



Passion Reborn

Half Yearly
Schedule of Bank Charges
Effective 01-07-2015

Operations Group, Head Office Lahore

Misc. Instructions Circular No. 2015/043

May 27, 2015

**HALF YEARLY BANK'S SCHEDULE OF CHARGES
EFFECTIVE FROM JULY 01, 2015**

Our Bank's Schedule of Charges (SOC), is attached for implementation w.e.f. July 01, 2015.

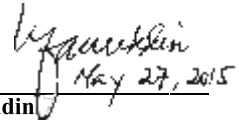
As Per SBP instructions, display of Bank's Schedule of Charges on Branch's Notice Board is mandatory. A copy of this Schedule therefore, must be conspicuously displayed before June 01, 2015 for information and guidance of customers and general public. The SOC will also be available on Bank's website www.bop.com.pk.

Please also affix "Inward Mail Received Stamp" on hard copy of SOC after entering in the Inward Mail Received Register to enable SBP inspectors to verify the date on which it was received in Branch/Office.

All Branch Managers/Manager Operations are directed to go through the SOC very minutely and bring its contents to the knowledge of all staff members for meticulous compliance.



Muhammad Ismail
Head Central Operations



Irfanuddin
Group Head Operations

Summary of Amendments, Additions & Deletions in Bank's Schedule of Charges effective 01-07-2015,
with reference to previous Bank's schedule of charges

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INTERNATIONAL BANKING

A. IMPORTS

Letter of Credit Commission

Sr. #	BANKING SERVICES	CHARGES	Applicability of FED
1.	Letter of Credit	a) 0.50% per QTR Subsequent QTRs 0.45% per QTR Min Rs. 3000/-	Yes
1a)	L/C upto PKR 25 M against Lien on PKR Profit Bearing BOP Deposit/All Types of BOP FC Deposit	Commission rate as per a) above or Rs.10,000/- per quarter whichever is high	Yes
1b)	L/C up to PKR 25 M against 100 % Cash Margin or Lien on PKR Return Free BOP Deposits	LC of any amount if against 100% cash margin or return free deposit then Rs. 1,000/- only	Yes

NOTE:

- 1) *In case the Letter of Credit liability increases due to exchange rate fluctuation, by virtue of providing forward cover to the customer, the above LC commission at a) is also to be charged on enhanced amount.*
- 2) *Rates are negotiable as per approval terms with Min. Rs.1000/-*

3)	Revalidation Commission	As applicable for opening of fresh LCs, i.e. in item A(01 to 02) Commission will be charged on liability amount, calculated as per prevailing exchange rate on the date of revalidation	Yes
4)	Change of Beneficiary / Transfer of LC	When beneficiary of the LC is changed at the request of the applicant, commission is charged as applicable in case of fresh LC, as mentioned in item A (01 to 02) above	Yes
5a)	Non reimbursable LC under Barter / Aid / Loans	1% for 1 st quarter and 0.30% for each subsequent quarter or part thereof – Minimum Rs. 1000/-	Yes

Note: Rates are negotiable as per approval terms

b)	<p>LC or LG under "Suppliers/ Buyers Credit" Pay as You Earn Scheme And Deferred Payment LCs for Period over one year.</p>	<ol style="list-style-type: none"> 1. Commission @ Rs. 0.50% per quarter or part thereof at the time of opening of LC on full amount of LC/LG liability plus interest payable thereon for the period from the date of opening of LC/LG till expiry. Thereafter Commission to be recovered on six monthly basis on outstanding / reducing liability as per Schedule of Charges in vogue. In case forward cover is provided against LC/LG under suppliers/buyers Credit, LC/LG Commission shall be recovered at the booked rate. Min. Rs.5000/- 2. In case LC not involving Usance bills, such as deferred payment LCs, acceptance commission @ 0.30% per quarter is also to be recovered for any period after the validity of LC at the time of payment of installment even if the installment falls due after the expiry of the Letter of Credit. Min Rs. 5000/- 	Yes
c)	<p>Issuance of LG undertaking favoring any bank for providing forward exchange risk cover under supplier/ buyers Credit on behalf of applicant.</p>	<p>Commission @ 0.50% per quarter to be charged on reducing liability on booked rate Min. Rs.5000/-</p>	Yes

Note: Rates are negotiable as per approval terms

6)	If bills are to be drawn at a Usance under LCs other than "Pay As You Earn Scheme (PAYES)", suppliers / buyers credit and deferred payment LCs on yearly basis.	0.50 % per quarter Flat till the date of maturity of acceptance & no commission will be charged for the overdue acceptance period.	Yes
7)	<p>Amendments</p> <p>i) Without increase in amount or extension in period of shipment / negotiation.</p> <p>ii) Involving increase in amount and/or extension in period of shipment / negotiation.</p>	<p>Rs.1,000/- per amendment (flat) plus Telex / SWIFT / Courier charges (if any).</p> <p>Rs.500/- per transaction plus commission as per item 01 to 02 given on page# 01 + Telex / SWIFT / Courier charges (if any) Min Rs. 1500/-</p>	Yes
8)	Markup on Import Bills under Letter of Credit. (Mark up is to be charged on Daily Product basis from the date of negotiation till the date of payment /retirement of bill.	<p>a) Sight Bills</p> <p>1) If retired within 10 days from date of negotiation / remittance, Ps.*44/Rs.1000 per day. or as per approval</p>	No

Note: Rates are negotiable as per approval terms

8-a)	<p>If the negotiating bank mentions the date of claim of reimbursement on its covering schedule/Telex / SWIFT message, mark up should be charged from that date instead of date of negotiation</p>	<p>2. If retired after 10 and within 20 days from date of negotiation / remittance, Ps.*50/Rs.1000 per day.</p> <p>3. If retired after 20 days from date of negotiation / remittance, Ps.*65/Rs.1000 per day.</p> <p>b) USANCE BILLS</p> <p>In case of Overdue Acceptances / Overdue Payments created due to non-payment on maturity against Usance LCs/ Suppliers' Credit / Pay As You Earn Scheme / Deferred Payment LCs: As per sanction advice otherwise Mark-up @ Ps.*70 /Rs.1000 per day.</p> <p>As per sanctioned advice otherwise Ps. 70/ Rs.1000 per day</p>	<p>No</p> <p>No</p>
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Note: Rates are negotiable as per approval terms

Note:

- a) No markup will be charged on import bill if 100% cash margin is deposited with the branch before the date of negotiation till the retirement of the bill.
- b) Rate of mark-up is subject to change.

