	ADE FINANCE:	
	IMPORTS	
1.	Letters of Credit issuance and revalidation charges	
70	1st Qtr or part thereof	Up to 0.40%
	Subsequent Otr or part thereof	Up to 0.30% per guarter or part thereof
	Minimum charges	Rs. 1,000/- flat
2.	Amendments	As in '1' above for enhancement in amount or
7	No. of the Control of	extension of expiry, Rs. 750/- per amendment
		for all other amendments
3.	Acceptance under Usance/Deferred Payments	Up to 0.125% commission per month or part
-	LCs	thereof for any period beyond the validity of the
	LUS	LC till maturity/retirement of bill; Minimum of
	Dell'esserved Character	Rs. 500/- flat
4.	Retirement Charges	Up to 0.10% of document amount; Minimum
_		Rs. 500/-flat
5.	Markup on past due Import Bills under Sight LCs	Upto Rs. 0.57/1,000/diem
6.	Markup on Overdue Acceptances	Up to Rs 0.57/1,000/diem after due date
7.	Registration of Import Contract	Up to 0.25% of contract value; Minimum of
		Rs. 750/-
8,	Amendment in Registered Import Contract	Rs. 500/- per amendment; However, commission
		for enhancement in amount is subject to the sam
		charges as the registration of Import contract.
9.	Advance payment against imports	Upto Rs. 1,000/- flat (in addition to swift/ telex
		charges)
10.	Service charges against import bills under collection	
		Rs. 500/- flat
11	Endorsement of Airway Bills (AWB) prior to receipt	
	of documents	
12.	Issuance of Shipping Guarantee	Rs. 1,000/- per Shipping Guarantee
13.	Issuance of Remittance Certificate, where payment	
dul.	of other bank's LCs is made through us	na ovor per cerement
14.	Handling of discrepant documents under Import LC	USD 50/- per hill
	Handling of discrepant documents under import LC	
15.	LC Cancellation Charges	Rs. 500/- + Actual charges
16.	Credit Report Charges	Rs. 250/- + Actual charges
17.		As per agreement with the customer(s) on case to case bas
18.	If importer arranges payment of our bills (in	Up to 0.10%; Minimum Rs.1,000/-
	foreign currency) through any other bank	
19.	Safe custody charges for holding accepted bills of	Up to Rs. 500/- per quarter per bill
	exchange	
20.	Direct/Clean reimbursement charges	At actual
21.	Issuance of freight certificate for Import on	Up to Rs. 1,000/-
	FOB basis.	
_	EXPORTS	
1.	Letters of Credit	// · · · · · · · · · · · · · · · · ·
1. a)	Letters of Credit Advising	Up to Rs. 1,500/- per LC
1. a) b)	Letters of Credit Advising Amendment Advising	Up to Rs. 1,000/- per amendment
1. a)	Letters of Credit Advising	Up to Rs. 1,000/- per amendment 0.25% per quarter or part thereof, Minimum
1. a) b) c)	Letters of Credit Advising Amendment Advising Adding Confirmation on LCs	Up to Rs. 1,000/- per amendment 0.25% per quarter or part thereof, Minimum Rs. 1,000/-
1. a) b)	Letters of Credit Advising Amendment Advising	Up to Rs. 1,000/- per amendment 0.25% per quarter or part thereof, Minimum Rs. 1,000/-
1. a) b) c)	Letters of Credit Advising Amendment Advising Adding Confirmation on LCs	Up to Rs. 1,000/- per amendment 0.25% per quarter or part thereof, Minimum Rs. 1,000/- Rs. 750/- flat per transfer + actual transmission charge
1. a) b) c)	Letters of Credit Advising Amendment Advising Adding Confirmation on LCs LC Transfer charges	Up to Rs. 1,000/- per amendment 0.25% per quarter or part thereof, Minimum Rs. 1,000/- Rs. 750/- flat per transfer + actual transmission charge At treasury quoted exchange rate + Rs. 1,000/- pr
1. a) b) c)	Letters of Credit Advising Amendment Advising Adding Confirmation on LCs LC Transfer charges Negotiation (FCY Bill / Documents)	Up to Rs. 1,000/- per amendment 0.25% per quarter or part thereof, Minimum Rs. 1,000/- Rs. T90/- flat per transfer + actual transmission charge At treasury quoted exchange rate + Rs. 1,000/- pt bill/document + courier charges
1. a) b) c) d) e)	Letters of Credit Advising Amendment Advising Adding Confirmation on LCs LC Transfer charges Negotiation (FCY Bill / Documents) Reimbursement paid to other banks from NR	Up to Rs. 1,000/- per amendment 0.25% per quarter or part thereof, Minimum Rs. 1,000/- Rs. 750/- flat per transfer + actual transmission charge At treasury quoted exchange rate + Rs. 1,000/- pr
1. a) b) c) d) e)	Letters of Credit Advising Amendment Advising Adding Confirmation on LCs LC Transfer charges Negotiation (FCY Bill / Documents) Reimbursement paid to other banks from NR Rupee account	Up to Rs. 1,000/- per amendment 0.25% per quarter or part thereof, Minimum Rs. 1,000/- Rs. 1500/- flat per transfer + actual transmission charge At treasury quoted exchange rate + Rs. 1,000/- pe bill/document + courier charges Up to Rs. 500/- per transaction
1. a) b) c) d) e)	Letters of Credit Advising Amendment Advising Adding Confirmation on LCs LC Transfer charges Negotiation (FCY Bill / Documents) Reimbursement paid to other banks from NR Rupee account Processing of documents under LCs restricted on	Up to Rs. 1,000/- per amendment 0.25% per quarter or part thereof, Minimum Rs. 1,000/- Rs. T90/- flat per transfer + actual transmission charge At treasury quoted exchange rate + Rs. 1,000/- pi bill/document + courier charges
1. a) b) c) d) e) 2.	Letters of Credit Advising Amendment Advising Adding Confirmation on LCs  LC Transfer charges Negotiation (FCY Bill / Documents)  Reimbursement paid to other banks from NR Rupee account Processing of documents under LCs restricted on other banks	Up to Rs. 1,000/- per amendment 0.25% per quarter or part thereof, Minimum Rs. 1,000/- Rs. 750/- flat per transfer + actual transmission charg. At treasury quoted exchange rate + Rs. 1,000/- pebill/document + courier charges Up to Rs. 500/- per transaction Up to Rs. 750/- per document.
1. a) b) c) d) e) 2. 3.	Letters of Credit Advising Amendment Advising Adding Confirmation on LCs LC Transfer charges Negotiation (FCY Bill / Documents) Reimbursement paid to other banks from NR Rupee account Processing of documents under LCs restricted on other banks Handling of Duty Drawback Claims	Up to Rs. 1,000/- per amendment 0.25% per quarter or part thereof, Minimum Rs. 1,000/- Rs. 750/- flat per transfer + actual transmission charg At treasury quoted exchange rate + Rs. 1,000/- pi bill/document + courier charges Up to Rs. 500/- per transaction Up to Rs. 750/- per document. 0.25% Minimum Rs. 500/- per claim
1. a) b) c) d) e) 2. 3. 4. 5.	Letters of Credit Advising Admendment Advising Adding Confirmation on LCs LC Transfer charges Negotiation (FCY Bill / Documents) Reimbursement paid to other banks from NR Rupee account Processing of documents under LCs restricted on other banks Handling of Duty Drawback Claims Handling Outward Documentary Bill for Collection	Up to Rs. 1,000/- per amendment 0,25% per quarter or part thereof, Minimum Rs. 1,000/- Rs. 750/- flat per transfer + actual transmission charg At treasury quoted exchange rate + Rs. 1,000/- pe bill/document + courier charges Up to Rs. 500/- per transaction Up to Rs. 750/- per document. 0,25% Minimum Rs. 500/- per claim Rs. 500/- per collection + actual charges
1. a) b) c) d) e) 2. 3.	Letters of Credit Advising Amendment Advising Adding Confirmation on LCs LC Transfer charges Negotiation (FCY Bill / Documents) Reimbursement paid to other banks from NR Rupee account Processing of documents under LCs restricted on other banks Handling of Duty Drawback Claims	Up to Rs. 1,000/- per amendment 0.25% per quarter or part thereof, Minimum Rs. 1,000/- Rs. 1750/- flat per transfer + actual transmission charg At treasury quoted exchange rate + Rs. 1,000/- pe bill/document + courier charges Up to Rs. 500/- per transaction  Up to Rs. 500/- per document. 0.25% Minimum Rs. 500/- per claim Rs. 500/- per collection + actual charges Up to 0.33% per bill/document upon
1. a) b) c) d) e) 2. 3. 4. 5. 6.	Letters of Credit Advising Admendment Advising Adding Confirmation on LCs LC Transfer charges Negotiation (FCY Bill / Documents) Reimbursement paid to other banks from NR Rupee account Processing of documents under LCs restricted on other banks Handling of Duty Drawback Claims Handling Outward Documentary Bill for Collection Service Charges on Export Documents	Up to Rs. 1,000/- per amendment 0.25% per quarter or part thereof, Minimum Rs. 1,000/- Rs. 750/- flat per transfer + actual transmission charge Rt treasury quoted exchange rate + Rs. 1,000/- pr bill/document + courier charges Up to Rs. 500/- per transaction  Up to Rs. 750/- per document. 0.25% Minimum Rs. 500/- per claim Rs. 500/- per collection + actual charges Up to 0.13% per bill/document upon realization; Minimum of Rs.1,000/-
1. a) b) c) d) e) 2. 3. 4. 5. 6. 7.	Letters of Credit Advising Amendment Advising Adding Confirmation on LCs LC Transfer charges Negotiation (FCY Bill / Documents) Reimbursement paid to other banks from NR Rupee account Processing of documents under LCs restricted on other banks Handling of Duty Drawback Claims Handling of Duty Drawback Claims Handling of Duty Brawback Claims Export Development Surcharge Handling Charges	Up to Rs. 1,000/- per amendment 0.25% per quarter or part thereof, Minimum Rs. 1,000/- Rs. 1500/- flat per transfer + actual transmission charg Rs. 1750/- flat per transfer + actual transmission charg Rs. 1750/- flat per transaction Up to Rs. 500/- per transaction Up to Rs. 750/- per document. 0.25% Minimum Rs. 500/- per claim Rs. 500/- per collection + actual charges Up to 0.13% per bill/document upon realization; Minimum of Rs.1,000/- Rs. 80/- per bill realized
1. a) b) c) d) e) 2. 3. 4. 5. 6.	Letters of Credit Advising Admendment Advising Adding Confirmation on LCs LC Transfer charges Negotiation (FCY Bill / Documents) Reimbursement paid to other banks from NR Rupee account Processing of documents under LCs restricted on other banks Handling of Duty Drawback Claims Handling Outward Documentary Bill for Collection Service Charges on Export Documents	Up to Rs. 1,000/- per amendment 0.25% per quarter or part thereof, Minimum Rs. 1,000/- Rs. 750/- flat per transfer + actual transmission charg At treasury quoted exchange rate + Rs. 1,000/- pt bill/document + courier charges Up to Rs. 500/- per transaction  Up to Rs. 750/- per document. 0.25% Minimum Rs. 500/- per claim Rs. 500/- per collection + actual charges Up to 0.13% per bill/document upon realization; Minimum of Rs.1,000/- Rs. 80/- per bill realized Rs. 0.57/1,000/diem from date of negotiation
1. a) b) c) d) e) 2. 3. 4. 5. 6. 7.	Letters of Credit Advising Amendment Advising Adding Confirmation on LCs LC Transfer charges Negotiation (FCY Bill / Documents) Reimbursement paid to other banks from NR Rupee account Processing of documents under LCs restricted on other banks Handling of Duty Drawback Claims Handling of Duty Drawback Claims Handling of Duty Brawback Claims Export Development Surcharge Handling Charges	Up to Rs. 1,000/- per amendment 0.25% per quarter or part thereof, Minimum Rs. 1,000/- Rs. 1500/- flat per transfer + actual transmission charg Rs. 1750/- flat per transfer + actual transmission charg Rs. 1750/- flat per transaction Up to Rs. 500/- per transaction Up to Rs. 750/- per document. 0.25% Minimum Rs. 500/- per claim Rs. 500/- per collection + actual charges Up to 0.13% per bill/document upon realization; Minimum of Rs.1,000/- Rs. 80/- per bill realized
1. a) b) c) d) e) 2. 3. 4. 5. 6. 7.	Letters of Credit Advising Amendment Advising Adding Confirmation on LCs LC Transfer charges Negotiation (FCY Bill / Documents) Reimbursement paid to other banks from NR Rupee account Processing of documents under LCs restricted on other banks Handling of Duty Drawback Claims Handling of Duty Drawback Claims Handling of Duty Brawback Claims Export Development Surcharge Handling Charges	Up to Rs. 1,000/- per amendment 0.25% per quarter or part thereof, Minimum Rs. 1,000/- Rs. 750/- flat per transfer + actual transmission charg At treasury quoted exchange rate + Rs. 1,000/- pt bill/document + courier charges Up to Rs. 500/- per transaction  Up to Rs. 750/- per document. 0.25% Minimum Rs. 500/- per claim Rs. 500/- per collection + actual charges Up to 0.13% per bill/document upon realization; Minimum of Rs.1,000/- Rs. 80/- per bill realized Rs. 0.57/1,000/diem from date of negotiation
1. a) b) c) d) e) 2. 3. 4. 5. 6. 7.	Letters of Credit Advising Advising Adding Confirmation on LCs LC Transfer charges Negotiation (FCY Bill / Documents) Reimbursement paid to other banks from NR Rupee account Processing of documents under LCs restricted on other banks Handling of Duty Drawback Claims Handling Outward Documentary Bill for Collection Service Charges on Export Documents Export Development Surcharge Handling Charges Unrealized Documents Negotiated under Reserve	Up to Rs. 1,000/- per amendment 0.25% per quarter or part thereof, Minimum Rs. 1,000/- Rs. 150/- flat per transfer + actual transmission charge Rs. 1,000/- per transfer + actual transmission charge At treasury quoted exchange rate + Rs. 1,000/- pe bill/document + courier charges Up to Rs. 500/- per transaction  Up to Rs. 500/- per document. 0.25% Minimum Rs. 500/- per claim Rs. 500/- per collection + actual charges Up to 0.13% per bill/document upon realization; Minimum of Rs.1,000/- Rs. 80/- per bill realized Rs. 0.57/1,000/diem from date of negotiation till recovery from customer.
1. a) b) c) d) e) 2. 3. 4. 5. 6. 7. 8.	Letters of Credit Advising Admendment Advising Adding Confirmation on LCs LC Transfer charges Negotiation (FCY Bill / Documents) Reimbursement paid to other banks from NR Rupee account Processing of documents under LCs restricted on other banks Handling of Duty Drawback Claims Handling of Duty Drawback Claims Handling of Duty Drawback Plain of Collection Service Charges on Export Documents Export Development Surcharge Handling Charges Unrealized Documents Negotiated under Reserve Advance Payment Processing Handling Fee for RSD Claims	Up to Rs. 1,000/- per amendment 0.25% per quarter or part thereof, Minimum Rs. 1,000/- Rs. 750/- flat per transfer + actual transmission charge At treasury quoted exchange rate + Rs. 1,000/- pe bill/document + courier charges Up to Rs. 500/- per transaction  Up to Rs. 750/- per document. 0.25% Minimum Rs. 500/- per claim Rs. 500/- per collection + actual charges Up to 0.13% per bill/document upon realization; Minimum of Rs. 1,000/- Rs. 80/- per bill realized Rs. 0.571,000/diem from date of negotiation till recovery from customer. Rs. 300/- per advance payment Rs. 500/- per Claim
1. a) b) c) d) e) 2. 3. 4. 5. 6. 7. 8. 9.	Letters of Credit Advising Advising Adding Confirmation on LCs  LC Transfer charges Negotiation (FCY Bill / Documents) Reimbursement paid to other banks from NR Rupee account Processing of documents under LCs restricted on other banks Handling of Duty Drawback Claims Handling Ortward Documentary Bill for Collection Service Charges on Export Documents  Export Development Surcharge Handling Charges Unrealized Documents Negotiated under Reserve Advance Payment Processing Handling Fee for RSD Claims Transfer of export proceeds to other banks	Up to Rs. 1,000/- per amendment 0.25% per quarter or part thereof, Minimum Rs. 1,000/- Rs. 1750/- flat per transfer + actual transmission charg Rs. 1750/- flat per transfer + actual transmission charg Rs. 1750/- flat per transaction Up to Rs. 500/- per transaction Up to Rs. 500/- per document. 0.25% Minimum Rs. 500/- per claim Rs. 500/- per collection + actual charges Up to 0.13% per bill/document upon realization; Minimum of Rs.1,000/- Rs. 80/- per bill realized Rs. 0.571/.000/dilem from date of negotiation till recovery from customer. Rs. 300/- per claim Rs. 500/- per claim Up to 0.10% per bill minimum of Rs. 500/- Up to 0.10% per bill minimum of Rs. 500/- Up to 0.10% per bill minimum of Rs. 500/- Up to 0.10% per bill minimum of Rs. 500/-
1. a) b) c) d) e) 2. 3. 4. 5. 6. 7. 8. 9. 10. 11.	Letters of Credit Advising Admendment Advising Adding Confirmation on LCs LC Transfer charges Negotiation (FCY Bill / Documents) Reimbursement paid to other banks from NR Rupee account Processing of documents under LCs restricted on other banks Handling of Duty Drawback Claims Handling of Duty Drawback Claims Handling Outward Documentary Bill for Collection Service Charges on Export Documents Export Development Surcharge Handling Charges Unrealized Documents Negotiated under Reserve Advance Payment Processing Handling Fee for R&D Claims Transfer of export proceeds to other banks Assignment of export proceeds	Up to Rs. 1,000/- per amendment 0.25% per quarter or part thereof, Minimum Rs. 1,000/- Rs. 1750/- flat per transfer + actual transmission charg Rs. 1750/- flat per transfer + actual transmission charg Rs. 1750/- flat per transfer + actual transmission charg Rs. 1750/- per transaction Up to Rs. 1750/- per document. 0.25% Minimum Rs. 500/- per claim Rs. 500/- per collection + actual charges Up to 0.13% per bill/document upon realization; Minimum of Rs.1,000/- Rs. 80/- per bill realized Rs. 0.57/1,000/diem from date of negotiation till recovery from customer. Rs. 300/- per advance payment Rs. 500/- per Calam Up to 0.10% per bill; minimum of Rs. 500/- Rs. 1,000/- + actual charges
1. a) b) c) d) e) 2. 3. 4. 5. 6. 7. 8. 9.	Letters of Credit Advising Advising Adding Confirmation on LCs LC Transfer charges Negotiation (FCY Bill / Documents) Reimbursement paid to other banks from NR Rupee account Processing of documents under LCs restricted on other banks Handling of Duty Drawback Claims Handling Outward Documentary Bill for Collection Service Charges on Export Documents Export Development Surcharge Handling Charges Unrealized Documents Negotiated under Reserve Advance Payment Processing Handling Fee for R&D Claims Transfer of export proceeds to other banks Assignment of export proceeds NOC issuance for transferring documents to	Up to Rs. 1,000/- per amendment 0.25% per quarter or part thereof, Minimum Rs. 1,000/- Rs. 1750/- flat per transfer + actual transmission charg Rs. 1750/- flat per transfer + actual transmission charg Rs. 1750/- flat per transaction Up to Rs. 500/- per transaction Up to Rs. 500/- per document. 0.25% Minimum Rs. 500/- per claim Rs. 500/- per collection + actual charges Up to 0.13% per bill/document upon realization; Minimum of Rs.1,000/- Rs. 80/- per bill realized Rs. 0.571/.000/dilem from date of negotiation till recovery from customer. Rs. 300/- per claim Rs. 500/- per claim Up to 0.10% per bill minimum of Rs. 500/- Up to 0.10% per bill minimum of Rs. 500/- Up to 0.10% per bill minimum of Rs. 500/- Up to 0.10% per bill minimum of Rs. 500/-
1. a) b) c) d) e) 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13.	Letters of Credit Advising Adding Confirmation on LCs  LC Transfer charges Negotiation (FCY Bill / Documents) Reimbursement paid to other banks from NR Rupee account Processing of documents under LCs restricted on other banks Handling of Duty Drawback Claims Handling of Duty Drawback Claims Handling Outward Documentary Bill for Collection Service Charges on Export Documents Export Development Surcharge Handling Charges Unrealized Documents Negotiated under Reserve Advance Payment Processing Handling Fee for RSD Claims Transfer of export proceeds to other banks Assignment of export proceeds NOC issuance for transferring documents to other banks	Up to Rs. 1,000/- per amendment 0.25% per quarter or part thereof, Minimum Rs. 1,000/- Rs. 1750/- flat per transfer + actual transmission charg Rs. 1750/- flat per transfer + actual transmission charg Rs. 1750/- flat per transfer + actual transmission charg Rs. 1750/- per transaction Up to Rs. 1750/- per document. 0.25% Minimum Rs. 500/- per claim Rs. 500/- per collection + actual charges Up to 0.13% per bill/document upon realization; Minimum of Rs.1,000/- Rs. 80/- per bill realized Rs. 0.57/1,000/diem from date of negotiation till recovery from customer. Rs. 300/- per advance payment Rs. 500/- per Calam Up to 0.10% per bill; minimum of Rs. 500/- Rs. 1,000/- + actual charges
1. a) b) c) d) e) 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13.	Letters of Credit Advising Adding Confirmation on LCs LC Transfer charges Negotiation (FCY Bill / Documents) Reimbursement paid to other banks from NR Rupee account Processing of documents under LCs restricted on other banks Handling Of Duty Drawback Claims Handling Of Duty Drawback Claims Handling Of Duty Drawback Pill for Collection Service Charges on Export Documents Export Development Surcharge Handling Charges Unrealized Documents Negotiated under Reserve Advance Payment Processing Handling Fee for RSD Claims Transfer of export proceeds to other banks Assignment of export proceeds NOC Issuance for transferring documents to other banks LOCAL TRADE	Up to Rs. 1,000/- per amendment 0.25% per quarter or part thereof, Minimum Rs. 1,000/- Rs. 1750/- flat per transfer + actual transmission charg Rs. 1750/- flat per transfer + actual transmission charg Rs. 1750/- flat per transfer + actual transmission charg Rs. 1750/- per transaction Up to Rs. 1750/- per document. 0.25% Minimum Rs. 500/- per claim Rs. 500/- per collection + actual charges Up to 0.13% per bill/document upon realization; Minimum of Rs.1,000/- Rs. 80/- per bill realized Rs. 0.57/1,000/diem from date of negotiation till recovery from customer. Rs. 300/- per advance payment Rs. 500/- per Calam Up to 0.10% per bill; minimum of Rs. 500/- Rs. 1,000/- + actual charges
