



**TAQWA ISLAMIC BANKING**  
**SCHEDULE OF BANK CHARGES**  
**JANUARY 01, 2025 – JUNE 30, 2025**



Half Yearly  
**SCHEDULE OF BANK CHARGES**  
  
OF  
  
**TAQWA ISLAMIC BANKING**  
**THE BANK OF PUNJAB**

**EFFECTIVE FOR THE PERIOD**

**January 01, 2025 TO June 30, 2025**

<b>G: BOP Roshan Digital Account (RDA)</b> (Regular & Lower Income Segment)					FED/PST Applicability
Sr. No.	Service/Features	Foreign Currency Value Account <b>FCVA</b>	Non-Resident Rupee Value Account <b>NRVA</b>		
<b>1</b>	<b>Account maintenance</b>				
1.1	Account maintenance	Free	Free	NA	
<b>2</b>	<b>Cash Withdrawal</b>				
2.1	Intercity	Free	Free	NA	
2.2	Intra-city(Within)	Free	Free	NA	
2.3	BOP ATM	N/A	Free	NA	
2.4	Other ATM	N/A	Free	NA	
2.5	International cash withdrawal via Debit card	N/A	Free	NA	
<b>3</b>	<b>SMS Alert</b>				
3.1	SMS alert	Free	Free		
<b>4</b>	<b>Debit Card (RDA Regular and Lower Income Accounts)</b>				
4.1	<b>Platinum Debit Card</b>	N/A	<b>Issuance/Renewal / Replacement</b> PKR 4,500 Per Annum Supplementary @ PKR 2,500 Per Annum	NA	
4.2	<b>Gold Debit Card</b>	N/A	<b>Issuance/Renewal/ Replacement</b> PKR 3,000 Per Annum Supplementary @ PKR 1,500 Per Annum	NA	
4.3	<b>Classic Debit Card</b>	N/A	<b>Issuance/Renewal/ Replacement</b> PKR 2,300 Per Annum Supplementary @ PKR 1,300 Per Annum	NA	
4.4	Balance inquiry at other ATM	N/A	Free	NA	
4.5	International Balance inquiry	N/A	Free	NA	
4.6	Shopping at POS	N/A	Free	NA	
<b>4.7</b>	<b>FCY Debit Card for RDA (Foreign Currency Account-USD)</b>				
4.7.1	RDA Regular	<b>FCY Debit Card Platinum</b>	<b>Issuance/Renewal/ Replacement</b> USD 15 Per Annum	NA	

4.7.2	RDA Lower Income	FCY Debit Card Gold	Issuance/Renewal/Replacement USD 12 Per Annum	NA	NA
<b>Note:</b> Charges as per Heading B-7 ( from serial no B-7.2 to B-7.10 & B-7.10.1) will be applicable.					
<b>5</b>	<b>Cheque Book /Debit Cards</b>				
5.1	Delivery Charges		At Actual, Capped at PKR 5,000/-	At Actual, Capped at at PKR 5,000/-	NA
<b>Note:</b> PKR 5,000 will be deducted upfront. If the actual billed amount is less than PKR 5,000 then differential amount will be credited back to customer on receipt of courier bill.					
<b>6</b>	<b>Cheque Book</b>				
6.1	Issuance		1st Free subsequent Rs 18 per Leaf for All Accounts	1st Free subsequent Rs 18 per Leaf for All Accounts	Yes
6.2	Stop payment		Free	Free	NA
<b>7</b>	<b>Remittance (Local)(UC)</b>				
7.1	Issuance		Free	Free	NA
7.2	Cancellation		Free	Free	NA
7.3	Duplicate issuance		Free	Free	NA
<b>8</b>	<b>Outward Remittance (OFDD)</b>				
8.1	Issuance		Free	Free	NA
8.2	Duplicate issuance		Free. However Foreign Bank's charges also apply.	Free. However Foreign Bank's charges also apply.	NA
8.3	Cancellation		Free. However Foreign Bank's charges also apply.	Free. However Foreign Bank's charges also apply.	NA
<b>9</b>	<b>Inward/Outward Remittance</b>				
9.1	OFTT		Free. However Correspondent Bank Charges will apply	Free. However Correspondent Bank Charges will apply	NA
9.2	SWIFT charges		Free	Free	NA
9.3	Inward Remittance		Free. However Correspondent Bank Charges will apply	Free. However Correspondent Bank Charges will apply	NA
<b>10</b>	<b>Account Statement (E-Statement)</b>				
10.1	E-Statement		Free	Free	NA
<b>11</b>	<b>Fund transfer</b>				

