

Standard Chartered
saadiq



INTERNATIONAL BANKING

A. IMPORTS Letter of Credit

| | |
|--------------------------|--|
| Issuance Service Charges | As per Appendix 1 |
| Amendments | Rs 1,500 per amendment or Service Charges as per Appendix 1 if amendment involves increase in limit or extension in the validity of the LC |

2. Bills

| | |
|---|---|
| If bills are to be drawn at a usance under the LC | Rs 1,000 per bill to be charged at time of retirement of bill, service charges upto 0.2% of value per month. Minimum Rs. 500 extra commission per month for any period beyond the LC validity |
|---|---|

3. Other

| Delivery Order issued for Air Freight Consignment | Rs 1,500 flat | | | | | | | | | | | | |
|---|---|---------------------|-------------|---------------------|----------|-------|-------|-----------|-------|-------|-----------|-------|-------|
| Documentary collection - inward | Rs 1,000 per item | | | | | | | | | | | | |
| Item returned unpaid | Rs 500 per item | | | | | | | | | | | | |
| Registration of contract for import on consignment basis | <table border="1"> <thead> <tr> <th>Volume(USD)</th> <th>1st Quarter</th> <th>Subsequent Quarters</th> </tr> </thead> <tbody> <tr> <td>Upto 1Mn</td> <td>0.25%</td> <td>0.15%</td> </tr> <tr> <td>1Mn - 2Mn</td> <td>0.15%</td> <td>0.10%</td> </tr> <tr> <td>2Mn - 3Mn</td> <td>0.10%</td> <td>0.10%</td> </tr> </tbody> </table> <p>For Annual Charges above 3 Million, charges on registration of contract to be recovered as per agreement with client Minimum charges Rs 2,000</p> | Volume(USD) | 1st Quarter | Subsequent Quarters | Upto 1Mn | 0.25% | 0.15% | 1Mn - 2Mn | 0.15% | 0.10% | 2Mn - 3Mn | 0.10% | 0.10% |
| Volume(USD) | 1st Quarter | Subsequent Quarters | | | | | | | | | | | |
| Upto 1Mn | 0.25% | 0.15% | | | | | | | | | | | |
| 1Mn - 2Mn | 0.15% | 0.10% | | | | | | | | | | | |
| 2Mn - 3Mn | 0.10% | 0.10% | | | | | | | | | | | |
| Amendment related to registration of contract | Rs 1,000 flat | | | | | | | | | | | | |
| Import upto USD 10,000 (or as per State Bank Regulation) without opening of LC / registration of contract | Rs 2,500 flat | | | | | | | | | | | | |
| LC reimbursement | USD 130 or actual | | | | | | | | | | | | |
| Booking finance against imports & finance against trust receipts | Rs 1,000 per transaction | | | | | | | | | | | | |
| Service charge on foreign exchange in lieu of TT | 0.10% Minimum Rs 500 | | | | | | | | | | | | |
| Short Telex Import LC / amendment | Rs 1,000 per Telex / Swift | | | | | | | | | | | | |
| Handling of discrepant documents under inland LC | Rs. 2,000/- per document | | | | | | | | | | | | |
| Full telex Import LC | Rs 2,000 per Telex / Swift | | | | | | | | | | | | |
| Postage on Import LC | Rs 250 per item - Airmail Rs 1,500 per item - Courier | | | | | | | | | | | | |
| Import LC handling charges, correspondent's charges | Minimum of Rs 100 or actual | | | | | | | | | | | | |
| Obtaining approval from SBP | Rs 500 per case | | | | | | | | | | | | |
| Handling of discrepant documents under import LC | USD 60 + USD 35 for each Telex / Swift cost of discrepant advice / acceptance | | | | | | | | | | | | |

| | |
|---|---------------------------------|
| Credit information report including credit report of foreign suppliers / buyers | Actual + Rs 500 service charges |
|---|---------------------------------|

B. EXPORTS

1. Letter of Credit

| | |
|--|---|
| Advising - Customer | Minimum Rs 2,500 |
| Advising - Non-Customer | Minimum Rs 3,000 |
| Amendments | Rs 750 per amendment |
| Financing of PKR bills under LC | 0.25% of value or as per arrangement Minimum Rs 1,000 |
| Financing of foreign currency bills under LC | 0.25% or as per arrangement Minimum Rs 1,000 |
| Confirmation / Acceptance | 2.0% of LC value Minimum Rs 1,000 |
| Transfer of export LC | Rs 5,000 per LC |

2. Bills

| | |
|--|---|
| Reimbursement payment to other banks | Rs 3,000 flat per reimbursement / payment or as per arrangement |
| If documents are sent to other local banks for financing under restricted LC | Rs 750 flat including courier charges |
| Collection: | |
| Clean | Upto Rs 500 per item |
| Discrepant | Upto Rs 1,000 per item |
| Bills for Collection | Service charges against export documents sent on collection basis where payment cover is already with SCBPL upto 0.25% of value |

3. Others

| | |
|-------------------------------------|---|
| Handling of duty drawback claims | 0.25% of value Minimum Rs 250 per claim |
| Research & Development | Rs 1,000 per case |
| Document Dispatch (Courier charges) | Rs 1,500 per case |

C. REMITTANCES

1. Outward

| | |
|---|---|
| Draft | Upto USD 25 or LCY equivalent |
| TT Handling charges | Upto USD 25 or LCY equivalent |
| Special remittance in respect of Shipping freight, Dividend, Advertising etc. | In addition to the above charges a flat fee of Rs 5,000 per remittance will be taken as processing fee or as agreed with client |
| Cancellation of Demand Draft | USD 10 |
| Inquiries regarding non-receipt of funds where SCBPL acted correctly | Rs 2,000 each |

2. Inward

| | |
|--|--|
| If proceeds are credited to any SCB branch | Nil |
| With another bank | DD / pay order charges along with courier charges will apply |

3. Issuance of FCY Travelers Cheques

| | |
|----------------------|--|
| Debit to Account | 1.0% of Cheque value charges on issuance Minimum Rs 500 |
| Against Cash Payment | 2.0% of Cheque value charges on issuance Minimum Rs 750 |

4. FCY Cash Handling Fee

| | |
|--|-----------------------------|
| Cash handling charges on deposits of currency notes for Credit to a Foreign Currency Account | 0.25% of transaction amount |
|--|-----------------------------|

5. Cheque Encashment and Collection

| | |
|--|-------------------------------------|
| Encashment of FCY Travellers' Cheque in rupees, or credit to a/c | 1.0% of Cheque value Minimum Rs 500 |
| Collection of FCY cheques/DD's/TC's etc | 0.25% of value Minimum Rs 300 |
| Clean cheques / drafts encashed, returned unpaid | Rs 500 per item |
| Collection / encashment of FCY dividend warrants | Rs 2,000 per warrant |

6. Others

| | |
|---|--|
| Foreign Exchange Permits: | |
| Family maintenance | Rs 3,000 per year |
| Studies abroad | Rs 5,000 first year, subsequent years Rs 3,000 |
| Specific approvals from SBP relating to capital transfers, share sales & airline remittances etc. | Upto Rs 2,000 per approval |
| Other approvals for remittance from SBP | Rs 200 per approval |
| Recovery of LC advising confirmation / transfer charges from foreign banks | USD 25 + USD 25 per Telex / Swift |
| Communication Charges: | |
| Relay charges | USD 16 per item |
| Test verification charges for local banks | Rs 1,000 per test |
| Charge for back-to-back TT transactions | USD 30 per transaction |

DOMESTIC BANKING

A. Inland LC & Bills

1. Inland LC

| | |
|--------------------------|---|
| Issuance Service Charges | As per Appendix 3 |
| Amendments | Rs 1,000 per amendment or Service Charges as per Appendix 3 if amendment involves increase in amount or extension in validity of LC |

2. Bill Financing & Collection

| | |
|---|--|
| Collections: | |
| Discrepant | 0.3% of value Minimum Rs 500 |
| Clean | 0.25% of value Minimum Rs 300 Maximum Rs 5,000 plus actual charges levied by correspondents |
| Cheques drawn on cities with SCBPL Branches | Rs 100 per instrument |
| Dividend warrants | Upto 0.75% of value Minimum Rs 50 |
| Documentary bills drawn against inland LC: | |
| Sight Bills | 0.25% of value Minimum Rs 500 |
| Usance Bills | Upto 0.30% of bill value Minimum Rs 1,500 |
| Financing of bills and cheques: | |
| Dividend warrants | Rs 150 per warrant |
| Charges for Local Bill Financing: | |
| Sight Bills | 0.25% of value Minimum Rs. 500 + profit as per arrangement with customer |
| Usance Bills | Collection charges + profit as per arrangement with customer Minimum Rs. 1,500 |
| Bills / Cheques returned unpaid | Rs 500 for documentary collection and Rs 200 for clean collection |

3. Others

| | |
|-----------------------------|-----------------|
| Postage on local LC / Bills | Rs 200 per item |
| Collection agent charges | Actual |

B. Remittances

1. Issuance of Pay Orders, Drafts & TT's

| | |
|---|---|
| Swift - Customer | Rs 1,500 |
| Swift - Non - Customer | Rs 2,500 |
| Pay Order - Customer | Upto Rs 300 or as per agreement with client |
| Pay Order - Non Customer | Upto Rs 1,200 or as per agreement with client |
| Demand Draft drawn on Correspondent Bank - Customer | 0.3% of value Minimum Rs 1,000 |
| Demand Draft drawn on Correspondent Bank - Non Customer | 0.3% of value Minimum Rs 2,000 |
| Cancellation of Pay Orders / Demand Drafts | Rs 500 each |

C. Standing Instructions

| | |
|------------------------------|---|
| Charges per Application | Rs 500 per transaction in addition to the usual charges on remittance |
| Amendments | Rs 100 per amendment |
| Default due to lack of funds | Rs 500 |

D. Guarantees

| | |
|--|---|
| Issuance Service Charges for Guarantees issued to Shipping companies in lieu of Bill of Lading | Rs. 1,500 flat for 1 st month & Rs. 500 per subsequent month where 100% cash margin is held In case of no cash margin held 0.25% or as agreed with client (for period beyond LC expiry) |
| Issuance Service charges for other guarantees | As per Appendix 2 |
| Expired Guarantees | As per above items until original returned to the Bank. |
| Amendments | Rs 1,000 per amendment and Service Charges as per Appendix 2 if amendment involves increase in amount or extension in validity of guarantee USD 50 for back-to-back guarantees |
| Handling of claim cases | Rs 1,000 flat + out of pocket costs |
| Vendor charges for arranging stamp paper | 2.0% of bond paper value Minimum Rs 100 |
| Telex / Swift | Rs 1,000 flat |

