

Schedule of Bank Charges

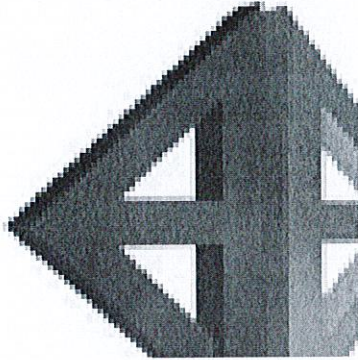
(Exclusive of FED / Sales Tax)

Effective

July 01, 2025

MOST IMPORTANT
LEVY OF FEDERAL EXCISE DUTY (FED) / SALES TAX

All Branches / Offices are advised to recover FED / Sales Tax on all Banking Services (excluding profit mentioned in the Schedule of Bank Charges) at rates as applicable in the respective provinces.



askari bank
LIMITED



Islamic Banking Services Division
Plot No. 14-W, 2nd Floor, F-8 Markaz, Islamabad
SWIFT: ASCMPKKA



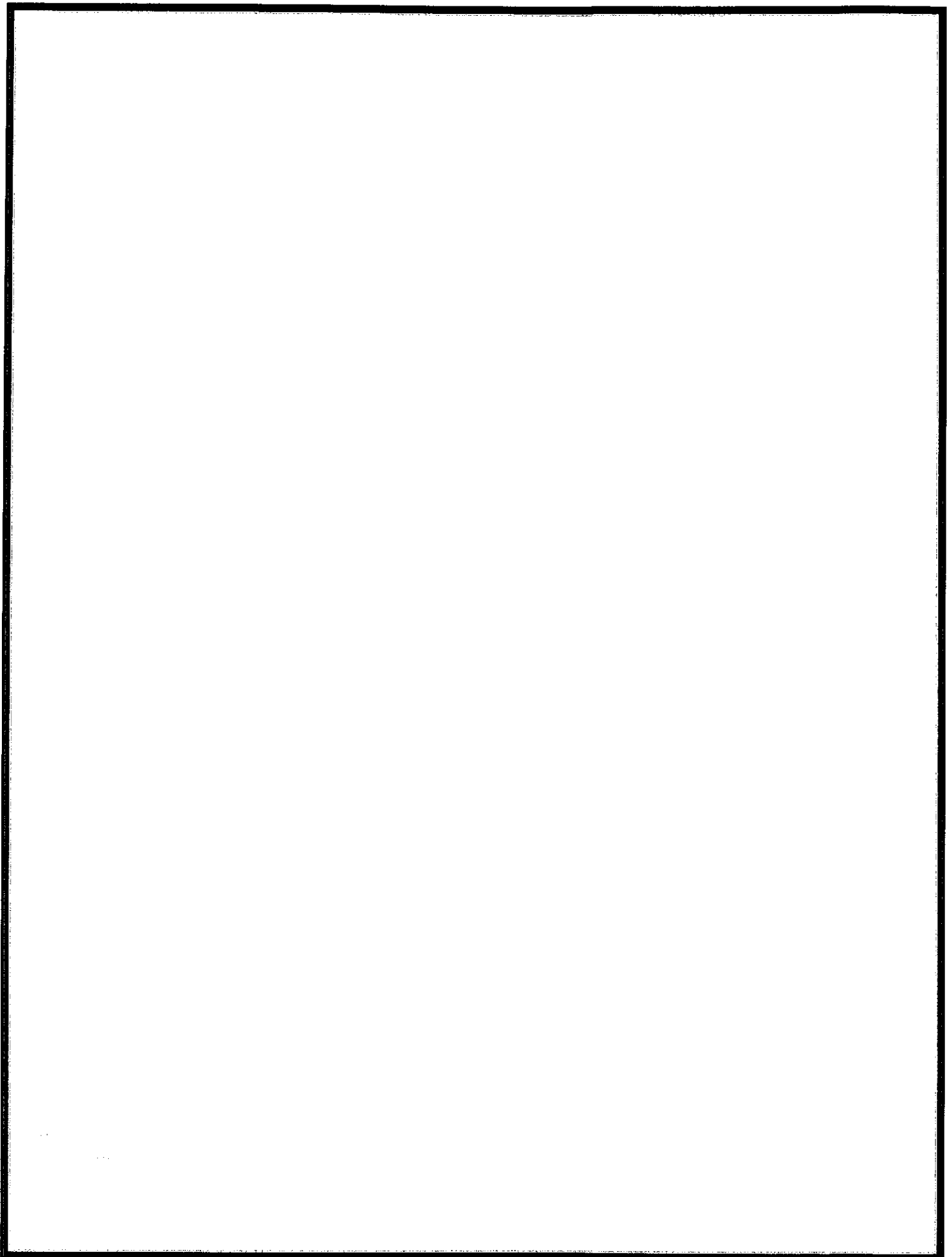


Table of Contents

	Page #
TRADE FINANCE	
A. Imports	
1. Letters of Credit	2
2. Bills	2
3. Others	3
B. Exports	
1. Letters of Credit	3
2. Bills	4
3. Others	4
C. Domestic Banking	
1. Inland Letters of Credit	4
2. Bills	5
3. Guarantees	5
GENERAL BANKING (FOREIGN)	
A. Remittances	6
B. Clearing Through NIFT	6
C. Collection Through Correspondent	6
D. Postal/Telegram etc.	6
GENERAL BANKING (DOMESTIC)	
A. Remittances	7
B. Bills	8
C. Safe Deposit Lockers	8
D. Utility Bills	9
E. Alternate Delivery Channels	9
1. Visa Debit Card	9
2. Union Pay Chip Debit Card	9
3. Pay Pak Debit Card	10
4. FCY Debit Card	10
5. ATM Services	10
6. Fund Transfer through ATM / I-NET Banking / IVR-Call	11
7. Beacon House School System Transaction Fee	11
F. Consumer Banking Services	11
1. Askari Ijarah Bis Sayyarah	11
2. Askari Home Musharakah	12
3. Consumer Durables	12
4. Islamic Personal Finance – Secured	13
G. Miscellaneous Charges	13
H. Islamic Financing	15
I. Settlement of 3 rd party fund transfer through PRISM	17
J. Postal/Telegram etc. (Domestic)	17
K. Islamic Roshan Digital Charges	17



TRADE FINANCE

A. IMPORTS

1) LETTERS OF CREDIT	First quarter or Part thereof	Each Subsequent Quarter or part thereof	Minimum
<u>Cash Letters of Credit</u>			
a. LCs upto Rs. 100M	As per applicable slab Annexure C	As per applicable slab Annexure C	Rs. 2,500/-
b. Revalidation Commission	Revalidation commission after expiry of LC, when the same is revalidated, revalidation commission is to be charged same as in case of opening a fresh LC.		
