



**TAQWA ISLAMIC BANKING DIVISION**  
**SCHEDULE OF CHARGES**  
**JULY 01 – DECEMBER 31, 2016**



**SCHEDULE OF SERVICE CHARGES**  
  
**OF**  
  
**ISLAMIC BANKING OPERATIONS**

**FOR THE PERIOD**

**JULY 01, 2016 TO DECEMBER 31, 2016**



**TAQWA ISLAMIC BANKING DIVISION**  
**SCHEDULE OF CHARGES**  
**JULY 01 – DECEMBER 31, 2016**



## ***SHARI'AH CLEARANCE***

This clearance certificate represents only Shariah aspect of the facility while risk assessment, financial analysis, administrative approvals and regulatory requirements shall be obtained/ completed from the relevant department/ division as per rules and regulations of State Bank of Pakistan and Taqwa Islamic Banking – The Bank of Punjab.

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**Dr. Muhammad Mushtaq Ahmed**  
*Resident Shariah Board Member*

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## INTERNATIONAL BANKING

A.	REMITTANCES - OUTWARD	FED Applicability		
1.	Outward remittance T.T / SWIFT through debit of FC Account excluding Travelers Cheques	i. Upto value of Rs. 10,000/- or its equivalent	Minimum US\$ 5/- per item.	Yes
		ii. Over value of Rs. 10,000/- or its equivalent	0.01% (flat) per item. Minimum charges US\$ 8.	Yes
		iii. For staff	Re. 1/-.	Yes
		0.5% amount will also be applicable if the deposit amount is withdrawn from the account before 15 days from receipt date and customer opts for remittance.		Yes
2.	Foreign Demand Draft (FDD) Issuance through debit of account	US\$ 15 or Equivalent PKR Plus SWIFT charges of US\$ 5 or equivalent PKR.	Yes	
3.	Issuance of duplicate FDD	Rs. 500/-. Plus Telex/SWIFT/Courier Charges (if any).	Yes	
4.	Issuance of Foreign Travelers Cheques	1% of the amount of Travelers Cheques.	Yes	
5.	Cancellation of FDD / FTT / FMT	Rs. 500/-. Plus Telex/SWIFT/Courier Charges (if any).	Yes	
6.	Stop payment of FDD	US\$ 5/- or Equivalent PKR Plus Telex/SWIFT/Courier Charges (if any).	Yes	
7.	Against surrender of Foreign Currency Notes.  This facility is currently available for issuance of Travelers Cheques only). (Refer SBP – FE Circular #. 24, Dated: 14.10.1999 & FE Circular #. 3, Dated : 13.02.2002).	1% service charges of the amount of TCs issued. Minimum Rs. 250/- Plus Telex/SWIFT/Courier Charges (if any) And Cash handling charges @ 1.5%	Yes	
Note: All charges may be recovered in Pak. Rupees or equivalent in other foreign currencies.				



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B.	REMITTANCES - INWARD			FED Applicability
1.	Inward collection received from abroad or local banks & where the payment is demanded in foreign currency.	Rs. 300/- Plus Cable/Telex/SWIFT/Courier charges.		Yes
2.	If proceeds are to be paid in foreign currency to other local banks.	US\$ 25 Plus Telex/SWIFT/Courier Charges (if any).		Yes
3.	Inward cheques received from local branches or local banks for payment in Pak Rupees. (Convert the relevant foreign currency at TT buying rate)	If received from BOP Branches	NIL	N/A
		Others	Rs. 300/- Plus Cable/Telex/SWIFT/Courier charges.	Yes
4.	If proceeds are credited to an account maintained with us.	NIL		Yes
5.	If proceeds are credited to an account other than above.	US\$ 5 or equivalent.		Yes
6.	<b>Home Remittances</b>			
6a.	If proceeds are to be credited to Pak Rupees Account maintained with any of our branches.	NIL		N/A
6b.	Others, where proceeds are to be paid in Pak Rupees to other local banks.	Charges/Commission on Pay Order / Demand Draft / Money Order plus Telex/Courier/Postage charges (if any) at actual.		Yes

<b>C. FOREIGN REMITTANCES AGAINST PAK RUPEES</b>			<b>FED Applicability</b>	
1.	Registration of student case	First year:	US\$ 50/-	Yes
		Every renewal	US\$ 25/-	Yes
2.	Students For education purposes	Rs. 200/- per transaction. Plus Telex/SWIFT Charges (if any).		Yes
3.	Other than student case	0.25% or Rs. 1,000/- whichever is higher. Plus Telex/SWIFT Charges (if any).		Yes
<b>D. FOREIGN COLLECTIONS</b>				
<b>Outward Collection</b>				
1.	FCY Cheques / Drafts/TCs/OFBCs sent on collection.	US\$ 25 Plus Telex/SWIFT/Courier Charges (if any).		Yes
2.	OFBCs realized for credit into Pak Rupees Account.	Rs. 300/- Plus Cable/Telex/SWIFT/Courier Charges (if any).		Yes
3.	Outward collection drawn on other banks (other than export proceeds).	US\$ 10/- per collection or its equivalent in other currencies Plus Telex/SWIFT/Courier Charges (if any). (These charges are to be deducted from proceeds of the remittance).		Yes
4.	Outward collection drawn on BOP Branches.	US\$ 5/- per collection or its equivalent in other currencies Plus Telex/SWIFT/Courier Charges (if any). (These charges are to be deducted from proceeds of the remittance).		Yes
5.	Outward US\$ Clearing through NIFT	US\$ 10/- per instrument Plus Telex/SWIFT/Courier Charges (if any).		Yes
<b>Inward Collection</b>				
6.	Inward collection	US\$ 15/- Plus Telex/SWIFT/Courier Charges (if any). (These charges are to be deducted from proceeds of the remittance).		Yes
<b>Return charges</b>				
7.	Outward / Inward Collection items returned unpaid	Commission: NIL Foreign Bank Charges: Actual plus Telex/SWIFT/Courier Charges (if any).		No

E.	MAINTENANCE OF FOREIGN CURRENCY ACCOUNTS	FED Applicability		
1.	Standing instructions	US\$ 5/- per instruction / transaction or equivalent in other currencies.	Yes	
2.	Issuance of cheque book In lieu of lost cheque book	US\$ 5/- or equivalent in other foreign currencies. (No Sales Tax in branches operating in the Sindh Province).	Yes	
3.	Issuance of loose cheques	US\$ 2/- or equivalent in other foreign currencies.	Yes	
4.	Stop payment of cheque	US\$ 5/- per cheque, or equivalent in other foreign currencies.	Yes	
5.	<b>Cash handling charges</b>			
5a.	At the time of cash receipt into account/ Foreign currency (cash handling services) under FE-25 (SBP)	NIL	No	
5b.	At the time of withdrawal from account.	Amount of 0.5% of the withdrawals (Cash/Transfer/Remittances), applicable, if cash is withdrawn before completion of 15 days from receipt / deposit date.  Amount may be deducted in foreign currency or in equivalent Pak Rupees at BOP Buying rate.	Yes	
<b>F.</b>	<b>OTHER CHARGES</b>			
1.	Foreign postage	Rs. 300/- or actual, whichever is higher.	No	
2.	Foreign courier	Rs. 2,100/- or actual, whichever is higher. Note: Where the party has direct arrangements with the courier company, no charges to be recovered.	No	
3.	Foreign Cable/Telex/SWIFT	Message for LCs/ SBLC / LG / Misc. Communications		
		Short message	Rs. 1,000/-	No
		Full message	Rs. 2,000/-	No