11.1	Through ADC		N/A	Free	NA
11.2	Online (Within/Intercity)		Free	Free	NA
<b>12</b>	<b>Mobile Banking</b>				
12.1	Mobile Banking Subscription/Annual Charges		N/A	Free	NA
<b>13</b>	<b>* Clearing</b>				
13.1	Normal/intercity		Free	Free	NA
13.2	Same Day		Free	Free	NA
	* Outward Clearing is applicable only for collection of instruments in respect of disinvestment in real estate				
	<b>Other</b>				
	Account closure		Free	Free	NA
	Balance confirmation certificate		Free	Free	NA
	Tax deduction certificate		Free	Free	NA
	Utility bill payments		N/A	Free	NA
	Processing Naya Pakistan Applications		Free	Free	NA
<b>14</b>	<b>ROSHAN APNI CAR (ISLAMIC)</b>				
14.1	Application Processing Fee (Inclusive of documentation charges)		N/A	For men <b>Rs. 7,200/-</b> & For Women: <b>Rs. 5,200/-</b> per case+ FED per case	-
14.2	Early Settlement Charges		N/A	as per payment schedule	
14.3	Partial Payment		N/A	Not Applicable	NA
14.4	Vehicle Appraisal (if applicable)		N/A	At Actual	No
14.5	Re-possession Charges		N/A	At Actual Upto maximum of Rs.100,000/-, whichever is lower	
14.6	Warehouse charges for repossessed vehicle		N/A	At Actual or (Max. Rs. 500/- per day)	No
14.7	Legal Notice Fee		N/A	At Actual	No
14.8	Vehicle Registration Charges		N/A	At Actual	No
14.9	Cheque Return Charges		N/A	PKR 500/- per presentation	Yes
14.10	Survey Charges for Repossessed Vehicle		N/A	At Actual	No

14.11	Vehicle Takaful and Tracker Cost		N/A	At Actual	No
14.12	Any Other Charges		N/A	At Actual	-
<b>15</b>	<b>ROSHAN APNA GHAR - ISLAMIC (Subsidized &amp; Normal House Finance)</b>				
15.1	Processing Fee - (Non Refundable) Including FED		N/A	PKR 4,640/- (PKR 4,000/- Processing Fee + PKR 640/- FED)	-
15.2	Finance Limit Enhancement Fee including FED		N/A	PKR 5,000/-	-
15.3	Valuation Charges, Legal Charges, foreclosure charges. All stamp duties, CVT, and are expenses related to Mortgage of property, Lien Marking etc.		N/A	At Actual	No
15.4	Property Takaful		N/A	Covering Finance amount absolutely Free	-
15.5	Life Takaful		N/A	Optional – Covering death (due to any cause & accidental/natural disability)	-
15.6	Partial Pre-Payments/Early Termination		N/A	In case of early termination for 1st year 1% increase in buyout price will made and after one year NO Charges	-
15.7	Pricing/Rental rate for delay in purchase of Musharakah Unit(s) by the Customer		N/A	As per agreed pricing	No
15.8	Any Other Charges		N/A	At Actual	No

**Note:**

- For other charges please refer to our Schedule of Bank Charges.
- \*Outward Clearing not applicable,
- \* Outward Clearing is applicable only for collection of instruments in respect of disinvestment in real estate.
- No PST/ FED for branches operating in Islamabad, Azad Jammu & Kashmir and Gilgit-Baltistan.

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