c. Transfer Commission	When LC is transferred to new beneficiary, transfer commission will be charged as applicable in case of opening fresh LC as above.		
d.			
i) LCs under supplier's / buyers credit pay as you earn scheme and deferred payment LCs for period over one year upto US\$ 10M or equivalent	Commission to be recovered as per applicable slab given in Annexure C, from the date of opening of LC till the expiry of LC. Thereafter commission is to be recovered on 6 monthly basis on reducing liability till payment of the last and final installment.		
ii) LCs under supplier's / buyers credit pay as you earn scheme and deferred payment LCs for period over one year and for amounts in excess of US\$ 10M or equivalent	Commission is to be recovered as per applicable slab given in Annexure C, from the date of opening of LC till the expiry of LC. Thereafter commission is to be recovered on 6 monthly basis on reducing liability till payment of the last and final installment.		
iii) Non-Reimbursable LCs under Barter/Aid/Loans	Commission is to be recovered as per applicable slab given in Annexure C. Minimum Rs. 375/-		
e. Amendments	Rs. 2,000/- per amendment (flat) or Commission under items a or d above if amendment involves increase in amount or extension in period of shipment.		
f. LC Cancellation Charges	LC cancellation charges (Not for Expired LCs) Rs. 1,200/-		
g. <u>Import under Registration of Contract</u>	i) 55% of applicable slab given in Annexure C – Minimum Rs. 1,500/-		
	ii) Collection commission at the time of payment of bill Rs. 500/- (Flat)		
	iii) LC Cancellation Charges (not for Expired LC's) Rs. 1000/-		
2) BILLS			
a. If bills are to be drawn under usance LC	Rs. 750/- per bill (flat) to be charged at the time of retirement of bills. Extra commission as per applicable slab given in Annexure B is to be recovered/ charged on monthly basis for the usance import bills for any period beyond validity of LC. However, no commission to be charged if the maturity/payment period of the bill falls within the period for which commission has already been recovered.		



