

SCHEDULE OF BANK CHARGES

January 01 to June 30, 2019

Sr.	Description	Charges	FED As Applicable
A REMITTANCES			
i Issuance of DDs/Banker's Cheque.			
a)	Upto Rs.100,000/-	Free for A/C Holders having average balance of Rs. 0.025 (M) Flat Rs. 300 for Non A/C Holders	Yes
b)	Over Rs.100,000/-	Free for A/C Holders having average balance of Rs.0.025 (M) 0.20% Min. Rs.500/- for Non-A/C holders.	Yes
c)	ii) DDs/Banker's Cheque Cancellation	Rs. 400/- Flat.	Yes
d)	iii) Issuance of Duplicate DD/Banker's Cheque	Rs. 200/- Flat	Yes
ii Pay Order			
a)	Issuance	Free for A/C Holders having average balance of Rs.0.025 (M) Rs.300/- for Non A/c holders	Yes
b)	Cancellation	Rs. 300/- (Flat) Plus FED	Yes
c)	Issuance of duplicate pay order	Rs. 500/- (Flat)	Yes
iii Call Deposits			
a)	Issuance of Call Deposit Receipt	Free for All	
b)	Issuance of Duplicate Call Deposit Receipt	Rs. 500/- Flat	Yes
iv Online Payment/ Transfer			
a)	With in Branches of a Zone	Free	
b)	Interzone Branches	Rs. 100/- Flat	Yes
B COLLETION OF BILLS			
i	Clean (Including Cheques/ Dividend warrants/Banker's Cheque, payment order, Call Deposit Receipts)	0.20% Min Rs.300 Max Rs.1,000/-	Yes
ii	For collection from within radius of 25 Km. (Outside Municipal Limits)	Rs. 250/- (Flat).	Yes
iii	Same Day Clearing Charges	Rs. 500/-	Yes
iv	Postage/ Courier Charges @ Rs. 100/- Flat will be recovered		
C MISCELLANEOUS CHARGES			
i ISSUANCE OF CHEQUE BOOK			
a)	Issuance of Cheque Book.	Rs. 8/- per leaf	No
b)	Issuance of Cheque Book to CD Account holders having average balance of Rs. 0.025 (M) in Current Account.	Free of charges	
c)	Issuance of duplicate cheque book if cheque book lost (When cheque book requisition slip is not produced)	Rs100/ + cost of cheque book.	No
ii	Stop payment instructions.	Rs. 300/- per instruction	Yes
iii	Cheque Return (For outward clearing/ collection)	Rs. 300/- per cheque.	Yes
iv	Standing Instructions Fee.	Rs. 200/- per instruction	Yes
v	Issuance of duplicate TDR/BTDR	Rs. 300/- Flat	Yes
vi	Request for Statement of Account outside periodical cycle	Rs. 50/- Flat	Yes
vii	Issuance of Balance certificate	Rs. 200/- Flat	Yes

Note:

All Govt. accounts are exempted from levy of above charges (Applicable on A, B & C)

All senior citizens of the age of 60 or above will be entitled for 50% special concession in bank charges (Applicable on A, B & C)

Clients having average balance of Rs. 0.025 M in Current account and Rs. 0.100 M in all other accounts are exempted from levy of above charges (Applicable on B & C)

