



Schedule of Bank Charges

From 01.01.2018 To 30.06.2018

The Punjab Provincial Cooperative Bank Ltd.

Head Office, 5- Bank Square Shahrah-e-Quaid-e-Azam, Lahore. Ph:042-99211432-36



The Punjab Provincial Cooperative Bank Limited

A. REMITTANCES

S.No	Particulars	For Account Holders	For Non-Account Holders
1	Commission to be charged upon Issuance of Demand Draft (DD):- a) Up to Rs. 100,000/- b) Above Rs. 100,000/- (not to be issued to non A/c Holder) c) Issuance of Duplicate DD d) DD Cancellation Charges e) For Payment of Fee/dues favoring Educational Institution etc.	Rs. 100/- Flat 0.1% (Max-Rs. 10,000) Rs. 500/- Flat Rs. 100/- Flat Rs.25/- per instrument or	Rs. 300/- Flat N/A Rs. 500/- Flat Rs. 200/- Flat 0.50% whichever is less.
2	Commission to be charged upon Issuance of Payment Order (P.O):- a) Issuance of P.O b) Issuance of Duplicate P.O c) P.O Cancellation Charges d) For Payment of Fee/dues favoring Educational Institution etc.	0.1 % (Min-Rs. 100/- & Max-Rs. 1,000/-) Rs. 500/- Flat Rs. 100/- Flat Rs.25/- per instrument or	0.2% (Min Rs. 300/- & Max Rs.1,500/-) Rs. 500/- Flat Rs. 200/- Flat 0.50% whichever is less.
3	Service Charges to be recovered for Inter-branch On-Line Transactions:- a) CASH Deposit & withdrawal (within City) b) CASH Deposit & withdrawal (Inter-City) c) Fund Transfer A/c to A/c (Charges payable by Transferer) (NO Charges to be recovered for within the city transactions)	No Charges 0.2% (Min-Rs. 300/-) 0.1% (Min-Rs. 100/-)	No Charges 0.2% (Min-Rs. 500/-) N/A

B. BILLS FOR COLLECTION

1	Clean Bills a) Outward Bills for Collection b) Inward Bills for Collection	0.25% (Min-Rs. 250/-) plus courier charges FREE
2	Documentary Bills a) Outward Documentary Bills for Collection b) Inward Documentary Bills for Collection	0.4% (Min-500/-) plus courier charges 0.1% (Min-Rs. 100/-)

C. REAL TIME GROSS SETTLEMENT & CLEARING

1	Cash transfer to other banks through RTGS	Transaction Time	Per Transaction Charges
	Monday to Friday	9:00 am to 1:30 pm 1:30 pm to 3:00 pm 3:00 pm to 4:00 pm	Rs. 220/- Rs.330/- Rs. 550/-
	Saturday	9:00 am to 11:30 am 11:30 am to 12:30 pm	Rs. 220/- Rs. 330/-
2	Issue of SBP / NBP Cheque/other Bank Cheque		Rs.500/-
3	Clearing through NIFT / through BOP (via NIFT) a) Special Collection-Same day b) Local Outward Clearing through NIFT c) Intercity Clearing through NIFT	Rs. 500/- per instrument Free Rs.100 per instrument	

D. DEPOSITS

1	a) Cheque book charges (all type of deposit accounts) b) Issuance of account statement (other than half year) c) Non-maintenance of minimum balance in Current Account d) Retrieval of Unclaimed Amount from SBP e) Stop payment of Cheque f) Cheque return charges (all type) g) Photocopy of old record (Cheque etc.) h) Issuance of any type of certificate by PPCBL (on customer's request)	Rs.9/- per leaf Rs. 35/- Rs. 50/- per month Rs.500/- per instance Rs.200/- (per request) Rs.300/- (to be recovered from PPCBL A/c holder) Rs.100/- (per instrument) Rs. 200/-
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		For Account Holders	For Non-Account Holders
2	Charges for Call Deposits:-		
	a) Issuance of Call Deposit Receipt (CDR)	Rs.100/- Flat	Min Rs. 300/- , Max @ 0.1% (which ever is higher)
	b) Issuance of Duplicate CDR	Rs. 300/- Flat	Rs. 500/- Flat
	c) CDR Cancellation Charges	Rs. 200/- Flat	Rs. 300/- Flat

E LOCKERS

1	Locker Rent & Key Deposit :		
	<u>Locker Size</u>	<u>Rent Per Annum</u>	<u>Key Deposit (Refundable)</u>
	Small	Rs. 2,000/-	For All Types
	Medium	Rs. 2,500/-	Rs. 5,000/-
	Large	Rs. 3,500/-	
2	Locker Break Opening:	Rs. 5,000/- or actual whichever is higher	
	If the Lessee requested the break opening of any locker due to Loss of Key, the following charges will be recovered in advance.		