- | | | |
|----|---|--|
| b. | Discrepant Documents received under Import LC | i) Rs.800/- per discrepancy per document if charges are on Applicant's account.
ii) US\$ 90/- per document if charges are on beneficiary's account & to be recovered from negotiating bank. |
| c. | i) Collection | Rs. 1,250/- (Flat) |
| | ii) Items returned unpaid | Rs. 1,800/- from the Importer or US\$ 75/- (or equivalent) recoverable from the forwarding bank. |
| | iii) Handling charges on Rupees denominated import bill | Rs.1,250/- (Flat) - In addition to correspondent bank charges. |
| d. | Service charges against import transactions i.e. Import Bills / Collection | 0.15% flat - Minimum Rs.1,500/- |
| e. | Remittance on account of Import without opening of LC or contract registered as specified in the Import Policy | Rs. 1,000/- (Flat) plus SWIFT/Telex charges if required. |
| f. | Issuance of NOC to other banks for booking Foreign Exchange or effecting remittance under our LC or registered contract etc | Rs. 2,000/- per NOC |

3) OTHERS

- | | | |
|----|--|-----------------------------|
| a. | WeBOC EIF & FI | Rs: 120/- per transaction |
| b. | Transfer of EIF & FI | Rs: 600/- per transaction |
| c. | FOC WeBOC EIF & FI | Rs: 1200/- per transaction |
| d. | Issuance of Business Performance Certificate for previous Year | Rs. 1,500/- per certificate |

Note:

In case the LC liability increase by virtue of exchange rate fluctuation and / or due to utilization of "Forward Cover" Facility (by the customer), bank reserve the right to recover above LC commission on increased liability for the unexpired LC period

B. EXPORTS

1) Letter of Credit

- | | | |
|----|--|---|
| a. | Advising | Rs. 2,000/- for customers,
Rs.3,000/- for non-customers |
| b. | Amendment Advising | Rs. 1,300/- for customers,
Rs.2,000/- for non-customers |
| c. | Confirmation | Subject to Arrangement / as decided by International Division |
| d. | Transfer of Export LCs | Rs. 2,000/- |
| e. | Reimbursement payment to other local banks from Non-Resident Rupee Account | Rs. 1,000/- |
| f. | Verification of "EE" Statement | Rs.2,000 per form |
| g. | Letter of Credit Cancellation | Rs. 2,400 Plus Swift Charges |



2) BILLS

- | | |
|--|---------------------------------|
| a. If the documents are sent to other banks for negotiation under restricted LCs | Rs.1,250/- |
| b. Service charges against export documents sent on collection basis where payment cover is already received in bank's Nostro Accounts / Advance Payment | 0.13%, Minimum Rs.1,000/- |
| c. Collection | |
| i) Clean | Rs. 245/- (Excluding postage) |
| ii) Document (on which bank does not earn any exchange income) | Rs. 1,200/- (Excluding postage) |