1. a) b) c) d) e) 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13.	Letters of Credit Advising Adding Confirmation on LCs LC Transfer charges Negotiation (FCY Bill / Documents) Reimbursement paid to other banks from NR Rupee account Processing of documents under LCs restricted on other banks Handling Of Duty Drawback Claims Handling Of Duty Drawback Claims Handling Of Duty Drawback Pill for Collection Service Charges on Export Documents Export Development Surcharge Handling Charges Unrealized Documents Negotiated under Reserve Advance Payment Processing Handling Fee for RSD Claims Transfer of export proceeds to other banks Assignment of export proceeds NOC Issuance for transferring documents to other banks LOCAL TRADE	Up to Rs. 1,000/- per amendment 0.25% per quarter or part thereof, Minimum Rs. 1,000/- Rs. 1750/- flat per transfer + actual transmission charge Rs. 1,000/- Rs. 1750/- flat per transfer + actual transmission charge At treasury quoted exchange raite + Rs. 1,000/- per bill/document + courier charges Up to Rs. 500/- per transaction  Up to Rs. 750/- per document. 0.25% Minimum Rs. 500/- per claim Rs. 500/- per collection + actual charges Up to 0.13% per bill/document upon realization; Minimum of Rs.1,000/- Rs. 80/- per bill realized Rs. 0.57/1,000/diem from date of negotiation till recovery from customer. Rs. 300/- per advance payment Rs. 500/- per Claim Up to 0.10% per bill; minimum of Rs. 500/- Rs. 1,000/- + actual charges
1. a) b) c) d) e) 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13.	Letters of Credit Advising Admendment Advising Adding Confirmation on LCs LC Transfer charges Negotiation (FCY Bill / Documents) Reimbursement paid to other banks from NR Rupee account Processing of documents under LCs restricted on other banks Handling of Duty Drawback Claims Handling of Duty Drawback Claims Handling Ortward Documentary Bill for Collection Service Charges on Export Documents Export Development Surcharge Handling Charges Unrealized Documents Negotiated under Reserve Advance Payment Processing Handling Fee for R&D Claims Transfer of export proceeds NOC Issuance for transferring documents to other banks LOCAL TRADE Letters of credit Issuance Charges	Up to Rs. 1,000/- per amendment 0,25% per quarter or part thereof, Minimum Rs. 1,000/- Rs. 750/- flat per transfer + actual transmission charge At treasury quoted exchange rate + Rs. 1,000/- pe bill/document + courier charges Up to Rs. 500/- per transaction  Up to Rs. 750/- per document. 0,25% Minimum Rs. 500/- per claim Rs. 500/- per collection + actual charges Up to 0,13% per bill/document upon realization; Minimum of Rs. 1,000/- Rs. 80/- per bill realized Rs. 0,571,000/dilem from date of negotiation till recovery from customer. Rs. 300/- per advance payment Rs. 500/- per Claim Up to 0,10% per bill; minimum of Rs. 500/- Rs. 8,500/- actual charges Up to Rs. 1,000/-
1. a) b) c) d) e) 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13.	Letters of Credit Advising Admendment Advising Adding Confirmation on LCs  LC Transfer charges Negotiation (FCY Bill / Documents)  Reimbursement paid to other banks from NR Rupee account Processing of documents under LCs restricted on other banks Handling of Duty Drawback Claims Handling Outward Documentary Bill for Collection Service Charges on Export Documents  Export Development Surcharge Handling Charges Unrealized Documents Negotiated under Reserve  Advance Payment Processing Handling Fee for R&D Claims Transfer of export proceeds to other banks Assignment of export proceeds NOC issuance for transferring documents to other banks  LOCAL TRADE  Letters of credit issuance Charges Ist Ofr or part there of	Up to Rs. 1,000/- per amendment 0.25% per quarter or part thereof, Minimum Rs. 1,000/- Rs. 1750/- flat per transfer + actual transmission charge Rs. 1750/- flat per transfer + actual transmission charge Rs. 1750/- flat per transaction Up to Rs. 500/- per charges Up to Rs. 500/- per claim Rs. 500/- per collection + actual charges Up to 0.13% per bill/document upon realization; Minimum of Rs.1,000/- Rs. 80/- per bill realized Rs. 057/1,000/diem from date of negotiation till recovery from customer. Rs. 300/- per advance payment Rs. 500/- per Claim Up to 0.10% per bill; minimum of Rs. 500/- Rs.1,000/- + actual charges Up to Rs. 1,000/- Up to Rs.1,000/-
1. a) b) c) d) e) 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13.	Letters of Credit Advising Adding Confirmation on LCs  LC Transfer charges Negotiation (FCY Bill / Documents)  Reimbursement paid to other banks from NR Rupee account Processing of documents under LCs restricted on other banks Handling of Duty Drawback Claims Handling of Duty Drawback Claims Handling Orbert Documents Will for Collection Service Charges on Export Documents  Export Development Surcharge Handling Charges Unrealized Documents Negotiated under Reserve  Advance Payment Processing Handling Fee for RSD Claims Transfer of export proceeds to other banks Assignment of export proceeds NOC Issuance for transferring documents to other banks  LOCAL TRADE  Letters of credit Issuance Charges Ist Qtr or part there of Subs. Qtr or part there of	Up to Rs. 1,000/- per amendment 0.25% per quarter or part thereof, Minimum Rs. 1,000/- Rs. 1750/- flat per transfer + actual transmission charge Rs. 1750/- flat per transfer + actual transmission charge Rs. 1750/- per transaction Up to Rs. 500/- per transaction Up to Rs. 500/- per document. 0.25% Minimum Rs. 500/- per claim Rs. 500/- per collection + actual charges Up to 0.13% per bill/document upon realization; Minimum of Rs.1,000/- Rs. 80/- per bill realized Rs. 0.57/1,000/diem from date of negotiation till recovery from customer. Rs. 500/- per claim Up to 0.10% per bill minimum of Rs. 500/- Rs.1,000/- actual charges Up to Rs.1,000/- Up to Rs.1,000/- Up to 0.40% per quarter or part thereof Up to 0.30% per quarter or part thereof.
1, a) b) c) d) e) 2. 3, 4. 5. 6. 7. 8. 9, 10, 11, 12, 13, C.	Letters of Credit Advising Admendment Advising Adding Confirmation on LCs  LC Transfer charges Negotiation (FCY Bill / Documents)  Reimbursement paid to other banks from NR Rupee account Processing of documents under LCs restricted on other banks Handling of Duty Drawback Claims Handling of Duty Drawback Claims Handling Outward Documentary Bill for Collection Service Charges on Export Documents  Export Development Surcharge Handling Charges Unrealized Documents Negotiated under Reserve Advance Payment Processing Handling Fee for R&D Claims Transfer of export proceeds to other banks Assignment of export proceeds NOC Issuance for transferring documents to other banks  LOCAL TRADE  Letters of credit Issuance Charges 1st Otr or part there of Subs. Qdr or part thereof Minimum Charges	Up to Rs. 1,000/- per amendment 0.25% per quarter or part thereof, Minimum Rs. 1,000/- Rs. 150/- flat per transfer + actual transmission charge Rs. 1,000/- per transfer + actual transmission charge At treasury quoted exchange rate + Rs. 1,000/- pe bill/document + courier charges Up to Rs. 500/- per transaction  Up to Rs. 500/- per document. 0.25% Minimum Rs. 500/- per claim Rs. 500/- per collection + actual charges Up to 0.13% per bill/document upon realization; Minimum of Rs. 1,000/- Rs. 80/- per bill realized Rs. 0.57/1,000/diem from date of negotiation till recovery from customer. Rs. 300/- per advance payment Rs. 500/- per Claim Up to 0.10% per bill; minimum of Rs. 500/- Rs. 1,000/- actual charges Up to Rs. 1,000/- Up to 0.40% per quarter or part thereof Up to 0.30% per quarter or part thereof. Rs. 1,000/- flat
1. a) b) c) d) e) 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13.	Letters of Credit Advising Adding Confirmation on LCs  LC Transfer charges Negotiation (FCY Bill / Documents)  Reimbursement paid to other banks from NR Rupee account Processing of documents under LCs restricted on other banks Handling of Duty Drawback Claims Handling of Duty Drawback Claims Handling Orbert Documents Will for Collection Service Charges on Export Documents  Export Development Surcharge Handling Charges Unrealized Documents Negotiated under Reserve  Advance Payment Processing Handling Fee for RSD Claims Transfer of export proceeds to other banks Assignment of export proceeds NOC Issuance for transferring documents to other banks  LOCAL TRADE  Letters of credit Issuance Charges Ist Qtr or part there of Subs. Qtr or part there of	Up to Rs. 1,000/- per amendment 0.25% per quarter or part thereof, Minimum Rs. 1,000/- Rs. 1750/- flat per transfer + actual transmission charge Rs. 1750/- flat per transfer + actual transmission charge Rs. 1750/- flat per transaction Up to Rs. 500/- per transaction Up to Rs. 500/- per claim Rs. 500/- per collection + actual charges Up to 0.13% per bill/document upon realization; Minimum of Rs. 1,000/- Rs. 80/- per bill realized Rs. 0.571/.000/diem from date of negotiation till recovery from customer. Rs. 300/- per claim Rs. 500/- per Claim Up to 0.13% per bill minimum of Rs. 500/- Rs. 1,000/- her date of negotiation Up to 0.10% per bill minimum of Rs. 500/- Rs. 1,000/- Rs. 1,000/- Up to 0.30% per quarter or part thereof Up to 0.30% per quarter or part thereof. Rs. 1000/- flat As in "1 above for enhancement in amount or
1, a) b) c) d) e) 2. 3, 4. 5. 6. 7. 8. 9, 10, 11, 12, 13, C.	Letters of Credit Advising Admendment Advising Adding Confirmation on LCs  LC Transfer charges Negotiation (FCY Bill / Documents)  Reimbursement paid to other banks from NR Rupee account Processing of documents under LCs restricted on other banks Handling of Duty Drawback Claims Handling of Duty Drawback Claims Handling Outward Documentary Bill for Collection Service Charges on Export Documents  Export Development Surcharge Handling Charges Unrealized Documents Negotiated under Reserve Advance Payment Processing Handling Fee for R&D Claims Transfer of export proceeds to other banks Assignment of export proceeds NOC Issuance for transferring documents to other banks  LOCAL TRADE  Letters of credit Issuance Charges 1st Otr or part there of Subs. Qdr or part thereof Minimum Charges	Up to Rs. 1,000/- per amendment 0.25% per quarter or part thereof, Minimum Rs. 1,000/- Rs. 750/- flat per transfer + actual transmission charge At treasury quoted exchange rate + Rs. 1,000/- pe bill/document + courier charges Up to Rs. 500/- per transaction  Up to Rs. 750/- per document. 0.25% Minimum Rs. 500/- per claim Rs. 500/- per collection + actual charges Up to 0.13% per bill/document upon realization; Minimum of Rs. 1,000/- Rs. 80/- per bill realized Rs. 0.571,000/diem from date of negotiation till recovery from customer. Rs. 300/- per advance payment Rs. 500/- per Claim Up to 0.10% per bills; minimum of Rs. 500/- Rs. 1,000/- Up to Rs. 1,000/-  Up to 0.40% per quarter or part thereof Up to 0.30% per quarter or part thereof. Rs. 1,000/- flat As in "i above for enhancement in amount or extension of expiry, Rs. 750/- per amendment for
1. (a) (b) (c) (d) (e) (2. (3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. (c. 1. 12. 13. (c. 1. 12. 13. (c. 1. 13. (c.	Letters of Credit Advising Adding Confirmation on LCs  LC Transfer charges Negotiation (FCY Bill / Documents) Reimbursement paid to other banks from NR Rupee account Processing of documents under LCs restricted on other banks Handling of Duty Drawback Claims Handling Of Duty Drawback Claims Handling Outward Documentary Bill for Collection Service Charges on Export Documents Export Development Surcharge Handling Charges Unrealized Documents Negotiated under Reserve Advance Payment Processing Handling Fee for RSD Claims Transfer of export proceeds to other banks Assignment of export proceeds NOC Issuance for transferring documents to other banks  LOCAL TRADE Letters of credit Issuance Charges Ist Qtr or part there of Subs. Otr or part thereof Minimum Charges Amendments	Up to Rs. 1,000/- per amendment 0.25% per quarter or part thereof, Minimum Rs. 1,000/- Rs. 1500/- Rs. 150/- Bat per transfer + actual transmission charge Rs. 1500/- per transfer + actual transmission charge At treasury quoted exchange rate + Rs. 1,000/- per bill/document + courier charges Up to Rs. 500/- per transaction  Up to Rs. 500/- per document. 0.25% Minimum Rs. 500/- per claim Rs. 500/- per collection + actual charges Up to 0.13% per bill/document upon realization; Minimum of Rs. 1,000/- Rs. 8.0/- per bill realized Rs. 0.571/.000/diem from date of negotiation till recovery from customer. Rs. 300/- per claim Up to 0.05% per part per bill minimum of Rs. 500/- Rs. 1,000/- actual charges Up to Rs. 1,000/- Up to 0.30% per quarter or part thereof Up to 0.30% per quarter or part thereof. Rs. 1,000/- flat As in "1 above for enhancement in amount or extension of expiry, Rs. 750/- per amendment for all other amendments.
1, a) b) c) d) e) 2. 3, 4. 5. 6. 7. 8. 9, 10, 11, 12, 13, C.	Letters of Credit Advising Adding Confirmation on LCs  LC Transfer charges Negotiation (FCY Bill / Documents)  Reimbursement paid to other banks from NR Rupee account Processing of documents under LCs restricted on other banks Handling of Duty Drawback Claims Handling of Duty Drawback Claims Handling Outward Documentary Bill for Collection Service Charges on Export Documents  Export Development Surcharge Handling Charges Unrealized Documents Negotiated under Reserve  Advance Payment Processing Handling Fee for RSD Claims Transfer of export proceeds NOC issuance for transferring documents to other banks  Assignment of export proceeds NOC issuance for transferring documents to other banks  LOCAL TRADE  Letters of credit issuance Charges Ist Otr or part there of Subs. Otr or part there of Subs. Otr or part thereof Minimum Charges Amendments	Up to Rs. 1,000/- per amendment 0,25% per guarter or part thereof, Minimum Rs. 1,000/- Rs. 750/- flat per transfer + actual transmission charg Rs. 1,000/- Rs. 750/- flat per transfer + actual transmission charg At treasury quoted exchange rate + Rs. 1,000/- per bill/document + courier charges Up to Rs. 500/- per document. 0,25% Minimum Rs. 500/- per claim Rs. 500/- per collection + actual charges Up to 0,13% per bill/document upon realization; Minimum of Rs. 1,000/- Rs. 80/- per bill realized Rs. 0,571,000/dilem from date of negotiation till recovery from customer. Rs. 300/- per advance payment Rs. 500/- per Claim Up to 0,10% per bills; minimum of Rs. 500/- Rs. 1,000/- Up to Rs. 1,000/- Up to Rs. 1,000/- Up to 0,30% per quarter or part thereof Up to 0,30% per quarter or part thereof. Rs. 1,000/- flat As in Tabove for enhancement in amount or extension of expiry, Rs. 750/- per amendment fo all other amendments. Up to 0,25% commission per month or part
1. (a) (b) (c) (d) (e) (2. (3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. (c. 1. 12. 13. (c. 1. 12. 13. (c. 1. 13. (c.	Letters of Credit Advising Adding Confirmation on LCs  LC Transfer charges Negotiation (FCY Bill / Documents) Reimbursement paid to other banks from NR Rupee account Processing of documents under LCs restricted on other banks Handling of Duty Drawback Claims Handling Of Duty Drawback Claims Handling Outward Documentary Bill for Collection Service Charges on Export Documents Export Development Surcharge Handling Charges Unrealized Documents Negotiated under Reserve Advance Payment Processing Handling Fee for RSD Claims Transfer of export proceeds to other banks Assignment of export proceeds NOC Issuance for transferring documents to other banks  LOCAL TRADE Letters of credit Issuance Charges Ist Qtr or part there of Subs. Otr or part thereof Minimum Charges Amendments	Up to Rs. 1,000/- per amendment 0.25% per quarter or part thereof, Minimum Rs. 1,000/- Rs. 150/- flat per transfer + actual transmission charge Rs. 1,000/- per transfer + actual transmission charge Rs. 1,000/- per transfer + actual transmission charge Rs. 1,000/- per transaction Up to Rs. 500/- per transaction Up to Rs. 500/- per claim Rs. 500/- per collection + actual charges Up to 0.13% per bill/document upon realization; Minimum of Rs.1,000/- Rs. 80/- per bill realized Rs. 0.57/1,000/diem from date of negotiation till recovery from customer. Rs. 300/- per advance payment Rs. 500/- per Claim Up to 0.10% per bill; minimum of Rs. 500/- Rs. 1,000/- actual charges Up to 0.10% per bill; minimum of Rs. 500/- Rs. 1,000/- flat As in "1 above for enhancement in amount or extension of expiry, Rs. 750/- per amendment fo all other amendments. Up to 0.125% commission per month or part
1. (a) (b) (c) (d) (e) (2. (3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. (c. 1. 12. 13. (c. 1. 12. 13. (c. 1. 13. (c.	Letters of Credit Advising Adding Confirmation on LCs  LC Transfer charges Negotiation (FCY Bill / Documents)  Reimbursement paid to other banks from NR Rupee account Processing of documents under LCs restricted on other banks Handling of Duty Drawback Claims Handling of Duty Drawback Claims Handling Outward Documentary Bill for Collection Service Charges on Export Documents  Export Development Surcharge Handling Charges Unrealized Documents Negotiated under Reserve  Advance Payment Processing Handling Fee for RSD Claims Transfer of export proceeds NOC issuance for transferring documents to other banks  Assignment of export proceeds NOC issuance for transferring documents to other banks  LOCAL TRADE  Letters of credit issuance Charges Ist Otr or part there of Subs. Otr or part there of Subs. Otr or part thereof Minimum Charges Amendments	Up to Rs. 1,000/- per amendment 0.25% per quarter or part thereof, Minimum Rs. 1,000/- Rs. 1750/- flat per transfer + actual transmission charg Rs. 1750/- flat per transfer + actual transmission charg Rs. 1750/- flat per transfer + actual transmission charg Rs. 1750/- flat per transaction Up to Rs. 500/- per charges Up to Rs. 500/- per claim Rs. 500/- per collection + actual charges Up to 0.13% per bill/document upon realization; Minimum of Rs. 1,000/- Rs. 80/- per bill realized Rs. 0.571/.000/dilem from date of negotiation till recovery from customer. Rs. 300/- per claim Up to 0.13% per bill minimum of Rs. 500/- Rs. 1,000/- tactual charges Up to Rs. 1,000/- Up to 0.30% per quarter or part thereof Up to 0.30% per quarter or part thereof. Rs. 1,000/- flat As in Ti above for enhancement in amount or extension of expiry, Rs. 750/- per amendments. Up to 0.125% commission per month or part thereof for any period beyond the validity of the LC till minimum of be LC till minimum or
1. (a) (b) (c) (d) (e) (2. (3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. (c. 1. 12. 13. (c. 1. 12. 13. (c. 1. 13. (c.	Letters of Credit Advising Adding Confirmation on LCs  LC Transfer charges Negotiation (FCY Bill / Documents)  Reimbursement paid to other banks from NR Rupee account Processing of documents under LCs restricted on other banks Handling of Duty Drawback Claims Handling of Duty Drawback Claims Handling Outward Documentary Bill for Collection Service Charges on Export Documents  Export Development Surcharge Handling Charges Unrealized Documents Negotiated under Reserve  Advance Payment Processing Handling Fee for RSD Claims Transfer of export proceeds NOC issuance for transferring documents to other banks  Assignment of export proceeds NOC issuance for transferring documents to other banks  LOCAL TRADE  Letters of credit issuance Charges Ist Otr or part there of Subs. Otr or part there of Subs. Otr or part thereof Minimum Charges Amendments	Up to Rs. 1,000/- per amendment 0,25% per guarter or part thereof, Minimum Rs. 1,000/- Rs. 750/- flat per transfer + actual transmission charg Rs. 1,000/- Rs. 750/- flat per transfer + actual transmission charg At treasury quoted exchange rate + Rs. 1,000/- per bill/document + courier charges Up to Rs. 500/- per document. 0,25% Minimum Rs. 500/- per claim Rs. 500/- per collection + actual charges Up to 0,13% per bill/document upon realization; Minimum of Rs. 1,000/- Rs. 80/- per bill realized Rs. 0,571,000/dilem from date of negotiation till recovery from customer. Rs. 300/- per advance payment Rs. 500/- per Claim Up to 0,10% per bills; minimum of Rs. 500/- Rs. 1,000/- Up to Rs. 1,000/- Up to Rs. 1,000/- Up to 0,30% per quarter or part thereof Up to 0,30% per quarter or part thereof. Rs. 1,000/- flat As in Tabove for enhancement in amount or extension of expiry, Rs. 750/- per amendment fo all other amendments. Up to 0,25% commission per month or part
1. (a) (b) (c) (d) (e) (2. (3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. (c. 1. 12. 13. (c. 1. 12. 13. (c. 1. 13. (c.	Letters of Credit Advising Adding Confirmation on LCs  LC Transfer charges Negotiation (FCY Bill / Documents)  Reimbursement paid to other banks from NR Rupee account Processing of documents under LCs restricted on other banks Handling of Duty Drawback Claims Handling of Duty Drawback Claims Handling Outward Documentary Bill for Collection Service Charges on Export Documents  Export Development Surcharge Handling Charges Unrealized Documents Negotiated under Reserve  Advance Payment Processing Handling Fee for RSD Claims Transfer of export proceeds NOC issuance for transferring documents to other banks  Assignment of export proceeds NOC issuance for transferring documents to other banks  LOCAL TRADE  Letters of credit issuance Charges Ist Otr or part there of Subs. Otr or part there of Subs. Otr or part thereof Minimum Charges Amendments	Up to Rs. 1,000/- per amendment 0.25% per quarter or part thereof, Minimum Rs. 1,000/- Rs. 1750/- flat per transfer + actual transmission charg Rs. 1750/- flat per transfer + actual transmission charg Rs. 1750/- flat per transfer + actual transmission charg Rs. 1750/- flat per transaction Up to Rs. 500/- per charges Up to Rs. 500/- per claim Rs. 500/- per collection + actual charges Up to 0.13% per bill/document upon realization; Minimum of Rs. 1,000/- Rs. 80/- per bill realized Rs. 0.571/.000/dilem from date of negotiation till recovery from customer. Rs. 300/- per claim Up to 0.13% per bill minimum of Rs. 500/- Rs. 1,000/- tactual charges Up to Rs. 1,000/- Up to 0.30% per quarter or part thereof Up to 0.30% per quarter or part thereof. Rs. 1,000/- flat As in Ti above for enhancement in amount or extension of expiry, Rs. 750/- per amendments. Up to 0.125% commission per month or part thereof for any period beyond the validity of the LC till minimum of be LC till minimum or