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			FED Applicability
4.	Correspondence charges	Actual, if any, will be recovered.	No
5.	Foreign Fax / Telephone	Rs. 750/- or actual, whichever is higher.	No
6.	Issuance of Proceeds Realization Certificate, after one year.	Rs. 1,000/- flat per certificate.	Yes
7.	Issuance of Duplicate Proceeds Realization Certificate	Rs. 1,000/- flat per certificate.	Yes
8.	Handling charges in lieu of exchange earning where; Importers / exporters, buy or sell Foreign Exchange from/to other banks for - LC opened - Contract registered - Export documents issued - Export documents lodged through us.	Ps. 04 per US\$ or equivalent in other currencies. Minimum Rs. 500/-.	Yes
9.	LCs verification charges Test / Signature / Mail	Rs. 600/-.	Yes
10.	<u>Agency Agreements</u> Agreements with banks, institutions and companies for handling their inward, outward remittances and other services.	As per agreement.	Yes
11.	Issuance of business performance certificate at customer request	Rs. 1,000/-	Yes
12.	Freight Subsidy Claim Processing	Rs. 100/- per case.	Yes
	<b>NOTE:</b>		
a.	Charges may be collected in Pak-Rupee or Foreign Currency in all categories.		
b.	Any out of pocket expenses related to bank transactions, not covered above, will also be charged to the clients.		
c.	Clarifications issued by International Division vide their F.E. Information Circular No. 146, Dated: 13.11.2002 must also be referred.		

## DOMESTIC BANKING

Sr. No.	BANKING SERVICES	CHARGES		FED Applicability
<b>A</b>	<b>REMITTANCES</b>			
<b>1</b>	<b>Issuance of Drafts, MTs. &amp; TTs</b>	<b>For Account Holders</b>	<b>For Non Account Holders</b> (Subject to completion of all KYC Requirement)	
	a. Up to Rs. 100,000/-	Free	Rs. 250/-.	Yes
	b. Above Rs. 100,000/- to Rs. 2,000,000/-	Free	Rs. 350/-.	
	c. Above Rs. 2,000,000/-	Free	0.10% - Max Rs. 10,000/-.	
	d. Postage/Courier: Demand Draft / MTs	Rs. 100/- flat.	Rs. 100/- flat.	No
	e. Telephone/Telex/Fax Charges	Actual	Rs. 100/- Flat	
<b>2</b>	a. D.D/TT Cancellation charges	Rs. 300/- (Flat) per DD/TT	Rs. 400/- (Flat) per DD/TT	Yes
	b. Duplicate issuance of DD	Rs. 350/- (Flat) per DD	Rs. 400/- (Flat) per DD	
	c. Customers handled under cash management services (Duly approved by the competent authority)	Negotiable		Yes
<b>3</b>	<b>Pay Order</b>	<b>For Account Holders</b>	<b>For Non Account Holders</b> (Subject to completion of all KYC Requirement)	
	a. Issuance of Pay Order	Free	Rs. 500/-	Yes
	b. Cancellation of PO	Rs. 250/-	Rs. 500/-	Yes



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Sr. No.	BANKING SERVICES	CHARGES		FED Applicability
		For Account Holders	For Non Account Holders (Subject to completion of all KYC Requirement)	
	c. Issuance of Duplicate PO	Rs. 200/-	Rs. 500/-	Yes
	d. Cancellation and Duplicate issuance of PO for staff	Rs. 50/-	N/A	Yes
	e. Charges for making PO/DD & other related instruments for payment of fee dues in favor of educational institutions, HEC/Boards etc.	Shall not exceed 0.50% of fee / dues Or Rs. 25/- per instrument, whichever is less.		Yes
	f. Customers handled under cash management services (Duly approved by the competent authority)	Negotiable		Yes
<b>4</b>	<b>Call Deposits</b>	<b>For Account Holders</b>	<b>For Non Account Holders</b> (Subject to completion of all KYC Requirement)	
	a. Issuance of Call Deposit Issuance to A/c Holders either through debiting his/her own account or depositing in cash.	Free	Rs. 300/- per instrument *(Copy of CNIC must be attached with P.O/CDR issuance Application Form)	Yes
	b. Issuance of duplicate CDR	Rs. 300/- per instrument	Rs. 300/- per instrument	
<b>5</b>	<b>Free Remittance Facility for BOP's Employees</b>			
	Up to Four Gross Salaries during a month. Commission Re. 1. No Courier charges will be recovered.			Yes



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Sr. No.	BANKING SERVICES	CHARGES	FED Applicability
<b>B</b>	<b>BILLS</b>		
<b>1</b>	<b>Collection</b>		
	a. Documentary	0.40% - Minimum Rs. 500/- Plus Postage/Courier charges Rs. 75/- Flat. If BOP branch exists in collecting city, Rs. 1,000/- Flat.	Yes
	b. Clean (including cheques / dividend warrants)	0.25% - Minimum Rs. 250/- : Max. Rs. 1,000/- Plus Postage/Courier charges Rs. 75/- Flat.	Yes No
	c. Urgent clearing / Collection of local cheques (Same day clearing through NIFT)	Rs. 500/- per transaction / collection.	Yes
	d. Collection made on Staff A/cs	Free up to 2 collections during a month - Re. 1 Commission - No Courier Charges will be recovered	Yes
	e. Outward bills for collection sent in intercity Clearing through NIFT	Rs. 300/-	Yes
	f. Collection of instruments through on-line deposited with any Branch	Nil <u>Note:</u> For instruments sent in intercity clearing charges as per (e) above will be additional.	No Yes
<b>2</b>	<b>Instruments cleared / collected within Local Area of NIFT</b>		
	Instruments cleared / collected within Local area of NIFT	Nil	