E. Finance (In addition to profit on financing)

| | |
|--|-------------------------------------|
| Legal | Actual |
| Arrangement Fee | Upto 1.0% of value Minimum Rs 2,500 |
| Review Fee | Upto 1.0% of value Minimum Rs 2,500 |
| Interim review fee | Upto 1.0% of value Minimum Rs 2,500 |
| Administration fee | Upto 1.0% of value Minimum Rs 2,000 |
| Project examination fee | Upto 2.0% of value |
| Miscellaneous charges | Actual |
| Replacement of securities under lien to the Bank | Rs 1,000 per replacement |

| | |
|---|--|
| Fee for verifying and marking lien on Govt. Securities issued by us on request of third party | Rs 100 per scrip Maximum Rs 2,000 |
| Handling charges for deposit of shares and other securities in safe custody marked under lien for banking facilities will be as follows: | |
| Individual shares with respective transfer deeds attached | Rs 20 per scrip Minimum Rs 2,500 Rs 10 per scrip if annual volume is over 100,000 scrips |
| Individual shares without transfer deeds attached to respective individual share scrips | Rs 20 per scrip Minimum Rs 2,500 |
| Sale / purchase of shares securities held against banking facilities | Rs 0.10 per share Minimum Rs 1,000 |
| Charges for holding bearer securities in safe custody on behalf of customers against banking facilities | 0.20% of document value per annum |
| Financing against pledge / hypothecation: | |
| Godown rent / staff salaries | Actual |
| Inspection charges | Within municipal limits Rs 5,000 / outside limits Rs 7,500 per day |
| Delivery charges if godown keeper is not posted | Rs 1,000 per hour |
| Registration of charge at Registrar's office | Rs 3,500 per case |
| Transfer of goods from bond to pledge godown | Rs 1,000 per transfer |
| Delivery of goods under pledge | Rs 1,000 per delivery |
| Import clearing charges | Rs 1,000 per case |
| Charges for delivery of goods under finance against imports stored in our own or rented godown | Rs 1,000 per delivery |

CASH MANAGEMENT

A. Straight2Bank – Web

1. One-Time Setup Charges

| | |
|-------------------------------------|---|
| Setup and Implementation | Up to Rs. 15,000 inclusive of 2 vasco devices |
| Approver Device (Vasco / Smartcard) | Up to Rs. 3,000 per instrument |
| Corporate Cheque Module Setup | Up to Rs. 5,000 per account |
| Training | Rs. 2,000 |

2. Monthly Service Fee

| | |
|--|---------------------------------------|
| Straight2Bank: Transaction Initiation & Reporting Module | Up to Rs. 6,000 per month |
| Straight2Bank: Reporting Only Module | Up to Rs. 3,000 per month |
| Straight2Bank: Multi Bank Reporting (MT940/MT950) | Up to Rs. 5,000 per account per month |

3. Straight2Bank – Infomanager

| | |
|---------------------|---------------------------|
| Monthly Service Fee | Up to Rs. 3,000 per month |
|---------------------|---------------------------|

B. Straight2Bank – Access

| | |
|--------------------------|-------------------|
| Setup and Implementation | Up to Rs. 100,000 |
| Monthly Service Fee | Up to Rs. 10,000 |

C. Straight2Bank – Transaction Fee

| | |
|---------------------------------------|--|
| Pay Order | Rs. 300 or as per agreement with customer |
| Demand Draft / External Fund Transfer | Up to 0.3% of transaction value Minimum Rs. 1,000 or as per agreement with client |
| Corporate Cheque | Rs. 100 per instrument |
| Outward TT | Up to USD 25 or equivalent LCY |
| LC Issuance | As per Saadiq pricing |
| LC Amendment | As per Saadiq pricing |
| Guarantee Issuance | As per Saadiq pricing |
| Guarantee Amendment | As per Saadiq pricing |

D. Premium Service Banking Courier

| | |
|--|--------------------------------------|
| | Upto Rs 5,000 per month per location |
|--|--------------------------------------|

E. National Collection Services

| | |
|-----------------------|--|
| Collection Fee | Upto 0.30% on face value of items collected with minimum Rs. 500 per transaction or flat fee as agreed with client |
| Return Cheque Charges | Upto Rs 500 per instrument |

F. Dividend Plus

| | |
|--|---|
| | Upto 0.30% on the value of dividend payout Minimum Rs 50 per warrant |
|--|---|

G. Cash Pickup & Delivery as:

| | |
|--------------------------------|---|
| Cash Pickup & Delivery charges | Upto Rs. 3,000 within 20 km. per trip per day; beyond will be as agreed with client |
| Seal Fee | Up to Rs. 200 per seal; minimum Rs. 25 per seal or as per agreement with client |
| Overnight vault Fee | Up to Rs. 1000; minimum Rs. 500 |
| Waiting Fee | Double the trip charges (if security company kept waiting for more than 15 minutes) |

H. Billpay Charges

| | |
|---|--|
| Cheque / Direct Debit to Current / Saving A/c | Upto 0.25% of amount; minimum of Rs. 20 per bill |
|---|--|

I. Fee Collection

| | |
|------------------|--|
| Service Fee | Upto 0.25% of amount; minimum of Rs. 20 per bill or as per agreement with client |
| Prepaid Card Fee | Upto Rs 500 |

J. Supply Chain Finance

| | |
|-------------------------------|--|
| Dealer Finance Card | Upto Rs 500 |
| Annual Facility Fee | Upto 2% of value arrangement fee |
| Bill Handling Charges | Upto 0.25% of value Minimum Rs 50 |
| Domestic Buyer Finance | Upto 1% annual fee of facility value Upto 0.25% transaction fee |
| Domestic Supplier Finance | Upto 1% annual fee of facility value Upto 0.25% transaction fee |
| Cross Border Buyer Finance | Upto 1% annual fee (of sanctioned limit) |
| Cross Border Supplier Finance | Upto 1% annual fee (of sanctioned limit) |

K. Home Remittances

| | |
|------------------------------------|---|
| Payorder Issuance - SCBPL Network | Upto Rs 300 per instrument |
| Demand Draft - Non SCBPL Locations | Upto 0.3% of Instrument value Minimum Rs 1,000 or as per agreement with client |

L. General Banking

| | |
|--|---|
| Flotation of shares | Upto 0.50%; Minimum Upto Rs 100,000 per issue |
| Dividend processing - Outside Dividend Plus | Upto 0.50% on total payout Minimum Upto Rs 50,000 per payout Minimum Upto Rs 50 per warrant Revaluation / conversion Upto Rs 100 per warrant |
| Same day clearing of high value instruments via NIFT | Rs 250 flat |
| Account closure | Up to Rs 2,000 per account |
| Corporate customer internal salary transfer | Upto Rs 200 per employee per month |
| Pay Orders | Rs 300 or as per agreement with customer |
| Demand Draft / External Fund Transfer | Upto 0.3%; Minimum Rs 1,000 or as per agreement with client |
| Cancellation of Pay Orders / Demand Drafts | Rs 500 or as per agreement with client |
| Courier charges for Pay Orders / Demand Drafts | Rs 200 per item or as per agreement with client |

| Appendix 1 - Import LC Issuance Service Charges | | | From | To | Per Quarter |
|--|------------|--------------------|-------------|-------------|-------------|
| For Sight and Usance (International) | | | 67,500,001 | 70,000,000 | 700,000 |
| | | | 70,000,001 | 72,500,000 | 725,000 |
| Letter of Credit Amount Range (Rs.) | | Per Quarter | 72,500,001 | 75,000,000 | 750,000 |
| | | | 75,000,001 | 77,500,000 | 775,000 |
| From | To | | 77,500,001 | 80,000,000 | 800,000 |
| Less than equal to | 500,000 | 5,000 | 80,000,001 | 82,500,000 | 825,000 |
| | 500,001 | 8,000 | 82,500,001 | 85,000,000 | 850,000 |
| | 800,001 | 10,000 | 85,000,001 | 87,500,000 | 875,000 |
| | 1,000,001 | 15,000 | 87,500,001 | 90,000,000 | 900,000 |
| | 1,500,001 | 20,000 | 90,000,001 | 92,500,000 | 925,000 |
| | 2,000,001 | 25,000 | 92,500,001 | 95,000,000 | 950,000 |
| | 2,500,001 | 30,000 | 95,000,001 | 97,500,000 | 975,000 |
| | 3,000,001 | 35,000 | 97,500,001 | 100,000,000 | 1,000,000 |
| | 3,500,001 | 40,000 | 100,000,001 | 105,000,000 | 1,050,000 |
| | 4,000,001 | 45,000 | 105,000,001 | 110,000,000 | 1,100,000 |
| | 4,500,001 | 50,000 | 110,000,001 | 115,000,000 | 1,150,000 |
| | 5,000,001 | 55,000 | 115,000,001 | 120,000,000 | 1,200,000 |
| | 5,500,001 | 60,000 | 120,000,001 | 125,000,000 | 1,250,000 |
| | 6,000,001 | 65,000 | 125,000,001 | 130,000,000 | 1,300,000 |
| | 6,500,001 | 70,000 | 130,000,001 | 135,000,000 | 1,350,000 |
| | 7,000,001 | 75,000 | 135,000,001 | 140,000,000 | 1,400,000 |
| | 7,500,001 | 80,000 | 140,000,001 | 145,000,000 | 1,450,000 |
| | 8,000,001 | 85,000 | 145,000,001 | 150,000,000 | 1,500,000 |
| | 8,500,001 | 90,000 | 150,000,001 | 155,000,000 | 1,550,000 |
| | 9,000,001 | 95,000 | 155,000,001 | 160,000,000 | 1,600,000 |
| | 9,500,001 | 100,000 | 160,000,001 | 165,000,000 | 1,650,000 |
| | 10,000,001 | 105,000 | 165,000,001 | 170,000,000 | 1,700,000 |
| | 10,500,001 | 110,000 | 170,000,001 | 175,000,000 | 1,750,000 |
| | 11,000,001 | 115,000 | 175,000,001 | 180,000,000 | 1,800,000 |
| | 11,500,001 | 120,000 | 180,000,001 | 185,000,000 | 1,850,000 |
| | 12,000,001 | 150,000 | 185,000,001 | 190,000,000 | 1,900,000 |
| | 15,000,001 | 175,000 | 190,000,001 | 195,000,000 | 1,950,000 |
| | 17,500,001 | 200,000 | 195,000,001 | 200,000,000 | 2,000,000 |
| | 20,000,001 | 225,000 | 200,000,001 | 225,000,000 | 2,250,000 |
| | 22,500,001 | 250,000 | 225,000,001 | 250,000,000 | 2,500,000 |
| | 25,000,001 | 275,000 | 250,000,001 | 275,000,000 | 2,750,000 |
| | 27,500,001 | 300,000 | 275,000,001 | 300,000,000 | 3,000,000 |
| | 30,000,001 | 325,000 | 300,000,001 | 325,000,000 | 3,250,000 |
| | 32,500,001 | 350,000 | 325,000,001 | 350,000,000 | 3,500,000 |
| | 35,000,001 | 375,000 | 350,000,001 | 375,000,000 | 3,750,000 |
| | 37,500,001 | 400,000 | 375,000,001 | 400,000,000 | 4,000,000 |
| | 40,000,001 | 425,000 | 400,000,001 | 425,000,000 | 4,250,000 |
| | 42,500,001 | 450,000 | 425,000,001 | 450,000,000 | 4,500,000 |
| | 45,000,001 | 475,000 | 450,000,001 | 475,000,000 | 4,750,000 |
| | 47,500,001 | 500,000 | 475,000,001 | 500,000,000 | 5,000,000 |
| | 50,000,001 | 525,000 | 500,000,001 | 525,000,000 | 5,250,000 |
| | 52,500,001 | 550,000 | 525,000,001 | 550,000,000 | 5,500,000 |
| | 55,000,001 | 575,000 | 550,000,001 | 575,000,000 | 5,750,000 |
| | 57,500,001 | 600,000 | 575,000,001 | 600,000,000 | 6,000,000 |
| | 60,000,001 | 625,000 | 600,000,001 | 625,000,000 | 6,250,000 |
| | 62,500,001 | 650,000 | 625,000,001 | 650,000,000 | 6,500,000 |
| | 65,000,001 | 675,000 | 650,000,001 | 675,000,000 | 6,750,000 |