S	Mark up on Overdue Acceptance (Local Rupee	Rs. 0.57/1,000/diem after due d	ate.
	Bills) Negotiation of bills/Retirement charges under Inland Sight LCs	Up to 0.35% of bill amount; Min Mark-up on discounting of sight/	
	mano orgin cos	as per arrangement with the clie	
1.	Payment under Documentary Collections (Inward) Payment under Documentary Collections (Outward)	Up to 0.50% per document, Min Up to 0.50% per document, Min	imum Rs. 750/- imum Rs. 750/-
٥.	GUARANTEES		
	issuance, Renewal & Extension Commission		
8)	All Types of Guarantees		
	Up to Rs. 100 Million Exceeding Rs. 100 Million	Up to 0.65% (per Qtr or part the Up to 0.60% (per Qtr or part the	
6)	Minimum Charges	Rs. 1.500/-	iereoi)
2	Amendments	Rs. 500/- per amendment. Enhan	cement in amount
		or extension of expiry to be char	rged as per 1 (a)
3.	Guarantee approval from SBP	above. Rs. 1,000/- per case	
9	ASH SERVICES:		
L	SAMBA ACCESS PRODUCT CHARGES		Frequency
	Corporate Account Email Statements	Upto Rs 1,000/-	Monthly
	Samba Access - Info Pool Services	Upto Rs 5,000/-	Monthly
	Samba Access - Transaction Initiation Services	Upto Rs.10,000/- Upto Rs.10,000/-	Monthly Monthly
	Service Charges (Samba Access: Trade Module) Smart Card Security Token /charge per token	Upto Rs.10,000/- Rs.8,000/-	One Time
	Integration Services Fee	As per customer requirement	One Time
	B2B (ERP Connectivity) Integration Services	As per customer requirement	One Time
	BULK TRANSACTION PROCESSING		
	3rd Party Payments- Electronic Payments via File Upload	Up to Rs. 30/- per transfer	
	Salary Transfers	Upto Rs.35/- per transfer	
	Bulk Instrument services		
All	te:  charges for Corporate Cash Management products (co is through agreement between the customer and the  FOREIGN REMITTANCES	bank	
All bas	the:  Charges for Corporate Cash Management products (co  is through agreement between the customer and the  FOREIGN REMITTANCES  Outward Telegraphic Transfer & Demand Drafts	ellections & payments) will be decid	
All bas	the:  tharges for Corporate Cash Management products (co is through agreement between the customer and the  FOREIGN REMITTANCES  Outward Telegraphic Transfer & Demand Drafts  Cancellation	offections & payments) will be deck bank USD 30/- or 0.25% or equivalen higher)	
All bas	the:  tharges for Corporate Cash Management products (co is through agreement between the customer and the  FOREIGN REMITTANCES  Outward Telegraphic Transfer & Demand Drafts  Cancellation Demand Drafts (if Original is returned upon cancellation)	USD 30/- or 0.25% or equivalent.	t (whichever is
All bas	the:  tharqes for Corporate Cash Management products (co is through agreement between the customer and the  FOREIGN REMITTANCES  Outward Telegraphic Transfer & Demand Drafts  Cancellation  Demand Drafts (if Original is returned upon cancellation)  Demand Draft (if stolen or lost) / issuance of	uso 30/- or 0.25% or equivalentiquer)  USD 30/- or 0.25% or equivalentiquer)  USD 35/- or equivalent.  USD 35/- or equivalent, upon co	it (whichever is
All bas	the:  Charges for Corporate Cash Management products (co is through agreement between the customer and the  FOREIGN REMITTANCES  Outward Telegraphic Transfer & Demand Drafts  Cancellation  Demand Drafts (if Original is returned upon cancellation)  Demand Draft (if stolen or lost) / issuance of Duplicate Oraft	USD 35/- or equivalent, upon con encashment and completion	at (whichever is
All bas	the:  tharqes for Corporate Cash Management products (co is through agreement between the customer and the  FOREIGN REMITTANCES  Outward Telegraphic Transfer & Demand Drafts  Cancellation  Demand Drafts (if Original is returned upon cancellation)  Demand Draft (if stolen or lost) / issuance of	USD 30/- or 0.25% or equivalent higher) USD 35/- or equivalent. USD 35/- or equivalent. USD 35/- or equivalent upon con non encashment and completior USD 35/- or equivalent upon rece	at (whichever is
All bas bas 1. 2. a) b)	the:  Charges for Corporate Cash Management products (co is through agreement between the customer and the  FOREIGN REMITTANCES  Outward Telegraphic Transfer & Demand Drafts  Cancellation  Demand Drafts (if Original is returned upon cancellation)  Demand Draft (if stolen or lost) / issuance of Duplicate Oraft	USD 35/- or equivalent, upon con encashment and completion	at (whichever is
All bas l. l. 2. (a) (b) (c) 3.	charges for Corporate Cash Management products (co is through agreement between the customer and the FOREIGN REMITTANCES Outward Telegraphic Transfer & Demand Drafts Cancellation Demand Drafts (if Original is returned upon cancellation) Demand Draft (if stolen or lost) / Issuance of Duplicate Oraft Telegraphic Transfer Issuance of Encashment Certificates	USD 30/- or 0.25% or equivalent higher)  USD 35/- or equivalent, upon conon encashment and completior USD 35/- or equivalent upon rece of non-payment.	at (whichever is
All bas 1. 1. 2. a) b) c) 3. c.	charges for Corporate Cash Management products (co is through agreement between the customer and the FOREIGN REMITTANCES Outward Telegraphic Transfer & Demand Drafts Cancellation Demand Drafts (if Original is returned upon cancellation) Demand Draft (if stolen or lost) / Issuance of Duplicate Oraft Telegraphic Transfer Issuance of Encashment Certificates	USD 30/- or 0.25% or equivalent higher)  USD 35/- or equivalent.  USD 35/- or equivalent, upon conon encashment and completior USD 35/- or equivalent upon rece of non-payment.  Free	it (whichever is infirmation of or of formalities, ipt of confirmation
All bas 1. 1. 2. (a) (b) (c) 3. (c) 1.	charges for Corporate Cash Management products (co is through agreement between the customer and the FOREIGN REMITTANCES Outward Telegraphic Transfer & Demand Drafts Cancellation Demand Drafts (if Original is returned upon cancellation) Demand Draft (if stolen or lost) / Issuance of Duplicate Oraft Telegraphic Transfer Issuance of Encashment Certificates	USD 30/- or 0.25% or equivalent higher) USD 35/- or equivalent. USD 35/- or equivalent. USD 35/- or equivalent, upon con encashment and completior USD 35/- or equivalent upon rece of non-payment. Free USD 10/- or equivalent per collection	it (whichever is  Infirmation of or formalities, ipt of confirmation
All bas 1. 1. 2. (a) (b) (c) 3. (c. 2. 3. (c. 2. 3. (c. 2. 3. (c.	the charges for Corporate Cash Management products (co is through agreement between the customer and the FOREIGN REMITTANCES  Outward Telegraphic Transfer & Demand Drafts  Cancellation Demand Drafts (if Original is returned upon cancellation) Demand Draft (if stolen or lost) / issuance of Duplicate Draft Telegraphic Transfer Issuance of Encashment Certificates  FOREIGN COLLECTION  Outward Inward Outward Bills Returned Unpaid	USD 30/- or 0.25% or equivalent higher)  USD 35/- or equivalent.  USD 35/- or equivalent, upon conon encashment and completion USD 35/- or equivalent upon rece of non-payment.  Free  USD 10/- or equivalent per collection uson the conormal payment.	it (whichever is  Infirmation of or formalities, ipt of confirmation
All bas 1. 1. 2. (a) (b) (c) 3. (c. 2. 3. (c. 2. 3. (c. 2. 3. (c.	charges for Corporate Cash Management products (co is through agreement between the customer and the FOREIGN REMITTANCES  Outward Telegraphic Transfer & Demand Drafts  Cancellation Demand Drafts (if Original is returned upon cancellation) Demand Draft (if stolen or lost) / Issuance of Duplicate Draft Telegraphic Transfer  Issuance of Encashment Certificates  FOREIGN COLLECTION  Outward Inward	USD 30/- or 0.25% or equivalent higher)  USD 35/- or equivalent, upon conon encashment and completion USD 35/- or equivalent upon rece of non-payment.  Free  USD 10/- or equivalent per colleus 55/- or equivalent PLUS DD/-	it (whichever is  Infirmation of or formalities, ipt of confirmation
All bas 1. 2. (a) (b) (c) (c) (c) (c) (c) (c) (c) (c) (c) (c	the charges for Corporate Cash Management products (co is through agreement between the customer and the FOREIGN REMITTANCES  Outward Telegraphic Transfer & Demand Drafts  Cancellation Demand Drafts (if Original is returned upon cancellation) Demand Draft (if stolen or lost) / issuance of Duplicate Draft Telegraphic Transfer Issuance of Encashment Certificates  FOREIGN COLLECTION  Outward Inward Outward Bills Returned Unpaid	USD 30/- or 0.25% or equivalent higher)  USD 35/- or equivalent.  USD 35/- or equivalent, upon conon encashment and completion USD 35/- or equivalent upon rece of non-payment.  Free  USD 10/- or equivalent per collet USD 5/- or equivalent PLUS DD/Free	it (whichever is  Infirmation of or formalities, ipt of confirmation
All bas 1. 2. a) b) c) 3. C. 1. 2. 3. 4. D.	the charges for Corporate Cash Management products (cois through agreement between the customer and the FOREIGN REMITTANCES  Outward Telegraphic Transfer & Demand Drafts  Cancellation Demand Drafts (if Original is returned upon cancellation) Demand Draft (if stolen or lost) / Issuance of Duplicate Draft Telegraphic Transfer  Issuance of Encashment Certificates  FOREIGN COLLECTION Outward Inward Outward Bills Returned Unpaid Issuance of Proceeds Realization Certificates	USD 30/- or 0.25% or equivalent higher)  USD 35/- or equivalent.  USD 35/- or equivalent.  USD 35/- or equivalent, upon conon encashment and completion uSD 35/- or equivalent upon rece of non-payment.  Free  USD 10/- or equivalent per colleuSD 5/- or equivalent PLUS DD/Rs. 750/- Free  PROVALS (ALL KINDS)  Rs. 2.000/-	it (whichever is  Infirmation of or formalities, ipt of confirmation
All bas B. 1. 2. a) b) c) 3. C. 1. 2. 3. 4. D. 1. 2.	charges for Corporate Cash Management products (co is through agreement between the customer and the FOREIGN REMITTANCES  Outward Telegraphic Transfer & Demand Drafts  Cancellation Demand Drafts (if Original is returned upon cancellation) Demand Draft (if stolen or lost) / Issuance of Duplicate Oraft Telegraphic Transfer Issuance of Encashment Certificates  FOREIGN COLLECTION Outward Inward Outward Bills Returned Unpaid Issuance of Proceeds Realization Certificates  FOREIGN EXCHANGE PERMITS & "M" FORM AF Fresh cases FOR Subsequent Renewal	USD 30/- or 0.25% or equivalent higher)  USD 35/- or equivalent, upon conon encashment and completior USD 35/- or equivalent upon rece of non-payment.  Free  USD 10/- or equivalent per collet uSD 5/- or equivalent pon rece of non-payment.  Free  USD 10/- or equivalent per collet uSD 5/- or equivalent PLUS DD/RS. 750/-  Free  PROVALS (ALL KINDS)  Rs. 2,000/-  Rs. 1,500/-	it (whichever is  Infirmation of or formalities, ipt of confirmation
All bas B. L. 2. (a) (b) (c) (d) (d) (d) (d) (d) (d) (d) (d) (d) (d	the charges for Corporate Cash Management products (co is through agreement between the customer and the FOREIGN REMITTANCES  Outward Telegraphic Transfer & Demand Drafts  Cancellation Demand Drafts (if Original is returned upon cancellation) Demand Draft (if stolen or lost) / Issuance of Duplicate Draft Telegraphic Transfer  Issuance of Encashment Certificates  FOREIGN COLLECTION  Outward Inward Outward Bills Returned Unpaid Issuance of Proceeds Realization Certificates  FOREIGN EXCHANGE PERMITS & "M" FORM AF Fresh cases  FOREIGN EXCHANGE PERMITS & "M" FORM AF Fresh cases  Per Subsequent Renewal "M" Form Processing	USD 30/- or 0.25% or equivalent higher)  USD 35/- or equivalent.  USD 35/- or equivalent.  USD 35/- or equivalent, upon conon encashment and completion uSD 35/- or equivalent upon rece of non-payment.  Free  USD 10/- or equivalent per colleuSD 5/- or equivalent PLUS DD/Rs. 750/- Free  PROVALS (ALL KINDS)  Rs. 2.000/-	it (whichever is  Infirmation of or formalities, ipt of confirmation
All bas 1. 2. a) b) c) 3. C. 1. 2. 3. 4. 0. 1. 2. 3.	the charges for Corporate Cash Management products (co is through agreement between the customer and the FOREIGN REMITTANCES  Outward Telegraphic Transfer & Demand Drafts  Cancellation Demand Drafts (if Original is returned upon cancellation) Demand Draft (if stolen or lost) / Issuance of Duplicate Draft Telegraphic Transfer  Issuance of Encashment Certificates  FOREIGN COLLECTION  Outward Inward Outward Bills Returned Unpaid Issuance of Proceeds Realization Certificates  FOREIGN EXCHANGE PERMITS & "M" FORM AF Fresh cases  FOREIGN EXCHANGE PERMITS & "M" FORM AF Fresh cases  Per Subsequent Renewal "M" Form Processing	USD 30/- or 0.25% or equivalent higher)  USD 35/- or equivalent, upon conon encashment and completior USD 35/- or equivalent upon rece of non-payment.  Free  USD 10/- or equivalent per collet uSD 5/- or equivalent pon rece of non-payment.  Free  USD 10/- or equivalent per collet uSD 5/- or equivalent PLUS DD/RS. 750/-  Free  PROVALS (ALL KINDS)  Rs. 2,000/-  Rs. 1,500/-	it (whichever is  Infirmation of or formalities, ipt of confirmation
All bas 1. 2. a) b) c) 3. C. 1. 2. 3. 4. 0. 1. 2. 3. 1. 2. 3. 1. 2. 3. 1. 2. 3. 1. 3. 1. 3	charges for Corporate Cash Management products (cols through agreement between the customer and the FOREIGN REMITTANCES  Outward Telegraphic Transfer & Demand Drafts  Outward Telegraphic Transfer & Demand Drafts  Cancellation  Demand Drafts (if Original is returned upon  cancellation)  Demand Draft (if stolen or lost) / issuance of  Duplicate Draft  Telegraphic Transfer  Issuance of Encashment Certificates  FOREIGN COLLECTION  Outward  Outward Bills Returned Unpaid  Issuance of Proceeds Realization Certificates  FOREIGN EXCHANGE PERMITS & "M" FORM AF  Fresh cases  Per Subsequent Renewal  "M" Form Processing  LOCAL REMITTANCES  Issuance	USD 30/- or 0.25% or equivalent higher)  USD 35/- or equivalent, upon conon encashment and completion USD 35/- or equivalent upon receion encashment and completion uSD 35/- or equivalent upon receion non-payment.  Free  USD 10/- or equivalent per colle USD 5/- or equivalent PLUS DD/RS. 750/- Free  PROVALS (ALL KINDS)  RS. 2,000/- RS. 1,500/- RS. 250/-	it (whichever is infirmation of of formalities, ipt of confirmation ction. TT Charges
bas 1. 2. a) b) c)	tharges for Corporate Cash Management products (co is through agreement between the customer and the FOREIGN REMITTANCES  Outward Telegraphic Transfer & Demand Drafts  Cancellation Demand Drafts (if Original is returned upon cancellation) Demand Draft (if stolen or lost) / Issuance of Duplicate Draft Telegraphic Transfer  Issuance of Encashment Certificates  FOREIGN COLLECTION  Outward Inward Outward Billis Returned Unpaid Issuance of Proceeds Realization Certificates  FOREIGN EXCHANGE PERMITS & "M" FORM AF Fresh cases FOR Subsequent Renewal "M" Form Processing  LOCAL REMITTANCES	USD 30/- or 0.25% or equivalent higher)  USD 35/- or equivalent, upon conon encashment and completior USD 35/- or equivalent upon rece of non-payment.  Free  USD 10/- or equivalent per collet uSD 5/- or equivalent pon rece of non-payment.  Free  USD 10/- or equivalent per collet uSD 5/- or equivalent PLUS DD/RS. 750/-  Free  PROVALS (ALL KINDS)  Rs. 2,000/-  Rs. 1,500/-	t (whichever is  Infirmation of of formalities, ipt of confirmation  It charges  The Charges  Th