Sr.	Description	Charges	FED As Applicable
D	ADVANCES		
1	PROCESSING FEE		
	Commercial Finance:		
a)	Running Finance	1.00% of Limit (Min. Rs. 2,000/- Max Rs. 7,000/-) for fresh as well as for Enhancement & Renewal.	Yes
b)	Demand Finance	1.00% of Limit (Min. Rs.3,000/- Max Rs.10,000/ for fresh as well as for Enhancement.	Yes
c)	Housing Finance	1.00% of Limit (Min. Rs.3000/- Max. Rs.10,000/-) for Fresh as well as for Enhancement.	Yes
d)	Auto Finance	1.00% of the Limit, Minimum Rs. 1,000/- Maximum Rs. 3,000/	Yes
e)	BAJK Tourism Promotion	1.00% of Limit Min. Rs. 2,000/- & Max. Rs.5,000/-	Yes
f)	Health Services	0.20% of Limit Min. Rs.5,000/- Max. Rs.10,000/-	Yes
ii	Agriculture Finance		
a)	Production Loans	Rs.1,000/- Flat	Yes
b)	Development Loans	0.5% of the Limit Min. Rs1,000/ Max. Rs.4,000/-	Yes
iii	Consumer Finance		
a)	Advance Salary	1% of Loan amount (Min. Rs. 1,000/- Max. Rs. 2,000/-	Yes
b)	Housing Finance	Rs.5,000/-	Yes
c)	Car/Motorcycle Finance	Car: Rs.3,000/- Motor-cycle: Rs.1,000/-	Yes Yes
d)	Personal Loan	0.10% of the Limit Min. Rs. 500/-, Max. Rs.1,000/-	Yes
e)	Finance against Gold	1.00% of the Limit Min. Rs.1,000/- Max. Rs. 2,000/-	Yes
f)	Home Appliances	1.00% of the Limit Min. Rs. 1,000/- Max. Rs. 3,000/-	Yes
iv	Micro Finance	Rs.1,000/ Flat	
v	Desi Murg Bani	Free	
vi	Finances under MOUs with Government		
a)	AKSIC(All Schemes)	1.00% of the Limit Min. Rs. 2,000/- Max. Rs. 5,000/-	Yes
b)	Poultry Loan	1.00% of the Limit Min. Rs.1,000/- Max. Rs. 5,000/-	Yes
c)	Dairy/Goat/Sheep	1.00% of the Limit Min. Rs.1,000/- Max. Rs. 5,000/-	Yes
d)	Agri.Based Loan	1.00% of the Limit Min. Rs.1,000/- Max. Rs.5,000/-	Yes
e)	Women Empowerment Prosperous Kashmir	Free	
2	OTHER CHARGES		
i	Change of Security	Rs.1,000/- (other than property as security)	Yes
		Rs. 5,000/- (in case of property as security)	Yes
ii	Site visit for verification of property and business place (one time)	0.5% of Limit, Min. Rs.1,000/, Max. Rs. 2000/-	Yes
iii	Restructuring/ Rescheduling	1% of the restructure/ reschedule amount Min.Rs.1,000/- Max. Rs. 5,000/-	Yes
iv	For issuance of NOC for creating additional pari passu charge	Rs. 3,000/- (Flat)	Yes
v	Legal Expenses	Rs. 3,000/ Flat.	Yes
vi	GUARANTEES	If secured against 100% cash margin in Current Deposit Account Commission up to 0.30% per quarter	Yes
		Others 0.50% per quarter	Yes
vii	AMENDMENTS	Rs.1,500/- per amendment (flat) or commission at rate specified above if amendment involves increase in amount or extension in period.	Yes

All the above charges are not applicable to staff finances

E	LOCKERS		
i	Annual Fee		
a)	Small	Rs.1, 500 / P.A	Yes
b)	Medium	Rs. 2,000/- P.A	Yes
c)	Large	Rs. 3, 000/- P.A	Yes
d)	Extra Large	Rs. 4,500/- P.A	Yes
ii	Key Deposit		
a)	Small & Medium	Rs.2,000/-	No
b)	Large & Extra Large	Rs.3,000/-	No
iii	Breaking Charges		Actual Min. Rs.2,000/-
Note: Bank staff is exempted from key deposit, however 50% locker fee is recoverable			
Clients having 0.050(M) average deposit in their accounts are exempted from locker fee			

F	OTHER CHARGES		
i	Utility Bills Collection Charges	Rs. 8/- per Bill	No
ii	Delivery of Cheque Book by Registered Mail/Courier	Rs. 100/- Flat	No
iii	Closure of Account charges	Rs.300/-	No
iv	Handling of payments /balances from deceased accounts against Succession Certificates.	No Charges	No

(Maazullah Khan)
Divisional Head
Operations Division

(Shahid Shehzad Mir)
Divisional Head
Financial Control Division