3) OTHERS

- | | |
|---|--|
| a. Handling of Duty Draw Back Claims | @ 0.45% per claim ... Min. Rs. 1,500/- (whichever is higher) |
| b. Freight Subsidy Claim | @ 0.45% per claim ... Min. Rs. 1,000/- |
| c. Processing charges for "6% Research & Development Support" cases | @ 0.45% per claim Min. Rs.1,500/- |
| d. Issuance of EPRC (Export Proceeds Realization Certificate) | Rs. 600/- per certificate |
| e. Handling Charges for Export Refinance Applications | Rs. 1,000/- per application |
| f. Handling of Substitution Cases of Export Refinance | Rs. 1,000/- per case |
| g. Handling of substitution of cases of ILTFF | Rs. 2,000 per case |
| h. Processing Charges on Export Development Surcharge | Rs. 100/- per export Bill |
| i. WeBOC EFE Fee / FI Fee | Rs:100/- per transaction |
| j. Transfer of EFE / FI | Rs:500/- per transaction |
| k. Expired EFEs / FIs | Nil |
| l. Export proceed transfer | 0.1% or Rs. 1,350 (Whichever is Lower) |
| m. Export refinance Part II – NOC for entitlement | Rs. 1,000 per NOC |

C. DOMESTIC BANKING

1. Inland Letters of Credit

- | | |
|---|--|
| a. Issuance | <p>i) Commission is to be recovered as per applicable slab given in Annexure C ... Min. Rs. 2,000/-</p> <p>ii) For annual volume of Rs. 50M/Public Sector Organization / Government/Semi-Government Sponsored Bodies, commission subject to negotiation and approval from the competent authority.</p> |
| b. Amendments | Rs. 2,000/- per amendment (Flat) or commission under item 1.a. above if amendment involves increase in amount |
| c. Discrepancy Charges on documents (wherever applicable) | Rs. 3,000/- (Flat) |



- | | |
|--|--|
| d. If bills are drawn at Usance under inland LC | Rs. 1,000/- per bill (Flat) to be charged at the time of retirement of bills. Extra commission as per applicable slab given in Annexure C per month is to be recovered / charged for the usance bills for any period beyond validity of LC till date of maturity / payment. However, no commission to be charged if the maturity / payment period of the bill falls within the period for which commission has already been recovered. |
| e. Advising, Amendment and Confirmation charges of (inward) inland Letters of Credit | As applicable in case of Export Letters of Credit. |

2. BILLS

Documentary Bills other than those drawn against Letters of Credit & Clean Bills / Trade Cheques	Negotiation of Bills on assignment basis at par ... Minimum Rs. 950/-
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Notes:

- i) Collecting agent's charges, if the collecting agent is other than the bank, will be extra.
- ii) Charges of Rs. 400/- for documentary collection in case the instrument is returned unpaid.
- iii) Telegram/trunk call charges will be extra if fate of instrument is obtained by telegram / telephone.
- iv) Storage charges Rs. 135/- (flat) per packet per day. No charge if cleared within 3 days of its receipt by the branch.
- v) Other charges as per notes (i) to (iv) above will be extra.

3. GUARANTEES

- | | | | |
|---|--|---|-------------------------------|
| a. Guarantees issued to shipping companies in lieu of bills of lading / delivery orders against AWB where original documents have not been received | Rs.2,000/- (flat) (against 110% cash margin in savings account, or against available limits) | | |
| b. Other Guarantees | First quarter or part thereof | Each subsequent quarter or part thereof | Minimum |
| Guarantees upto Rs. 100 M | As per applicable slab Annexure A | As per applicable slab Annexure A | Rs. 1,000/- (per transaction) |
| c. Public sector corporation / government / semi government sponsored bodies | As per applicable slab Annexure A | As per applicable slab Annexure A | - |
| d. Amendment Charges | Rs.1,250/- flat in addition to charges as above | | |
| e. Handling of claims under guarantees | Rs.4,000/- flat to be charged to the applicant, except for interim claims received from Custom Authorities | | |
| f. Cancellation of Guarantee | Against 25% Cash Margin – its NIL, Rs. 500/- without any cash margin | | |

Charges against guarantees on behalf of correspondent banks subject to approval from IND and charges on guarantees issued under syndicated arrangements, subject to negotiation and approval from the competent authority.