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Sr. No.	BANKING SERVICES	CHARGES		FED Applicability
	<b>Note:</b> If total annual/annualized volume exceeds Rs. 50 (M) following slabs shall be applicable:-			
	Upto Rs. 100 (M)	0.20%	Minimum Rs. 35/-	Yes
	Above Rs. 100 (M) upto Rs. 500 (M)	0.15%	Minimum Rs. 35/-	Yes
	Above Rs. 500 (M) upto Rs. 1,000 (M)	0.10%	Minimum Rs. 35/-	Yes
	Above Rs. 1000 (M)	0.05%	Minimum Rs. 35/-	Yes
	Annual volume = Annual Import Business + Annual Export Business + Annual Remittance Business + Annual Average Balance for last whole year.			-
	<u>Note:</u> LCs for machinery / project will not qualify for volume criteria and rate may be negotiated and agreed by the Customer and Bank.			-
	a. Postage / Courier charges are to be recovered on collection/realization of each Instrument (whether clean or Documentary). However in case where party has deposited more than one cheque / instrument on a particular date to be collected/drawn on the same drawee or on the same branch of the bank, postage/courier charges are to be recovered once only.			No
	b. Collecting agent charges, if the collecting bank is other than the bank, will be extra.			No
	c. Telegram/Trunk call charges will be extra, if fate of the instrument is asked by Telephone/Fax.			No
<b>3</b>	<b>Return Charges in case of instruments are returned unpaid for:</b>			
	Documentary Collections	Rs. 500/- flat per bill		Yes
	Clean Collections (Including LBC/OBC)	Rs. 300/- flat per bill		Yes
	<b>Note:</b> Sindh Sales Tax/FED is applicable on Return charges for LBC/OBC for branches operating in Sindh Province.			



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Sr. No.	BANKING SERVICES	CHARGES	FED Applicability
<b>C STANDING INSTRUCTIONS FEE</b>			
1	Standing instruction's fee will be recovered in addition to the usual charges on remittances, if any	- Rs. 200/- per transaction - Re 1 for staff	Yes
2	Customers handled under cash management services (Duly approved by the competent authority)	Negotiable	Yes
<b>D ON-LINE BANKING</b>			
1	All types of online Facilities are free for all customers		No
<b>E ATM / DEBIT CARD CHARGES</b>			
1	BOP Debit Master Card	Silver Card PKR 350 Per Annum	Yes
		Gold Card PKR 500 Per Annum	
		Platinum Card PKR 1,000 Per Annum	
2	Arbitration Charges / False Chargeback (Local & International)	USD 500 or Equivalent Per Case	Yes
3	Document Retrieval Charges	Local Transaction PKR 200 per Document	Yes
		International Transaction US\$10 or Eqv. PKR per Document	
4	BOP Debit Master Card Replacement Charges	Silver Card PKR 350 Per Card	Yes
		Gold Card PKR 500 Per Card	
		Platinum Card PKR 1,000 Per Card	



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Sr. No.	BANKING SERVICES	CHARGES		FED Applicability
5	International Cash Withdrawal at Master Card ATMs	3% of the transaction amount.		Yes
6	Cash Withdrawal at BOP ATM	Free.		N/A
7	Cash Withdrawal at 1Link / MNet ATM	PKR 15 per Transaction.		Yes
8	International Balance Inquiry at Master Card ATMs	PKR 300 Per Inquiry		Yes
9	Balance Inquiry at MNET ATMs	PKR 5 Per Inquiry		Yes
10	Mini Statement (BOP and 1-Link ATMs)	Nil		N/A
11	Direct Shopping at POS	Local Transactions	Free	N/A
		International Transactions	3% of the transaction amount.	Yes
12	SMS Alert Service Charges	PKR 400/- Per annum		Yes
13	IBFT through ATM	Free		N/A
14	ADC Charges for Staff	Free		N/A
15	Customers handled under cash management services (Duly approved by the competent authority)	Negotiable		Yes

Sr. No.	BANKING SERVICES	CHARGES			FED Applicability
<b>F</b>	<b>LOCKERS</b>				
1	<u>Size of Lockers</u>	<u>Annual Rent</u>	<u>Key Deposit</u>	<u>Breaking Charges</u>	
	Small	Rs. 3,500/-	Rs. 2,500/-	Actual Or Rs. 4,000/-  whichever is higher.	Yes
	Medium	Rs. 4,500/-	Rs. 3,500/-		
	Large	Rs. 5,500/-	Rs. 4,500/-		
	Extra Large	Rs. 7,000/-	Rs. 7,000/-		
	<b>Free for all saving/current Account Holders on any size of locker size- with average Monthly Deposit of Rs. 500,000/-.</b>				
2	Customers handled under cash management services (Duly approved by the competent authority)	Negotiable			Yes
3	Locker rent for staff members	Only 01 Small Size locker allowed.	Re. 1/-.	Yes	
		All other sizes	Full rent on commercial rates will be received.		
		(Key Deposit of Re. 1 applicable on all sizes).			



Sr. No.	BANKING SERVICES	CHARGES	FED Applicability
<b>G</b>	<b>MISCELLANEOUS CHARGES</b>		
1	Public floatation of shares	Case to case basis.	Yes
2	Issue of right shares	Case to case basis.	Yes
3	Reactivation of Dormant / inoperative/Unclaimed Account within branch	Free.	N/A
4	Retrieval of unclaimed amount from SBP	Rs. 200/- per instance.	Yes
5	Duplicate Statement of Account or as and when demanded by the A/C Holder other than periodical Statement dispatched.	Rs. 30/-	Yes
		Re. 1 for staff.	Yes
6	Verification of payment instruments DD, PO, CDR etc.	Free.	N/A
7	3rd party Funds Transfer through PRISM (MT-103)	SBP Charges + Bank's Commission @ 10% of SBP Cheques.	No Yes
8	3rd party Funds Transfer through PRISM (MT-102)	Maximum PKR 50/- per payment instructions (PKR 25/- SBP Charges + PKR 25/- Bank Charges).	No Yes
9	Reprocessing of returned funds	SBP Charges.	No
10	Issuance of SBP/NBP Cheque	Rs. 500/- per cheque. No charges if issued to Bank's / DFI's & Corporate Customers (Current & Saving Both).	Yes
11	Handling charges for issuance of Student Exchange Remittance Permit and maintenance of record for subsequent remittances	Rs. 100/- per annum.	Yes

Sr. No.	BANKING SERVICES	CHARGES		FED Applicability
12	Stop payment of cheque	Rs. 300/- in case of one cheque. Rs. 500/- per instruction, in case of more than one cheques.		Yes
		Re. 1 for staff.		
13	Cheque return charges presented in normal outward clearing. US Dollar Clearing (As a collecting Banker)	Nil for PKR.		N/A
		US\$ 5 per transaction.		Yes
		Staff: Free of charge.		N/A
14	Cheque return unpaid in outward clearing (Same day and intercity)	Rs. 300/-		Yes
		Staff: Re. 1/- per instrument.		N/A
15	Cheques received in inward clearing and returned unpaid.	LCY	Rs. 300/- including NIFT Charges.	Yes
		FCY	US \$ 6/-, GB 5/-, Euro 5/- (FCY).	
		These charges are to be recovered from the drawer (Our A/c holder) who has issued the cheque drawn on our Bank Branch which is returned unpaid due to insufficient funds, where cheque returned on counter no charges will be recovered.		
		Staff: Free of charges		N/A
Sindh Sales Tax / FED applicable for Branches operating in the province of Sindh. (Effective since April 14, 2012).				
16	Delivery of Cheque Book by Registered Mail/Courier	Rs. 150/- courier charges		Yes