| From | To | Per Quarter | From | To | Per Quarter |
|---------------|---------------|-------------|---------------|----------------|-------------|
| 675,000,001 | 700,000,000 | 7,000,000 | 5,250,000,001 | 5,500,000,000 | 55,000,000 |
| 700,000,001 | 725,000,000 | 7,250,000 | 5,500,000,001 | 5,750,000,000 | 57,500,000 |
| 725,000,001 | 750,000,000 | 7,500,000 | 5,750,000,001 | 6,000,000,000 | 60,000,000 |
| 750,000,001 | 775,000,000 | 7,750,000 | 6,000,000,001 | 6,250,000,000 | 62,500,000 |
| 775,000,001 | 800,000,000 | 8,000,000 | 6,250,000,001 | 6,500,000,000 | 65,000,000 |
| 800,000,001 | 825,000,000 | 8,250,000 | 6,500,000,001 | 6,750,000,000 | 67,500,000 |
| 825,000,001 | 850,000,000 | 8,500,000 | 6,750,000,001 | 7,000,000,000 | 70,000,000 |
| 850,000,001 | 875,000,000 | 8,750,000 | 7,000,000,001 | 7,250,000,000 | 72,500,000 |
| 875,000,001 | 900,000,000 | 9,000,000 | 7,250,000,001 | 7,500,000,000 | 75,000,000 |
| 900,000,001 | 925,000,000 | 9,250,000 | 7,500,000,001 | 7,750,000,000 | 77,500,000 |
| 925,000,001 | 950,000,000 | 9,500,000 | 7,750,000,001 | 8,000,000,000 | 80,000,000 |
| 950,000,001 | 975,000,000 | 9,750,000 | 8,000,000,001 | 8,250,000,000 | 82,500,000 |
| 975,000,001 | 1,000,000,000 | 10,000,000 | 8,250,000,001 | 8,500,000,000 | 85,000,000 |
| 1,000,000,001 | 1,050,000,000 | 10,500,000 | 8,500,000,001 | 8,750,000,000 | 87,500,000 |
| 1,050,000,001 | 1,100,000,000 | 11,000,000 | 8,750,000,001 | 9,000,000,000 | 90,000,000 |
| 1,100,000,001 | 1,150,000,000 | 11,500,000 | 9,000,000,001 | 9,250,000,000 | 92,500,000 |
| 1,150,000,001 | 1,200,000,000 | 12,000,000 | 9,250,000,001 | 9,500,000,000 | 95,000,000 |
| 1,200,000,001 | 1,250,000,000 | 12,500,000 | 9,500,000,001 | 9,750,000,000 | 97,500,000 |
| 1,250,000,001 | 1,300,000,000 | 13,000,000 | 9,750,000,001 | 10,000,000,000 | 100,000,000 |
| 1,300,000,001 | 1,350,000,000 | 13,500,000 | More than | 10,000,000,000 | 150,000,000 |
| 1,350,000,001 | 1,400,000,000 | 14,000,000 | | | |
| 1,400,000,001 | 1,450,000,000 | 14,500,000 | | | |
| 1,450,000,001 | 1,500,000,000 | 15,000,000 | | | |
| 1,500,000,001 | 1,550,000,000 | 15,500,000 | | | |
| 1,550,000,001 | 1,600,000,000 | 16,000,000 | | | |
| 1,600,000,001 | 1,650,000,000 | 16,500,000 | | | |
| 1,650,000,001 | 1,700,000,000 | 17,000,000 | | | |
| 1,700,000,001 | 1,750,000,000 | 17,500,000 | | | |
| 1,750,000,001 | 1,800,000,000 | 18,000,000 | | | |
| 1,800,000,001 | 1,850,000,000 | 18,500,000 | | | |
| 1,850,000,001 | 1,900,000,000 | 19,000,000 | | | |
| 1,900,000,001 | 1,950,000,000 | 19,500,000 | | | |
| 1,950,000,001 | 2,000,000,000 | 20,000,000 | | | |
| 2,000,000,001 | 2,100,000,000 | 21,000,000 | | | |
| 2,100,000,001 | 2,200,000,000 | 22,000,000 | | | |
| 2,200,000,001 | 2,300,000,000 | 23,000,000 | | | |
| 2,300,000,001 | 2,400,000,000 | 24,000,000 | | | |
| 2,400,000,001 | 2,500,000,000 | 25,000,000 | | | |
| 2,500,000,001 | 2,600,000,000 | 26,000,000 | | | |
| 2,600,000,001 | 2,700,000,000 | 27,000,000 | | | |
| 2,700,000,001 | 2,800,000,000 | 28,000,000 | | | |
| 2,800,000,001 | 2,900,000,000 | 29,000,000 | | | |
| 2,900,000,001 | 3,000,000,000 | 30,000,000 | | | |
| 3,000,000,001 | 3,250,000,000 | 32,500,000 | | | |
| 3,250,000,001 | 3,500,000,000 | 35,000,000 | | | |
| 3,500,000,001 | 3,750,000,000 | 37,500,000 | | | |
| 3,750,000,001 | 4,000,000,000 | 40,000,000 | | | |
| 4,000,000,001 | 4,250,000,000 | 42,500,000 | | | |
| 4,250,000,001 | 4,500,000,000 | 45,000,000 | | | |
| 4,500,000,001 | 4,750,000,000 | 47,500,000 | | | |
| 4,750,000,001 | 5,000,000,000 | 50,000,000 | | | |
| 5,000,000,001 | 5,250,000,000 | 52,500,000 | | | |

| Appendix 2 - Guarantee Issuance Service Charges | | | From | To | Per Quarter |
|--|------------|---------|-------------|-------------|-------------|
| For Sight and Usance (Inland and International) | | | 67,500,001 | 70,000,000 | 700,000 |
| | | | 70,000,001 | 72,500,000 | 725,000 |
| Letter of Credit Amount Range (Rs.) | | Per | 72,500,001 | 75,000,000 | 750,000 |
| | | | 75,000,001 | 77,500,000 | 775,000 |
| From | To | Quarter | 77,500,001 | 80,000,000 | 800,000 |
| Less than equal to | 500,000 | 5,000 | 80,000,001 | 82,500,000 | 825,000 |
| 500,001 | 800,000 | 8,000 | 82,500,001 | 85,000,000 | 850,000 |
| 800,001 | 1,000,000 | 10,000 | 85,000,001 | 87,500,000 | 875,000 |
| 1,000,001 | 1,500,000 | 15,000 | 87,500,001 | 90,000,000 | 900,000 |
| 1,500,001 | 2,000,000 | 20,000 | 90,000,001 | 92,500,000 | 925,000 |
| 2,000,001 | 2,500,000 | 25,000 | 92,500,001 | 95,000,000 | 950,000 |
| 2,500,001 | 3,000,000 | 30,000 | 95,000,001 | 97,500,000 | 975,000 |
| 3,000,001 | 3,500,000 | 35,000 | 97,500,001 | 100,000,000 | 1,000,000 |
| 3,500,001 | 4,000,000 | 40,000 | 100,000,001 | 105,000,000 | 1,050,000 |
| 4,000,001 | 4,500,000 | 45,000 | 105,000,001 | 110,000,000 | 1,100,000 |
| 4,500,001 | 5,000,000 | 50,000 | 110,000,001 | 115,000,000 | 1,150,000 |
| 5,000,001 | 5,500,000 | 55,000 | 115,000,001 | 120,000,000 | 1,200,000 |
| 5,500,001 | 6,000,000 | 60,000 | 120,000,001 | 125,000,000 | 1,250,000 |
| 6,000,001 | 6,500,000 | 65,000 | 125,000,001 | 130,000,000 | 1,300,000 |
| 6,500,001 | 7,000,000 | 70,000 | 130,000,001 | 135,000,000 | 1,350,000 |
| 7,000,001 | 7,500,000 | 75,000 | 135,000,001 | 140,000,000 | 1,400,000 |
| 7,500,001 | 8,000,000 | 80,000 | 140,000,001 | 145,000,000 | 1,450,000 |
| 8,000,001 | 8,500,000 | 85,000 | 145,000,001 | 150,000,000 | 1,500,000 |
| 8,500,001 | 9,000,000 | 90,000 | 150,000,001 | 155,000,000 | 1,550,000 |
| 9,000,001 | 9,500,000 | 95,000 | 155,000,001 | 160,000,000 | 1,600,000 |
| 9,500,001 | 10,000,000 | 100,000 | 160,000,001 | 165,000,000 | 1,650,000 |
| 10,000,001 | 10,500,000 | 105,000 | 165,000,001 | 170,000,000 | 1,700,000 |
| 10,500,001 | 11,000,000 | 110,000 | 170,000,001 | 175,000,000 | 1,750,000 |
| 11,000,001 | 11,500,000 | 115,000 | 175,000,001 | 180,000,000 | 1,800,000 |
| 11,500,001 | 12,000,000 | 120,000 | 180,000,001 | 185,000,000 | 1,850,000 |
| 12,000,001 | 15,000,000 | 150,000 | 185,000,001 | 190,000,000 | 1,900,000 |
| 15,000,001 | 17,500,000 | 175,000 | 190,000,001 | 195,000,000 | 1,950,000 |
| 17,500,001 | 20,000,000 | 200,000 | 195,000,001 | 200,000,000 | 2,000,000 |
| 20,000,001 | 22,500,000 | 225,000 | 200,000,001 | 225,000,000 | 2,250,000 |
| 22,500,001 | 25,000,000 | 250,000 | 225,000,001 | 250,000,000 | 2,500,000 |
| 25,000,001 | 27,500,000 | 275,000 | 250,000,001 | 275,000,000 | 2,750,000 |
| 27,500,001 | 30,000,000 | 300,000 | 275,000,001 | 300,000,000 | 3,000,000 |
| 30,000,001 | 32,500,000 | 325,000 | 300,000,001 | 325,000,000 | 3,250,000 |
| 32,500,001 | 35,000,000 | 350,000 | 325,000,001 | 350,000,000 | 3,500,000 |
| 35,000,001 | 37,500,000 | 375,000 | 350,000,001 | 375,000,000 | 3,750,000 |
| 37,500,001 | 40,000,000 | 400,000 | 375,000,001 | 400,000,000 | 4,000,000 |
| 40,000,001 | 42,500,000 | 425,000 | 400,000,001 | 425,000,000 | 4,250,000 |
| 42,500,001 | 45,000,000 | 450,000 | 425,000,001 | 450,000,000 | 4,500,000 |
| 45,000,001 | 47,500,000 | 475,000 | 450,000,001 | 475,000,000 | 4,750,000 |
| 47,500,001 | 50,000,000 | 500,000 | 475,000,001 | 500,000,000 | 5,000,000 |
| 50,000,001 | 52,500,000 | 525,000 | 500,000,001 | 525,000,000 | 5,250,000 |
| 52,500,001 | 55,000,000 | 550,000 | 525,000,001 | 550,000,000 | 5,500,000 |
| 55,000,001 | 57,500,000 | 575,000 | 550,000,001 | 575,000,000 | 5,750,000 |
| 57,500,001 | 60,000,000 | 600,000 | 575,000,001 | 600,000,000 | 6,000,000 |
| 60,000,001 | 62,500,000 | 625,000 | 600,000,001 | 625,000,000 | 6,250,000 |
| 62,500,001 | 65,000,000 | 650,000 | 625,000,001 | 650,000,000 | 6,500,000 |
| 65,000,001 | 67,500,000 | 675,000 | 650,000,001 | 675,000,000 | 6,750,000 |