Note: All guarantees issued by banks will contain specific amount, expiry date and date by which the claims are to be lodged.



GENERAL BANKING (Foreign)

A. REMITTANCES

- | | |
|--|--|
| a. Outward | i) FDD US\$ 30/- plus cost of SWIFT Charges @ US\$ 5/- per message or equivalent PKR 0.4% will also be applicable if the amount is not retained in the account for 15 days |
| | ii) FTT US\$ 35/- plus SWIFT charges @ US\$ 13/- per message or equivalent PKR 0.4% will also be applicable if the amount is not retained in the account for 15 days |
| b. | |
| i) Inward | Nil if proceeds are credited to an account with us, Otherwise a flat charge of US\$ 5/- or equivalent |
| ii) Home remittances | Nil charges (excluding cost of Banker's cheque/RTGS etc. charges when T.T. is requested) |
| c. Cancellation of demand draft | US\$ 20/- plus SWIFT charges @ US\$ 5/- or equivalent |
| d. Issuance of duplicate demand drafts (in lieu of lost) | US\$ 20/- plus SWIFT charges @ US\$ 5/- or equivalent |
| e. Foreign exchange permits on behalf of account holders | Rs. 1,800/- per permit |
| f. Registration of students cases | US\$ 70/- per case & Renewal fee US\$ 50/- or equivalent |
| g. Cash Deposit in FCY | NIL |

B. CLEARING THROUGH NIFT

Local US\$ Cheques:

- | | |
|--------------------------------|------------------------------|
| i) Outward Clearing (Paid) | US\$ 15/- per item + postage |
| ii) Outward Clearing (Returns) | US\$ 20/- per item + postage |
| iii) Inward Clearing (Paid) | US\$ 8.5 per item |
| iv) Inward Clearing (Returns) | US\$ 15/- per item |

C. COLLECTION THROUGH CORRESPONDENT

Collection of FCY Cheques through Correspondent Bank	US\$ 20/- per cheque plus Correspondent Bank's charges at actual.
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D. Postal / Telegram / Telephone / SWIFT / Telex / Fax & Courier Charges

- | | |
|--|------------------|
| a. Correspondent charges | Actual |
| b. Postage | Rs. 500/- |
| c. Courier Service | At Actual |
| d. SWIFT/Telex/Cable charges | |
| i) Full text L/C etc. | Rs. 2,000/- flat |
| ii) Short messages (e.g. L/C, Amendment etc.) | Rs. 1,000/- flat |
| iii) Other short messages | Rs. 1,000/- flat |
| e. Telephone & Fax charges | Rs. 1,000/- flat |
| f. Foreign Bills sent for collection returned unpaid | Rs. 1,000/- flat |



GENERAL BANKING (Domestic)

A. REMITTANCES

1. Pay Order

- a. Cancellation of Pay Order i) Rs. 600/- flat

2. Banker's Cheque

- a. Issuance of Banker's Cheque
i) Current Account Holders i) Free
ii) Profit Bearing Account ii) Flat Rs. 500/- for all profit bearing accounts except AHSAN
- b. Cancellation of Banker's Cheque i) Rs. 600/- flat
Free for Askari Islamic Zabardast Current & AHSAN Account Holders upon Maintaining PKR 25,000 Monthly Avg. Balance
- c. Duplicate Issuance Banker's Cheque i) Rs. 500/- (flat) for account holders
ii) Rs. 800/- for non-account holders
- d. Issuance of Banker's Cheque through I-Net Banking Free

Note:

- i) Charges on issuance of BC, any other related instruments for payment of fee/dues in favor of Educational Institution, HEC/Board charges not exceeding 0.5% of the fee/dues or Rs. 25/- per instrument whichever is less.