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17	Photo Copy of the Paid Cheque to Customer:		
	Upto One Year	Rs. 250/- per cheque	Yes
	Above one year upto three years	Rs. 750/- per cheque	
	Above three years	Rs. 1,500/- per cheque	
18	Issuance of Balance Confirmation Certificate	Rs. 300/- per certificate	Yes
19	Issuance of Certificate "TO WHOM IT MAY CONCERN" (Business Performance Certificate)	Rs. 450/- per certificate	Yes
20	Issuance of Balance Confirmation Certificate to External Auditors	Rs. 300/- per certificate	Yes
21	Certificate regarding profit & tax deducted during other financial years	Nil	N/A
22	Certificate of tax withheld on cash withdrawals	Nil	N/A
23	Issuance of Duplicate RFC's in lieu of original reported lost.	Rs. 300/- per instrument	Yes
		Staff Re. 1	
24	Account Closing Charges (LCY/FCY) (where the account is being closed at the request of customer) Except PLS Deposit Accounts & Asaan Account	Rs. 300/- (Except Govt A/C, Staff Members, Zakat Committees, Students, Mustehqeen-e-Zakat, Salary A/Cs of Govt/Semi Govt. employees, Pensioner's account (only for salary/pension purpose) including widows / children of deceased employees' eligible for family pension / benevolent fund grant etc.).  No charges if account is transferred to another branch or different type of account is opened at the same branch.	Yes

Sr. No.	BANKING SERVICES	CHARGES	FED Applicability
25	Cheque Book issuance Charges	a. First 25 leave cheque book free.	N/A
		b. Rs. 7/- per leaf (after first free cheque book).	Yes
		c. Staff members Zakat Committees and Zakat Mustehqeen A/Cs are exempted.	Yes
		d. Facilities under specialized products, deposit schemes shall be applicable.	Yes
		e. Customized cheques – Negotiable on case to case basis.	Yes
26	NIFT charges for Non-MICR coded instruments	Rs. 12.50/-.	No
		Staff: Free of charges.	N/A
27	Handling Charges for marking of lien on Govt. securities	Rs. 750/- per cheque.	Yes
28	Marking of Lien on securities issued by the Bank for other Banks	Rs. 750/- per cheque	Yes
29	Issuance of new cheque book in lieu of lost cheque book	Rs. 300/- + actual Cheque book issuance charges	Yes
		Staff: Free of charges	N/A
30	Retrieval of paid cheques:		
	a. Within one year	Rs. 300/-	Yes
	b. Exceeding one year	Rs. 1500/-	
31	Collection of charges on behalf of the Govt. received through challan	Rs. 20/- per Challan from Depositors	Yes
32	Customers handled under cash management services (Duly approved by the competent authority)	Negotiable	Yes

## CHARGES ON ISLAMIC FINANCING / INVESTMENTS

Sr. No.	BANKING SERVICES	CHARGES	FED Applicability
<b>A</b>	<b>IJARAH</b>		
	(Processing Fees is refundable in case of decline of the request after deduction of actual expenses)		
	<b>Facility</b>	<b>Processing Fee</b>	
	<b>Consumer Ijarah</b>		
	a. Motor Cycle	Rs. 1,000/- per vehicle	Yes
	b. Motor Vehicle	Up to 1000 CC	Yes
		Rs. 3,000/- per vehicle	
		Above 1000CC upto 1800 CC	Yes
		Rs. 5,000/- per vehicle	
		Above 1800 CC	Yes
		Rs. 7,500/- per vehicle	
	<b>Commercial Ijarah (Sanctioned Amount)</b>		
	a. Up to Rs. 1,000,000/-	Rs. 5,000/-	Yes
	b. Rs. 1,000,000/- up to Rs. 10,000,000/-	Rs. 25,000/-	Yes
	c. Rs. 10,000,001/- and above	0.25% of the Ijarah amount	Yes
	<b>Repossession charges (including transportation &amp; storage charges)</b>		
	d. Motorcycle (Under Consumer Financing)	Actual	No
	e. Vehicle (Under Consumer Financing)	Actual	No
	f. Others	Actual	No



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Sr. No.	BANKING SERVICES	CHARGES	FED Applicability
<b>B</b>	<b>DIMINISHING MUSHARAKAH</b>		
	Processing Fees is refundable in case of decline of the request after deduction of actual expenses)		
	<u>Sanctioned Limit</u> (Fresh Cases)	<u>Processing Fee</u>	
	Up to Rs. 100,000/-	Rs. 3,000/-	Yes
	Rs. 100,001/- to Rs. 2,000,000/-	Rs. 5,000/-	Yes
	Rs. 2,000,001/- to Rs. 30,000,000/-	Rs. 25,000/-	Yes
	Exceeding Rs. 30,000,000/-	Rs. 35,000/-	Yes
<b>C</b>	<b>MISCELLANEOUS CHARGES</b>		
1	Misc. Service Charges (i.e. charged for documents, legal charges, evaluation of security and maintenance thereof etc.)	Actual	No
2	Search Report charges	Actual	No
3	Godown Rent	Actual	No
4	Delivery Service charges if a Godown Keeper is not posted. Conveyance charges will be recovered.	Actual	No
5	eCIB Report Charges	Rs. 300/- per report / borrower	Yes
6	Other expenses	Actual	No



**TAQWA ISLAMIC BANKING DIVISION**  
**SCHEDULE OF CHARGES**  
**JULY 01 – DECEMBER 31, 2016**



Sr. No.	BANKING SERVICES	CHARGES	FED Applicability
<b>D</b>	<b>LETTER OF GUARANTEE</b>		
1	No Processing Fee shall be charged.		
2	Federal Excise Duty applicable		
	<b>Guarantee Amount Range</b>		
	<b>From</b>	<b>To</b>	<b>Per Quarter Charges or part thereof</b>
	Amount Up to	300,000	1,500
	300,001	500,000	2,000
	500,001	1,500,000	5,000
	1,500,001	2,000,000	8,750
	2,000,001	2,500,000	11,250
	2,500,001	3,000,000	13,750
	3,000,001	3,500,000	16,250
	3,500,001	4,000,000	18,750
	4,000,001	4,500,000	21,250
	4,500,001	5,000,000	23,750
	5,000,001	5,500,000	26,250
	5,500,001	6,000,000	28,750
	6,000,001	6,500,000	31,250
	6,500,001	7,000,000	33,750
	7,000,001	7,500,000	36,250
	7,500,001	8,000,000	38,750
	8,000,001	8,500,000	41,250
	8,500,001	9,000,000	43,750
	9,000,001	9,500,000	46,250
	9,500,001	10,000,000	48,750
	10,000,001	12,500,000	56,250
	12,500,001	15,000,000	68,750
	15,000,001	17,500,000	81,250
	17,500,001	20,000,000	93,750
	20,000,001	22,500,000	106,250