b)	Outward Telegraphic Transfer & Demand Drafts i. Up to Rs. 100,000/-	0.25% or Rs. 150/- *
	ii. Up to Rs. 1,000,000/- iii. Above Rs. 1,000,000/-	0.10% or Rs. 225/- * 0.075% or Rs. 1,000/- * * Whichever is higher
2. a)	Cancellation Demand Draft (if original is returned upon	Rs. 350/-
b)	cancellation) Demand Draft (If stolen or lost) / Issuance of duplicate demand draft	Rs. 350/- upon confirmation of non-encashmen and completion of formalities.
c)	Telegraphic Transfer	Rs. 500/- upon receipt of re-credit confirmatio from the paying bank.
d) e)	Pay Order (if original is returned upon cancellation) Pay Order (if stolen or lost) / Issuance of duplicate pay order	Rs. 350/- Rs. 350/-
F.	LOCAL COLLECTION	
1.	Outward	0.05%; Minimum Rs. 100/- plus postage charg at actual
2.	Inward	Rs. 100/- PLUS DD/TT/PO Charges
G.	PURCHASE OF LOCAL CURRENCY INSTRUMENT	rs
L	Drafts/PO drawn on First class banks	0.25%; Minimum Rs. 500/- PLUS mark up at agrerate.
2.	Clean Cheques & other negotiable instruments purchased	O.50%; Minimum Rs. 500/- PLUS mark up at agreed rate. Full value of the instrument will be recovered if the instrument is returned unpaid.
Al	DVANCES:	
L	Legal Counsel	Actual or as agreed with the customer through agreem
2.	Arrangement/Syndication Fee	As per arrangement with the company,
3.	Re-scheduling & restructuring fees	As per arrangement with the company
5.	Documentation Charges Security Maintenance Charges	Actual or as agreed with the customer through a contr Actual, as and where applicable
A.	MORTGAGES	ALCOHOL:
1.	Property Valuation Charges	Actual
3.	Insurance Administrative Charges	Actual As applicable
	PLEDGED STOCK	
1	Godown Rent Godown Staff Salaries	Actual PLUS 20% to include staff time
3.	Godown Inspection	Actual Rs. 500/- per day, PLUS T.A. & D.A. as per bani policy, depending on the location of the Godow
4.		Rs. 500/- per trip, PLUS T.A. & D.A. as per bank policy, depending on the location of the Godow
5.	Muccaddam Charges	Actual
7.	Delivery Order Issuance Insurance Premium	Rs. 250/- per delivery order Actual
c.	HYPOTHECATED SECURITIES	
î.	Stock Inspection Charges	Rs. 500/- per day PLUS T. A. & D.A., as per ban policy, depending on the location of the Godow OR actual in case inspection is outsourced
2.	Insurance Premium Valuation	Actual Actual
-		260202
	SECURITIES AND SAFE CUSTODY SERVICES	
L	Account opening and maintenance charges	Rs. 1,500/- for individuals, Rs. 2,000/- for other customers. Charges per annum, payable up-fro
2.	Safe Custody - On shares/securities	0.10% flat, per quarter or part thereof, payable if front, chargeable quarterly on market value or favalue in case of unquoted shares (as the case m be), of shares/securities
3.	Handling -Sale/Purchase of shares/securities	0.10% flat on market value or cost (as the case may be) of the shares/securities
4.	Handling-Deposit/withdrawal shares/securities *	0.10% flat on market value or cost (as the case may be) as at date of deposit/withdrawal
5.	Collection of profit/return/dividends on shares in safe custody *	0.10% flat on the amount of profit /return /divide collected
6.	Insurance, stamp duty, taxes, brokerages, transfer fee, CDC charges, registration fee, postage & courier charges	Actual
* N	ote: These service charges apply in case of our finance	ing against shares/securities also.
1	Search Reports	Actual
7.	Registration of Loan with SBP	Rs. 5,000/-