3. Inter Branch Online Cash Withdrawal / Deposit

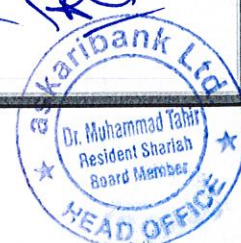
- a. Withdrawal Within City Free for All Account Holders.
Intercity:
Current Account Holders: Free
Profit Bearing Account Holders: PKR 350/- to be charged for each withdrawal transaction except for AHSAN Account. *
* Not applicable on pension accounts & regulatory accounts
- b. Deposit Within City Free for All Account Holders.
Intercity:
Current Account Holders: Free
Profit Bearing Account Holders: PKR 350/- to be charged for each deposit transaction except AHSAN Account. *
* Not applicable on pension accounts & regulatory accounts

4. Inter Branch Online Transfers

- a. Inter-branch Online Transfers Nil
- b. Collection Account (companies only) opened with the approval of Head Office. As approved by HO on case to case basis.

Note:

- i) No charge on Inter Branch cash deposit & withdrawal and online transfer for conventional banking current account holders using Islamic Branches counter.



5. Home Remittance

- a. Issuance of proceeds Realization Certificate, if transaction is older than one year Rs. 600/- per certificate
- b. Remittance received in Non-Resident Rupee Value Account (NRVA) under 'Free Send/ Rebate Model' through International Money Transfer Operators/Exchange Companies. Remittance of USD 100 or above, charges would be SAR 20 or equivalent to PKR Per transaction (equivalent amount in PKR as per Weighted Average Customer Exchange Rates for the day as published by SBP on daily basis). Although, if the same is received under 'Commission based Model', no such fee will be charged by the Bank.

B. BILLS

1. Collections

- Clean (including cheques)
- i) Upto Rs. 1,000,000/- 0.15%. Min Rs. 240/-
- ii) Over Rs. 1,000,000/- 0.080% Flat

2. Intercity Collection of Cheques Through NIFT

- Rs. 300/- per item
Free for Askari Islamic Zabardast Current & AHSAN Account Holders upon Maintaining PKR 25,000 Monthly Avg. Balance

Notes:

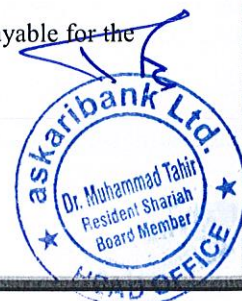
- i) Collecting agent's charges, if the collecting agent is other than the bank, will be extra.
- ii) Charges of Rs. 65/- for clean collection in case the instrument is returned unpaid.
- iii) Nil charges on Pak Rupee Cheques for Clearing through NIFT within a city (Rawalpindi / Islamabad is treated as one city)

C. SAFE DEPOSIT LOCKERS

Fee for safe deposit lockers (to be recovered in advance or at the commencement of the period yearly / half yearly / quarterly as the case may be)

- a.
- i) Small Rs. 5,500/- p.a. or Nil on refundable security deposit of Rs. 50,000/-
- ii) Medium Rs. 7,500/- p.a. or Nil on refundable security deposit of Rs. 75,000/-
- iii) Large Rs. 10,000/- p.a. or Nil on refundable security deposit of Rs. 100,000/-
- iv) Extra Large XL (16"x16") Rs. 15,000/- p.a. or Nil on refundable security deposit of Rs. 150,000/-
- v) Extra Extra Large XXL (16"x31") Rs. 20,000/- p.a. or Nil on refundable security deposit of Rs. 200,000/-
- b. Key Deposit Rs.10, 000/- per locker for those locker holder who opt to pay Annual Fee instead of one-time security deposit.
- c. Breaking Charges At actual plus Rs. 5,000/- as service charges
- d. Late payment charges (Charity) * @ 65 paisa per thousand per day of the total amount payable for the entire period of default.