**TAQWA ISLAMIC BANKING DIVISION**  
**SCHEDULE OF CHARGES**  
**JULY 01 – DECEMBER 31, 2016**



	Guarantee Amount Range		Per Quarter Charges or part thereof
	From	To	
	22,500,001	25,000,000	118,750
	25,000,001	27,500,000	131,250
	27,500,001	30,000,000	143,750
	30,000,001	32,500,000	156,250
	32,500,001	35,000,000	168,750
	35,000,001	37,500,000	181,250
	37,500,001	40,000,000	193,750
	40,000,001	42,500,000	206,250
	42,500,001	45,000,000	218,750
	45,000,001	47,500,000	231,250
	47,500,001	50,000,000	243,750
	50,000,001	52,500,000	256,250
	52,500,001	55,000,000	268,750
	55,000,001	57,500,000	281,250
	57,500,001	60,000,000	293,750
	60,000,001	62,500,000	306,250
	62,500,001	65,000,000	218,750
	65,000,001	67,500,000	331,250
	67,500,001	70,000,000	343,750
	70,000,001	72,500,000	356,250
	72,500,001	75,000,000	368,750
	75,000,001	77,500,000	381,250
	77,500,001	80,000,000	393,750
	80,000,001	82,500,000	406,250
	82,500,001	85,000,000	418,750
	85,000,001	87,500,000	431,250
	87,500,001	90,000,000	443,750
	90,000,001	92,500,000	456,250
	92,500,001	95,000,000	468,750
	95,000,001	97,500,000	481,250
	97,500,001	100,000,000	493,750



Sr. No.	BANKING SERVICES	CHARGES	FED Applicability
	<p><b>NOTES:</b></p> <p>I. Rs. 3,000/- will be charged on LGs up to Rs. 5.00 Million and Rs. 5,000/- will be charged on LGs above Rs. 5.00 Million issued against 100% cash margin / lien on BOP Islamic Banking (IPLS) deposit or RFC.</p> <p>It is to be advised that service charges are recoverable at the time of issuance of LGs for the entire period of LG. However at the time of renewal of LG the charges are to be recovered again according to the period of LG being issued. The charges are not allowed to be recovered in portion / segments. Minimum one quarter charges are to be recovered if the guarantee is issued for less than one quarter.</p> <p>II. All guarantees amount exceeding Rs. 100 Million shall attract additional service of Rs. 1,500/- per Rs. 1 Million each (Per quarter or part thereof.)</p> <p>III. Rs. 1,000/- (flat) will be charged per amendment plus service charges as above, if amendment involves increase in amount or extension in period of validity of Guarantee.</p> <p>IV. If Guarantee are got issued by any other Bank, that other Bank charges shall be recovered on actual basis.</p> <p>V. Service charges for guarantees issued on behalf of banks (correspondent / local / foreign) under their counter guarantees may be negotiated on a case to case basis at the sole discretion of the bank.</p> <p>VI. Claim handling service charges Rs. 2,500/- (flat).</p> <p>VII. Charges relating to corporate customers may differ as per the arrangement between the customer and the Bank.</p> <p>VIII. Airway bill endorsement / Issuance of Shipping Guarantee R. 1,500/-.</p>		



**TAQWA ISLAMIC BANKING DIVISION**  
**SCHEDULE OF CHARGES**  
**JULY 01 – DECEMBER 31, 2016**



Sr. No.	BANKING SERVICES	CHARGES		FED Applicability
<b>E</b>	<b>INLAND LETTER OF CREDIT</b>			
1	No Processing Fee shall be charged			
2	Federal Excise Duty applicable			
	<b>Inland Letter of Credit Amount Range</b>		<b>Per Quarter or part thereof</b>	
	<b>From</b>	<b>To</b>		
	1	500,000	1,600	
	500,001	800,000	2,900	
	800,001	1,000,000	4,100	
	1,000,001	1,500,000	5,600	
	1,500,001	2,000,000	7,900	
	2,000,001	2,500,000	10,100	
	2,500,001	3,000,000	12,400	
	3,000,001	3,500,000	14,600	
	3,500,001	4,000,000	16,900	
	4,000,001	4,500,000	19,100	
	4,500,001	5,000,000	21,400	
	5,000,001	5,500,000	23,600	
	5,500,001	6,000,000	25,900	
	6,000,001	6,500,000	28,100	
	6,500,001	7,000,000	30,400	
	7,000,001	7,500,000	32,600	
	7,500,001	8,000,000	34,900	
	8,000,001	8,500,000	37,100	
	8,500,001	9,000,000	39,400	
	9,000,001	9,500,000	41,600	
	9,500,001	10,000,000	43,900	
	10,000,001	12,500,000	50,600	
	12,500,001	15,000,000	61,900	
	15,000,001	17,500,000	73,100	
	17,500,001	20,000,000	84,400	



**TAQWA ISLAMIC BANKING DIVISION**  
**SCHEDULE OF CHARGES**  
**JULY 01 – DECEMBER 31, 2016**



Inland Letter of Credit Amount Range		Per Quarter or part thereof
From	To	
20,000,001	22,500,000	95,600
22,500,001	25,000,000	106,900
25,000,001	27,500,000	118,100
27,500,001	30,000,000	129,400
30,000,001	35,000,000	151,900
35,000,001	40,000,000	174,400
40,000,001	45,000,000	196,900
45,000,001	50,000,000	219,400
50,000,001	55,000,000	241,900
55,000,001	60,000,000	264,900
60,000,001	65,000,000	287,500
65,000,001	70,000,000	310,100
70,000,001	75,000,000	332,700
75,000,001	80,000,000	355,300
80,000,001	90,000,000	400,500
90,000,001	100,000,000	445,700
100,000,001	110,000,000	490,900
110,000,001	120,000,000	536,100
120,000,001	130,000,000	581,300
130,000,001	140,000,000	626,500
140,000,001	150,000,000	671,700
150,000,001	160,000,000	716,900
160,000,001	170,000,000	762,100
170,000,001	180,000,000	807,300
180,000,001	190,000,000	852,500
190,000,001	200,000,000	897,700
200,000,001	210,000,000	942,900
210,000,001	220,000,000	988,100
220,000,001	230,000,000	1,033,300
230,000,001	240,000,000	1,078,500
240,000,001	250,000,000	1,123,700
250,000,001	260,000,000	1,168,900
260,000,001	270,000,000	1,214,100



