

ZARAI TARAQIATI BANK LIMITED
HEAD OFFICE, FAISAL AVENUE, ISLAMABAD

ACCOUNTS DIVISION
CENTRAL ACCOUNTS DEPARTMENT

Circular Letter No.AD/05/2020/

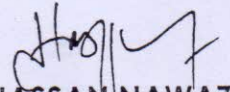
Dated:- June 17, 2020

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

Subject:- **SCHEDULE OF BANK CHARGES JULY-DECEMBER, 2020**

The Schedule of Bank Charges effective from 01.07.2020 to 31.12.2020 is enclosed. Kindly read the instructions carefully and ensure deduction of different bank charges and Government taxes/levies at the prescribed rates and the same be transferred/deposited in Government Treasury within prescribed time limit. Further, copy of the Schedule of Bank Charges; be **DISPLAYED ON NOTICE BOARD FOR INFORMATION OF THE CUSTOMERS.**

Please acknowledge receipt.


(HASSAN NAWAZ)
HEAD (CAD)

Copy to: -

1. PS/PSO to President, ZTBL, HO, Islamabad.
2. CFO/CIA/Company Secretary, ZTBL, HO, Islamabad
3. All Divisional/Departmental Heads, ZTBL, HO, Islamabad
4. All Incharge, Audit Zone, in the Field.
5. I&C Teams, in the Field
6. Webmaster, ZTBL, HO, Isl; for uploading the same on Bank's Website.
7. File No.CAD/PU/18/2020/


(IFTIKHAR AHMED)
INCHARGE (PU)

ZARAI TARAQIATI BANK LIMITED

SCHEDULE OF BANK CHARGES EFFECTIVE FROM 01.07.2020 TO 31.12.2020

	<u>DRAFTS & TTs</u>	<u>RATE</u>	<u>MINIMUM</u>
1)			
a)	Upto Rs.10,000	0.15%	Rs. 50/-
b)	Rs.10, 001 to 100,000	0.10%	Rs. 100/-
c)	Over Rs.100,000	0.05%	Rs.200/-
d)	Fax charges	Actual	Rs.100/-
e)	Postage on MTs	Actual	Rs.30/- (Registered Rs.50/-)
f)	Courier Charges (Where cheques/advices are dispatched through Courier on request of the customer)	Rs.100/- (Flat)	
g)	a) <u>DD/TT cancellation charges</u>		
	i) For Account Holder.	Rs.200/- (Flat)	
	ii) For Non Account Holder	Rs.300/- (Flat)	
	b) <u>Issuance of duplicate DD in lieu of original reported lost</u>		
	i) For Account Holder/Non Account Holder	Rs.300/- (Flat)	
2)	<u>PAY ORDER</u>		
a)	<u>Issuance or cancellation of Pay Order</u>		
	i) For Account Holder	Rs.150/- (Flat)	
	ii) For Non Account Holder	Rs.200/- (Flat)	
b)	<u>Issuance of duplicate Pay Order in lieu of Original reported lost</u>		
	i) For Account Holder/ Non Account Holder	Rs.250/ (Flat)	
3)	<u>CALL DEPOSIT RECEIPT (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 A/C holder	Rs.100/-	
4)	<u>BILLS</u> Collections: -		
		<u>MIN:</u>	<u>MAX:</u>
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).

5) RETURNING CHARGES

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

6) MISCELLANEOUS CHARGES

- | | |
|---|----------------------------|
| i) Issuance of Cheque Book | Rs. 5.00 Per leaf |
| ii) Issuance of cheque book in lieu of lost cheque book | Rs.100.00 (10 leaves) |
| iii) Charges on un-remunerative Deposit Accounts (i.e. Accounts where the balance falls below the prescribed minimum limit except PLS Saving Account) | Rs.50/- per month |
| iv) Stop payment of cheque | * Rs.300/- per instruction |
| *Stop payment charges are to be levied per instruction whether it is for one or more cheques. | |
| v) Issuance of statement of account on requests | Rs.50/- other than staff |
| vi) Standing instructions charges | Rs.100/- per instruction |

7) BASIC BANKING ACCOUNT (BBA)

Maximum of two deposits and withdrawals transactions (Cash & Clearing) per month are allowed free of charge on 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 for services as per SOC.

8) FREE BANKING SERVICES**Rozana Bachat Account**

- | | |
|---|---|
| i) Two Free Pay Orders/DDs p.m. upto the amount of average daily balance of the month | If monthly average balance is Rs.200,000/- or above |
| ii) Free Cheque Books | |
| iii) Free Account Balance Statement | |

Zarai Term Deposit Certificate

- | | |
|---|--------------------------------------|
| i) Two Free Pay Orders/DDs p.m. up to the amount of ZTDC. | If ZTDC is of Rs.200,000/- or above. |
| ii) Free Cheque Books for CD/SB Account. | |

9) ONLINE & CLEARING (NIFT) CHARGES.

- | | |
|---|--------------------------|
| i) Online Cash Withdrawals Charges within City | Rs 100/- |
| ii) Online Cash Withdrawals Charges Inter City | Rs.100/- |
| iii) Online Account to Account Transfer Charges within City | Rs 100/- |
| iv) Online Account to Account Transfer Charges Inter City | Rs.100/- |
| v) Online Cash Deposit Within City | Free |
| vi) Online Cash Deposit Inter City | Free |
| vii) NIFT Clearing Charges within City | Free |
| viii) NIFT Clearing Charges Inter City | Rs.150/- |
| ix) Clearing Cheque Returned within City | Rs.100/- |
| x) Clearing Cheque Returned Inter City | Rs.150/- |
| xi) Special same day clearing through NIFT | Rs.150/- Flat/instrument |
| xii) Same day Clearing Returned charges through NIFT per instrument | Rs.150/- |