IPS ACCOUNTS One Time Account Opening Charges Buying or Selling of Govt. Securities Per statement charges	Rs. 2,000/- Rs. 1,500/- (Flat charge (Minimum Face Value F	
Buying or Selling of Govt. Securities  Per statement charges	Rs. 1,500/- (Flat charg	
Per statement charges		
	(Millimum Face Value F	WD 1 Million)
	Rs. 35/- (If duplicate ne	
	Rs. 500/-	redea)
Annual maintenance charges		scretion to reduce/waive
	this on a case-to-case t	
FUNDS TRANSFER THROUGH RTGS		
RTGS Charges per transaction (Monday to Friday)		
09.00 am to 01.30 pm	Rs. 220/-	
01.30 pm to 03.00 pm	Rs. 330/-	
03.00 pm to 04.00 pm	Rs. 550/-	
RTGS Charges per transaction (Saturday) if working		
11.30 am to 12.30 pm		diamental and and and and
NEILMED BANKING:		
CONTRACTOR		
	Ps 500/- or 10% of day	o installment whichouse is
Late payment charges		
Early Settlement Charges		
NAME OF THE OWNER O	With in City	Up to Rs. 25,000/-
	Out side the City	Up to Rs. 30,000/-
	Medium	
	With in City	Up to Rs. 40,000/-
		Up to Rs. 45,000/-
Cheque return charges (only for Auto customers)		manifest inclination as a rest
Insurance	At Actual	
Litigation Charges		rt basis
Issuance of Duplicate Transfer letter	Rs 50/-	
Issuance of Duplicate NOC	Up to Rs. 500/-	
Vehicle Tracking Device	At Actual	
HOUSE LOAN		
Litigation Charges	At Actual, on best effor	rt basis
Early/Partial Settlement Charges	Up to 5% on Principal	Outstanding
Late Payment Charges		nt amount, on best effort basis
	Up to Rs. 1,000/-	
	Up to Rs. 4000/-	
	Harts ON Altha Damai	alan Balantata Amanat
	At Actual, on best effor	rt basis
Top-up/ Enhancement Facility fee		
Rescheduling/ Restructuring Fee	Up to Rs. 2,500/-	
Issuance of Duplicate NOC	Up to Rs. 500/-	
SAMBA BREAK FREE / CASH SECURED LOANS		
		pal
Late Renewal Charges		
Documentation Stamp Duty and Govt. Levies	At Actual	
	7100	
DEBIT CARDS	Comba Diva	Pro-badala
Primary Card Annual Fee		SambaGold Rs 1000/- per card
		Rs. 1,000/- per card Free
		Up to Rs. 500/-
Association arbitration Charges for Disputed	At Actual	SE IN THE SECOND
Transactions		
Transaction retrieval fee		
International Usage fee at POS		
Foreign transactions		
	currency transactions will Dollars as per rate quotes	be first converted into US under arrangement with
	09.00 am to 01.30 pm 01.30 pm to 03.00 pm 03.00 pm to 04.00 pm 07.00 pm to 13.00 am 07.00 am to 11.30 am 11.30 am to 12.30 pm 11.30 am	09.00 am to 01.30 pm 03.00 pm to 03.00 pm Rs. 330/- 03.00 pm to 04.00 pm RrGS Charges per transaction (Saturday) if working 09.00 am to 11.30 am 11.30 am to 12.30 pm (CIBG Head will retain a this on a case-to-case to this on a