**TAQWA ISLAMIC BANKING DIVISION**  
**SCHEDULE OF CHARGES**  
**JULY 01 – DECEMBER 31, 2016**



Inland Letter of Credit Amount Range		Per Quarter or part thereof
From	To	
270,000,001	280,000,000	1,259,300
280,000,001	290,000,000	1,304,500
290,000,001	300,000,000	1,349,700
300,000,001	310,000,000	1,394,900
310,000,001	320,000,000	1,440,100
320,000,001	330,000,000	1,485,300
330,000,001	340,000,000	1,530,500
340,000,001	350,000,000	1,575,700
350,000,001	360,000,000	1,620,900
360,000,001	370,000,000	1,666,100
370,000,001	380,000,000	1,711,300
380,000,001	390,000,000	1,756,500
390,000,001	400,000,000	1,801,700
400,000,001	410,000,000	1,846,900
410,000,001	420,000,000	1,892,100
420,000,001	430,000,000	1,937,300
430,000,001	440,000,000	1,982,500
440,000,001	450,000,000	2,027,700
450,000,001	460,000,000	2,072,900
460,000,001	470,000,000	2,118,100
470,000,001	480,000,000	2,163,300
480,000,001	490,000,000	2,208,500
490,000,001	500,000,000	2,253,700
500,000,001	As decided by the Bank at the time of Approval of the Facility.	



**TAQWA ISLAMIC BANKING DIVISION**  
**SCHEDULE OF CHARGES**  
**JULY 01 – DECEMBER 31, 2016**



Sr. No.	BANKING SERVICES	CHARGES
<b>F</b>	<b>CHARITY</b>	
1		Charity should be collected as per flat rate of <b>24%</b> p.a. on late payments.

**NOTES:**

1. For outstation where the Bank of Punjab Branches are not located, processing fee may be charged up to double of the slabs given above for each Islamic Mode of Finance.
2. If any special scheme is launched for consumers, the processing fee shall be collected as per terms of the scheme.
3. Any other out of pocket expenses incurred will be treated as the cost incurred for acquiring the goods.
4. No processing Fee is charged for Murabaha Financing. All other charges will be recovered from customer at actual.
5. Processing Fee for small Agricultural cases shall be exempted.

## TRADE FINANCE

Sr. No.	BANKING SERVICES	CHARGES	FED Applicability
<b>A</b>	<b>LETTER OF CREDIT</b>		
	<b>Letter of credit – Sight</b>		
<b>1</b>	Cash - Letter of Credit (established under Murabaha Agency Arrangements)	As per Annexure-A.	Yes
	<b>Letter of credit – Usance</b>		
<b>2</b>	Usance - Letter of Credit (established under Murabaha Agency Arrangements)	As per Annexure-B.	Yes
	<b>Handling charges</b>		
<b>3</b>	LCs to be issued against 100% cash margin.	50% of attached Slab Annexure - A & B.	Yes
<b>4</b>	Revalidation commission	On expiry of LC when the same is validated, revalidation commission will be recovered as is applicable for opening fresh LC as above.  Revalidation commission will be charged on liability amount, calculated as per prevailing exchange rate of the date of revalidation.	Yes
<b>5</b>	Change of beneficiary / Transfer of LC	When letter of credits transferred to new beneficiary, transfer commission will be charged as applicable in case of opening fresh letter of credit.	Yes
<b>6</b>	a. Letter of credit confirmation. b. LC confirmation cancellation in case where the charges are on account of opener.	At actual.	No
<b>7</b>	Letter of credit cancellation	Rs. 1,500/- Plus Telex/ SWIFT / Courier charges, if any.	Yes
<b>8</b>	If bills are to be drawn at Usance under letters of credits.	a) Rs.750/-per bill to be charged at the time of retirement of bill.  b) As per applicable slab given in Annexure B. (For any period beyond the validity of letter of credit).  However, no commission to be charged if the maturity/payment period of the bills fall within the period for which LC opening commission has already been recovered.	Yes
<b>9</b>	Service charges on retirement of Sight / Usance bills	0.10% flat. Minimum Rs. 750/-.	Yes



**TAQWA ISLAMIC BANKING DIVISION**  
**SCHEDULE OF CHARGES**  
**JULY 01 – DECEMBER 31, 2016**



Sr. No.	BANKING SERVICES	CHARGES	FED Applicability
<b>Amendments</b>			
<b>10</b>	Amendments - letter of credit /contract. Without increase in amount or extension in period of shipment / negotiation.	Rs. 1,000/- per amendment (flat). Plus Telex/SWIFT/Courier charges, if any.	Yes
<b>11</b>	Amendment involving increase in amount and on extension in period of shipment / negotiation.	Rs. 500/- per transaction Plus commission as applicable in case of opening fresh letter of credit.  Plus Telex/SWIFT/Courier charges, if any. Minimum Rs. 1,500/-.	Yes
<b>B REMITTANCES</b>			
<b>1</b>	Advance remittance to suppliers abroad against imports. Direct Import by the importer against receipt of documents.	Rs. 1,200/- per collection. Plus Service Charges @ 0.10% Plus Telephone / Swift Rs. 1,000/-	Yes
<b>C IMPORT COLLECTION BILLS</b>			
<b>1</b>	Service charges against import transactions i.e Import bills without Murabaha arrangements	0.10% - Minimum Rs.1,000/-	Yes
<b>2</b>	Import bills returned unpaid	US\$ 55/- flat, from forwarding bank Plus Courier / SWIFT charges, if any.	Yes
<b>3</b>	Issuance of NOC to other Banks for booking foreign exchange or effecting remittance under our L/C or registration contract.	Rs. 1,000/- flat per transaction.	Yes



**TAQWA ISLAMIC BANKING DIVISION**  
**SCHEDULE OF CHARGES**  
**JULY 01 – DECEMBER 31, 2016**



Sr. No.	BANKING SERVICES	CHARGES	FED Applicability
<b>D IMPORT ON CONSIGNMENT BASIS</b>			
1	Registration of contract for imports CAD / DA basis	0.20% - Minimum Rs. 1,500/-.	Yes
2	Amendment of Contract Registration	Rs. 1,500/-.	Yes
<b>E HANDLING CHARGES</b>			
1	Profit rate to be applicable in case of Murabaha in Sight LC	14% to 18%.	Yes
2	Handling of discrepant import documents	<p>i. US\$ 75/- flat. (To be recovered from the presenting bank). This clause must always be incorporated in the LC under the head 'Other terms &amp; conditions'.</p> <p>ii. US\$ 75/- flat will not be deducted in case discrepant documents are received / handled through other correspondent banks under specific approval arrangement.</p> <p>e.g documents received through the counter of SCB China Limited with their covering letter, wherein the original LC was transmitted under China Relay Program with SCB China Limited.</p> <p>Charges to be deducted from the proceeds of import bills where applicable or to be recovered from the presenting bank if amount is already reimbursed.</p>	Yes
3	Correspondent bank charges	At actual. Plus Telex/SWIFT/Courier charges, if any.	No