* Charges thus recovered will be taken into Charity Account.



Note: New amount of Key Deposit is applicable only to Lockers licensed from 1st July 2019 onwards.
Refundable security deposit to be parked in customer AHS account under lien.

D. UTILITY BILLS (PTCL, WAPDA, SNGPL)

(For details please refer I.C No. 1115 & 1527, IBSD/OPS/1/2007 & IBSD/OPS/3/2007 & C.L No. IBSD/OPS/ 14 /2011)

- | | |
|---------------------------------------|---|
| a. Service Charges | Rs. 8/- per bill (payable by other utility companies)
Rs. 9/- per bill (payable by PTCL company) |
| b. Cheque collection / return charges | Nil |

E. ALTERNATE DELIVERY CHANNELS

1. Visa Chip Debit Card (Basic & Supplementary)

- | | |
|-----------------------|--------------|
| a. Issuance Fee | |
| i. Classic | Rs. 2,500/- |
| ii. Gold | Rs. 3,000/- |
| iii. Platinum | Rs. 6,500/- |
| iv. Signature | Rs. 16,000/- |
| b. Annual Service Fee | |
| i. Classic | Rs. 2,500/- |
| ii. Gold | Rs. 3,000/- |
| v. Platinum | Rs. 6,500/- |
| vi. Signature | Rs. 16,000/- |

Note: 1(b i) above - Free for AHS individual accountholders.

- | | |
|--|-----------------------------|
| c. Replacement | |
| i. Classic | Rs. 2,500/- |
| ii. Gold | Rs. 3,000/- |
| vii. Platinum | Rs. 6,500/- |
| viii. Signature | Rs. 16,000/- |
| d. Chargeback Processing Fee | Nil |
| e. International POS Transaction Charges | 3.50% of transaction amount |
| f. Arbitration Charges | At Actual |

2. Union Pay Chip Debit Card (Basic & Supplementary)

- | | |
|-----------------------|------------|
| a. Annual Service Fee | |
| i. Classic | Rs.1,800/- |
| ii. Gold | Rs.2,000/- |

Note: 2(a i) above - Free for AHS individual accountholders.



- b. Chargeback Processing Fee
 - i. Local Nil
 - ii. International Nil
- c. International POS Transaction Charges 3.50% of transaction amount
- d. Arbitration Charges At Actual

3. Pay Pak Debit Card(Basic & Supplementary)

- a. Issuance
 - i. Silver Rs. 1,400/-
 - ii. Gold Rs. 2,000/-
- b. Annual Service Fee
 - i. Silver Rs. 1,400/-
 - ii. Gold Rs. 2,000/-

Note: 3(b i) above - Free for AHS individual account holders.

- c. Replacement
 - i. Silver Rs. 1,400/-
 - ii. Gold Rs. 2,000/-
- d. Chargeback processing Fee Nil
- e. Arbitration Charges At Actual

4. FCY Debit Card

- a. Issuance/Annual Fee USD 15/-
- b. Replacement Fee USD 5/-
- c. Transaction Charges:
 - i. Cash Withdrawal-FCY Debit Card USD 4% of amount or USD \$3 whichever is higher
 - ii. Balance Inquiry-FCY Debit Card USD 2/-
 - iii. POS Transaction fee per transaction international 4% of transaction amount

Note 1: FCY debit card will be issued to ESFCA holders maintained by the IT related exporters.

Note 2: No charges shall be applicable in case of renewal of FCY Debit Card upon expiry.