F. ADVANCES & GUARANTEES:-

1	ADVANCES	
	a) Restructuring & Rescheduling Fee	0.50% of the Restructured / Rescheduled amount
	b) eCIB	Rs.300/- per report
	c) Marking of lien on Securities held by the PPCBL	Rs.5,000/- Flat per customer
	d) Loan Booklet charges for;	
	i) Gold / Live Stock Project Finance (LSPF)	Rs.200/- per booklet
	ii) Live Stock Goat & Sheep	Rs.100/- per booklet
	iii) Crop Production Loan Individual (CPLI)	Rs.100/- per booklet
	iv) Agriculture Running Finance (ARF)	Rs.150/- per booklet
	e) Limit Renewal Fee for;	
	i) Crop Production Loan Individual (CPLI)	Rs.500/-
	ii) Agriculture Running Finance (ARF)	Rs.1000/-
	PROCESSING FEE	
	a) Agricultural Production Loan to Societies (Kharif & Rabi Crop Loan)	Rs.300/-
	b) Revolving Credit to Societies (Crop Loan)	Rs.300/-
	c) Live Stock Project Finance (LSPF)	Rs.1,500/-
	d) Live Stock Goat, Sheep & Cattle Scheme	Rs.500/-
	e) Finance Against Gold / Gold Ornaments	Rs.500/-
	f) Agricultural Running Finance (ARF)	Rs.1,500/-
	g) Running Finance for Small Businessmen (RFSB)	Rs.1,500/-
	h) PPCBL's Business Loan	Rs.2,500/-
	i) PPCBL's Loan Against Liquid Assets	Rs.1,000/-
	j) Crop Production Loan Individual (CPLI)	Rs.1,000/-
	k) Other Loan Products	Rs.500/-
2	GUARANTEE	
	a) Issuance of Guarantee	0.40% per quarter or part thereof (Min. Rs.2,000/-)
	b) Amendment (other than amount & period)	Rs. 2,000/- (flat)



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G. MISCELANIOUS CHARGES.

1	Communication Charges will be in addition to Commission or service charges	
	a) Telephone	Rs.100/-
	b) Fax	Rs.100/-
	c) Postage	Actual (Minimum Rs.50/-)
	d) Courier (Within Pakistan)	Actual (Minimum Rs.100/-)
	e) Postal/Misc. Charges (LSPF)	Rs.500/-
	f) Postal Charges Goat and Sheep Loan	Rs.200/- per year
	g) Postal/Misc. Charges (ARF)	Rs.200/-

H. CONSUMER BANKING

1	<u>ATM/DEBIT CARD SERVICE CHARGES</u> General Debit/Prepaid Card Charges									
	a) Switch Transaction Fee i) Withdrawals on any ATMs other than PPCBL	Rs. 15/- Per Transaction								
	b) Balance enquiry i) From any ATM other than PPCBL	Rs. 5/- Per Transaction								
	c) Charges on Declined POS Transaction i) For Local-Incase of Low Balance and Excess Over Limit ii) For International- Incase of Low Balance and Excess Over Limit	Rs. 5/- Per Transaction Rs. 35/- Per Transaction								
	d) Funds Transfer through ATM i) Within PPCBL (Inter-Account Funds Transfer) ii) IBFT (Inter Bank Funds Transfer) (Exclusive of all applicable taxes)	Rs. 50/- Per Transaction								
		<table border="1"> <thead> <tr> <th>Transaction Slab (PKR)</th> <th>Fee</th> </tr> </thead> <tbody> <tr> <td>From 0 to 10 K</td> <td>Rs.25/-</td> </tr> <tr> <td>From 10K+ to 250 K</td> <td>Rs.50/-</td> </tr> <tr> <td>From 250K+</td> <td>Rs.100/-</td> </tr> </tbody> </table>	Transaction Slab (PKR)	Fee	From 0 to 10 K	Rs.25/-	From 10K+ to 250 K	Rs.50/-	From 250K+	Rs.100/-
Transaction Slab (PKR)	Fee									
From 0 to 10 K	Rs.25/-									
From 10K+ to 250 K	Rs.50/-									
From 250K+	Rs.100/-									
2	<u>ISSUANCE FEE OF ATM/DEBIT CARD</u> Annual Charges: Basic Card: Supplementary Card: Card Replacement Fee (upon Request): Debit Card Issuance (One Time Fee):	500/- 300/- 300/- 500/- (No charges subject to maintenance of balance Rs. 10,000/- & above during last six months)								