| From | To | Per Quarter | From | To | Per Quarter |
|---------------|---------------|-------------|---------------|----------------|-------------|
| 675,000,001 | 700,000,000 | 7,000,000 | 5,250,000,001 | 5,500,000,000 | 55,000,000 |
| 700,000,001 | 725,000,000 | 7,250,000 | 5,500,000,001 | 5,750,000,000 | 57,500,000 |
| 725,000,001 | 750,000,000 | 7,500,000 | 5,750,000,001 | 6,000,000,000 | 60,000,000 |
| 750,000,001 | 775,000,000 | 7,750,000 | 6,000,000,001 | 6,250,000,000 | 62,500,000 |
| 775,000,001 | 800,000,000 | 8,000,000 | 6,250,000,001 | 6,500,000,000 | 65,000,000 |
| 800,000,001 | 825,000,000 | 8,250,000 | 6,500,000,001 | 6,750,000,000 | 67,500,000 |
| 825,000,001 | 850,000,000 | 8,500,000 | 6,750,000,001 | 7,000,000,000 | 70,000,000 |
| 850,000,001 | 875,000,000 | 8,750,000 | 7,000,000,001 | 7,250,000,000 | 72,500,000 |
| 875,000,001 | 900,000,000 | 9,000,000 | 7,250,000,001 | 7,500,000,000 | 75,000,000 |
| 900,000,001 | 925,000,000 | 9,250,000 | 7,500,000,001 | 7,750,000,000 | 77,500,000 |
| 925,000,001 | 950,000,000 | 9,500,000 | 7,750,000,001 | 8,000,000,000 | 80,000,000 |
| 950,000,001 | 975,000,000 | 9,750,000 | 8,000,000,001 | 8,250,000,000 | 82,500,000 |
| 975,000,001 | 1,000,000,000 | 10,000,000 | 8,250,000,001 | 8,500,000,000 | 85,000,000 |
| 1,000,000,001 | 1,050,000,000 | 10,500,000 | 8,500,000,001 | 8,750,000,000 | 87,500,000 |
| 1,050,000,001 | 1,100,000,000 | 11,000,000 | 8,750,000,001 | 9,000,000,000 | 90,000,000 |
| 1,100,000,001 | 1,150,000,000 | 11,500,000 | 9,000,000,001 | 9,250,000,000 | 92,500,000 |
| 1,150,000,001 | 1,200,000,000 | 12,000,000 | 9,250,000,001 | 9,500,000,000 | 95,000,000 |
| 1,200,000,001 | 1,250,000,000 | 12,500,000 | 9,500,000,001 | 9,750,000,000 | 97,500,000 |
| 1,250,000,001 | 1,300,000,000 | 13,000,000 | 9,750,000,001 | 10,000,000,000 | 100,000,000 |
| 1,300,000,001 | 1,350,000,000 | 13,500,000 | More than | 10,000,000,000 | 150,000,000 |
| 1,350,000,001 | 1,400,000,000 | 14,000,000 | | | |
| 1,400,000,001 | 1,450,000,000 | 14,500,000 | | | |
| 1,450,000,001 | 1,500,000,000 | 15,000,000 | | | |
| 1,500,000,001 | 1,550,000,000 | 15,500,000 | | | |
| 1,550,000,001 | 1,600,000,000 | 16,000,000 | | | |
| 1,600,000,001 | 1,650,000,000 | 16,500,000 | | | |
| 1,650,000,001 | 1,700,000,000 | 17,000,000 | | | |
| 1,700,000,001 | 1,750,000,000 | 17,500,000 | | | |
| 1,750,000,001 | 1,800,000,000 | 18,000,000 | | | |
| 1,800,000,001 | 1,850,000,000 | 18,500,000 | | | |
| 1,850,000,001 | 1,900,000,000 | 19,000,000 | | | |
| 1,900,000,001 | 1,950,000,000 | 19,500,000 | | | |
| 1,950,000,001 | 2,000,000,000 | 20,000,000 | | | |
| 2,000,000,001 | 2,100,000,000 | 21,000,000 | | | |
| 2,100,000,001 | 2,200,000,000 | 22,000,000 | | | |
| 2,200,000,001 | 2,300,000,000 | 23,000,000 | | | |
| 2,300,000,001 | 2,400,000,000 | 24,000,000 | | | |
| 2,400,000,001 | 2,500,000,000 | 25,000,000 | | | |
| 2,500,000,001 | 2,600,000,000 | 26,000,000 | | | |
| 2,600,000,001 | 2,700,000,000 | 27,000,000 | | | |
| 2,700,000,001 | 2,800,000,000 | 28,000,000 | | | |
| 2,800,000,001 | 2,900,000,000 | 29,000,000 | | | |
| 2,900,000,001 | 3,000,000,000 | 30,000,000 | | | |
| 3,000,000,001 | 3,250,000,000 | 32,500,000 | | | |
| 3,250,000,001 | 3,500,000,000 | 35,000,000 | | | |
| 3,500,000,001 | 3,750,000,000 | 37,500,000 | | | |
| 3,750,000,001 | 4,000,000,000 | 40,000,000 | | | |
| 4,000,000,001 | 4,250,000,000 | 42,500,000 | | | |
| 4,250,000,001 | 4,500,000,000 | 45,000,000 | | | |
| 4,500,000,001 | 4,750,000,000 | 47,500,000 | | | |
| 4,750,000,001 | 5,000,000,000 | 50,000,000 | | | |
| 5,000,000,001 | 5,250,000,000 | 52,500,000 | | | |

| Appendix 3 - Inland LC Issuance Service Charges | | | From | To | Per Quarter |
|---|------------|-------------|-------------|-------------|-------------|
| For Sight and Usance (Inland) | | | 67,500,001 | 70,000,000 | 630,000 |
| | | | 70,000,001 | 72,500,000 | 652,500 |
| Letter of Credit Amount Range (Rs.) | | Per Quarter | 72,500,001 | 75,000,000 | 675,000 |
| | | | 75,000,001 | 77,500,000 | 697,500 |
| From | To | Quarter | 77,500,001 | 80,000,000 | 720,000 |
| Less than equal to | 500,000 | 4,000 | 80,000,001 | 82,500,000 | 742,500 |
| 500,001 | 800,000 | 7,200 | 82,500,001 | 85,000,000 | 765,000 |
| 800,001 | 1,000,000 | 9,000 | 85,000,001 | 87,500,000 | 787,500 |
| 1,000,001 | 1,500,000 | 13,500 | 87,500,001 | 90,000,000 | 810,000 |
| 1,500,001 | 2,000,000 | 18,000 | 90,000,001 | 92,500,000 | 832,500 |
| 2,000,001 | 2,500,000 | 22,500 | 92,500,001 | 95,000,000 | 855,000 |
| 2,500,001 | 3,000,000 | 27,000 | 95,000,001 | 97,500,000 | 877,500 |
| 3,000,001 | 3,500,000 | 31,500 | 97,500,001 | 100,000,000 | 900,000 |
| 3,500,001 | 4,000,000 | 36,000 | 100,000,001 | 105,000,000 | 945,000 |
| 4,000,001 | 4,500,000 | 40,500 | 105,000,001 | 110,000,000 | 990,000 |
| 4,500,001 | 5,000,000 | 45,000 | 110,000,001 | 115,000,000 | 1,035,000 |
| 5,000,001 | 5,500,000 | 49,500 | 115,000,001 | 120,000,000 | 1,080,000 |
| 5,500,001 | 6,000,000 | 54,000 | 120,000,001 | 125,000,000 | 1,125,000 |
| 6,000,001 | 6,500,000 | 58,500 | 125,000,001 | 130,000,000 | 1,170,000 |
| 6,500,001 | 7,000,000 | 63,000 | 130,000,001 | 135,000,000 | 1,215,000 |
| 7,000,001 | 7,500,000 | 67,500 | 135,000,001 | 140,000,000 | 1,260,000 |
| 7,500,001 | 8,000,000 | 72,000 | 140,000,001 | 145,000,000 | 1,305,000 |
| 8,000,001 | 8,500,000 | 76,500 | 145,000,001 | 150,000,000 | 1,350,000 |
| 8,500,001 | 9,000,000 | 81,000 | 150,000,001 | 155,000,000 | 1,395,000 |
| 9,000,001 | 9,500,000 | 85,500 | 155,000,001 | 160,000,000 | 1,440,000 |
| 9,500,001 | 10,000,000 | 90,000 | 160,000,001 | 165,000,000 | 1,485,000 |
| 10,000,001 | 10,500,000 | 94,500 | 165,000,001 | 170,000,000 | 1,530,000 |
| 10,500,001 | 11,000,000 | 99,000 | 170,000,001 | 175,000,000 | 1,575,000 |
| 11,000,001 | 11,500,000 | 103,500 | 175,000,001 | 180,000,000 | 1,620,000 |
| 11,500,001 | 12,000,000 | 108,000 | 180,000,001 | 185,000,000 | 1,665,000 |
| 12,000,001 | 15,000,000 | 135,000 | 185,000,001 | 190,000,000 | 1,710,000 |
| 15,000,001 | 17,500,000 | 157,500 | 190,000,001 | 195,000,000 | 1,755,000 |
| 17,500,001 | 20,000,000 | 180,000 | 195,000,001 | 200,000,000 | 1,800,000 |
| 20,000,001 | 22,500,000 | 202,500 | 200,000,001 | 225,000,000 | 2,025,000 |
| 22,500,001 | 25,000,000 | 225,000 | 225,000,001 | 250,000,000 | 2,250,000 |
| 25,000,001 | 27,500,000 | 247,500 | 250,000,001 | 275,000,000 | 2,475,000 |
| 27,500,001 | 30,000,000 | 270,000 | 275,000,001 | 300,000,000 | 2,700,000 |
| 30,000,001 | 32,500,000 | 292,500 | 300,000,001 | 325,000,000 | 2,925,000 |
| 32,500,001 | 35,000,000 | 315,000 | 325,000,001 | 350,000,000 | 3,150,000 |
| 35,000,001 | 37,500,000 | 337,500 | 350,000,001 | 375,000,000 | 3,375,000 |
| 37,500,001 | 40,000,000 | 360,000 | 375,000,001 | 400,000,000 | 3,600,000 |
| 40,000,001 | 42,500,000 | 382,500 | 400,000,001 | 425,000,000 | 3,825,000 |
| 42,500,001 | 45,000,000 | 405,000 | 425,000,001 | 450,000,000 | 4,050,000 |
| 45,000,001 | 47,500,000 | 427,500 | 450,000,001 | 475,000,000 | 4,275,000 |
| 47,500,001 | 50,000,000 | 450,000 | 475,000,001 | 500,000,000 | 4,500,000 |
| 50,000,001 | 52,500,000 | 472,500 | 500,000,001 | 525,000,000 | 4,725,000 |
| 52,500,001 | 55,000,000 | 495,000 | 525,000,001 | 550,000,000 | 4,950,000 |
| 55,000,001 | 57,500,000 | 517,500 | 550,000,001 | 575,000,000 | 5,175,000 |
| 57,500,001 | 60,000,000 | 540,000 | 575,000,001 | 600,000,000 | 5,400,000 |
| 60,000,001 | 62,500,000 | 562,500 | 600,000,001 | 625,000,000 | 5,625,000 |
| 62,500,001 | 65,000,000 | 585,000 | 625,000,001 | 650,000,000 | 5,850,000 |
| 65,000,001 | 67,500,000 | 607,500 | 650,000,001 | 675,000,000 | 6,075,000 |