_	The second secon	il Alerts)	
	SMS Alert Charges		Rs.50/month (if applicable)
BF	RANCH BANKING C	HARGES:	
1.	(a) Standing Instruction Ch		Rs. 250/- per transaction (apart from other
	(b) Default on performing to due to lack of funds	standing instruction	
2.	Minimum Balance Charges		Minimum balance charges of Rs. 50/- per month will be levided (inclusive of FED), in case minimum monthly average balance mentioned below is not maintained. (applicable on Current Accounts).
Typ	se of Account	Currency	Monthly Minimum Average Balance Requirement
Cur	rrent	Rupee	10,000/-
Sar	mba Sehel Current Account	Rupee	100,000/-
Sar	mba Value Savings Account	Rupee	15,000/-
	S Savings	Rupee	NIL
	rrent	Foreign Currency	USD 1,000/- or equivalent
	ring	Foreign Currency	NIL
	mba Value Savings Account	Foreign Currency	USD 1,000/- or equivalent
	nba Flexi*	Rupee	NIL
Sar	mba Max*	Rupee	NIL
Sar	mba Payroll Current Account	Rupee	NIL
Sar	mba Payroll Saving Account	Rupee	NIL
· A	ccounts in relation with Flexi	& Max will be exem	oted from minimum balance charges.
No			
		any account that is n	ot maintaining the required average monthly minimum balance
	following categories are exe		
	Students	A	The second secon
	Mustahqueen of Zakat		
		emi-Government/	efense institutions for salary and pension purposes
	Dormant Accounts	ena ouvernment/ t	erense manuations for salary and pension purposes
		Committees (Charles	duly constituted by Education Department, Government of Sir
			duly constituted by Education Department, Government of Sir
-	widows / children of decease	d employees eligibl	for family pension / benevolent fund grant
		d employees eligibl	
	Cheques returned unpaid		for family pension / benevolent fund grant
	Cheques returned unpaid a) Cheques drawn on us (	Cash & Clearing)	e for family pension / benevolent fund grant  Rs. 350/- per cheque return
3.	Cheques returned unpaid a) Cheques drawn on us ( b) Outward Clearing Cheq	Cash & Clearing)	Rs. 350/- per cheque return Rs. 200/- per cheque return
3.	Cheques returned unpaid a) Cheques drawn on us (	Cash & Clearing)	Rs. 350/- per cheque return Rs. 200/- per cheque return
3.	Cheques returned unpaid a) Cheques drawn on us ( b) Outward Clearing Cheq Stop Payment of Cheques	Cash & Clearing) jues Returned unpa	Rs. 350/- per cheque return Rs. 200/- per cheque return Rs. 500/- per cheque return Rs. 500/- per cheque. Rs. 1000/- series of cheques
3.	Cheques returned unpaid a) Cheques drawn on us ( b) Outward Clearing Cheq Stop Payment of Cheques Duplicate/ Additional State	Cash & Clearing) gues Returned unpa	Rs. 350/- per cheque return Rs. 200/- per cheque return
3. 4. 5.	Cheques returned unpaid a) Cheques drawn on us ( b) Outward Clearing Cheq Stop Payment of Cheques  Duplicate/ Additional State issued other than at standa	Cash & Clearing) pues Returned unpainments of Account and frequencies	Rs. 350/- per cheque return Rs. 200/- per cheque return Rs. 500/- per cheque return Rs. 500/- per cheque. Rs. 1000/- series of cheques Rs. 35/- per statement
3. 4. 5.	Cheques returned unpaid a) Cheques drawn on us ( b) Outward Clearing Cheq Stop Payment of Cheques Duplicate/ Additional State issued other than at standa Account Balance/Account	Cash & Clearing) pues Returned unpainments of Account and frequencies	Rs. 350/- per cheque return Rs. 200/- per cheque return Rs. 500/- per cheque return Rs. 500/- per cheque. Rs. 1000/- series of cheques Rs. 35/- per statement  / Rs. 350/- per certificate
3. 4. 5. 6.	Cheques returned unpaid a) Cheques drawn on us ( b) Outward Clearing Cheq Stop Payment of Cheques  Duplicate/ Additional State issued other than at standa	Cash & Clearing) pues Returned unpainments of Account and frequencies	Rs. 350/- per cheque return Rs. 500/- per cheque return Rs. 500/- per cheque return Rs. 500/- per cheque. Rs. 1000/- series of cheques Rs. 35/- per statement  Rs. 350/- per certificate (Account Balance/Account Activity Certificate/ Balance Confirmations & processing fee shall not be charged for verification of accounts/ Bank statements of students applying for foreign
3. 4. 5. 6.	Cheques returned unpaid a) Cheques drawn on us ( b) Outward Clearing Cheq Stop Payment of Cheques Duplicate/ Additional State issued other than at standa Account Balance/Account Balance Confirmations	Cash & Clearing) pues Returned unpainments of Account and frequencies	Rs. 350/- per cheque return Rs. 200/- per cheque return Rs. 500/- per cheque return Rs. 500/- per cheque. Rs. 1000/- series of cheques Rs. 35/- per statement  / Rs. 350/- per certificate (Account Balance/Account Activity Certificate/ Balance Confirmations & processing fee shall not be charged for verification of accounts/ Bank statements of students applying for foreign education)
3. 4. 5. 6.	Cheques returned unpaid a) Cheques drawn on us ( b) Outward Clearing Cheq Stop Payment of Cheques Duplicate/ Additional State issued other than at standa Account Balance/Account a Balance Confirmations	Cash & Clearing) ques Returned unpa ments of Account rd frequencies Activity Certificates	Rs. 350/- per cheque return Rs. 500/- per cheque return Rs. 500/- per cheque return Rs. 500/- per cheque. Rs. 1000/- series of cheques Rs. 35/- per statement  Rs. 350/- per certificate (Account Balance/Account Activity Certificate/Balance Confirmations & processing fee shall not be charged for verification of accounts/Bank statements of students applying for foreign education) Rs. 500/- per report, recoverable from account holder or correspondent bank, as applicable.
3. 4. 5. 6.	Cheques returned unpaid a) Cheques drawn on us ( b) Outward Clearing Cheq Stop Payment of Cheques Duplicate/ Additional State issued other than at standa Account Balance/Account Balance Confirmations  Issuance of Credit Reports Ist Cheque Book ( of 25 lea	Cash & Clearing) ques Returned unpa ments of Account rd frequencies Activity Certificates	Rs. 350/- per cheque return Rs. 200/- per cheque return Rs. 500/- per cheque return Rs. 500/- per cheque return Rs. 500/- per cheque. Rs. 1000/- series of cheques Rs. 35/- per statement  / Rs. 350/- per certificate (Account Balance/Account Activity Certificate/ Balance Confirmations & processing fee shall not be charged for verification of accounts/ Bank statements of students applying for foreign education) Rs. 500/- per report, recoverable from account holder or correspondent bank, as applicable. Free for current account customers only
3. 4. 5. 6.	Cheques returned unpaid a) Cheques drawn on us ( b) Outward Clearing Cheq Stop Payment of Cheques Duplicate/ Additional State issued other than at standa Account Balance/Account A Balance Confirmations  Issuance of Credit Reports Ist Cheque Book ( of 25 lea Cheque Book Issuance	Cash & Clearing) ques Returned unpa ments of Account rd frequencies Activity Certificates	e for family pension / benevolent fund grant  Rs. 350/- per cheque return  Rs. 500/- per cheque return  Rs. 500/- per cheque.  Rs. 1000/- series of cheques  Rs. 35/- per statement  / Rs. 350/- per certificate (Account Balance/Account Activity Certificate/ Balance Confirmations & processing tee shall not be charged for verification of accounts/ Bank statements of students applying for foreign education)  Rs. 500/- per report, recoverable from account holder or correspondent bank, as applicable. Free for current account customers only  Rs. 60/- per leaf FLUS government levies, if any.  Rs. 60/- per leaf FLUS government levies, if any.
3. 4. 5. 6. 7. 8. 9.	Cheques returned unpaid a) Cheques drawn on us ( b) Outward Clearing Chec Stop Payment of Cheques Duplicate/ Additional State issued other than at standa Account Balance/Account Balance Confirmations  Issuance of Credit Reports Ist Cheque Book ( of 25 lea Cheque Book Dispatch	Cash & Clearing) ques Returned unpa ments of Account rd frequencies Activity Certificates	Rs. 350/- per cheque return Rs. 500/- per cheque return Rs. 500/- per cheque return Rs. 500/- per cheque. Rs. 1000/- series of cheques Rs. 1000/- series of cheques Rs. 35/- per statement  / Rs. 350/- per certificate (Account Balance/Account Activity Certificate/ Balance Confirmations & processing fee shall not be charged for verification of accounts/ Bank statements of students applying for foreign education) Rs. 500/- per report, recoverable from account holder or correspondent bank, as applicable. Free for current account customers only Rs. 6/- per leaf PLUS government levies, if any. Rs. 125/- per book PLUS postage/courier on actual
3. 4. 5. 6. 7. 8. 9.	Cheques returned unpaid a) Cheques drawn on us ( b) Outward Clearing Cheq Stop Payment of Cheques Duplicate/ Additional State issued other than at standa Account Balance/Account A Balance Confirmations  Issuance of Credit Reports Ist Cheque Book ( of 25 lea Cheque Book Issuance	Cash & Clearing) ques Returned unpa ments of Account rd frequencies Activity Certificates	Rs. 350/- per cheque return Rs. 500/- per cheque return Rs. 500/- per cheque return Rs. 500/- per cheque. Rs. 1000/- series of cheques Rs. 1000/- series of cheques Rs. 35/- per statement  / Rs. 350/- per certificate (Account Balance/Account Activity Certificate/ Balance Confirmations & processing fee shall not be charged for verification of accounts/ Bank statements of students applying for foreign education) Rs. 500/- per report, recoverable from account holder or correspondent bank, as applicable. Free for current account customers only Rs. 6/- per leaf PLUS government levies, if any. Rs. 125/- per book PLUS postage/courier on actual
3. 4. 5. 6. 7. 8. 9. 10.	Cheques returned unpaid a) Cheques drawn on us ( b) Outward Clearing Chec Stop Payment of Cheques Duplicate/ Additional State issued other than at standa Account Balance/Account Balance Confirmations  Issuance of Credit Reports Ist Cheque Book ( of 25 lea Cheque Book Dispatch	Cash & Clearing) pues Returned unpa ments of Account and frequencies Activity Certificates  ves)  National Prize Bon	Rs. 350/- per cheque return Rs. 500/- per cheque return Rs. 500/- per cheque return Rs. 500/- per cheque. Rs. 1000/- series of cheques Rs. 1000/- series of cheques Rs. 35/- per statement  / Rs. 350/- per certificate (Account Balance/Account Activity Certificate/ Balance Confirmations & processing fee shall not be charged for verification of accounts/ Bank statements of students applying for foreign education) Rs. 500/- per report, recoverable from account holder or correspondent bank, as applicable. Free for current account customers only Rs. 6/- per leaf PLUS government levies, if any. Rs. 125/- per book PLUS postage/courier on actual
3. 4. 5. 6. 7. 8. 9. 10.	Cheques returned unpaid a) Cheques drawn on us ( b) Outward Clearing Cheques Stop Payment of Cheques Duplicate/ Additional State issued other than at standa Account Balance/Account Balance Confirmations  Issuance of Credit Reports Ist Cheque Book (of 25 lea Cheque Book Issuance Cheque Book Dispatch Payment of prize money of	Cash & Clearing) nues Returned unpa ments of Account rd frequencies Activity Certificates  ves)  National Prize Bonnent	Rs. 350/- per cheque return Rs. 200/- per cheque return Rs. 500/- per cheque return Rs. 500/- per cheque return Rs. 500/- per cheque. Rs. 1000/- series of cheques Rs. 35/- per satement  / Rs. 350/- per certificate (Account Balance/Account Activity Certificate/ Balance Confirmations & processing fee shall not be charged for verification of accounts/ Bank statements of students applying for foreign education) Rs. 500/- per report, recoverable from account holder or correspondent bank, as applicable. Free for current account customers only Rs. 125/- per load PLUS government levies, if any. Rs. 125/- per book PLUS postage/courier on actus  NII Rs.100/- per salary per month; Minimum Salary Rs. 2,000/- Rs. 300/- per Cheque
3. 4. 5. 6. 7. 8. 9. 10.	Cheques returned unpaid a) Cheques drawn on us ( b) Outward Clearing Chec Stop Payment of Cheques Duplicate/ Additional State issued other than at standa Account Balance/Account Balance Confirmations  Issuance of Credit Reports Ist Cheque Book ( of 25 lea Cheque Book Issuance Cheque Book Dispatch Payment of prize money of Corporate Salary Disburser	Cash & Clearing) nues Returned unpa ments of Account rd frequencies Activity Certificates  ves)  National Prize Bonnent	e for family pension / benevolent fund grant  Rs. 350/- per cheque return Rs. 500/- per cheque return Rs. 500/- per cheque return Rs. 500/- per cheque. Rs. 1000/- series of cheques Rs. 35/- per statement  / Rs. 350/- per certificate (Account Balance/Account Activity Certificate/ Balance Confirmations & processing fee shall not be charged for verification of accounts/ Bank statements of students applying for foreign education) Rs. 500/- per report, recoverable from account holder or correspondent bank, as applicable. Free for current account customers only Rs. 6/- per leaf PLUS government levies, if any. Rs. 125/- per book PLUS postage/courier on actus  NII Rs. 100/- per salary per month; Minimum Salary Rs. 2,000/- Rs. 300/- per Cheque (Charges to be recovered irrespective of realizatio
3. 4. 5. 6. 7. 8. 9. 10.	Cheques returned unpaid a) Cheques drawn on us ( b) Outward Clearing Chec Stop Payment of Cheques Duplicate/ Additional State issued other than at standa Account Balance/Account Balance Confirmations  Issuance of Credit Reports Ist Cheque Book ( of 25 lea Cheque Book Issuance Cheque Book Dispatch Payment of prize money of Corporate Salary Disburser	Cash & Clearing) nues Returned unpa ments of Account rd frequencies Activity Certificates  ves)  National Prize Bonnent	Rs. 350/- per cheque return Rs. 200/- per cheque return Rs. 500/- per cheque return Rs. 500/- per cheque. Rs. 1000/- series of cheques. Rs. 350/- per statement  / Rs. 350/- per certificate (Account Balance/Account Activity Certificate/ Balance Confirmations & processing fee shall not be charged for verification of accounts/ Bank statements of students applying for foreign education) Rs. 500/- per report, recoverable from account holder or correspondent bank, as applicable. Free for current account customers only Rs. 152/- per load PLUS government tevies, If any. Rs. 125/- per book PLUS postage/courier on actus NII Rs.100/- per salary per month; Minimum Salary Rs. 2000/- Rs. 300/- per Cheque Charges to be recovered irrespective of realizatio or return. No further return charges will be applicable
3. 4. 5. 6. 7. 8. 9. 10. 11. 12.	Cheques returned unpaid a) Cheques drawn on us ( b) Outward Clearing Chec Stop Payment of Cheques Duplicate/ Additional State issued other than at standa Account Balance/Account Balance Confirmations  Issuance of Credit Reports Ist Cheque Book ( of 25 lea Cheque Book Issuance Cheque Book Dispatch Payment of prize money of Corporate Salary Disburser	Cash & Clearing) nues Returned unpa ments of Account rd frequencies Activity Certificates  ves)  National Prize Bon nent	e for family pension / benevolent fund grant  Rs. 350/- per cheque return Rs. 500/- per cheque return Rs. 500/- per cheque return Rs. 500/- per cheque. Rs. 1000/- series of cheques Rs. 35/- per statement  / Rs. 350/- per certificate (Account Balance/Account Activity Certificate/ Balance Confirmations & processing fee shall not be charged for verification of accounts/ Bank statements of students applying for foreign education) Rs. 500/- per report, recoverable from account holder or correspondent bank, as applicable. Free for current account customers only Rs. 6/- per leaf PLUS government levies, if any. Rs. 125/- per book PLUS postage/courier on actus  NII Rs. 100/- per salary per month; Minimum Salary Rs. 2,000/- Rs. 300/- per Cheque (Charges to be recovered irrespective of realizatio
3. 4. 5. 6. 7. 8. 9. 10. 11. 12.	Cheques returned unpaid a) Cheques drawn on us ( b) Outward Clearing Chec Stop Payment of Cheques Duplicate/ Additional State issued other than at standa Account Balance/Account Balance Confirmations  Issuance of Credit Reports Ist Cheque Book ( of 25 lea Cheque Book Issuance Cheque Book Dispatch Payment of prize money of Corporate Salary Disburser Same day Clearing Charges	Cash & Clearing) pues Returned unpa ments of Account ord frequencies Activity Certificates  ves)  National Prize Bon nent in charges	Rs. 350/- per cheque return Rs. 200/- per cheque return Rs. 500/- per cheque return Rs. 500/- per cheque. Rs. 1000/- series of cheques. Rs. 350/- per statement  / Rs. 350/- per certificate (Account Balance/Account Activity Certificate/ Balance Confirmations & processing fee shall not be charged for verification of accounts/ Bank statements of students applying for foreign education) Rs. 500/- per report, recoverable from account holder or correspondent bank, as applicable. Free for current account customers only Rs. 152/- per load PLUS government tevies, If any. Rs. 125/- per book PLUS postage/courier on actus NII Rs.100/- per salary per month; Minimum Salary Rs. 2000/- Rs. 300/- per Cheque Charges to be recovered irrespective of realizatio or return. No further return charges will be applicable
3. 4. 5. 6. 7. 8. 9. 10. 11. 12.	Cheques returned unpaid a) Cheques drawn on us ( b) Outward Clearing Cheq Stop Payment of Cheques  Duplicate/ Additional State issued other than at standa Account Balance/Account Balance Confirmations  Issuance of Credit Reports  Ist Cheque Book ( of 25 lea Cheque Book Dispatch Payment of prize money of Corporate Salary Disburser  Same day Clearing Charges  Third Party Test verification	Cash & Clearing) pues Returned unpa ments of Account ord frequencies Activity Certificates  ves)  National Prize Bon nent in charges	Rs. 350/- per cheque return  Rs. 350/- per cheque return  Rs. 500/- per cheque return  Rs. 500/- per cheque return  Rs. 500/- per cheque.  Rs. 1000/- series of cheques  Rs. 35/- per statement  Rs. 350/- per certificate  (Account Balance/Account Activity Certificate/ Balance Confirmations & processing tee shall not be charged for verification of accounts/ Bank statements of students applying for foreign education)  Rs. 500/- per report, recoverable from account holder or correspondent bank, as applicable. Free for current account customers only  Rs. 60/- per leaf FLUS government levies, if any. Rs. 125/- per book PLUS postage/courier on actus  NII  Rs.100/- per salary per month; Minimum Salary Rs. 2,000/- Rs. 300/- per Cheque  (Charges to be recovered irrespective of realizatio or return No further return charges will be applicable Rs. 500/- per fest