I. WAIVERS :-

<p>a) NO Commission/Charges (DD-PO-Online) will be recovered from Individual/Joint Current (CD) A/c Holders maintaining average balance Rs.50,000/- & above to the extent of five (05) transactions or Rs. 0.500 Million per month.</p> <p>b) NO Commission/Charges (DD-PO-Online) will be recovered from Companies Current (CD) A/c Holders maintaining average balance Rs. 0.200 Million & above to the extent of five (05) transactions or Rs. 5.000 Million per month.</p> <p>c) NO Commission/Charges (DD-PO-Online) will be recovered from Serving Staff if remitted amount during a particular month do not exceed of his gross salary amount. Otherwise he will be charged 50% of the eligible amount.</p> <p>d) NO Commission/Charges (DD-PO-Online) will be recovered from Retired Staff if remitted amount during a particular month do not exceed of his gross pension amount.</p>
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- e) Locker rent will not be recovered from CD & PLS SB A/c Holders subject to availability of locker in the same branch & fulfilment of mentioned below minimum balance requirement:-
 - i) If the a/c holder maintain in his account balance Rs.0.5 M, he will be entitled to a Small Size Locker free of rent.
 - ii) If the a/c holder maintain in his account balance Rs.1.0 M, he will be entitled to a Medium Size Locker free of rent.
 - iii) If the a/c holder maintain in his account balance Rs.1.5 M, he will be entitled to a Large Size Locker free of rent.
- f) First Locker Rent & Key Deposit is to be recovered in advance at the time of issuance after that Locker Rent will be recovered every subsequent year. In case of late payment of annual rent, additional surcharge @ 10% for 1st quarter, 20% for 2nd quarter, 30% for 3rd quarter, 40% for 4th quarter & 50% for each subsequent quarter or part thereof will be recoverable.
- g) All serving Staff are entitled for one locker at 50% rent without payment of key deposit amount.
- h) Commission will not be recovered on the Fee amount deposited by any student in **Fee Collection Account**.
- i) Rebate of 20% in amount of commission on Guarantee shall be allowed if overall business exceeds Rs.100 million in proceeding year.
- j) No Cheque Book charges will be recovered from such CD Account Holders maintaining average balance of Rs.50,000/- & above.
- k) Maximum three cheque books of 25 leaves semi-annually are allowed free of cost to all serving staff of the Bank.
- l) Cheque Return Charges & Stop Payment Charges will **not** be recovered from Bank serving staff.
- m) No charges will be applied on issuance of Tax Certificate on demand of customers.
- n) No ATM Card Issuance charges to be recovered from Bank Serving Staff.

Notes:-

- 1 All types of Government levies / Taxes / FED etc. or the charges claimed by other banks on any transaction will be deducted in addition to the above bank charges.
- 2 In case of clients maintaining substantial deposit / handsome ancillary business, charges are negotiable on case to case basis with the approval of competent authority on the recommendations of the Head Business Development Division, Head Office, Lahore.
- 3 All SBP instructions for recovery of bank charges are to be strictly followed.
 - a) SBP BPD Circular No. 15-2004 / PPCBL Circular 55/04 narrates " To exempt the accounts maintained by Students, Mustahiqeen of Zakat, Government / Semi Government Employees for salary / pension purpose from the levy of Service charges in any manner whatsoever."
 - b) SBP BPRD Circular No. 07-2011 narrates "The services rendered by banks for the opening and maintenance of regular savings accounts shall be free of charges"