| From | To | Per Quarter | From | To | Per Quarter |
|---------------|---------------|-------------|---------------|----------------|-------------|
| 675,000,001 | 700,000,000 | 6,300,000 | 5,250,000,001 | 5,500,000,000 | 49,500,000 |
| 700,000,001 | 725,000,000 | 6,525,000 | 5,500,000,001 | 5,750,000,000 | 51,750,000 |
| 725,000,001 | 750,000,000 | 6,750,000 | 5,750,000,001 | 6,000,000,000 | 54,000,000 |
| 750,000,001 | 775,000,000 | 6,975,000 | 6,000,000,001 | 6,250,000,000 | 56,250,000 |
| 775,000,001 | 800,000,000 | 7,200,000 | 6,250,000,001 | 6,500,000,000 | 58,500,000 |
| 800,000,001 | 825,000,000 | 7,425,000 | 6,500,000,001 | 6,750,000,000 | 60,750,000 |
| 825,000,001 | 850,000,000 | 7,650,000 | 6,750,000,001 | 7,000,000,000 | 63,000,000 |
| 850,000,001 | 875,000,000 | 7,875,000 | 7,000,000,001 | 7,250,000,000 | 65,250,000 |
| 875,000,001 | 900,000,000 | 8,100,000 | 7,250,000,001 | 7,500,000,000 | 67,500,000 |
| 900,000,001 | 925,000,000 | 8,325,000 | 7,500,000,001 | 7,750,000,000 | 69,750,000 |
| 925,000,001 | 950,000,000 | 8,550,000 | 7,750,000,001 | 8,000,000,000 | 72,000,000 |
| 950,000,001 | 975,000,000 | 8,775,000 | 8,000,000,001 | 8,250,000,000 | 74,250,000 |
| 975,000,001 | 1,000,000,000 | 9,000,000 | 8,250,000,001 | 8,500,000,000 | 76,500,000 |
| 1,000,000,001 | 1,050,000,000 | 9,450,000 | 8,500,000,001 | 8,750,000,000 | 78,750,000 |
| 1,050,000,001 | 1,100,000,000 | 9,900,000 | 8,750,000,001 | 9,000,000,000 | 81,000,000 |
| 1,100,000,001 | 1,150,000,000 | 10,350,000 | 9,000,000,001 | 9,250,000,000 | 83,250,000 |
| 1,150,000,001 | 1,200,000,000 | 10,800,000 | 9,250,000,001 | 9,500,000,000 | 85,500,000 |
| 1,200,000,001 | 1,250,000,000 | 11,250,000 | 9,500,000,001 | 9,750,000,000 | 87,750,000 |
| 1,250,000,001 | 1,300,000,000 | 11,700,000 | 9,750,000,001 | 10,000,000,000 | 90,000,000 |
| 1,300,000,001 | 1,350,000,000 | 12,150,000 | More than | 10,000,000,000 | 150,000,000 |
| 1,350,000,001 | 1,400,000,000 | 12,600,000 | | | |
| 1,400,000,001 | 1,450,000,000 | 13,050,000 | | | |
| 1,450,000,001 | 1,500,000,000 | 13,500,000 | | | |
| 1,500,000,001 | 1,550,000,000 | 13,950,000 | | | |
| 1,550,000,001 | 1,600,000,000 | 14,400,000 | | | |
| 1,600,000,001 | 1,650,000,000 | 14,850,000 | | | |
| 1,650,000,001 | 1,700,000,000 | 15,300,000 | | | |
| 1,700,000,001 | 1,750,000,000 | 15,750,000 | | | |
| 1,750,000,001 | 1,800,000,000 | 16,200,000 | | | |
| 1,800,000,001 | 1,850,000,000 | 16,650,000 | | | |
| 1,850,000,001 | 1,900,000,000 | 17,100,000 | | | |
| 1,900,000,001 | 1,950,000,000 | 17,550,000 | | | |
| 1,950,000,001 | 2,000,000,000 | 18,000,000 | | | |
| 2,000,000,001 | 2,100,000,000 | 18,900,000 | | | |
| 2,100,000,001 | 2,200,000,000 | 19,800,000 | | | |
| 2,200,000,001 | 2,300,000,000 | 20,700,000 | | | |
| 2,300,000,001 | 2,400,000,000 | 21,600,000 | | | |
| 2,400,000,001 | 2,500,000,000 | 22,500,000 | | | |
| 2,500,000,001 | 2,600,000,000 | 23,400,000 | | | |
| 2,600,000,001 | 2,700,000,000 | 24,300,000 | | | |
| 2,700,000,001 | 2,800,000,000 | 25,200,000 | | | |
| 2,800,000,001 | 2,900,000,000 | 26,100,000 | | | |
| 2,900,000,001 | 3,000,000,000 | 27,000,000 | | | |
| 3,000,000,001 | 3,250,000,000 | 29,250,000 | | | |
| 3,250,000,001 | 3,500,000,000 | 31,500,000 | | | |
| 3,500,000,001 | 3,750,000,000 | 33,750,000 | | | |
| 3,750,000,001 | 4,000,000,000 | 36,000,000 | | | |
| 4,000,000,001 | 4,250,000,000 | 38,250,000 | | | |
| 4,250,000,001 | 4,500,000,000 | 40,500,000 | | | |
| 4,500,000,001 | 4,750,000,000 | 42,750,000 | | | |
| 4,750,000,001 | 5,000,000,000 | 45,000,000 | | | |
| 5,000,000,001 | 5,250,000,000 | 47,250,000 | | | |

Saadiq Deposit Products

| | |
|--|--|
| Cheque book issuance charges | |
| i) Saadiq Current Account | Rs. 5/- leaf |
| ii) Saadiq Sahulat Online Account | 1st Cheque book free. Subsequent Cheque book Rs. 5/- leaf |
| iii) Saadiq Saver & Saadiq Saver Plus | Rs. 20/- leaf |
| Cheque return charges | Saadiq Current Account & Saadiq Sahulat Online Account: Rs. 100 for Outward & Rs. 500 for Inward clearing Saadiq Saver & Saadiq Saver Plus : Rs. 500 for Outward & Rs. 1000 for Inward clearing |
| Same day clearing of high value instrument via NIFT | Rs. 250/- flat |
| Standing order execution charge | Rs. 500/- per transaction in addition to the usual charges on remittances. |
| Default due to lack of funds on standing instructions. | Rs. 500/- per transaction |
| Stop payment of cheques | Saadiq Current & Saadiq Sahulat Online Account Rs. 500 Saadiq Saver & Saadiq Saver Plus Rs. 750 |
| Duplicate statement of account | Saadiq Current & Saadiq Sahulat Online Account: Rs. 50 Saadiq Saver & Saadiq Saver Plus: Rs. 50 |
| Transaction charge | Saadiq Saver & Saadiq Saver Plus: Upto Rs. 150 per transaction Transaction charge will be levied on all OTC and ATM transactions if the monthly average balance of upto Rs. 100,000 is not maintained in Saadiq Saver & Saadiq Saver Plus |
| *Account Maintenance fee applicable to only Saadiq Saver and Saadiq Saver Plus | Rs. 50/- per month if monthly average balance in the account falls below the minimum requirement. |
| **Online Transaction (intercity transaction) limit | |
| i) Saadiq Current Account | Free limit upto Rs. 100,000 per day. Rs. 50 will be levied on exceeding the limit. |
| ii) Saadiq Sahulat Online Account | Free limit upto Rs. 1,000,000 per day; Rs. 50 will be levied on exceeding the limit |
| iii) Saadiq Saver & Saadiq Saver Plus | Free limit upto Rs. 100,000 per day; Rs. 100 will be levied on exceeding the limit |

| | |
|---|-----------------------------------|
| Pay Order Issuance | |
| i) Saadiq Current Account | Rs. 100/- |
| ii) Saadiq Sahulat Online Account | Rs. 100/- |
| iii) Saadiq Saver & Saadiq Saver Plus | Rs. 200/- |
| Pay Order cancellation charges | Rs. 500/- |
| Monthly average balance requirement | |
| i) Saadiq Current Account | Zero |
| ii) Saadiq Sahulat Online Account | Zero |
| iii) Saadiq Saver & Saadiq Saver Plus | Rs. 25,000/- |
| Minimum deposit to open Saadiq Term Deposit Account | Rs. 100,000/- |
| Phone Banking Charges | A waiver of 25% on normal charges |

* Account maintenance fee is waived for the following categories of accounts.

- Accounts of Students
- Accounts of Mustahiqeen
- Accounts of Employees of Government institutions maintained for salary and pension purpose

** Note: Online transaction charge is applicable to inter-city cash deposits & withdrawals and withdrawals via cheque only.