II- HANDLING CHARGES

9)	Import Bills returned unpaid	US\$ 55/- (Flat) from forwarding bank plus courier / SWIFT charges, if any.	Yes
10)	Collection	Rs.1000/- Per collection	Yes
11)	Fee for registration of contract CAD/DA Basis	0.20% Min. Rs.1500/-	Yes
12)	Import against advance payment to Suppliers/ Import against receipt of documents directly by the importers	Rs. 1000/- + service charges @0.10% + telephone/Swift Rs.1000/-	Yes No
13)	Service charges against import transactions i.e. import bills / PAD collections	0.10% - Min. Rs. 1000/-	Yes
14)	Endorsement of AWB for release of goods under registered contract.	Rs. 1000/- Flat	Yes

15)	LC Cancellation Charges	Rs.1,500+ Telex /SWIFT/Courier charges (if any)	Yes
16)	Correspondent bank Charges	At actual + Telex/SWIFT/Courier charges (if any)	Yes
17)	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 and 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. 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>	Yes
18)	Registration of Contract with SBP in respect of Private Foreign Currency Loans obtained by borrowers in Pakistan from foreign lenders.	Handling Charges 0.20% - Min. Rs.5,000/-	Yes
19)	Issuance of Certificate regarding opening of LC Registration of Contract to another bank for booking of forward exchange at importer's request	<p>a)Rs.700/- per application up to LC amount of Rs.1(M)</p> <p>b)Rs.1000/-per application for LC amount over Rs.1(M)</p>	Yes
20)	Issuance of Freight Certificate for Imports on FOB Basis.	Rs.750/-	Yes

B – EXPORTS

1	<p>Letters of Credit</p> <p>a) Advising</p> <p>b) Amendment Advising</p> <p>c) Negotiation of Rupee Bills under Export LCs.</p> <p>d) Confirmation</p> <p>e) Transfer of Export LCs</p> <p>f) Reimbursement payment to other local Banks from Non-Resident Rupee Account.</p>	<p>i) If payable by beneficiary Rs. 1500/- (Flat) + applicable courier/swift charges</p> <p>ii) If payable by applicant US \$ 50/-</p> <p>Rs. 1,000/- (Flat) Rs. 1500/- Non Customers</p> <p>Rs. 350/- (Min) 0.25% (Max) + Mark-up @ Ps. 45/1000/- per Day or as per approval</p> <p>0.25% per quarter or part thereof. Min. Rs. 350/-</p> <p>Rs. 1,200/-</p> <p>Rs. 1,000/-</p>	<p>Yes</p> <p>No</p> <p>Yes</p> <p>Yes</p> <p>No</p> <p>Yes</p> <p>Yes</p> <p>Yes</p>
2	<p>If the documents are sent to other Banks for negotiation under restricted LC</p>	<p>Rs. 500/-</p>	<p>Yes</p>
3	<p>Charges on advanced payment</p>	<p>0.10 % min. Rs. 1500/- on realization with no documents handling charges</p> <p>Handling charges of Rs. 1000/- if we handle documents of other Banks</p>	<p>Yes</p>

4	R & D Processing charges	Rs.1500/- per case	Yes
5	<u>COLLECTIONS</u> a) Clean (against export proceeds). b) Documentary (on which banks do not earn any exchange difference).	Rs. 300/- per collection + courier charges 0.20 % Min Rs.400/- per collection.	Yes
6	Handling of Duty Draw Back Claim/DL/TL	0.35% per claim minimum Rs. 500/- .	Yes
7	Service Charges against Export Documents sent on Collection Basis Where payment cover is already received in our Foreign Currency A/c	0.20 % Min Rs.1000/- per collection.	Yes
Note: Any charges for delayed repatriation of export proceeds levied by State Bank of Pakistan, will be recovered from the concerned client accordingly.			

8 - EXPORT REFINANCE

i) NOC for Export Refinance Entitlement (EE & EF)	Rs. 1,200/- Flat Per Case	Yes
ii) Preparation of Substitution case in ERF-Pre shipment	Rs. 1,200/- Flat Per Case	Yes
iii) 1- Overdue Export Refinance/ 2- FAFB/FAPC Own Source	Mark-up @ Ps. 65/1000 per day from due date till the adjustment or as per CA Package.	No
iv) Overdue FDBP/IDBP (if not available in sanctioned advice)	Mark-up @ Ps. 65/1000 per day	No

C- REMITTANCES

I- OUTWARD

1	Outward remittance through Debit of Foreign Currency Account excluding Travelers Cheques.	i) Minimum US\$ 5/- per item upto value of Rs.10,000/- or its equivalent. ii) 0.01% (Flat) per item for value of over Rs.10,000/- or its equivalent. Minimum Charges US\$ 8/- Re.1/-for staff.	Yes
2	Against surrender of Foreign Currency notes.(This facility is currently available for issuance of Travelers Cheques only.) (Please refer SBP, FE Circular # 24 dated. 14/10/1999) & F.E.Circular # 03 dated 13/02/2002)	1% of amount of T.Cs sold. Minimum Rs.250/- plus Telex/SWIFT/Courier charges (if any) and cash handling charges @ 1.5 %.	Yes
3	a) Issuance of duplicate FDD b) Cancellation of FDD/FTT/FMT c) Issuance of Foreign Travellers Cheques Note: All charges may be recovered in Pak. Rupees or equivalent in other foreign currencies.	Rs.500/- plus Telex /SWIFT/Courier charges, (if any) Rs.500/- plus Telex/SWIFT/Courier charges, (if any) 1% of the amount of Travellers Cheques sold.	Yes

II. FOREIGN REMITTANCES AGAINST PAK RUPEES

1	Students (for education purposes)	Rs.200/- plus Telex/SWIFT Charges, if any.	Yes
2	Other than Students	0.25% or Rs. 1000/- whichever is higher, plus Telex/SWIFT Charges if any.	Yes
3	For Regular Trade Customers	Negotiable	Yes

III- INWARD REMITTANCES

1	<p>Home Remittances</p> <p>a) If proceeds are to be credited to Pak Rupees account maintained with any of our branches.</p> <p>b) Others, where proceeds are to be paid in Pak Rupees to other local banks.</p>	<p>Nil</p> <p>Charges/Commission on Demand Draft / Money Order / Pay Order (if any) plus telex/courier /postage charges.</p>	Yes
2	<p>If proceeds are to be paid in foreign currency to other local banks.</p>	<p>US\$ 25 + Telex / SWIFT / Courier charges (if any)</p>	Yes
3	<p>Inward cheques received from local branches or local banks for payment in Pak rupees (convert the relevant foreign currency at TT buying rate)</p>	<p>a) If received from BOP branches----Nil charges</p> <p>b) Others-Rs.300/-plus Cable/Telex courier charges</p>	Yes
4	<p>Inward Collection received from abroad or local banks and where the payment is demanded in foreign currency.</p>	<p>Rs.300/-plus Cable/Telex/SWIFT/Courier charges</p>	Yes

