

SCHEDULE OF CHARGES

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01 JULY 2018 TO 31 DECEMBER 2018

SCHEDULE OF CHARGES

ZARAI TARAQIATI BANK LIMITED

SCHEDULE OF CHARGES ISLAMIC BANKING DIVISION

1. <u>DRAFTS & TTs</u>	<u>Rate</u>
a) Upto Rs. 10,000	Rs. 50/-(Minimum)
b) Rs. 10,001 to 100,000	Rs. 100/-(Minimum)
c) Over Rs. 100,000	Rs. 200 /-
d) Fax Charges	Actual or Rs. 100/- (Minimum)
e) Postage on MTs	Actual or Rs. 30/-(Registered Rs. 50/-) (min)
f) Courier Charges	Rs. 100/- (Flat)
g) a) DD/TT Cancellation Charges	
i) For Account Holder	Rs. 200/-(Flat)
ii) For Non Account Holder	Rs. 300/- (Flat)
b) Issuance of Duplicate DD in lieu of original reported lost.	
i) For Account Holder / Non Account Holder	Rs. 300/- (Flat)
2. <u>PAY ORDER</u>	
a) Issuance or cancellation of Pay Orders	
i) For Account Holder	Rs. 150/-(Flat)
ii) For Non Account Holder	Rs. 200/- (Flat)
b) Issuance of Duplicate Pay Order in Lieu of original reported lost	
i) For Account Holder / Non-Account Holder	Rs. 250/- (Flat)
3. <u>CALL DEPOSIT RECEIPTS (CDR)</u>	
a) Issuance charges per CDR: For Non-account holders	Rs. 100
b) For account holders	Free
c) Issuance of Duplicate CDR: For A/C holder and Non-Account Holder:	Rs. 100

SCHEDULE OF CHARGES

4. <u>BILLS</u>	MIN	MAX	
Collections:			
a) Documentary bills	0.35%	Rs. 200/-	Rs. 10000/ + Courier Charges
b) Clean (Including cheque/DD/PO)	0.20%		
c) Other Cheque / Demand Instrument Like Dividend warrants)	0.60%		

NOTE

In addition to above, commission / service charges, courier/postage and all applicable Government levies will also be recovered according to prescribed tariff (Where applicable).

INSTRUMENT RETURN CHARGES

A charge of Rs. 200/- for documentary and Rs. 100/- flat for clean collection be made in case the instrument is returned unpaid.

5. MISCELLANEOUS CHARGES

a) Issuance of Cheque book	Rs. 5.00 per leaf
b) Issuance of Cheque Book in lieu Of lost cheque book.	Rs. 100.00 (10 leaves)
c) Stop payment of cheque	Rs. 300/- per

Stop payment charges are to be levied per instruction whether it is for one or more cheques.

d) Issuance of statement of account on requests	Rs. 50/- other than staff
e) Standing Instructions charges	Rs. 100/- per instruction

6. ISLAMIC BASIC BANKING ACCOUNT (BBA)

Maximum of two deposits and withdrawals transactions (cash & Clearing) per month are allowed free of charge on ISLAMIC BBA Holders. However, any transaction (cash & clearing) in a calendar month after those mentioned above will be charged a flat fee of Rs. 50/- in addition to regular charges of services as per SOC.

7. FREE BANKING SERVICES (saving account)

a) Two free pay orders / DDs p.m upto the amount Of average daily balance of the month	If monthly average balance is 200,000/- or above.
b) Free Cheque books	
c) Free Account Balance Statement	

Islamic Term Deposit Certificate

a) Two free pay orders / DDs p.m up to the amount of ITDC	If ITDC is of Rs. 200,000/- or above.
b) Free Cheque Books for CD / SB Account.	

8. ONLINE & CLEARING (NIFT) CHARGES.

a) Online cash withdrawals charges within city	Rs. 100/-
b) Online cash withdrawals charges intercity	Rs. 100/-
c) Online Account to Account Transfer charges within city	Rs. 100/-

SCHEDULE OF CHARGES

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| d) Online Account to Account Transfer charges inter city | Rs. 100/- |
| e) Online cash deposit within city | Free |
| f) Online cash deposit inter city | Free |
| g) NIFT Clearing charges within city | Free |
| h) NIFT Clearing Charges Inter city | Rs. 150/- |
| i) Clearing Cheque returned within city | Rs. 100/- |
| j) Clearing Cheque Returned inter city | Rs. 150/- |
| k) Special same day clearing through NIFT | Rs. 150/-Flat / Instrument |
| l) Same day Clearing Return Charges through NIFT
Per instrument | Rs. 150/- |

9. LOCKERS / KEY DEPOSIT CHARGES

(To be recovered annually, in advance)

TYPE	RENT PER ANUM	KEY DEPOSIT
SMALL	Rs. 1200/-	Rs. 3000/-
MEDIUM	Rs. 1800/-	Rs. 5000/-
LARGE	Rs. 2500/-	Rs. 7000/-

- i. locker Breaking Charges: Rs. 1500/- or actual whichever is higher

NOTE

In case a locker is broken due to non payment of fee and its contents are retained with inventory in a separate locker, whenever, the locker holder(s) visit the bank for collection of items, all outstanding fee and break opening charges should be recovered before the contents are delivered.

10. SCHEDULE OF RTGS CHARGES ON SETTLEMENT OF 3RD PARTY FUNDS TRANSFER THROUGH PRISM SYSTEM.

- i. Lower value limit Rs. 1,000,000/- and above

DAY	TRANSACTION TIME WINDOWS	PER TRANSACTION CHARGES (PKR)
MON – FRI	9:00 AM – 1:30PM	Rs. 200/-
MON – FRI	1:30PM – 3:00PM	Rs. 300/-
MON – FRI	3:00PM – 4:00PM	Rs. 500/-
Saturday	9:00AM – 11:30AM	Rs. 200/-
Saturday	11:30AM – 12:30PM	Rs. 300/-

SCHEDULE OF CHARGES

ii. Lower Value Limit Rs. 1,00,000/-

DAY	TRANSACTION TIME WINDOWS	PER TRANSACTION CHARGES (PKR)
MON – FRI	9:00AM – 4:30PM	Rs. 25/-

Processing and Documentation Charges

The Following Charges will also be recovered

- a. Financing case file / booklet Rs. 200/-
b. Financing Application / Appraisal fee

Amount of Financing	Charges
Up to 50,000	500
50,000 to 100,000	1000
100,000 to 300,000	2500
300,000 to 500,000	3500
Above 500,000	5000

c. Postal Charges are as under:-

Sr. No.	Purpose of financing	RATE OF POSTAL CHARGES
1	Production	Rs. 500/-
2	Development Financing with tenure upto five years	Rs. 1000/-
3	Development Financing with tenure above five years	Rs. 2000/-

- d. Renewal fee Rs. 300/-
e. E-CIB (CWR) Charges Rs. 50/- per client

Note:

- a) In addition to the above charges, all Government levies including federal exise duty / provisional sales tax on services as per prevailing rates subject to change that will be notified by the Tax Department of ZTBL, Head Office, Islamabad.
- b) Free remittance facility through DD/PO only shall be available for Bank Employees in service and retired under regular scheme, for the amount not exceeding their monthly salaries & fringe benefits, if any.
- c) Online transfer of funds / encashment of cheques through current account has been exempted from bank charges.