Saadiq VISA Shopping Card

| | |
|---|--|
| Issuance Fee | Saadiq Current & Saadiq Sahulat Online Account: Rs. 500 Saadiq Saver & Saadiq Saver Plus : Rs. 750 |
| Annual Fee | Saadiq Current & Saadiq Sahulat Online Account : Rs. 500 Saadiq Saver & Saadiq Saver Plus : Rs. 750 |
| Replacement/ Renewal Fee | Saadiq Current & Saadiq Sahulat Online Account: Rs. 500 Saadiq Saver & Saadiq Saver Plus : Rs. 750 |
| POS Transaction Fee (International) | 3% of transaction amount |
| ATM Cash Withdrawal (i) International Cash Withdrawal (ii) 1-Link ATMs Cash Withdrawal (iii) MNET ATMs Cash Withdrawal | 3% per withdrawal Rs. 15 per withdrawal Rs. 15 per withdrawal |
| ATM Balance Inquiry (i) 1-Link ATM (Balance Inquiry) (ii) MNET ATM (Balance Inquiry) | No charge Rs. 5 per transaction |

Saadiq Payroll Account

| <p>Cheque book issuance charges</p> <p>i. Saadiq Payroll Current Account</p> <p>ii. Saadiq Payroll Saving Account</p> | <p>First Cheque book free. Subsequent Cheque book Rs. 5/ leaf</p> <table border="1" data-bbox="756 651 1094 763"> <thead> <tr> <th colspan="3">Segment</th> </tr> <tr> <th>Platinum</th> <th>Gold</th> <th>Silver</th> </tr> </thead> <tbody> <tr> <td>Free</td> <td>Rs. 10 per leaf</td> <td>Rs. 20 per leaf</td> </tr> </tbody> </table> | Segment | | | Platinum | Gold | Silver | Free | Rs. 10 per leaf | Rs. 20 per leaf |
|--|--|-----------------|--|--|----------|------|--------|------|-----------------|-----------------|
| Segment | | | | | | | | | | |
| Platinum | Gold | Silver | | | | | | | | |
| Free | Rs. 10 per leaf | Rs. 20 per leaf | | | | | | | | |
| <p>Cheque Return Charges</p> | <p>Saadiq Payroll Current Account: Rs.100 for Outward & Rs. 500 for Inward clearing</p> <p>Saadiq Payroll Saving Account: Rs. 500 for Outward & Rs. 1000 for Inward clearing</p> | | | | | | | | | |
| <p>Same day clearing of high value instrument via NIFT</p> | <p>Rs. 250/- flat</p> | | | | | | | | | |
| <p>Standing order execution charge</p> <p>i. Saadiq Payroll Current Account</p> <p>ii. Saadiq Payroll Saving Account</p> | <p>No charge</p> <p>Rs. 500/- per transaction in addition to usual charges on remittances</p> | | | | | | | | | |
| <p>Default due to lack of funds on standing instructions</p> | <p>Rs. 500 per transaction</p> | | | | | | | | | |
| <p>Stop payment of Cheque</p> <p>i. Saadiq Payroll Current Account</p> <p>ii. Saadiq Payroll Saving Account</p> | <p>Rs. 500</p> <p>Rs. 750</p> | | | | | | | | | |
| <p>Duplicate statement of account</p> <p>i. Saadiq Payroll Current Account</p> <p>ii. Saadiq Payroll Saving Account</p> | <p>Rs. 25</p> <table border="1" data-bbox="756 1283 1094 1395"> <thead> <tr> <th colspan="3">Segment</th> </tr> <tr> <th>Platinum</th> <th>Gold</th> <th>Silver</th> </tr> </thead> <tbody> <tr> <td>Free</td> <td>Rs. 50</td> <td>Rs. 50</td> </tr> </tbody> </table> | Segment | | | Platinum | Gold | Silver | Free | Rs. 50 | Rs. 50 |
| Segment | | | | | | | | | | |
| Platinum | Gold | Silver | | | | | | | | |
| Free | Rs. 50 | Rs. 50 | | | | | | | | |
| <p>Transaction charge</p> | <p>Saadiq Payroll Current Account: No charge</p> <p>Saadiq Payroll Saving Account: Upto Rs.150 per transaction</p> <p>Transaction charge will be levied on all OTC and ATM transactions if the monthly average balance of upto Rs. 100,000/- is not maintained in Saadiq Payroll Saving Account.</p> | | | | | | | | | |
| <p>Account maintenance fee</p> <p>i. Saadiq Payroll Current Account</p> <p>ii. Saadiq Payroll Saving Account</p> | <p>Zero</p> <p>Zero</p> | | | | | | | | | |

| *Online banking (intercity transaction) limit | Free limit upto Rs. 100,000 per day; Rs. 50 will be levied on exceeding the limit | | | | | | | | | |
|--|---|---------|--|--|----------|------|--------|------|---------|---------|
| i. Saadiq Payroll Current Account | | | | | | | | | | |
| ii. Saadiq Payroll Saving Account | Free limit upto Rs. 100,000 per day; Rs. 100 will be levied on exceeding the limit | | | | | | | | | |
| Pay Order Issuance | | | | | | | | | | |
| i. Saadiq Payroll Current Account | Rs. 100 | | | | | | | | | |
| ii. Saadiq Payroll Saving Account | <table border="1"> <thead> <tr> <th colspan="3">Segment</th> </tr> <tr> <th>Platinum</th> <th>Gold</th> <th>Silver</th> </tr> </thead> <tbody> <tr> <td>Free</td> <td>Rs. 200</td> <td>Rs. 200</td> </tr> </tbody> </table> | Segment | | | Platinum | Gold | Silver | Free | Rs. 200 | Rs. 200 |
| Segment | | | | | | | | | | |
| Platinum | Gold | Silver | | | | | | | | |
| Free | Rs. 200 | Rs. 200 | | | | | | | | |
| Pay Order cancellation charges | Rs. 500/- | | | | | | | | | |
| Phone Banking charges | A waiver of 25% on normal charges | | | | | | | | | |
| Saadiq VISA Shopping Card Issuance Fee | | | | | | | | | | |
| i. Saadiq Payroll Current Account | Free | | | | | | | | | |
| ii. Saadiq Payroll Saving Account | Rs. 750 | | | | | | | | | |
| Saadiq VISA Shopping Card Annual/ Replacement / Renewal Fee | | | | | | | | | | |
| i. Saadiq Payroll Current Account | Rs. 500 | | | | | | | | | |
| ii. Saadiq Payroll Saving Account | Rs. 750 | | | | | | | | | |
| Saadiq VISA Shopping Card: POS Transaction Fee (International) | 3% of transaction amount | | | | | | | | | |
| ATM Cash Withdrawal | | | | | | | | | | |
| i. International Cash Withdrawal | 3% per withdrawal | | | | | | | | | |
| ii. 1-Link ATM Cash Withdrawal | Rs. 15 per withdrawal | | | | | | | | | |
| iii. MNet ATM Cash Withdrawal | Rs. 15 per withdrawal | | | | | | | | | |
| ATM Balance Inquiry | | | | | | | | | | |
| i. 1-Link ATM | No charge | | | | | | | | | |
| ii. MNET ATM | Rs. 5 per transaction | | | | | | | | | |

Saadiq Payroll Saving Account Classification

| Segment | Monthly Gross Salary |
|----------|-------------------------------------|
| Platinum | PKR 200,000 & above |
| Gold | PKR 50,000 to less than PKR 200,000 |
| Silver | Less than PKR 50,000 |

*Note: Online transaction charge is applicable to inter-city cash deposits & withdrawals and withdrawals via cheque only.

Saadiq VISA Credit Card

| | CLASSIC | CLASSIC BLUE | GOLD | GOLD PLUS |
|--|--|--------------|----------|-----------|
| 1. Joining Fee | Rs. 500 | Rs. 500 | Rs. 1000 | Rs. 1000 |
| 2. Annual Fee | Rs. 2000 | Rs. 2000 | Rs. 4000 | Rs. 4000 |
| 3. Supplementary Annual Fee | Rs. 500 | Rs. 500 | Rs. 1000 | Rs. 1000 |
| 4. Maintenance Fee | Rs. 1000 | Rs. 2000 | Rs. 3000 | Rs. 6000 |
| Other Fees and Charges | | | | |
| 5. Late Fee | None | | | |
| 6. Cash Advance Processing Fee | Rs. 500 per transaction | | | |
| 7. Overlimit Processing Fee | Rs. 600 | | | |
| Voucher Retrieval Fee | | | | |
| 8. Local | Rs. 250 per document | | | |
| 9. Foreign | Rs. 800 per document | | | |
| 10. Balance Transfer Processing Fee | None | | | |
| 11. *Arbitration Charges for Disputed Transaction | USD 500 or equivalent | | | |
| 12. Card Replacement Fee | Rs. 200 | | | |
| 13. Cheque Return Charges/Insufficient Funds on Auto Debit | Rs. 600 | | | |
| 14. Payorder/Demand Draft Issuance Fee | Rs. 500 | | | |
| 15. Duplicate Statement Fee | Rs. 200 for each statement over 1 month old | | | |
| 16. Cash Handling Fee on Foreign Currency Transactions | 40 paisas per USD | | | |
| 17. Foreign Transaction Charge | Foreign currency transactions processed, through foreign merchants or otherwise, will incur a foreign transaction charge of 2% of transaction amount | | | |
| 18. Credit Worthiness Certificate | 1 Certificate per half year free: subsequent requests, upto Rs. 200 per certificate | | | |
| 19. Safe custody Charges on Post Dated Cheques | Rs. 500 per cheque | | | |
| 20. Utility Bill payment Service Fee | Upto Rs. 1,000 per transaction | | | |
| 21. Convenience Service Fee | Upto Rs. 2,500 per transaction | | | |
| | | | | |
| | | | | |

*Arbitration Charges will not be levied if the decision is made in favor of the Card member

Diminishing Musharka (Auto Financing)

| | |
|--|---|
| Processing Fee (Non refundable) | Upto Rs. 10,000 |
| External Agency Fee | Upto Rs. 3,000 |
| Early purchase processing charges | Upto 7.5% of outstanding amount in 5th Year Upto 10% of outstanding amount in 3rd & 4th Year Upto 13% of outstanding amount in 1st & 2nd Year |
| Appraisal Fee (Used Cars) | Upto Rs. 10,000 |
| Repossession Charges | Upto Rs. 30,000 |
| Valuation Fee | Upto Rs. 10,000 |
| Legal Fee | Upto Rs. 30,000 |
| Repossessed Vehicle Storage charges | Upto Rs. 10,000 |
| Cheque return charges | Rs. 500 |
| Non-Payment due to lack of funds (standing instructions) | Rs. 500 |
| *Late Payment Fee recovery & Administration charges | Upto Rs. 1,000 per installment |
| Vehicle Insurance | Upto 7.5% of the vehicle value |
| Duplicate Amortization Schedule Issuance Charge | Rs. 500 |
| Tax Certificate Issuance charges | Rs. 500 |
| Cheque / Cash pick up from office / residence | Upto Rs. 1,500 |
| Cash deposit into Repayment Account | Upto Rs. 500 |
| Cheque deposit into drop box | Upto Rs. 500 |

***To be paid out in charity after deduction of bank's estimated costs in accordance with the bank's charity fund policy.**

Saadiq Home Financing

| | |
|--|--|
| Processing Fee (Non-refundable) | Up to Rs.10,000 |
| Appraisal Fee(Ready property) | Up to Rs. 10,000 |
| Appraisal for land | Up to Rs. 5,000 |
| Appraisal for Constructed Property | Up to Rs. 5,000 |
| Subsequent Stage wise appraisal | Up to Rs. 6,000(Includes confirmation that the Construction stage is completed as per the construction schedule and the customer has utilized the full value of tranche into Construction of the property) |
| Legal fee | Upto Rs. 12,000/- |
| Switching Fee | Up to 7% Outstanding Amount |
| Cheque return charges | Rs. 500 |
| Non-Payment due to lack of funds (Standing instructions) | Rs. 500 |
| *Late Payment Fee | Upto Rs. 1,000 |
| Pre-Payment Fee | Upto 10% of the Outstanding Balance |
| Asset re-possession charges | |
| Court Fee | Upto Rs. 60,000/- (or at Actual) |
| Legal Fee | Upto Rs. 30,000/- (or at Actual) |
| Property Insurance | Upto 0.75% of the financing amount |
| Life Insurance Cover | Upto 0.75% of the loan amount |
| Duplicate Amortization Schedule Issuance Charge | Rs. 500/- |
| Tax Certificate Issuance Charges | Rs. 500/- |
| Cash Deposit into Repayment Account | Up to Rs. 500 |
| Cheque deposit into drop box | Up to Rs. 500 |