5	Outward Collection (of OFBCs) realized for credit into Pak Rupees Account	Rs.300/- Plus Cable/Telex/SWIFT/Courier charges, if any	Yes
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D. MISCELLANEOUS CHARGES (To be recovered where applicable)

1	Foreign Postage	Rs. 300/- or actual which ever is higher	No
2	Foreign Courier	Rs. 1,700/- or actual which ever is higher (Note : where the party has direct arrangements with the courier company , no charges are to be recovered)	No
3	Foreign Cable / Telex / SWIFT	Message for LCs/SBLC/LG/Misc. Communications Short message Rs. 1,000/- Full message Rs. 2,000/-	No

International Banking

4	Foreign Fax / Telephone	Rs. 750/- or actual which ever is higher	No
5	a) Issuance of Proceeds Realization Certificate after one year. b) Duplicate Proceeds Realization Certificate	Rs. 1,000/- (Flat) per Certificate. Rs.1,000/- (Flat) per Certificate.	Yes
6	a) Handling Charges in lieu of exchange earning where importers / exporters buy/sell Foreign Exchange from/to other Banks for LC opened / contract registered/export documents issued / lodged through us. b) Test/Signatures/Mail LCs verification charges	Ps. 04 per US\$ or equivalent in other currencies. Minimum Rs.500/-. Rs. 500/-	Yes
7	Obtaining credit report on foreign buyer/supplier.	Rs. 350/- plus foreign bank / credit reporting agency charges and Telex / SWIFT / Courier charges (if any).	Yes
8	Agency Arrangements: Arrangements with banks, institutions and companies for handling their inward, outward remittances and other services.	As per agreement.	Yes

9	<ul style="list-style-type: none"> i) Issuance of Business performance Certificate at customers request ii) Freight subsidy Claim Processing 	<p>Rs.1,000/-</p> <p>Rs. 100/- Per case</p>	Yes
10	<p><u>PURCHASE (FBP / FDBP)</u></p> <ul style="list-style-type: none"> a. Clean bills including T.Cs. drawn on banks abroad. b. Documentary c. Handling of discrepant export documents under foreign LC d. FDBP (Clean) e. FDBP (Discrepant) 	<p>OD Buying Rate is to be applied plus Commission US\$10/- Flat or equivalent in other FC plus Postages/ SWIFT/ Courier Charges. Relevant Bill Buying Rates, as circulated vide our daily exchange rate bulletin, are to be applied plus postage/swift/Courier charges.</p> <p>Note: In case the proceeds of the bills are not realized within maturity / due date (12 days in case of sight bills or the date calculated as per tenor of the bill),</p> <p>0.25% Minimum Rs.300/- Plus Mark Up as approval of Sanctioning Authority</p> <p>Rs. 2000/-</p> <p>Rs. 2000/- only</p> <p>Rs. 1000/- only</p>	Yes
11	Commodity Exchange Arrangements	Handling commission of 0.5 % flat on the amount of commodity exchange arrangement.	Yes

E. CHARGES ON MAINTENANCE OF FOREIGN CURRENCY A/Cs

1	<p>Cash handling charges: a) At the time of cash receipt into account b) At the time of withdrawal from account.</p>	<p>Nil. 0.5% of the withdrawals (Cash/Transfer or Remittance), if not retained in the account for 15 days. (Charges may be deducted in foreign currency or in equivalent Pak Rupees at BOP Buying Rate)</p>	Yes
2	<p>Incidental charges, if average monthly balance in any account falls below US\$ 500/- or equivalent in other currencies.</p>	<p>US \$1 Per month (or equivalent in other currencies) on monthly basis. Rs. 1/- for staff</p>	Yes
3	<p>a. Outward Collection drawn on other banks (other than exports proceeds) b. Outward collection drawn on BOP Branches. c. Inward collection.</p>	<p>US\$ 10/- per collection or its equivalent in other currencies plus Telex / SWIFT / Courier charges (if any). US\$ 5/- per collection or its equivalent in other currencies plus Telex / SWIFT / Courier charges (if any). US\$ 15/- plus Telex / SWIFT / Courier charges (if any). (These charges are to be deducted from the proceeds of remittance)</p>	Yes

	d. Outward/Inward returned unpaid.	Collection items	Commission NIL, Foreign bank Charges at Actual plus Telex / SWIFT / Courier charges (if any).	No
4	Standing Instructions		US\$ 5/- per instruction / transaction or equivalent in other currencies.	Yes
5	Issuance of Cheque Book in lieu of lost Cheque Book. (These charges are in addition to stop payment charges).		US\$ 5/- or equivalent in other foreign currencies.	No
6	Stop payment of cheques.		US\$ 5/- or equivalent in other foreign currencies per instruction.	Yes
7	Issuance of loose cheque.		US\$ 2/- or its equivalent in other foreign currency (per cheque)	No

Note

- Charges may be collected in Pak-Rupee or Foreign Currency in all categories.
- Any out of pocket expenses related to the bank transactions, not covered above, will also be charged to the clients.
- Clarification issued by International Division vide their F.E. Information Circular No.146 dated 13.11.2002 must also be referred.

