand Drafts / Allied Banker Cheque (Payable at any branch) / Pay Order / Allied Banker Cheque (Payable at Issuing branch) Call Deposit Receipt	1 FREE PER MONTH	2 FREE PER MONTH	FREE UNLIMITED	As per SOC	As per SOC
Duplicate Issuance of Demand Drafts / Allied Banker Cheque (Payable at any branch) / Pay Order / Allied Banker Cheque (Payable at Issuing branch) Call Deposit Receipt	1 FREE PER MONTH	2 FREE PER MONTH	FREE UNLIMITED	As per SOC	As per SOC
Intercity Clearing / OBC	As per SOC	As per SOC		As per SOC	As per SOC
Account Maintenance Charges (Service Charges)	As per SOC	No Charges for Both Principal and Linked Account		No Charges	No Charges
Issuance of Cheque Book	FIRST FREE OF 10 Leaves	First Free Cheque book of 10 leaves for Both Principal and Linked Account		First Free Cheque book of 10 leaves	First Free Cheque book of 10 leaves
Eligibility	All Individuals / Firms/ Companies	All Individuals		All Individuals	All Individuals
Other	Free facilities to remain available in following one month based on eligibility criteria (average balance) which will be reassessed on each month end on the basis of Average Balance in the Account.	1. Issuance of Duplicate Relationship Card Rs.50/- per request 2. Issuance of Duplicate Certificate of 1 Bank Account Rs.50/- per request		1. Free ATM Card issuance 2. Free Internet Banking 3. Free 24/7 telephone Banking	