***To be paid out in charity after deduction of bank's estimated costs in accordance with the bank's charity fund policy.**

**IMPORTS
Letter of Credit**

| | |
|--------------------------|--|
| Issuance Service Charges | As per Appendix 1 |
| Amendments | Rs 1,200 per amendment or Service Charges as per Appendix 1 if amendment involves increase in limit or extension in the validity of the LC |

Bills

| | |
|---|--|
| If bills are drawn at a usance under the above LC | Rs 1,000 per bill to be charged at time of retirement of bill, plus Service charges upto 0.20% per month. Minimum Rs 500 extra commission per month for any period beyond the LC validity |
|---|--|

Other

| | |
|---|---|
| LC reimbursement | USD 130 or actual |
| Booking finance against imports & finance against trust receipts | Rs 1,000 per transaction |
| Service charge on foreign exchange in lieu of TT | 0.10% Minimum Rs 500 |
| Short Telex Import LC / amendment | Rs 1,000 per telex / swift |
| Full telex Import LC | Rs 2,000 per telex / swift |
| Postage on Import LC | Rs 250 per item - Airmail Rs 1,500 per item - Courier |
| Import LC handling charges, correspondent's charges | Higher of Rs 100 or actual |
| Handling of discrepant documents under inland LC | USD 60 + USD 35 for each Telex / Swift cost of discrepant advice / acceptance |
| Credit information report including credit report of foreign suppliers / buyers | Actual + Rs 500 service charges |

EXPORTS

1. Letter of Credit (LC)

| | |
|--|---|
| Advising | Rs 1,500 per LC |
| Amendments | Rs 750 per amendment |
| Financing of PKR bills under LC | 0.25% or as per arrangement, Minimum Rs 1,000 |
| Financing of foreign currency bills under LC | 0.25% or as per arrangement Minimum Rs 1,000 |
| Confirmation / Acceptance | 2.00% Minimum Rs 1,000 |
| Transfer of Export LC | Upto Rs 5,000 per LC |

2. Bills

| | |
|--|--|
| Reimbursement payment to other banks | Rs 3,000 flat per reimbursement / payment or as per arrangement |
| If documents are sent to other local banks for financing under restricted LC | Rs 750 flat including courier charges |
| Collection: | |
| Clean | Upto Rs 500 per item |
| Discrepant | Upto Rs 1,000 per item |
| Bills for Collection | Service charges against export documents sent on collection basis where payment cover is already with SCBPL upto 0.25% |

INLAND LC & BILLS

1. Inland LC

| | |
|------------------|---|
| Issuance Charges | As per Appendix 3 |
| Amendments | Rs 1,000 per amendment or service charges as per appendix 3 if amendment involves increase in amount or extension in validity of LC |

2. Bill Financing & Collection

| | |
|---|---|
| Collections: | |
| Discrepant | 0.3% Minimum Rs 500 |
| Clean | 0.25% Minimum Rs 300 Maximum Rs 5,000 plus actual charges levied by correspondents |
| Cheques drawn on cities with SCBPL Branches | Rs 100 per instrument |
| Documentary bills drawn against inland LC: | |
| Sight Bills | 0.25% flat Minimum Rs 500 |
| Usance Bills | Upto 0.30% of collection charges Minimum Rs 1,500 |

| | |
|-----------------------------------|---|
| Charges for Local Bill Financing: | |
| Sight Bills | 0.25% flat Minimum Rs. 500 + profit as per arrangement with customer |
| Usance Bills | Collection charges + profit as per arrangement with customer Minimum Rs. 1,500 |
| Bills / Cheques returned unpaid | Rs 500 for documentary collection and Rs 200 for clean collection |

GUARANTEES

| | |
|--|--|
| Issuance Service Charges for Guarantees issued to Shipping companies in lieu of Bill of Lading | Rs. 1,500 flat for 1st month & Rs. 500 per subsequent month where 100% cash margin is held In case of no cash margin held 0.25% or as agreed with client (for period beyond LC expiry) |
| Issuance Service charges for other guarantees | As per Attached Appendix 2 |
| Expired Guarantees | As per above items until original returned to the Bank |
| Amendments | Rs 1,000 per amendment and Service charges as per Appendix 2 if amendment involves increase in amount or extension in validity of guarantee USD 50 for back-to-back guarantees |
| Handling of claim cases | Rs 1,000 flat + out of pocket costs |
| Vendor charges for arranging stamp paper | 2.0% of bond paper value Minimum Rs 100 |
| Telex / Swift | Rs 1,000 flat |

Supply Chain Finance

| | |
|-------------------------------|--|
| Dealer Finance Card | Upto Rs 500 |
| Annual Facility Fee | Upto 2% arrangement fee |
| Bill Handling Charges | Upto 0.25% Minimum Rs 50 |
| Domestic Buyer Finance | Upto 1% annual fee Upto 0.25% transaction fee |
| Domestic Supplier Finance | Upto 1% annual fee Upto 0.25% transaction fee |
| Cross Border Buyer Finance | Upto 1% annual fee (of sanctioned limit) |
| Cross Border Supplier Finance | Upto 1% annual fee (of sanctioned limit) |

| Appendix 1 - Import LC Issuance Service Charges | | | From | To | Per Quarter |
|--|------------|---------|------------|-------------|-------------|
| For Sight and Usance (International) | | | 65,000,001 | 67,500,000 | 337,500 |
| | | | 67,500,001 | 70,000,000 | 350,000 |
| Letter of Credit Amount Range (Rs.) | | Per | 70,000,001 | 72,500,000 | 362,500 |
| From | To | Quarter | 72,500,001 | 75,000,000 | 375,000 |
| Less than equal to | 500,000 | 3,000 | 75,000,001 | 77,500,000 | 387,500 |
| 500,001 | 800,000 | 4,000 | 77,500,001 | 80,000,000 | 400,000 |
| 800,001 | 1,000,000 | 5,000 | 80,000,001 | 82,500,000 | 412,500 |
| 1,000,001 | 1,500,000 | 7,500 | 82,500,001 | 85,000,000 | 425,000 |
| 1,500,001 | 2,000,000 | 10,000 | 85,000,001 | 87,500,000 | 437,500 |
| 2,000,001 | 2,500,000 | 12,500 | 87,500,001 | 90,000,000 | 450,000 |
| 2,500,001 | 3,000,000 | 15,000 | 90,000,001 | 92,500,000 | 462,500 |
| 3,000,001 | 3,500,000 | 17,500 | 92,500,001 | 95,000,000 | 475,000 |
| 3,500,001 | 4,000,000 | 20,000 | 95,000,001 | 97,500,000 | 487,500 |
| 4,000,001 | 4,500,000 | 22,500 | 97,500,001 | 100,000,000 | 500,000 |
| 4,500,001 | 5,000,000 | 25,000 | More than | 100,000,000 | 525,000 |
| 5,000,001 | 5,500,000 | 27,500 | | | |
| 5,500,001 | 6,000,000 | 30,000 | | | |
| 6,000,001 | 6,500,000 | 32,500 | | | |
| 6,500,001 | 7,000,000 | 35,000 | | | |
| 7,000,001 | 7,500,000 | 37,500 | | | |
| 7,500,001 | 8,000,000 | 40,000 | | | |
| 8,000,001 | 8,500,000 | 42,500 | | | |
| 8,500,001 | 9,000,000 | 45,000 | | | |
| 9,000,001 | 9,500,000 | 47,500 | | | |
| 9,500,001 | 10,000,000 | 50,000 | | | |
| 10,000,001 | 10,500,000 | 52,500 | | | |
| 10,500,001 | 11,000,000 | 55,000 | | | |
| 11,000,001 | 11,500,000 | 57,500 | | | |
| 11,500,001 | 12,000,000 | 60,000 | | | |
| 12,000,001 | 12,500,000 | 62,500 | | | |
| 12,500,001 | 15,000,000 | 75,000 | | | |
| 15,000,001 | 17,500,000 | 87,500 | | | |
| 17,500,001 | 20,000,000 | 100,000 | | | |
| 20,000,001 | 22,500,000 | 112,500 | | | |
| 22,500,001 | 25,000,000 | 125,000 | | | |
| 25,000,001 | 27,500,000 | 137,500 | | | |
| 27,500,001 | 30,000,000 | 150,000 | | | |
| 30,000,001 | 32,500,000 | 162,500 | | | |
| 32,500,001 | 35,000,000 | 175,000 | | | |
| 35,000,001 | 37,500,000 | 187,500 | | | |
| 37,500,001 | 40,000,000 | 200,000 | | | |
| 40,000,001 | 42,500,000 | 212,500 | | | |
| 42,500,001 | 45,000,000 | 225,000 | | | |
| 45,000,001 | 47,500,000 | 237,500 | | | |
| 47,500,001 | 50,000,000 | 250,000 | | | |
| 50,000,001 | 52,500,000 | 262,500 | | | |
| 52,500,001 | 55,000,000 | 275,000 | | | |
| 55,000,001 | 57,500,000 | 287,500 | | | |
| 57,500,001 | 60,000,000 | 300,000 | | | |
| 60,000,001 | 62,500,000 | 312,500 | | | |
| 62,500,001 | 65,000,000 | 325,000 | | | |