DOMESTIC BANKING

A. REMITTANCES

	<u>Drafts, MTs. & TTs.</u>	For Account Holders	For Non Account Holders	
1)	Upto Rs. 100,000/- Above Rs. 100,000/- to Rs. 2,000,000/- Above Rs. 2,000,000/-	Rs. 200/- Rs. 250/- 0.075% Max. Rs. 10,000/-	Rs. 250/- Rs. 350/- 0.10% Max. Rs. 10,000/-	Yes
	a) Postage/Courier: Demand Drafts / MTs	Rs. 100/- Flat	Rs. 100/- Flat	No
	b) Telephone/Telex/Fax charges	Actual	Rs. 100/- Flat	
2)	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/TT	
	Customers handled under cash management service (Duly approved by the competent authority)	Negotiable		Yes

3)	<u>Pay Order</u> a) Issuance of Pay Order. b) Cancellation of PO c) Issuance of Duplicate PO	Through A/C Rs. 150/- per PO } For Account Holders Through Cash Rs. 300/- per PO } Rs. 500/- per PO for Non account Holders* Rs. 250/- for account Holders } Rs. 500/- for Non account Holders } Rs. 50/- for Staff Rs. 200/- for account Holders } Rs. 500/- for Non account Holders }	Yes
	Customers handled under cash management services (Duly approved by the competent authority)	Negotiable	Yes
4)	<u>Call Deposits</u> i) Issuance of Call Deposit Receipt to A/c Holders either through debiting his/her own A/c or depositing in cash. ii) Issuance of CDR to Non A/c Holders iii) Issuance of duplicate CDR	Through A/C Free Through Cash Rs. 100/- Rs. 300/- Per Instrument Copy of CNIC/SNIC must be attached with PO/CDR issuance Application Form Rs. 300/- Flat	Yes

<p>5) a-</p>	<p><u>Commission free Remittance facility (DDs,TTs, MTs, POs etc) to Clients</u></p> <p>Concessionary Rates in terms of instructions for specialized products/deposit schemes communicated vide Misc. Inst. Circular # 2007 / 09 dated 31.01.2007, 2007/28 dated 09-04-2007 and Misc. Inst. 2007/34 dated 26.04.2007 followed by 2010/16 dated 12-03-2010, 2010/34 dated 22-04-2010 and subsequent amendments would be applicable. (Re. 1/- Commission for BTA account holders maintaining monthly average balance of Rs.25000/- and above)</p> <p><u>Free Remittance Facility for our bank's Employees</u></p> <p>Up to Four Gross Salaries during a month, commission Re. 1, No Courier charges will be recovered.</p> <p><u>Verification of Payment Instruments (DD, PO, CDR etc)</u></p> <p>Free of Charge</p>	<p>Yes</p> <p>Yes</p>
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B - INLAND LETTER OF CREDIT

1- Inland handling charges	Rs. 1000/- Flat	Yes
2- Forced PAD Inland Bills	Ps. 44 per Rs.1000/- per day for first 10 days. For next 10 days commission @ 0.30% + Ps. 50 per Rs.1000/- per day & after 20 days Ps.70 per Rs.1000/- per day will be applied till full & final Adjustment.	No Yes No No
3- Inland Letters of Credit	0.50% per quarter Min. Rs. 3000/- discrepant document handling charges on inland LCs Rs. 5000/- + FED	Yes
4- Amendment Charges	Rs:1000/- per transaction flat plus commission as above, if amendment involves increase in amount or extension in period.	Yes
5- Service Charges	0.10% (Minimum Rs.500/-). For each bill lodged.	Yes
6- Advising/Amendment/Confirmation charges of (inward) Inland LCs.	Rs. 700/- (Flat) confirmation charges will be same as applicable in case of Export LCs	Yes

Note: Rates are negotiable as per approval terms for all above 1-6

C. BILLS

I	<p><u>Collections</u></p> <p>a) Documentary</p> <p>b) Clean (including cheques/ dividend warrants)</p> <p>c) Urgent clearing/Collection of local Cheque (Same day clearing through NIFT)</p> <p>d) Collection made on Staff A/Cs</p> <p>e) Outward bills for collection sent in intercity clearing through NIFT</p> <p>f) Bank Guarantee collection/handling charges</p> <p>g) Collection of instruments through on-line deposited with any Branch</p>	<p>0.25% Minimum Rs. 500/- + Postage/Courier Charges Rs.75/- Flat. If BOP branch exists in collecting city, Rs. 1000/- Flat</p> <p>0.25 % Minimum Rs. 250/-, Max. Rs. 10,000/- + Postage/Courier Charges Rs.75/- Flat.</p> <p>Rs. 500/- per collection</p> <p>Free up to 2 collections during a month (Re. 1 Commission, no Courier Charges will be recovered)</p> <p>Rs. 300/-</p> <p>0.1 % of guarantee amount with min. of Rs. 1000/-</p> <p>NIL</p> <p>Note: For instruments sent in intercity clearing charges as per e) above will be additional.</p>	<p>Yes</p> <p>Yes</p> <p>No</p> <p>Yes</p> <p>Yes</p> <p>Yes</p> <p>Yes</p> <p>Yes</p>
II	<p><u>Purchase of Bills, Cheques etc.</u></p> <p>Documentary Bills other than those Drawn against Letters of Credit and Clean Bills/Trade Cheques</p>	<p>Markup rate 6 Months, KIBOR + 5% with a minimum of Rs. 500/- (plus charges as applicable w.r.t. clearing/collection service used) or any other special rate approved by the relevant credit committee.</p>	<p>No</p> <p>Yes</p>
III	<p>a) Instruments cleared/collected within Local Area of NIFT</p>	<p>NIL</p>	

NOTE:

If total annual/annualized volume exceeds Rs. 50 (M) following slabs shall be applicable:-

Up to Rs. 100 (M)	0.20 %	Min. Rs. 35/-	Yes
Above Rs. 100 (M) up to Rs. 500 (M)	0.15 %	Min. Rs. 35/-	Yes
Above Rs. 500 (M) up to Rs. 1000 (M)	0.10 %	Min. Rs. 35/-	Yes
Above Rs. 1000 (M)	0.05 %	Min. Rs. 35/-	Yes

Imports volume (local + foreign) to be considered for imports. Exports volume (local + foreign) to be considered for exports

Note: LCs for machinery/project will not qualify for volume criteria and rate may be negotiated and agreed by the customer and Bank

1. 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.
2. Collecting agent's charges, if the collecting bank is other than the bank, will be extra.
3. Telegram/Trunk call charges will be extra, if fate of the instrument is asked by Telephone/Fax

No

IV	Returning charges in case the instruments are returned unpaid for: Documentary Collections Clean Collections (Including LBC/OBC)	Rs. 500/- flat per bill Rs. 300/- flat per bill	No No
Note: Sindh Sales Tax/FED is applicable on Return charges for LBC/OBC for branches operating in Sindh Province.			