Sr. No.	BANKING SERVICES	CHARGES	FED Applicability
4	Issuance of freight certificate for imports on FOB basis.	Rs. 900/- per certificate.	Yes
5	Endorsement of AWB for release of goods under registered contract.	Rs. 1,200/- per collection.	Yes
6	Postage	Rs. 150/- or actual, whichever is higher.	No
7	Courier services	Rs. 2,000/- or actual, whichever is higher.	No
<b>9</b>	<b>Tele messages/ SWIFT messages</b>		
	i. Full telex of letters of credit/swift	Rs. 2,000/- or actual, whichever is higher.	Yes
	ii. Brief telex / SWIFT - Letters of Credit	Rs. 1,000/- or actual, whichever is higher.	Yes
	iii. Brief telex / Text amendment of LCs	Rs. 500/- Or as per the arrangement with customer.	Yes
9	Obtaining credit reports on foreign buyer / supplier	Rs. 350/- Plus foreign bank/credit reporting agency charges Plus Telex/SWIFT/Courier charges, if any.	Yes
10	Correspondence charges, if any will be recovered	Actual. Plus Telex / SWIFT / Courier charges, if any.	No
11	Collection	Rs. 1,200/- per collection.	Yes
	<p>In case the letter of credit liability increase by virtue of exchange rate fluctuation and/or due to utilization of "Forward Cover Facility (by the customer), bank reserves the right to recover above letter of credit commission on increased liability for the un-expired letter of credit period. Charges may be collected in PakRupees or Foreign Currency in all categories. Bank reserve the right to change the rate of return on financing at any stage (in Murabaha only before signing sale Deed) rate not exceeding rates notified by the state bank of Pakistan or already rate conveyed to customer.</p>		

F EXPORTS				
1 LETTER OF CREDIT				
a.	Advising	If payable by beneficiary	Rs. 2,000/- flat. Plus applicable courier/Swift charges.	Yes
		If payable by applicant	US\$ 50/-.	Yes
b.	Amendment advising	For customers	Rs. 1,000/- flat.	Yes
		For Non-customers	Rs. 1,500/- flat.	
c.	Confirmation	0.25%. Minimum Rs. 350/-.		Yes
d.	Transfer of export letter of credit	Rs. 1,450/- (flat) per LC.		Yes
e.	If the documents are sent to other banks for negotiation under restricted LC	Rs. 500/-.		Yes
f.	Charges on advanced payment	0.12% Minimum Rs. 1,500/- on realization with no documents handling charges. Handling charges of Rs. 1,200/-, if we handle documents of other banks.		Yes
2 EXPORT BILLS				
a.	Reimbursement payment to other local banks from Non-Resident Pak-Rupees Account/Asian clearing Union accounts.	Rs. 1,000/- (flat).		Yes



**TAQWA ISLAMIC BANKING DIVISION**  
**SCHEDULE OF CHARGES**  
**JULY 01 – DECEMBER 31, 2016**



Sr. No.	BANKING SERVICES	CHARGES	FED Applicability
<b>3</b>	<b>COLLECTIONS</b>		
a.	Clean (against export proceeds)	Rs. 300/- per collection. Plus courier charges.	Yes
b.	Documentary (on which bank does not earn any exchange income)	0.20%. Minimum Rs. 450/- per collection.	Yes
c.	Handling of duty draw-back claim/DL/TL	0.35% per claim. Minimum Rs. 500/-.	Yes
d.	NOC Issuing charges for each Form E	Rs. 100/- per form.	Yes
e.	NOC for entitlement against EE statement	Rs. 1,200/- per NOC.	Yes
<b>4</b>	<b>SERVICE CHARGES</b>		
a.	Services charges against export documents sent on collection basis where payment cover is already received in Bank's foreign currency account/advance payment.	0.20%. Minimum Rs. 1,200/- per collection.	Yes
b.	Services Charges against export R&D claim submission to SBP.	Rs. 1,800/- flat per claim.	Yes
<b>5</b>	<b>HANDLING CHARGES</b>		
a.	Handling charges in lieu of exchange earning where an exporter sells foreign exchange to some other bank while documents were sent for collection through BOP-IBD.	0.10%. Minimum Rs. 1,000/-.	Yes
	<p><b>NOTE:</b> Any charges for delayed repatriation of export proceeds levied by State Bank of Pakistan, will be recovered from the concerned client accordingly.</p>		

ANNEXURE - A					
IMPORT LETTER OF CREDIT					
AMOUNT RANGE (Amount in PKR)		1st Quarter or part thereof	Subsequent quarters or part thereof		
FROM	TO				
1	500,000	1,500	1,000		
500,001	750,000	1,900	1,300		
750,001	1,000,000	2,500	1,700		
1,000,001	1,500,000	3,500	2,200		
1,500,001	2,000,000	5,200	3,400		
2,000,001	2,500,000	6,700	4,400		
2,500,001	3,000,000	8,200	5,400		
3,000,001	3,500,000	9,700	6,400		
3,500,001	4,000,000	11,200	7,400		
4,000,001	4,500,000	12,700	8,400		
4,500,001	5,000,000	14,200	9,400		
5,000,001	5,500,000	15,700	10,400		
5,500,001	6,000,000	17,200	11,400		
6,000,001	6,500,000	18,700	12,400		



**TAQWA ISLAMIC BANKING DIVISION**  
**SCHEDULE OF CHARGES**  
**JULY 01 – DECEMBER 31, 2016**



	AMOUNT RANGE (Amount in PKR)		1st Quarter or part thereof	Subsequent quarters or part thereof
	FROM	TO		
	6,500,001	7,000,000	20,200	13,400
	7,000,001	7,500,000	21,700	14,400
	7,500,001	8,000,000	23,200	15,400
	8,000,001	8,500,000	24,700	16,400
	8,500,001	9,000,000	26,200	17,400
	9,000,001	9,500,000	27,700	18,400
	9,500,001	10,000,000	29,200	19,400
	10,000,001	12,500,000	33,700	22,400
	12,500,001	15,000,000	41,200	27,400
	15,000,001	17,500,000	48,700	32,400
	17,500,001	20,000,000	56,200	37,400
	20,000,001	22,500,000	63,700	42,400
	22,500,001	27,500,000	71,200	45,400
	27,500,001	30,000,000	73,800	46,000
	30,000,001	32,500,000	78,000	48,800
	32,500,001	35,000,000	84,300	50,500
	35,000,001	37,500,000	90,500	54,300
	37,500,001	40,000,000	96,800	58,000