| Appendix 2 - Guarantee Issuance Service Charges | | | From | To | Per Quarter |
|--|------------|-------------|-------------|---------------|-------------|
| For Sight and Usance (Inland and International) | | | 65,000,001 | 67,500,000 | 337,500 |
| | | | 67,500,001 | 70,000,000 | 350,000 |
| Letter of Credit Amount Range (Rs.) | | | 70,000,001 | 72,500,000 | 362,500 |
| | | | 72,500,001 | 75,000,000 | 375,000 |
| From | To | Per Quarter | 75,000,001 | 77,500,000 | 387,500 |
| Less than equal to | 500,000 | 3,000 | 77,500,001 | 80,000,000 | 400,000 |
| 500,001 | 800,000 | 4,000 | 80,000,001 | 82,500,000 | 412,500 |
| 800,001 | 1,000,000 | 5,000 | 82,500,001 | 85,000,000 | 425,000 |
| 1,000,001 | 1,500,000 | 7,500 | 85,000,001 | 87,500,000 | 437,500 |
| 1,500,001 | 2,000,000 | 10,000 | 87,500,001 | 90,000,000 | 450,000 |
| 2,000,001 | 2,500,000 | 12,500 | 90,000,001 | 92,500,000 | 462,500 |
| 2,500,001 | 3,000,000 | 15,000 | 92,500,001 | 95,000,000 | 475,000 |
| 3,000,001 | 3,500,000 | 17,500 | 95,000,001 | 97,500,000 | 487,500 |
| 3,500,001 | 4,000,000 | 20,000 | 97,500,001 | 100,000,000 | 500,000 |
| 4,000,001 | 4,500,000 | 22,500 | 100,000,001 | 105,000,000 | 525,000 |
| 4,500,001 | 5,000,000 | 25,000 | 105,000,001 | 110,000,000 | 550,000 |
| 5,000,001 | 5,500,000 | 27,500 | 110,000,001 | 115,000,000 | 575,000 |
| 5,500,001 | 6,000,000 | 30,000 | 115,000,001 | 120,000,000 | 600,000 |
| 6,000,001 | 6,500,000 | 32,500 | 120,000,001 | 125,000,000 | 625,000 |
| 6,500,001 | 7,000,000 | 35,000 | 125,000,001 | 130,000,000 | 650,000 |
| 7,000,001 | 7,500,000 | 37,500 | 130,000,001 | 135,000,000 | 675,000 |
| 7,500,001 | 8,000,000 | 40,000 | 135,000,001 | 140,000,000 | 700,000 |
| 8,000,001 | 8,500,000 | 42,500 | 140,000,001 | 145,000,000 | 725,000 |
| 8,500,001 | 9,000,000 | 45,000 | 145,000,001 | 150,000,000 | 750,000 |
| 9,000,001 | 9,500,000 | 47,500 | 150,000,001 | 160,000,000 | 800,000 |
| 9,500,001 | 10,000,000 | 50,000 | 160,000,001 | 170,000,000 | 850,000 |
| 10,000,001 | 10,500,000 | 52,500 | 170,000,001 | 180,000,000 | 900,000 |
| 10,500,001 | 11,000,000 | 55,000 | 180,000,001 | 190,000,000 | 950,000 |
| 11,000,001 | 11,500,000 | 57,500 | 190,000,001 | 200,000,000 | 1,000,000 |
| 11,500,001 | 12,000,000 | 60,000 | 200,000,001 | 225,000,000 | 1,125,000 |
| 12,000,001 | 12,500,000 | 62,500 | 225,000,001 | 250,000,000 | 1,250,000 |
| 12,500,001 | 15,000,000 | 75,000 | 250,000,001 | 275,000,000 | 1,375,000 |
| 15,000,001 | 17,500,000 | 87,500 | 275,000,001 | 300,000,000 | 1,500,000 |
| 17,500,001 | 20,000,000 | 100,000 | 300,000,001 | 325,000,000 | 1,625,000 |
| 20,000,001 | 22,500,000 | 112,500 | 325,000,001 | 350,000,000 | 1,750,000 |
| 22,500,001 | 25,000,000 | 125,000 | 350,000,001 | 375,000,000 | 1,875,000 |
| 25,000,001 | 27,500,000 | 137,500 | 375,000,001 | 400,000,000 | 2,000,000 |
| 27,500,001 | 30,000,000 | 150,000 | 400,000,001 | 425,000,000 | 2,125,000 |
| 30,000,001 | 32,500,000 | 162,500 | 425,000,001 | 450,000,000 | 2,250,000 |
| 32,500,001 | 35,000,000 | 175,000 | 450,000,001 | 475,000,000 | 2,375,000 |
| 35,000,001 | 37,500,000 | 187,500 | 475,000,001 | 500,000,000 | 2,500,000 |
| 37,500,001 | 40,000,000 | 200,000 | 500,000,001 | 550,000,000 | 2,750,000 |
| 40,000,001 | 42,500,000 | 212,500 | 550,000,001 | 600,000,000 | 3,000,000 |
| 42,500,001 | 45,000,000 | 225,000 | 600,000,001 | 650,000,000 | 3,250,000 |
| 45,000,001 | 47,500,000 | 237,500 | 650,000,001 | 700,000,000 | 3,500,000 |
| 47,500,001 | 50,000,000 | 250,000 | 700,000,001 | 750,000,000 | 3,750,000 |
| 50,000,001 | 52,500,000 | 262,500 | 750,000,001 | 800,000,000 | 4,000,000 |
| 52,500,001 | 55,000,000 | 275,000 | 800,000,001 | 850,000,000 | 4,250,000 |
| 55,000,001 | 57,500,000 | 287,500 | 850,000,001 | 900,000,000 | 4,500,000 |
| 57,500,001 | 60,000,000 | 300,000 | 900,000,001 | 950,000,000 | 4,750,000 |
| 60,000,001 | 62,500,000 | 312,500 | 950,000,001 | 1,000,000,000 | 5,000,000 |
| 62,500,001 | 65,000,000 | 325,000 | More than | 1,000,000,000 | 5,250,000 |

| Appendix 3 - Inland LC Issuance Service Charges | | | From | To | Per Quarter |
|--|------------|----------------|------------|-------------|-------------|
| For Sight and Usance (Inland) | | | 65,000,001 | 67,500,000 | 270,000 |
| | | | 67,500,001 | 70,000,000 | 280,000 |
| Letter of Credit Amount Range (Rs.) | | Per | 70,000,001 | 72,500,000 | 290,000 |
| From | To | Quarter | 72,500,001 | 75,000,000 | 300,000 |
| Less than equal to | 500,000 | 2,000 | 75,000,001 | 77,500,000 | 310,000 |
| 500,001 | 800,000 | 3,200 | 77,500,001 | 80,000,000 | 320,000 |
| 800,001 | 1,000,000 | 4,000 | 80,000,001 | 82,500,000 | 330,000 |
| 1,000,001 | 1,500,000 | 6,000 | 82,500,001 | 85,000,000 | 340,000 |
| 1,500,001 | 2,000,000 | 8,000 | 85,000,001 | 87,500,000 | 350,000 |
| 2,000,001 | 2,500,000 | 10,000 | 87,500,001 | 90,000,000 | 360,000 |
| 2,500,001 | 3,000,000 | 12,000 | 90,000,001 | 92,500,000 | 370,000 |
| 3,000,001 | 3,500,000 | 14,000 | 92,500,001 | 95,000,000 | 380,000 |
| 3,500,001 | 4,000,000 | 16,000 | 95,000,001 | 97,500,000 | 390,000 |
| 4,000,001 | 4,500,000 | 18,000 | 97,500,001 | 100,000,000 | 400,000 |
| 4,500,001 | 5,000,000 | 20,000 | More than | 100,000,000 | 410,000 |
| 5,000,001 | 5,500,000 | 22,000 | | | |
| 5,500,001 | 6,000,000 | 24,000 | | | |
| 6,000,001 | 6,500,000 | 26,000 | | | |
| 6,500,001 | 7,000,000 | 28,000 | | | |
| 7,000,001 | 7,500,000 | 30,000 | | | |
| 7,500,001 | 8,000,000 | 32,000 | | | |
| 8,000,001 | 8,500,000 | 34,000 | | | |
| 8,500,001 | 9,000,000 | 36,000 | | | |
| 9,000,001 | 9,500,000 | 38,000 | | | |
| 9,500,001 | 10,000,000 | 40,000 | | | |
| 10,000,001 | 10,500,000 | 42,000 | | | |
| 10,500,001 | 11,000,000 | 44,000 | | | |
| 11,000,001 | 11,500,000 | 46,000 | | | |
| 11,500,001 | 12,000,000 | 48,000 | | | |
| 12,000,001 | 12,500,000 | 50,000 | | | |
| 12,500,001 | 15,000,000 | 60,000 | | | |
| 15,000,001 | 17,500,000 | 70,000 | | | |
| 17,500,001 | 20,000,000 | 80,000 | | | |
| 20,000,001 | 22,500,000 | 90,000 | | | |
| 22,500,001 | 25,000,000 | 100,000 | | | |
| 25,000,001 | 27,500,000 | 110,000 | | | |
| 27,500,001 | 30,000,000 | 120,000 | | | |
| 30,000,001 | 32,500,000 | 130,000 | | | |
| 32,500,001 | 35,000,000 | 140,000 | | | |
| 35,000,001 | 37,500,000 | 150,000 | | | |
| 37,500,001 | 40,000,000 | 160,000 | | | |
| 40,000,001 | 42,500,000 | 170,000 | | | |
| 42,500,001 | 45,000,000 | 180,000 | | | |
| 45,000,001 | 47,500,000 | 190,000 | | | |
| 47,500,001 | 50,000,000 | 200,000 | | | |
| 50,000,001 | 52,500,000 | 210,000 | | | |
| 52,500,001 | 55,000,000 | 220,000 | | | |
| 55,000,001 | 57,500,000 | 230,000 | | | |
| 57,500,001 | 60,000,000 | 240,000 | | | |
| 60,000,001 | 62,500,000 | 250,000 | | | |
| 62,500,001 | 65,000,000 | 260,000 | | | |

Financing Products

| | |
|--|--|
| Legal | As per Actual |
| Arrangement fee | Upto Minimum Rs. 2500 |
| Review fee | Upto Minimum Rs. 2500 |
| Interim review fee | Upto Minimum Rs. 2500 |
| Penalty for Late payment | Upon maximum rate as per the Customer Agreement |
| Miscellaneous Charges | As per Actual |
| Replacement of securities under lien with the Bank | Nil |
| Lodging of Govt. securities issued by other banks, handling charges for marking of lien will be recovered. | Nil |
| Fee for verifying and marking lien on Govt. securities issued by us on request of third party. | Nil |
| Collection of profit coupons on Govt. savings certificates issued by other banks/saving centres under lien to us. | Nil |
| Handling charges for deposit of shares and other securities in safe custody marked under lien for banking facilities will be follows: | |
| Charges for holding bearer securities in safe custody on behalf of customers against banking facilities | 0.20% per Annum |
| Financing against pledge / hypothecation | |
| Godown rent / Staff salaries | As per Actual |
| Inspection Charges | Within municipal limits Rs. 5,000/ outsidelimits Rs. 7,500 per day |
| Registration of charge at Registrar's office | As per Actual |

Notes

- a) All government excise duties/taxes/Zakat etc. are for clients' account and will be deducted in addition to the above mentioned charges.
- b) Out of pocket expenses will be collected for all banking services and otherwise covered by the schedule.
- c) Correspondent bank charges will be recovered at actual. For funds transfer, applicable correspondent bank charges will be recovered either at the time of transaction origination or at the time of receipt of funds by the beneficiary, if any.
- d) Courier charges and postage will also be recovered.
- e) Charges relating to corporate customers may differ as a result of an agreement between the concerned customer and the Bank.
- f) Average monthly balance is defined as the average of each day-end deposits of the month.
- g) Federal Excise Duty wherever applicable will be collected over and above normal charges.
- h) No service charges will be levied for collection of fee from students of Educational Institutes.
- i) In case where large corporate relationships either maintain substantial balance or provide collateral business, the Bank reserves the right to waive, amend or reduce some/all charges.
- j) **Withholding tax is applicable at the rate of 0.3% from the entire amount of Cash Withdrawal exceeding PKR 25,000 in a day under Section 23 TA of Income Tax Ordinance, 2001. This is a Govt. levy and subject to change.**

* Account maintenance fee is waived for the following categories of accounts.

- Accounts of Students
- Accounts of Mustahiqeen of Zakat
- Accounts of Employees of Government / Semi-Government institutions maintained for salary & pension purposes including widows/children of deceased employees eligible for family pension/benevolent fund grant etc. shall be exempted from levy of service charges in any manner whatsoever