V	<p><u>Mark up shall be applied as under on Bills Purchased/ Negotiated including Documentary bills other than those Drawn under Inland LCs.</u></p> <p>If proceeds are not realized within 12 Days from the date of purchase and upon maturity of the Usance period</p>	<p>Ps. 70/1000 per day or Markup as per approval of Sanctioning Authority plus collection /courier charges</p>	No
VI	<p><u>Documentary Bills Drawn Against Inland Letter of Credit.</u></p> <p><u>Sight Bills</u></p> <p>a) At Negotiation end:</p> <p>b) Collection charges for restricted LC (where negotiation is restricted to some other Banks and presented to us for forwarding).</p>	<p>Charges are negotiable as per approval or 0.50% flat- Min. PKR 500/- Courier charges Rs. 150/- in either case.</p> <p>Rs. 500/- (Flat) Per Bill + Courier Charges Rs.150/-</p>	<p>Yes</p> <p>Yes</p>

Note: Rates are negotiable as per Approval Terms.

	<p>c) At opening end (at the time of retirement) <u>Rates of Mark-up</u></p> <p>i) If retired within 3 days from the date of lodgment</p> <p>ii) If retired after 3 days but within 20 days of lodgment</p> <p>iii) if retired after 20 days of lodgment</p>	<p>i) Ps. 54/1,000 per day or as per approval</p> <p>ii) Ps. 56/1,000 per day or as per approval</p> <p>iii) Ps. 70/1000 per day or as per approval</p>	<p>No</p> <p>No</p> <p>No</p>
<p>NOTE:</p> <p>* No Mark-up will be charged from the date of negotiation till the date of lodgement of documents received under Inland LCs, where the payment as per reimbursement arrangement is made to the negotiating bank only on receipt of documents.</p>			
	<p><u>Usance Bills</u></p> <p>1) <u>Negotiating End</u></p> <p>i) Markup on documentary Bills Purchased /Negotiated under Inland LC</p>	<p>Charges are negotiable as per approval or 0.50% flat Min. PKR 500/- Courier charges Rs. 150/- in either case.</p> <p>(I) In case of Sight LCs Mark-up is to be recovered/charged as per approval of Sanctioning Authority.</p> <p>(II) In case of Usance LCs Mark-up is to be recovered/charged as per approval of Sanctioning Authority.</p>	<p>Yes</p> <p>No</p> <p>No</p>

	<p>2) <u>Opening End</u></p> <p>a) At the time of Acceptance of the Bills.</p>	<p>(III) In case of Usance LCs of our own Bank, Mark-up is to be recovered/charged as per approval of Sanctioning Authority</p> <p>Acceptance Commission @ 0.20% per month shall be recovered/charged for the usance Import Bills for the period beyond the date upto which the commission has already been charged at the time of opening of LC or thereafter any extension is made in the validity of the LC.</p>	<p>No</p>
	<p>b) At the time of booking</p>	<p>Rs. 500/- (Flat).</p>	<p>Yes</p>
	<p>c) At the time of maturity/due date</p>	<p>Rs. 500/- (Flat).</p>	<p>Yes</p>
	<p>3) <u>At Collection End</u></p> <p>a) Collection Charges</p>	<p>0.50 % + courier charges Rs. 150/- Min. Rs. 500/-</p>	<p>Yes</p>

D - ADVANCES

1)	Fee and charges in respect of Project Financing in addition to mark-up/return on investment.	<p>1) Application/Evaluation/ Appraisal Fee Negotiable on case to case basis. To be recovered as per terms and conditions negotiated with the customer.</p> <p>2) Commitment Fee 1.0% of the undisbursed amount at the end of availability period.</p> <p>3) Legal Documentation Fee At actual</p> <p>4) Project Monitoring Fee As negotiated with the customer</p> <p>5) Trusteeship Fee As negotiated with the customer</p>	Yes
Charges 1-5 may be waived/ negotiated with approval from the relevant approving authority/committee.			

2-A	PROCESSING FEE FOR ALL TYPES OF CREDIT LINES ON FRESH, RENEWAL AND SUBSEQUENT ENHANCEMENT AND INTERIM REVIEWS (if involve any increase) EXCEPT All staff Loans/Finances		
	1. upto Rs. 0.100(M)	Rs.1000/-	Yes
	2. Over Rs. 0.100(M) to Rs. 2(M)	Rs.5000/-	
	3. Over Rs. 2(M) to Rs. 5(M)	Rs.10,000/-	
	4. Over Rs. 5(M) to Rs. 10(M)	Rs.20,000/-	
	5. Over Rs. 10(M) to Rs. 50(M)	As per approval, min. Rs. 30,000/-	
	6. Over Rs. 50(M)	As per approval	
	7. Finance 100% secured by Deposit with BOP	No Fee	
	8. One time accommodation	Rs.10,000/- (only for Funds based facilities) Min. Rs. 1000/-	
	9. Excess Over Limit	0.10% of EOL amount Min. Rs. 500/-	
	<p>Note: 1. Charges to be recovered after acceptance of offer letter and before issuance of DAC. 2. These charges may be waived/negotiated with approval from relevant committee/authority 3. No charges on review of long term funded facilities and open end guarantees for interim purposes. 4. Processing Fee for interim review will only be charged on the enhanced amount.</p>		
2-B	TRANSFER OF LOAN ACCOUNT FROM ONE BRANCH TO OTHER (BOP) BRANCH.	Nil	
2-C	Processing Fee for Agri. Cases	Upto 0.250 Million Rs. 500/- Above 0.250 (M) to 0.500M Rs. 750/- Above 0.500 (M)to 1.00 M Rs. 1,000/- Above 1.00 (M) Rs. 2,000/-	Yes

2-D	Service charges on Agri. Finance facilities (Misc. instructions circular # 2011/103)	a) D/F, L/F cases 1% at the time of disbursement b) R/F cases 1% once at the time of disbursement in case of fresh financing 1% at the time of renewal in all existing i.e after every three years in all KDS/KDC cases 1% at the time of annual renewal of all other cases.	Yes
2-E	Repossession charges of Agri. Leased assets	Rs. 15000/-	No
3	Charges of CIB report	Rs. 300/- per report/borrower	Yes
4	MISC. CHARGES		
a	NOC Issuance on the request of customers/clients for creating additional/pari-passu charge/second charge on their fixed assets for acquiring further project finance from other Banks/ Financial Institutions.	Rs. 10,000/- (Flat) Min. Rs. 500/-	Yes
b	All Other NOCs	NIL Charges	
c	Restructuring and re-scheduling Fee 1) Serviceable limits up to Rs.50 M 2) Serviceable limits above Rs.50M	1) 0.10% of restructured amount, minimum Rs. 10,000/- 2) 0.10% of restructured amount, minimum Rs. 50,000/-	Yes
d	Commitment Fee (for term loans other than Consortium/ project lending)	0.50% p.a. to be recovered on actual no. of days from 30 days after issuance of DAC till availment or end of availability period (whichever comes earlier) for the undisbursed amount.	Yes
Note: Misc. charges may be waived /negotiated with approval from relevant committee /authority			