3. 4. 5. 6. 7. 8. 9. 10. 11. 12.	Cheques returned unpaid a) Cheques drawn on us ( b) Outward Clearing Cheq Stop Payment of Cheques Duplicate/ Additional State issued other than at standa Account Balance/Account Balance Confirmations  Issuance of Credit Reports Ist Cheque Book ( of 25 lea Cheque Book Dispatch Payment of prize money of Corporate Salary Disburser Same day Clearing Charges  Third Party Test verification	Cash & Clearing) pues Returned unpa ments of Account ord frequencies Activity Certificates  ves)  National Prize Bon nent in charges	e for family pension / benevolent fund grant  Rs. 350/- per cheque return Rs. 500/- per cheque return Rs. 500/- per cheque. Rs. 1000/- series of cheques Rs. 35/- per statement  / Rs. 350/- per certificate (Account Balance/Account Activity Certificate/ Balance Confirmations & processing fee shall not be charged for verification of accounts/ Bank statements of students applying for foreign education) Rs. 500/- per report, recoverable from account holder or correspondent bank, as applicable. Free for current account customers only Rs. 6/- per leaf PLUS government levies, if any. Rs. 125/- per book PLUS postage/courier on actus  NII Rs.100/- per salary per month; Minimum Salary Rs. 2,000/- Rs. 300/- per Cheque (Charges to be recovered irrespective of realizatio or return. No further return charges will be applicable Rs. 500/- per test Online Intercitly Charges:
3. 4. 5. 6. 7. 8. 9. 10. 11. 12.	Cheques returned unpaid a) Cheques drawn on us ( b) Outward Clearing Cheq Stop Payment of Cheques Duplicate/ Additional State issued other than at standa Account Balance/Account Balance Confirmations  Issuance of Credit Reports Ist Cheque Book ( of 25 lea Cheque Book Dispatch Payment of prize money of Corporate Salary Disburser Same day Clearing Charges  Third Party Test verification	Cash & Clearing) pues Returned unpa ments of Account ord frequencies Activity Certificates  ves)  National Prize Bon nent in charges	Rs. 350/- per cheque return Rs. 200/- per cheque return Rs. 500/- per cheque return Rs. 500/- per cheque return Rs. 500/- per cheque. Rs. 1000/- series of cheques Rs. 35/- per statement  / Rs. 350/- per certificate (Account Balance/Account Activity Certificate/ Balance Confirmations & processing fee shall not be charged for verification of accounts/ Bank statements of students applying for foreign education) Rs. 500/- per report, recoverable from account holder or correspondent bank, as applicable, Free for current account customers only Rs. 125/- per leaf PLUS government levies, if any. Rs. 125/- per book PLUS postage/courier on actus NII Rs.100/- per salary per month; Minimum Salary Rs. 2,000/- Rs. 300/- per Cheque (Charges to be recovered irrespective of realizatio or return. No further return charges will be applicable Rs. 500/- per test Online Intercity Charges: (a) Up to Rs. 250,000/- Rs.100/- (Flat)
3. 4. 5. 6. 7. 8. 9. 10. 11. 12.	Cheques returned unpaid a) Cheques drawn on us ( b) Outward Clearing Cheq Stop Payment of Cheques Duplicate/ Additional State issued other than at standa Account Balance/Account Balance Confirmations  Issuance of Credit Reports Ist Cheque Book ( of 25 lea Cheque Book Dispatch Payment of prize money of Corporate Salary Disburser Same day Clearing Charges  Third Party Test verification	Cash & Clearing) pues Returned unpa ments of Account rd frequencies Activity Certificates  ves)  National Prize Bon ment in charges puess	Rs. 350/- per cheque return Rs. 500/- per cheque Rs. 1000/- series of cheques Rs. 35/- per statement  Rs. 350/- per certificate (Account Balance/Account Activity Certificate/ Balance Confirmations & processing fee shall not be charged for verification of accounts/ Bank statements of students applying for foreign education) Rs. 500/- per report, recoverable from account holder or correspondent bank, as applicable. Free for current account customers only Rs. 60/- per leaf PLUS government levies, if any. Rs. 125/- per book PLUS postage/courier on actus dis Nil Rs. 100/- per salary per month; Minimum Salary Rs. 2,000/- Rs. 300/- per Cheque (Charges to be recovered irrespective of realizatio or return. No further return charges will be applicable Rs. 500/- per test Online Intercity Charges: (a) Up to Rs. 250,000/- Rs.100/- (Flat) (b) above Rs. 250,000/- Rs.0.05%
3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13.	Cheques returned unpaid a) Cheques drawn on us ( b) Outward Clearing Cheques Stop Payment of Cheques Duplicate/ Additional State issued other than at standa Account Balance/Account a Balance Confirmations  Issuance of Credit Reports Ist Cheque Book (of 25 lea Cheque Book Issuance Cheque Book Dispatch Payment of prize money of Corporate Salary Disburser Same day Clearing Charges Third Party Test verificatio (a) Online Banking (Withdra (b) Online Banking (Clearing	Cash & Clearing) pues Returned unpa ments of Account rd frequencies Activity Certificates  ves)  National Prize Bon ment in charges puess	Rs. 350/- per cheque return  Rs. 350/- per cheque return  Rs. 500/- per cheque. Rs. 1000/- series of cheques  Rs. 35/- per statement  / Rs. 350/- per certificate (Account Balance/Account Activity Certificate/ Balance Confirmations & processing fee shall not be charged for verification of accounts/ Bank statements of students applying for foreign education)  Rs. 500/- per report, recoverable from account holder or correspondent bank, as applicable. Free for current account customers only Rs. 6/- per leaf PLUS government tevies, if any. Rs. 125/- per book PLUS postage/courier on actus  Nil Rs. 100/- per salary per month; Minimum Salary Rs. 2,000/- Rs. 300/- per Cheque (Charges to be recovered irrespective of realizatio or return. No further return charges will be applicable Rs. 500/- per test Online intercity Charges: (a) u to Rs. 250,000/- Rs. 100/- (Flat) (b) above Rs. 250,000/- Rs. 0.05% (Charges to be recovered from the customer account Free.
3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13.	Cheques returned unpaid a) Cheques drawn on us ( b) Outward Clearing Chec Stop Payment of Cheques Duplicate/ Additional State issued other than at standa Account Balance/Account Balance Confirmations  Issuance of Credit Reports Ist Cheque Book ( of 25 lear Cheque Book Issuance Cheque Book Dispatch Payment of prize money of Corporate Salary Disburser Same day Clearing Charges  Third Party Test verificatio (a) Online Banking (Withdra (b) Online Banking (Clearin Hold Mail Charges	Cash & Clearing) pues Returned unpa ments of Account rd frequencies Activity Certificates  ves)  National Prize Bon ment in charges puess	Rs. 350/- per cheque return Rs. 500/- per cheque. Rs. 1000/- series of cheques Rs. 35/- per statement  Rs. 550/- per certificate (Account Balance/Account Activity Certificate/Balance Confirmations & processing fee shall not be charged for verification of accounts/Bank statements of students applying for foreign education) Rs. 500/- per report, recoverable from account holder or correspondent bank, as applicable. Free for current account customers only Rs. 6/- per leaf PLUS government levies, if any. Rs. 125/- per book PLUS postage/courier on actus of the state of t
3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14. 15.	Cheques returned unpaid a) Cheques drawn on us ( b) Outward Clearing Chec Stop Payment of Cheques Duplicate/ Additional State issued other than at standa Account Balance/Account is Balance Confirmations  Issuance of Credit Reports Ist Cheque Book ( of 25 lea Cheque Book Issuance Cheque Book Dispatch Payment of prize money of Corporate Salary Disburser Same day Clearing Charges  Third Party Test verificatio (a) Online Banking (Withdra (b) Online Banking (Clearin Hold Mail Charges Account Closing Charges	Cash & Clearing) pues Returned unpa ments of Account rd frequencies Activity Certificates  ves)  National Prize Bon ment in charges puess	Rs. 350/- per cheque return Rs. 500/- per cheque. Rs. 1000/- series of cheques Rs. 35/- per statement  / Rs. 350/- per certificate (Account Balance/Account Activity Certificate/Balance Confirmations & processing fee shall not be charged for verification of accounts/Bank statements of students applying for foreign education) Rs. 500/- per report, recoverable from account holder or correspondent bank, as applicable, Free for current account customers only Rs. 6/- per leaf PLUS government levies, if any. Rs. 125/- per book PLUS postage/courier on actuals  NII Rs.100/- per salary per month; Minimum Salary Rs. 2,000/- Rs. 300/- per Cheque (Charges to be recovered irrespective of realization or return. No further return charges will be applicable Rs. 500/- per test Online Intercity Charges: (a) Up to Rs. 250,000/- Rs.100/- (Flat) (b) above Rs. 250,000/- Rs.005% (Charges to be recovered from the customer account Free Rs. 3,000/- pa. recoverable upfront NIL
3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14. 15.	Cheques returned unpaid a) Cheques drawn on us ( b) Outward Clearing Cheq Stop Payment of Cheques Duplicate/ Additional State issued other than at standa Account Balance/Account Balance Confirmations  Issuance of Credit Reports  1st Cheque Book ( of 25 lea Cheque Book Issuance Cheque Book Dispatch Payment of prize money of Corporate Salary Disburser Same day Clearing Charges  Third Party Test verificatio (a) Online Banking (Withdra (b) Online Banking (Clearin Hold Mail Charges Account Closing Charges	Cash & Clearing) pues Returned unpa ments of Account prof frequencies Activity Certificates  ves)  National Prize Bon ment  n charges wals)	e for family pension / benevolent fund grant  Rs. 350/- per cheque return  Rs. 500/- per cheque return  Rs. 500/- per cheque return  Rs. 500/- per cheque.  Rs. 1000/- series of cheques  Rs. 35/- per statement  Rs. 350/- per certificate  (Account Balance/Account Activity Certificate/ Balance Confirmations & processing tee shall not be charged for verification of accounts/ Bank statements of students applying for foreign education)  Rs. 500/- per report, recoverable from account holder or correspondent bank, as applicable. Free for current account customers only  Rs. 50/- per leaf FLUS government levies, if any. Rs. 125/- per book PLUS postage/courier on actus  NII  Rs. 100/- per salary per month; Minimum Salary Rs. 2,000/- Rs. 300/- per Cheque  (Charges to be recovered irrespective of realizatio or return No further return charges will be applicable Rs. 500/- per test Online Intercity Charges: (a) Up to Rs. 250,000/- Rs.100/- (Flat) (b) above Rs. 250,000/- Rs.005/6  (Charges to be recovered from the customer account Free Rs. 3,000/- pa. recoverable upfront NIL Rs. 200/-per advice
3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14. 15.	Cheques returned unpaid a) Cheques drawn on us ( b) Outward Clearing Chec Stop Payment of Cheques Duplicate/ Additional State issued other than at standa Account Balance/Account a Balance Confirmations  Issuance of Credit Reports Ist Cheque Book Susuance Cheque Book Issuance Cheque Book Dispatch Payment of prize money of Corporate Salary Disburser  Same day Clearing Charges Third Party Test verificatio (a) Online Banking (Withdra (b) Online Banking (Clearin Hold Mail Charges Account Closing Charges Duplicate advices Copy of paid Cheques (less Copy of paid Cheques (less	Cash & Clearing) pues Returned unpa ments of Account rd frequencies Activity Certificates  ves)  National Prize Bon nent in charges wals)  than 6 months)	Rs. 350/- per cheque return Rs. 500/- per cheque. Rs. 1000/- series of cheques Rs. 35/- per statement  / Rs. 350/- per certificate (Account Balance/Account Activity Certificate/ Balance Confirmations & processing fee shall not be charged for verification of accounts/ Bank statements of students applying for foreign education) Rs. 500/- per report, recoverable from account holder or correspondent bank, as applicable. Free for current account customers only Rs. 50/- per leaf PLUS government levies, if any. Rs. 125/- per book PLUS postage/courier on actus  NII Rs. 100/- per salary per month; Minimum Salary Rs. 2,000/- Rs. 300/- per Cheque (Charges to be recovered irrespective of realizatio or return. No further return charges will be applicable Rs. 500/- per test Online intercitly Charges; (a) Up to Rs. 250,000/- Rs. 1,000/- (Flat) (b) above Rs. 250,000/- Rs. 0,05% (Charges to be recovered from the customer account Free Rs. 3,000/- pa. recoverable upfront NIL Rs. 200/- per advice Rs. 5,00/- per deque
3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14. 15.	Cheques returned unpaid a) Cheques drawn on us ( b) Outward Clearing Cheques Stop Payment of Cheques Duplicate/ Additional State issued other than at standa Account Balance/Account is Balance Confirmations  Issuance of Credit Reports Ist Cheque Book ( of 25 lea Cheque Book Issuance Cheque Book Dispatch Payment of prize money of Corporate Salary Disburser Same day Clearing Charges Third Party Test verificatio (a) Online Banking (Withdra (b) Online Banking (Clearin Hold Mail Charges Account Closing Charges Duplicate advices Copy of paid Cheques (less Copy of paid Cheques (mor	cash & Clearing) pues Returned unpa ments of Account ord frequencies Activity Certificates  ves)  National Prize Bon ment  in charges parallel in the charges parallel in the company in the company in the charges parallel in the	e for family pension / benevolent fund grant  Rs. 350/- per cheque return Rs. 500/- per cheque return Rs. 500/- per cheque. Rs. 1000/- series of cheques Rs. 1000/- series of cheques Rs. 350/- per statement  / Rs. 350/- per certificate (Account Balance/Account Activity Certificate/ Balance Confirmations & processing fee shall not be charged for verification of accounts/ Bank statements of students applying for foreign education) Rs. 500/- per report, recoverable from account holder or correspondent bank, as applicable, Pree for current account customers only Rs. 500/- per leaf PLUS government levies, if any. Rs. 125/- per book PLUS postage/courier on actus NII Rs.100/- per salary per month; Minimum Salary Rs. 2,000/- Rs. 300/- per Cheque (Charges to be recovered irrespective of realizatio or return. No further return charges will be applicable Rs. 500/- per test Online Intercity Charges: (a) Up to Rs. 250,000/- Rs.100/- (Flat) (b) above Rs. 250,000/- Rs.100/- (Flat) (charges to be recovered from the customer account Free Rs. 3,000/- ps.a. recoverable upfront NIL Rs. 200/- per advice Rs. 500/- per cheque Rs. 750/- per cheque
3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14. 15.	Cheques returned unpaid a) Cheques drawn on us ( b) Outward Clearing Cheq Stop Payment of Cheques Duplicate/ Additional State issued other than at standa Account Balance/Account Balance Confirmations  Issuance of Credit Reports  Ist Cheque Book ( of 25 lea Cheque Book Issuance Cheq	cash & Clearing) pues Returned unpa ments of Account ord frequencies Activity Certificates  ves)  National Prize Bon ment  in charges parallel in the charges parallel in the company in the company in the charges parallel in the	e for family pension / benevolent fund grant  Rs. 350/- per cheque return Rs. 500/- per cheque return Rs. 500/- per cheque return Rs. 500/- per cheque. Rs. 1000/- series of cheques Rs. 35/- per statement  Rs. 350/- per certificate (Account Balance/Account Activity Certificate/ Balance Confirmations & processing fee shall not be charged for verification of accounts/ Bank statements of students applying for foreign education) Rs. 500/- per report, recoverable from account holder or correspondent bank, as applicable. Free for current account customers only Rs. 50/- per leaf PLUS government levies, if any. Rs. 125/- per book PLUS postage/courier on actus dis Nil Rs. 100/- per salary per month; Minimum Salary Rs. 2,000/- Rs. 300/- per cheque (Charges to be recovered irrespective of realizatio or return. No further return charges will be applicable Rs. 500/- per test Online Intercity Charges: (a) Up to Rs. 250,000/- Rs.100/- (Flat) (b) above Rs. 250,000/- Rs.005% (Charges to be recovered from the customer account Free. Rs. 3,000/- pa. recoverable upfront Nil. Rs. 200/- per advice Rs. 550/- per cheque Free.
3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14. 15. 16. 17. 18. 19. 20. 21. 22. 22. 22. 22. 23. 24. 24. 25. 26. 26. 27. 27. 27. 27. 27. 27. 27. 27. 27. 27	Cheques returned unpaid a) Cheques drawn on us ( b) Outward Clearing Cheques Stop Payment of Cheques Duplicate/ Additional State issued other than at standa Account Balance/Account is Balance Confirmations  Issuance of Credit Reports Ist Cheque Book ( of 25 lea Cheque Book Issuance Cheque Book Dispatch Payment of prize money of Corporate Salary Disburser Same day Clearing Charges Third Party Test verificatio (a) Online Banking (Withdra (b) Online Banking (Clearin Hold Mail Charges Account Closing Charges Duplicate advices Copy of paid Cheques (less Copy of paid Cheques (mor	cash & Clearing) pues Returned unpa ments of Account rd frequencies Activity Certificates  ves)  National Prize Bon nent in charges wals)  than 6 months) e than 6 months) e than 6 months)	e for family pension / benevolent fund grant  Rs. 350/- per cheque return Rs. 500/- per cheque return Rs. 500/- per cheque. Rs. 1000/- series of cheques Rs. 1000/- series of cheques Rs. 350/- per statement  / Rs. 350/- per certificate (Account Balance/Account Activity Certificate/ Balance Confirmations & processing fee shall not be charged for verification of accounts/ Bank statements of students applying for foreign education) Rs. 500/- per report, recoverable from account holder or correspondent bank, as applicable, Pree for current account customers only Rs. 500/- per leaf PLUS government levies, if any. Rs. 125/- per book PLUS postage/courier on actus NII Rs.100/- per salary per month; Minimum Salary Rs. 2,000/- Rs. 300/- per Cheque (Charges to be recovered irrespective of realizatio or return. No further return charges will be applicable Rs. 500/- per test Online Intercity Charges: (a) Up to Rs. 250,000/- Rs.100/- (Flat) (b) above Rs. 250,000/- Rs.100/- (Flat) (charges to be recovered from the customer account Free Rs. 3,000/- ps.a. recoverable upfront NIL Rs. 200/- per advice Rs. 500/- per cheque Rs. 750/- per cheque

