

**ZARAI TARAQIATI BANK LIMITED  
HEAD OFFICE, 01-FAISAL AVENUE, ISLAMABAD  
ACCOUNTS DIVISION  
(CENTRAL ACCOUNTS DEPARTMENT)**

Circular letter No. AD/03/2020

Dated: March 24, 2020


All Zonal Chiefs/Area Chiefs/Chief Managers/Managers,  
Zarai Taraqati Bank Limited.


**Subject: AMENDMENT TO SCHEDULE OF CHARGES IN LINE WITH SBP PSD CIRCULAR NO. 2 OF 2020 DATED MARCH 18, 2020**

In terms of State Bank of Pakistan PSD Circular No. 2 dated March 18, 2020, following changes are made to Schedule of Bank Charges circulated vide Circular letter no. AD/17/2019 dated December 5, 2019 with immediate effect. These changes will remain in force till further instructions:

Sr. No.	PSD Circular no. Reference	SOC Reference	Revised
1.	Serial no. 3 (Charges on RTGS transactions)	Page # 5, Serial no. 13	Nil charges on RTGS transactions
2.	Serial no. 4 (Online fund transfer services)	Page # 4, Serial no. 12	Nil charges on online fund transfer services including Intra and Interbank Fund Transfers (IBFT) till further instructions. However, charges of NIFT i.e., Re. 1 will be charged.
3.	Serial no. 5 (all online bill payment services)	Page # 4, Serial no. 12	Fee earned on all online Bill Payment Services including utility bill payments, mobile top-ups and collection of taxes and duties shall be shared equally between Banks/MFBs and the concerned PSO.

  
(Muhammad Arif)  
Head Accounts Division

  
(Asad Ullah Habib)  
Head Operations Division

  
(Aamir Zafar Chaudhry)  
Head ISD

Copy forwarded to:-

1. PSO to the President, Zarai Taraqati Bank Limited, Head Office, Islamabad.
2. All Divisional / Departmental Heads, Zarai Taraqati Bank Limited, Head Office, Islamabad.
3. Operations Division, Zarai Taraqati Bank Limited, Head Office, Islamabad with the request to assist in strict compliance of instructions contained in the Circular letter.
4. The Compliance Officer, Zarai Taraqati Bank Limited, Head Office, Islamabad.
5. IS Division with the request to please made appropriate changes in the system
6. Treasury Department, Zarai Taraqati Bank Limited, Karachi
7. Web Master for uploading the Circular Letter.
8. Copy for File No.CAD/PU/18/2019.

  
(Hassan Nawaz)  
Head Central Accounts Department