5	For Finance against pledge/ hypothecation the various charges may be levied as follows:-		
a)	Godown Rent	Actual	No
b)	Godown Staff salaries. Salaries of Godown Keepers/ Chowkidars.	Actual	No
c)	For each delivery Order issued Charges against FIM/pledge	Rs.100/- per delivery or as negotiated / approved	Yes
d)	Stock Inspection Charges (Hypothecation/Pledge)	i) In case of inspection by outside surveyors, actual billed amount to be recovered from customer's account. ii) If inspection is carried out by Bank staff as per CPM, PKR 2,000/- per site should be recovered as inspection charges in addition to travelling expenses. Note: 1. In case the Bank Staff visited along with outside surveyor, above charges will be applicable in addition to the charges billed by the surveyor. 2. No charges in case of surprise inspection by Bank's staff.	Yes

1.	Deferral/Interim Review (if do not involve any enhancements) charges on Finance	NIL or as per approval	Yes
2.	Delivery Charges If Godown Keeper is not posted, conveyance charges will be recovered.	Actual	No
3.	Other Incidental Expenses Insurance Premium, Legal Charges	Actual/arranged and paid by the customer	No

Note: While recovering the miscellaneous charges like Godown rent, Godown staff salary, inspection charges etc. the amount recovered from the borrowers shall not exceed the total rent of the Godown, salary of the Godown staff etc. In other words miscellaneous charges should be levied as per actuals and should not become a source of profit to the bank.

E - STANDING INSTRUCTIONS FEE

1)	Standing Instructions 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

F - SALE AND PURCHASE OF SECURITIES SAFE CUSTODY ARTICLES IN SAFE DEPOSIT AND SAFE DEPOSIT LOCKERS

1)	Sale and Purchase of shares & securities	0.35% upto Rs. 10,000/- of purchase price or cost thereof Min. Rs. 40/- 0.20% on amount exceeding Rs.10,000/- Min. Rs.75/-	Yes
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Note:

- a) The above charges are in addition to brokerage.
- b) Commission is not to be recovered on purchase of newly floated securities, where it is payable by the Government/Government Agencies and from the subscribers to new shares floatation.
- c) When orders for purchase or sale of shares/securities are executed through the bank's other offices, all incidental expenses, such as postage/courier, insurance charges, etc., incurred will be recovered in addition to commission/ brokerage charges.

II)	Withdrawal fee on shares and securities held in safe custody (to be recovered at the time of withdrawal).	0.25% upto Rs. 10,000/- of the paid-up or face value. Min. Rs. 20/- 0.125% on amount exceeding Rs. 10,000/-	Yes
III)	Withdrawal fee on Govt. securities.	Rs. 10/- per scrip	
Note: Where shares and/or securities sold are from those held in safe custody, either commission on sale of shares and securities, as shown against item(I) or withdrawal fees, as shown against item (ii) and (iii) whichever is higher, will be charged, but not both.			
IV)	Charges for collection of interest/return/dividend.	0.30% on the amount of interest/return/dividend collected/paid. Min. Rs. 20/-	
V)	Handling Charges for conversion renewal, consolidation or subdivision of Government Securities.	Rs. 20/- per scrip	
VI)	Public Flotation of Shares	Case to Case Basis	
VII)	Issue of Right Shares	Case to Case Basis	
VIII)	IPS Account Service Charges	Opening of IPS A/C NIL Maintenance of IPS A/C- Rs.1000/- flat fee per month	
IX)	Movement of Securities	Transfer in from Other Banks Rs. 700/- per transaction, (Rs.500 bank + Rs. 200/- SBP charges) Transfer to Other Banks Rs.500 per transaction Collection of Coupon from SBP NIL	

G - ARTICLES KEPT IN SAFE CUSTODY

1)	<p>Fee for Articles in Safe Deposit (To be recovered in advance at the time of deposit or at the commencement of each quarter):-</p> <p>a) Boxes and Packages</p> <p>b) Envelopes</p>	<p>Rs. 5.00 per 100 cubic inches or any part thereof with a minimum of Rs. 500/- per quarter.</p> <p>Rs. 0.40 per 25 square inches or any part thereof with a minimum of Rs. 300/- per quarter.</p>	<p>Yes</p> <p>Yes</p>
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H- LOCKERS

Rent/Fee for Safe Deposit Lockers (To be recovered in advance or at the commencement of the period).

1.	<u>Size of Lockers</u>	<u>Annual Rent</u>	<u>Key Deposit</u>	<u>Breaking Charges</u>	<u>Remarks</u>	
	Small	Rs. 2500/-	Rs. 2500/-	Actual or Rs. 4000/- which ever is higher.	All terms & conditions in our circulars issued form time to time	Yes
	Medium	Rs. 3500/-	Rs. 3500/-			
	Large	Rs. 4500/-	Rs. 4500/-			
	Extra Large	Rs. 7000/-	Rs. 7000/-			
Late Payment Fee Rs. 250/- for Small, Rs. 300/- for Medium, Rs. 350/- for Large, Rs. 700/- for Extra Large per Month with grace period of one Month.						

2. Locker rent for staff members

Only one small size locker is allowed, charges Re. 1, for other sizes, full rent on commercial rates will be received.

Yes

3. Customers handled under cash management services (duly approved by the competent authority) Rate Negotiable

Yes

Note: Re.1/- Rent for Locker Facility to BTA Account Holder(s) maintaining monthly average balance of Rs.25000/- and above

Key deposit to be taken from BTA account holders, availing lockers facility, regardless of maintaining average balance of Rs.25000/- and above.