01 03 04



Rs. 750/- per cheque
Free
At Actual
Rs. 125/- per cheque
(No Intercity charges will be applicable for cheques
cleared through this service between twin cities of
Islamabad and Rawalpindi).

Inter City Cheque Return Charges	D. SERVICE CO. CO.	
5. Collection Cheque Return Charges	Rs. 350/- per cheque Rs. 250/- plus postage at actual	
6. Pre-mature Encashment	RS. 250y* plus postage at actual	
Term Deposit	Pre-mature/ early encashment of Term Deposits will be subject to the following:  1. Payment of Profit as per Applicable Rate; and 2. Premature encashment cost/ charges/ rate  1. Applicable Rate of Profit:	
	The Applicable Rate shall be neares completed tenure Rack Rate prevailing a the date of accepting the said deposit of at the date of premature encashment whichever is lower, rack rate of 65% will be used for premature encashment with completed tenor of less than 30 days. This applicable rate will be used to calculate the profit from the date of booking of the deposit till the date or such premature encashment.	
	Premature Encashment Cost/ Charge/ Rate:	
	For deposit having Remaining tenure equal to o less than one year.	
	= (MAX [(KIBOR* (Offer side) minus the rate agree with the customer at the time of booking of the deposit), Zeroj X Remaining Number of days to Maturity/ 365) x Principle Amount.	
	* KIBOR offer rate will be the nearest quoted tenun most closely matching the Remaining tenure of th deposit on the date of such early encashment. KIBOR (offer side) rate will be as published on the latest available Reuters KIBOR page on the date o early encashment.	
	For deposit having Remaining tenure of more to 1 year:	
	= (MAX [((PKRV** plus 296) minus the rate agreed with the customer at the time of booking of the deposit). Zeroj X Remaining Number of days to Maturity/ 365) x Principle Amount.	

(Business Head or person with authority delegated can lower or waive the above mentioned charges in view of relationship, other business & customer service considerations) If the customer pre-maturely withdraws funds, the profit rate corresponding to the last maximum completed tenure will be applied on the number of days the deposit amount has remained with the bank to be further reduced by the pre-mature encashment cost up to 6%. The related withholding tax will be deducted from customer's account. After deduction of premature encashment cost, minimum net rate of return on Term Deposit will not be less than 6% per annum. The balance deposit remains unaffected and continues at the contracted terms. Profit will be paid at maturity on the remaining

PKRV rate will be as published on the latest available

Reuters PKRV page on the date of early encashment. The premature encashment cost/ charge will be

recovered from the profit (paid or accrued) of the

customer. After Deduction of premature

encashment cost, minimum net rate of return on term deposits will not be less than 6% per annum.

TE	ELECOMMUNICATION CHARGES:	( At actual subject to minimum as under)
L	Telex/Swift:	An and the state of the state o
a)	Import LCs:	Full Telex: Rs. 2,000/- Short Telex: Rs. 1,000/- Amendments: Rs. 1,000/-
0)	Telegraphic Transfers:	Foreign TTs: USD 15/- or equivalent Local TTs: Rs. 300/-
c)	Others	Rs. 1,000/-
2.	Courier*	International: At Actual

b) Samba Flexi / Samba May

		Intercity: At Actual Intracity: At Actual
3.	Postage	International Export Documents: At Actual Others - Registered: At Actual Others - Ordinary: At Actual Domestic Registered: At Actual Ordinary: At Actual
4.	Fax (per page)	Local : Rs. 175/- Foreign : Rs. 350/- Through Samba Phone Banking Rs. 100/- local and Rs. 200/- foreign
5.	Telephones	Estimated actual charges, depending upon the length of call,

\*Also applicable on all delivery instructions by Non-Resident Customers for PO/DD/MC and any other

)	Rent		
		Small	Rs. 1,500/- p.a.
		Medium	Rs. 2,500/- p.a.
		Large	Rs. 3,500/- p.a.
2)	Key Deposit (in advance to be refunded on		
	termination)	Small	Rs. 1,500/- p.a.
		Medium	Rs. 2,500/- p.a.
		Large	Rs. 3,500/- p.a.
3)	Late fee (Locker rent)	Rs. 300/- Flat	
4)	Breaking Charges	At Actual	

Use of ATM at bank machines	Free
ATM Card Replacement Charges	Rs. 200/- per card
Withdrawal (SambaBank customer 1-Link/ M-Net Switch)	Rs. 15/- per transaction
Withdrawal (Non SambaBank customer SambaBank ATM)	Rs. 15/- per transaction
Withdrawal (SambaBank customer SambaBank ATM)	Free
Balance Inquiry (Samba customer 1-Link Switch)	Free
Balance Inquiry (Samba customer M-Net Switch)	Rs. 5/- per transaction
Balance Inquiry (Samba customer Samba ATM)	Free
Statement by Mail	Rs. 25/-
International ATM Transaction	Rs. 300/- per transaction
Inter Bank Funds Transfer (IBFT)	
Beneficiary Registration	Free
IBFT via Samba Online (Internet) / Samba Phone Banking	Rs.50/-
BFT via ATM	Rs.50/-
IBFT via Samba Branch	Rs.50/-

BANCASSURANCE:

**Business Insurance** 

ATM & Cash Insurance

Free ATM Transactions

Statement of Account Frequency

22-22-22-22-22-22-22-22-22-22-22-22-22-	Package C: Rs. 8,500/-
Home Insurance	Yearly - Package Silver: Rs. 2,500/-, Package Gold: Rs. 7,500/-, Package Platinum: Rs. 13,500/-
Life Insurance	As per rate quoted by the insurance company
BASIC BANKING ACCOUNT:	
BASIC BANKING ACCOUNT: Type of Account	Current (Non-remunerative)
	Current (Non-remunerative) NONE
Type of Account	

Monthly - Rs. 250/- per ATM/Debit Card

Parkage R- Rs 6 000/-

Yearly - Package A: Rs. 4,800/-,

Free on Samba ATMs

#### WAIVER OF CHARGES

Postage, Courier, Telephone, Telex and Fax Charges will not be recovered from account holders maintaining an average monthly balance of Rs. 1.0 million or equivalent in current account and Rs. 2.0 million or equivalent in profit bearing account. For the purposes of determination of exemption, previous month's average balance shall be used. Charges on following type of transactions will also not be deducted from such customers.

- 1. Pay Order and Demand Draft Issuance
- 2. Outward Remittances -Local & Foreign
- 3. Inward Remittances -Local & Foreign
- 4. Collection of Local & Foreign Currency Cheques
- 5. Statement of Accounts
- 6. Returned Cheques
- 7. Stop Payment of Cheques
- 8. Standing Instructions Fee
- 9. Issuance of Balance Confirmation Statements
- 10. Delivery of Cheque books by Registered Mail
- 11. Issuance of Counter Cheques
- 12. "M" Form Approval
- 13. Cash Collection Services if collection is equivalent to Rs.1 million and/or above.
- 14. Lockers (waiver of key deposit).
- 15. Cheque book charges.

Corporate and Investment Banking obligors with Term/RF Loan will be exempted from the Same Day clearing charges and instrument Issuance charges for their Loan accounts subject to the average utilization amount being greater than Rs. 10MM. For the purpose of calculation, previous month average outstanding amounts will be used.

SambaBank Staff is also exempt from the above charges, minimum balance charges, ATM card replacement charges and locker Key Deposit, However, locker rentals and other out of pocket expenses will be recovered.

Concerned Business Head or person with authority delegated can lower or waive the charges mentioned in the Schedule of Charges in view of relationship, other business and customer service considerations. FED being government levy applicable on Minimum Balance /Other Charges deducted will not be refunded.

07

- a) All government levies duties/taxes/Zakat etc., are for customers' account and will be deducted in addition
- b) Out of pocket expenses will be collected for all banking services not otherwise covered by the schedule.
- c) Charges may be collected in Pak Rupees or Foreign Currency in all categories.
- d) Courier charges and postage will be recovered on trade services related transactions.
- e) Correspondent bank charges will be recovered at actual, in addition to our charges as per schedule.
- f) Charges relating to corporate customers may differ as a result of an agreement between the Customer concerned and the Bank
- g) Only processing may vary according to bank's product offering.
- h) In cases where large corporate relationships either maintain substantial balance or provide collateral business, the Bank reserves the right to waive some / all charges.
- 6 Federal Excise Duty wherever applicable will be collected over and above normal charges.
- i) No service charges will be levied for collection of fee from students of Educational Institutes.
- k) Charges for additional facilitation services, such as airport pick & drop facility, provided through alliances may be charged to the customer at actual cost.

# Samba Bank Limited

6th Floor, Sidco Avenue Centre, Maulana Deen Mohammad Wafai Road, Saddar Karachi - 74000. UAN: +92-21-111-999-333, Fax: +92-21-3568-5442

### Branch Network

Head Office

# KARACHI

Fountain 270/VA Maulana Deen Muhammad Wafai Road Saddar, Karachi Tel: +92-21-35684932 Fax: 35689113

Bahria Complex 1, 24 M.T. Khan Road, Karachi Tel: +92-21-35610391, 35610393 Fax: 35610830

DHA Phase VI 26th Street, Phase VI, DHA, Karachi Tel: +92-21-35348859, 35348717 Fax: 35340149

Clifton Commercial Property No. GPC-4, Block-5. Clifton, Scheme-5, Karachi Tel: +92-21-35364297-8 Fax: 35364296

Bahadurabad Al-Haram Tower II. Plot No. 35 - P/I Block - 3. Bihar Muslim Cooperative Housing Society, Karachi Tel: +92-21-34860254, 34860798-9 Fax: 34860255

DHA Ittehad Plot 8 106-C, 11th Commercial Street, Phase 2 Extension, Main Khayaban-e-Ittehad, D.H.A., Karachi Tel: +92-21-35318246-7 Fax: 35318245

B-53, S.LT.E Near Siemens Chowrangi Tel: +92-21-32550123-7 Fax: 32574930

Rashid Minhas Billy's Tower, Main Rashid Minhas Road, Karachi Tel: +92-21-34026823-24 Fax: 34029601

Shahra-e-Faisal Ibrahim Trade Tower, 8 Maqbool Co-operative Housing Society, Shahrah-e-Faisal, Karachi Tel: +92-21-34322220-3 Fax: 34322109

Gulshan-e-Iqbal Five Star Plaza Sub-Plot No. SB-TI/TI, Block-13-C, KDA Scheme No. 24, Gulshan-e-ligbal, Karachi Tel : +92-21-34830507-8 Fax : 34830509

Hyderi Block H, Hyderi, North Nazimabad, Karachi Tel: +92-21-36646008-10 Fax: 36646011

80

Gulberg 91-Dt. Main Boulevard, Gulberg III, Lahore

Mall Road 48. Shahrah e Quaid e-Azam. The Mall Lahore Tel: +92-42-36302063-7 Fax: 36363062

74-Z, Commercial Phase III, DHA, Lahore Tel: +92-42-35735845-6 Fax: 35742841

Cavalry Road Plot No. 86, Commercial Area, Cavalry Ground Walton Cantt, Lahore Tel: +92-42-366/97/2-9 Fax: 366/9720

Garden Town Road Asia Centre, Plot No.8, Bahar Block, Main Boulevard, New Garden Town, Lahore Tel: +92-42-35941161-63 Fax: 35941164

Sarwar Road 31A - Sarwar Road near Police Station Lahore Cantt, Lahore Tel: +92-42-36603802-5 Fax - 36603810

Allama Igbal Town 32-Jehanzeb Block, Main Boulevard Allama Igbal Town, Lahore Tel: +92-42-37812682-4 Fax: 37812690

Circular Road 75-Circular Road, Outside Akhari Gale, Lehore Tel: -92-42-37664891 Fax: 37666205

### ISLAMABAD / RAWALPINDI

Razia Sharif Razia Sharif Plaza, Fazai-ul-Haq Road, Blue Area, Islamabad Tel: +92-51-111999333 Fax: 2825629

Mustafa Mansion 1-Q, 1-R Main Double Road F-10 Markaz, Islamabad Tel: +92-51-2103186, 2103158 Fax: 2103157

Building #13-T, F-7 Markaz, Near to Post Mall, Islamabad Tel: +92-51-2608171-5 Fax: 2608190

Saddar, Rawalpindi Cantt. 43/C Bank Road Saddar Bazar, Rawalpindi Cantt. Tel: +92-51-5565693-5 Fax: 5565690

# GUJRANWALA

G T Road Plaza Arshad Tower Near Gulshan Igbal Park, Main G.T. Road. Gurjanwala Tel: +92-55-3842901 Fax: +92-55-3842902

#### FAISALABAD

Liaquat Road P-74, Liaquat Road, Opp. Police Line, Faisalabad Tel: +92-41-2604901-5 Fax: 2540102

# SIALKOT

Paris Road House No.1, Street No. 1, Abdullah Mansion, Nishat Park, Paris Road, Sialkot Tel: •92-52-4273709, 4273740 Fax: 4273730

#### MULTAN

Nusrat Road Golden Heights Plaza, Nusrat Road , Multan Tel: +92-61-4516470 Fax: 4516940

# PESHAWAR

Saddar Road 6-0, Saddar Road, Peshawar Cantt, Peshawar Tel: -92-91-5272481-2 Fax: 5270952

For further information please visit www.samba.com.pk or simply call SambaPhone Banking 11 11 SAMBA (72622) samba

Schedule of Bank Charges

January 1st to June 30th, 2013

Samba Bank Limited



Samba Bank Limited

ساميا (ع) samba ساميا (ع) samba

06







ساميا (ع) samba