**TAQWA ISLAMIC BANKING DIVISION**  
**SCHEDULE OF CHARGES**  
**JULY 01 – DECEMBER 31, 2016**



	AMOUNT RANGE (Amount in PKR)		1st Quarter or part thereof	Subsequent quarters or part thereof
	FROM	TO		
	40,000,001	42,500,000	103,000	61,800
	42,500,001	45,000,000	109,300	65,500
	45,000,001	47,500,000	115,500	69,300
	47,500,001	50,000,000	121,800	73,000
	50,000,001	52,500,000	102,400	76,800
	52,500,001	55,000,000	107,400	80,500
	55,000,001	57,500,000	112,400	84,300
	57,500,001	60,000,000	117,400	88,000
	60,000,001	62,500,000	122,400	91,800
	62,500,001	65,000,000	127,400	95,500
	65,000,001	67,500,000	132,400	99,300
	67,500,001	70,000,000	137,400	103,000
	70,000,001	72,500,000	142,400	106,800
	72,500,001	75,000,000	147,000	110,500
	75,000,001	77,500,000	152,000	114,300
	77,500,001	80,000,000	157,400	118,000
	80,000,001	82,500,000	162,400	121,800
	82,500,001	85,000,000	167,400	125,500



**TAQWA ISLAMIC BANKING DIVISION**  
**SCHEDULE OF CHARGES**  
**JULY 01 – DECEMBER 31, 2016**



	AMOUNT RANGE (Amount in PKR)		1st Quarter or part thereof	Subsequent quarters or part thereof
	FROM	TO		
	85,000,001	87,500,000	172,400	129,300
	87,500,001	90,000,000	177,400	133,000
	90,000,001	92,500,000	182,400	136,800
	92,500,001	95,000,000	187,400	140,500
	95,000,001	97,500,000	192,400	144,300
	97,500,001	100,000,000	197,400	148,000

**NOTE:**

1. All import LC amount exceeding Rs. 100 Million shall attract additional service charges of Rs. 1,500/- per Rs. 1 Million each (Per quarter or part thereof.) and Rs. 1,000/- for subsequent quarters per Rs. 1 Million.
2. Charges related to corporate customers may differ as per the agreement between customers and the Bank.



**TAQWA ISLAMIC BANKING DIVISION**  
**SCHEDULE OF CHARGES**  
**JULY 01 – DECEMBER 31, 2016**



ANNEXURE – B			
ACCEPTANCE OF BILLS UNDER USANCE LETTER OF CREDIT			
ACCEPTANCE AMOUNT RANGE (Amount in PKR)			Per Month Or Part thereof
FROM	TO		
1	500,000		500
500,001	750,000		700
750,001	1,000,000		900
1,000,001	1,500,000		1,250
1,500,001	2,000,000		1,750
2,000,001	2,500,000		2,250
2,500,001	3,000,000		2,750
3,000,001	3,500,000		3,250
3,500,001	4,000,000		3,750
4,000,001	4,500,000		4,250
4,500,001	5,000,000		4,750
5,000,001	5,500,000		5,250
5,500,001	6,000,000		5,750
6,000,001	6,500,000		6,250
6,500,001	7,000,000		6,750





**TAQWA ISLAMIC BANKING DIVISION**  
**SCHEDULE OF CHARGES**  
**JULY 01 – DECEMBER 31, 2016**



	ACCEPTANCE AMOUNT RANGE (Amount in PKR)		Per Month Or Part thereof
	FROM	TO	
	7,000,001	7,500,000	7,250
	7,500,001	8,000,000	7,750
	8,000,001	8,500,000	8,250
	8,500,001	9,000,000	8,750
	9,000,001	9,500,000	9,250
	9,500,001	10,000,000	9,750
	10,000,001	12,500,000	11,250
	12,500,001	15,000,000	13,750
	15,000,001	17,500,000	16,250
	17,500,001	20,000,000	18,750
	20,000,001	22,500,000	21,250
	22,500,001	25,000,000	23,750
	25,000,001	27,500,000	26,250
	27,500,001	30,000,000	28,750
	30,000,001	32,500,000	31,250
	32,500,001	35,000,000	33,750
	35,000,001	37,500,000	36,250
	37,500,001	40,000,000	38,750



**TAQWA ISLAMIC BANKING DIVISION**  
**SCHEDULE OF CHARGES**  
**JULY 01 – DECEMBER 31, 2016**



	ACCEPTANCE AMOUNT RANGE (Amount in PKR)		Per Month Or Part thereof
	FROM	TO	
	40,000,001	42,500,000	41,250
	42,500,001	45,000,000	43,750
	45,000,001	47,500,000	46,250
	47,500,001	50,000,000	48,750
	50,000,001	52,500,000	51,250
	52,500,001	55,000,000	53,750
	55,000,001	57,500,000	56,250
	57,500,001	60,000,000	58,750
	60,000,001	62,500,000	61,250
	62,500,001	65,000,000	63,750
	65,000,001	67,500,000	66,250
	67,500,001	70,000,000	68,750
	70,000,001	72,500,000	71,250
	72,500,001	75,000,000	73,750
	75,000,001	77,500,000	76,250
	77,500,001	80,000,000	78,750
	80,000,001	82,500,000	81,250
	82,500,001	85,000,000	83,750



**TAQWA ISLAMIC BANKING DIVISION**  
**SCHEDULE OF CHARGES**  
**JULY 01 – DECEMBER 31, 2016**



	ACCEPTANCE AMOUNT RANGE (Amount in PKR)		Per Month Or Part thereof
	FROM	TO	
	85,000,001	87,500,000	86,250
	87,500,001	90,000,000	88,750
	90,000,001	92,500,000	91,250
	92,500,001	95,000,000	93,750
	95,000,001	97,500,000	96,250
	97,500,001	100,000,000	98,750
<p><b>NOTE:</b></p> <ol style="list-style-type: none"> <li>All acceptance amounts exceeding Rs. 100 Million shall attract additional service charges of Rs. 750/- monthly per Rs. 1 Million each (or part thereof.)</li> <li>Charges related to corporate customers may differ as per the agreement between customers and banks.</li> </ol>			



**TAQWA ISLAMIC BANKING DIVISION**  
**SCHEDULE OF CHARGES**  
**JULY 01 – DECEMBER 31, 2016**



## GENERAL NOTES

1	The charges for making PO,DD and other related instruments for payment of fee dues in favor of educational institutions, HEC/Board etc. shall not exceed 0.50% of fee/dues or Rs. 25/- per instrument, whichever is less.
2	No service fee shall be charged from the student depositing the fee directly in the fee collection account of the educational institution.
3	All type of government levies from time to time including FED, Excise duties Taxes, Zakat, etc. on customer account will be deducted in addition to the bank charges.
4	Management may waive off/exempt any charges to customer with approval of the Resident Shariah Board Member (RSBM).