I - GUARANTEES

i)	Bid Bond Guarantee Performance Bond Mobilization Advance Collector of Customs Financial Guarantee Other Guarantee Shipping Guarantee	0.35% Per Qtr. Min. Rs. 2000/- 0.50% Per Qtr. Min. Rs. 2000/- 0.45% Per Qtr. Min. Rs. 2000/- 0.50% Per Qtr. Min. Rs. 2000/- 0.75% Per Qtr. Min. Rs. 2000/- 0.40% Per Qtr. Min. Rs. 2000/- Rs. 1500/- against 110 % cash margin, otherwise Rs. 10000/- flat	Yes
II)	a) Guarantee upto PKR 25 M against 100% Cash Margin or Lien on PKR Return Free BOP Deposit. b) Guarantee upto PKR 25 M against lien on PKR profit Bearing BOP Deposit/All Types of BOP FC Deposit	a) Rs. 1000/- Flat b) Commission Rate as per i) above or Rs.10,000/- per quarter which ever is low.	Yes
III)	Back to back Guarantee including counter Guarantee.	0.40 % per quarter min. Rs. 1,000/-	Yes

Note: Rates are negotiable as per approval terms

IV)	<p>Service Charges for handling claims lodged by beneficiary.</p> <p>a) Guarantee on customer request in Pakistan.</p> <p>b) Guarantee on request of foreign bank.</p> <p>c) Guarantee issued by Banks abroad at our request.</p>	<p>Rs. 1800/- Flat</p> <p>US\$ 100/- Flat</p> <p>US\$ 100/- Flat</p>	Yes
V)	<p>Amendment in guarantee (other than increase in amount or extension of period.)</p>	<p>Rs. 1000/- Flat</p>	Yes

J - MISCELLANEOUS CHARGES

1)	a) Reactivation of Dormant/inoperative/ Unclaimed Account within branch b) Retrieval of unclaimed amount from SBP	Free (for relation strengthening) Rs. 200/- per instance	Yes
2)	Duplicate Statement of Account or as and when demanded by the A/C Holder other than Periodical Statements dispatched.	Rs. 35/- per statement (Inclusive of FED) Re. 1 for staff	Yes
3) a	3rd Party Funds Transfer through PRISM (MT-103)	SBP Charges + Bank's Commission @ 10% of SBP Charges	No Yes
3) b	3rd Party Funds Transfer through PRISM (MT-102)	Maximum PKR 50/- per payment instructions (PKR 25/- SBP Charges + PKR 25/- Bank Charges)	No Yes
3) c	Reprocessing of Returned Funds	SBP charges	No
4)	Issuance of SBP/NBP cheques	Rs. 500/- per cheque. No charges if issued to Bank's /DFI's & Corporate Customers.	Yes
5)	Handling charges for issuance of Student Exchange Remittance permit and maintenance of record for subsequent remittances.	Rs. 100/- per annum.	Yes
6)	Stop payment of cheque	Rs. 300/- in case of one cheque and Rs. 500/- per instruction in case of more than one cheques, Re. 1 for staff	Yes

7)	1. Cheque return charges presented in normal outward clearing. US Dollar Clearing (As a Collecting Banker)	NIL for PKR US \$ 5 per Transaction	} Staff free of charge	No
	2. i) Cheque return unpaid in outward clearing (same day & intercity).	Rs. 300/- Staff Re. 1/- per instrument		
	ii) Cheques received in inward clearing and returned unpaid.	Rs. 300/- including NIFT charges (LCY) 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 Charge		
Sindh Sales Tax/FED applicable for Branches operating in the province of Sindh (Effective Since April 14, 2012)				
8)	Delivery of Cheque Book by Registered Mail/Courier	Rs. 150/- courier charges		Yes

9)	Photo Copy of Paid Cheque(s) Upto one year Above one year upto three years Above three years	Rs.250/- per cheque Rs. 750/- per cheque Rs. 1500/- per cheque	Yes
10)	Issuance of Balance Confirmation Certificate	Rs.300/- per Certificate	Yes
11)	Issuance of Certificates "TO WHOM IT MAY CONCERN" (Business Performance Certificate)	Rs.450/- per Certificate.	Yes
12a)	Issuance of Balance Confirmation Certificate to External Auditors	Rs.300/- per certificate	Yes
12b)	Certificate regarding profit & tax deducted during other than current financial year	Rs. 300/- per certificate	
13)	Issuance of Duplicate SNTD, TDR (both for A/C Holder & Non A/C Holder) in lieu of original reported lost.	Rs. 300/- per instrument. Staff Re. 1/-	Yes
14)	Account closing charges (where the account is being closed at the request of the customer)except PLS deposit accounts	Rs.300/- (Except Govt A/C, Staff Members, Zakat Committees, Students, Mustehqoon-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

15)	Cheque Book issuance Charges	<p>PLS/BBA A/c Rs.7/- per leaf CD/Finance Rs.7/- per leaf (Staff members, Zakat Committees and Zakat Mustehqeen A/Cs are exempted) Note: Facilities under specialized products/Deposit Schemes shall be applicable Customized Cheques (Negotiable on Case to Case Basis)</p>	No
16)	NIFT charges for Non-MICR coded instruments.	Rs. 12.50/- Staff, free of charge	No
17)	Handling Charges for marking of Lien on Govt. securities.	Rs. 750/-	Yes
18)	Marking of Lien on securities issued by the Bank for other Banks	Rs. 750/-	Yes
19)	Issuance of new Cheque book in Lieu of lost cheque book	Rs. 300/- + actual Cheque book issuance charges (Staff, free of charge)	Yes No

K- CHARGES FOR ATM/DEBIT CARD

S.#	Transaction Type	Charges	
1	BOP Debit MasterCard	PKR 350 per annum for Silver Card	Yes
		PKR 500 per annum for Gold Card	
		PKR 1,000 per annum for Platinum Card	
2	Apna ATM Cash Card	PKR 350 per annum	
3	Arbitration Charges / False Chargeback (Local and international)	USD 500 or equivalent per Case	
4	Document Retrieval Charges	PKR 200 per document (Local Transaction)	
		PKR 850 per document for (international Transaction)	
5	BOP Debit MasterCard Replacement Charges	PKR 300 per Card (for Silver, Gold, Platinum)	
6	International Cash Withdrawal at MasterCard ATMs	PKR 300 per Transaction	
7	Cash Withdrawal at BOP ATM	Free	
8	Cash Withdrawal at 1Link/Mnet ATM	PKR 15 per Transaction	Yes
9	Cash Withdrawal (Other Bank Customers at BOP ATM)	PKR 15 per Transaction	
10	International Balance Inquiry at MasterCard ATMs	PKR 300 per Inquiry	

K- CHARGES FOR ATM/DEBIT CARD

S.#	Transaction Type	Charges	
11	Balance Inquiry at MNet ATMs	PKR 5 per inquiry	Yes
12	Mini Statement (BOP and 1-Link ATMs)	NIL	
13	Direct Shopping at POS	Free (Local Transactions)	Yes
		PKR 300 (International Transactions)	
14	False ATM Complaint Retrieval of Snap and Video Charges	PKR 400 per Transaction	
15	SMS Alerts Service Charges	PKR 350 per annum	
16	SMS Pull Service Charges "Tele-communication service provider charges (i.e. regular SMS charges) will also apply apart from the specified charges"	PKR 2 per Account Balance Request	
		PKR 2 per Card Status Change Request	
		PKR 2 per Transaction History Request	
17	IBFT through ATM	Current Account (all types) - Free Savings Account (Infra/Inter Bank) Rs.100/- per Trans.	Yes
18	ADC charges for staff	Free	
19	Customers handled under Cash management services (Approved by the Competent Authority)	Negotiable	Yes

L- CHARGES FOR ON-LINE BANKING

	TRANSACTION TYPE	CHARGES	
Inter city	CD (All Types)	Free	No
	PLS Account	Rs. 100/- per Transaction	Yes
Intra City	CD (All Types)	Free	No
	PLS Account	Rs. 100/- per Transaction	Yes
On Line Facility For Staff		Re. 1/- for Staff	Yes
Customers handled under cash management services		Nil	

M- BANK CHARGES FOR GOVERNMENT BUSINESS

a.	IMPORTS Letters of Credit		
	i) Up to Rs.1.000(M)	@1/8 % Per quarter or part thereof.	Yes
	ii) Exceeding Rs.1.000(M)	@1/16% Per quarter or part thereof	Yes
	iii) Non-reimbursable LC under Barter/Aid/Loans	3/8% of LC. In addition to above, branches will recover the actual cable/Telex/SWIFT charges where LCs are desired to be established through cable/telex and confirmation charges of foreign bank if foreign bank's confirmation is also to be added on opener's request.	Yes
b	Collection Made on Government Accounts including Market Committees etc.	No Charges to be recovered including returning charges.	No
NOTE: The above concessionary rates/charges will apply only to those Letters of Credit which cover imports by the Government routed through SBP. In case LC is received directly from the importing agency, normal charges are to be recovered.			

The below are standard charges which may be customized/increased/ decreased, based on individual approval of a loan or terms of MOU agreed with particular organization on case to case basis.

N. PERSONAL LOANS

Processing Fee including Documentation Charges inclusive of revenue stamp, Govt duties / Fee, verification, ECIB charges (Non refundable)	Category A : Rs. 2,500/- Category B & C : Rs. 5,000/- At actual for staff	Yes
Renewal Charges (R/F facility)	Rs. 2000/-	Yes
Pre Payment Penalty	Category A : NIL Category B & C : 5% of outstanding principal Re.1/- for staff	Yes
Late /Non-Payment Penalty	Re.1/- per thousand per day of installment amount	Yes
Income estimation Charges	At Actual	No
Balloon/Partial Payment (DF Facility)	Category A : NIL Category B & C : Rs. 10,000/- or 1% of Partial Payment Amount whichever is higher Re.1/- for staff	Yes

*Category A includes – BOP permanent and contractual employees, permanent/contractual employees of provincial and federal govt, their allied corporations, autonomous bodies, owned companies etc who maintain salary account with BOP. Employees of Non-Government organizations who maintain salary account with BOP but these employees shall considered upon approval of relevant Approving Committee.

Category B includes – Permanent employees of Multinational companies of Category A & B.

Category C includes – Permanent employees of Corporations other than Category A & B.

O- CONSUMER AUTO LEASE

Processing Fee inclusive of Documentation Charges revenue stamp, Govt duties / Fee ECIB Charges, Data Check charges, verification charges (Non refundable) Individual	Rs. 6000/- per case At actual for staff	Yes
Income estimation Charges	At Actual	No
Registration Charges	Actual	No
Repossession Charges	At actual upto a maximum of Rs. 75,000/-	No
Pre Payment Penalty Individual & SESEUY 1.0	5% on Principal outstanding (However, if the customer repays in order to obtain finance for new vehicle no penalty shall be charged). Re.1 for staff	Yes
Late / Non-Payment Penalty For individual SESEUY 1.0 Boln Mehran	Re.1/- per thousand per day for each rental Rs. 35/- per Installment Rs. 25/- per Installment	Yes
Vehicle Insurance Cost	Actual - charged by Insurance Company	No
Survey charges for repossessed vehicle	Actual	No
Warehouse charges for repossessed vehicle	Rs. 200/- per day per vehicle	No
Evaluation charges of pre owned and imported vehicles	Actual	No

P- APNA ROZGAR SCHEME

Description		
Application processing Fee (Non refundable)	Rs. 2,000/-	
Govt duties / Fee, ECIB Charges, (Non refundable) Documentation Charges inclusive of revenue stamp,	Rs. 3,000/-	
Registration charges	At Actual	
Repossession charges	At Actual upto maximum of Rs. 100,000/- whichever is lower	
Penalty on Release of Repossessed Vehicle	Rs. 10,000/-	
Pre Payment Penalty	5% on Principal outstanding	
Late/Non-Payment Penalty	Re.1/- per thousand per day for each rental	
Vehicle Insurance Cost	Actual – charged by insurance company	
Survey charges for repossessed vehicle	Actual	
Warehouse charges for repossessed vehicle	Rs. 500/- per day per vehicle or actual (Whichever is lower)	

Q.HOUSE LOANS

Processing Fee (Includes ECIB, Data check & verification charges and FED) Non Refundable	Financing limit upto Rs.10M Financing limit above Rs.10M At actual for staff	Rs. 10,000/- Rs. 20,000/-	Yes
Loan enhancement Fee including FED	Rs. 3000/-		Yes
Valuation charges, Legal charges, Foreclosure charges. All stamp duties, CVT, Documentation charges, Levis etc.	Actual		No
Late / Non-Payment Penalties (including FED)	Re. 1/- per thousand per day of installment amount		Yes
Pre payment penalties / penalty on BTF (including FED)	5% - if adjusted during first three Years 4% - if adjusted in 4th Year 2% - if adjusted in 5th Year 1% - if adjusted after 05 years Re.1/- for staff		Yes
Life/ProPerty Insurance Cost	Actual		No
Partial adjustments	3% of partial amount Re.1/- for staff		Yes
Income estimation charges	Actual		No

- Charges for Consumer Finance shall be as per Policy and terms of the approved Scheme/PPM.
- Bank reserves the right to change markup rates.
- Facilities under specialized products/deposit Scheme shall be applicable.
- The Charges for making PO, DD and 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, which ever is less.
- No Service fee shall be charged from the student depositing the fee directly in the fee collection account of the educational institution.
- All types 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.
- In case of clients maintaining substantial deposit and/or routing handsome ancillary business, the bank reserves the right to waive some/all charges.
- Charges are negotiable as per approval terms.



Passion Reborn

Notes & Amendments

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