5. ATM Services

- a. Cash Withdrawal Fee
 - i. From Askari Bank's ATM Free
 - ii. From Independent Service Providers Rs. 23.44/- per transaction



- | | | |
|------|---|--|
| iii. | From 1-Link Member Bank's ATM | Rs. 23.44/- per transaction |
| iv. | International ATM | Rs. 400/- per transaction or 3.50% of each cash withdrawal (whichever is higher) |
| b. | Balance Enquiry Fee | |
| i) | From Askari Bank's ATM | Free |
| ii) | From 1-Link Member Bank ATM | Rs. 3.13/- |
| iii) | International | Rs. 250/- |
| | ATM Receipt Printing: Cash Withdrawal / Balance Enquiry (both On-us & Off-us transactions) | Rs. 3.13 per transaction |

6. Fund Transfer through ATM/ I-Net Banking / IVR-Call Center

- | | | | | | | | | |
|---|--|---|------------|---------------------------------|---|------|--|--|
| a. | I-Net Banking registration charges | Free | | | | | | |
| b. | Transaction performed through digital channels. | | | | | | | |
| 1. | SMS Alert | Free | | | | | | |
| 2. | Email Alert | Free | | | | | | |
| | Note: No activation, subscription or annual charges for customers using I-net / mobile banking | | | | | | | |
| c. | Inter Branch Fund Transfer | <table border="0"> <tr> <td>ATM</td> <td>I-Net/Mobile</td> </tr> <tr> <td>Free</td> <td>Free</td> </tr> <tr> <td colspan="2">For current/ Profit Bearing account holder</td> </tr> </table> | ATM | I-Net/Mobile | Free | Free | For current/ Profit Bearing account holder | |
| ATM | I-Net/Mobile | | | | | | | |
| Free | Free | | | | | | | |
| For current/ Profit Bearing account holder | | | | | | | | |
| d. | Inter Bank Fund Transfer | <table border="0"> <tr> <td>ATM</td> <td>I-Net/Mobile Banking/IVR</td> </tr> <tr> <td colspan="2">0.1% or Rs. 200/- whichever is lower on the amount exceeding Rs. 25,000/- in a month.</td> </tr> </table> | ATM | I-Net/Mobile Banking/IVR | 0.1% or Rs. 200/- whichever is lower on the amount exceeding Rs. 25,000/- in a month. | | | |
| ATM | I-Net/Mobile Banking/IVR | | | | | | | |
| 0.1% or Rs. 200/- whichever is lower on the amount exceeding Rs. 25,000/- in a month. | | | | | | | | |

Note: 5(d) above - Free for AHS individual account holders.

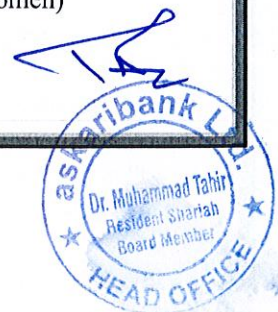
- | | | |
|----|---|------|
| e. | Inter Bank Fund transfer through RAAST ID | Free |
|----|---|------|

7. Beacon House School System (BSS) Transaction Fee Rs. 25 per transaction

F. CONSUMER BANKING SERVICES

1. Askari Ijarah Bis Sayyarah

- | | | |
|----|---|---|
| a. | Processing charges | Rs. 9,000/- (Non-refundable)
(100% waiver in Ijarah Bis Sayyarah for Women) |
| b. | Legal / documentation / valuation / income estimation/ Registration Charges | At actual |
| c. | Repossession charges | At actual maximum upto Rs 85,000/- |
| d. | Premature Termination Charges | 6% of the outstanding principal amount
(50% waiver in Ijarah Bis Sayyarah for Women) |



Askari Bank Limited - Ikhlas Islamic Banking Schedule of Bank Charges (Exclusive of FED / Sales Tax) effective July 01, 2025

- | | |
|--|---|
| e. Fees for Registration of security interests in Secured Transaction Registry (STR) including initial, Modification, Termination charges etc. | *Actual |
| f. Duplicate/ Revalidation of NOC Charges | Rs. 1,500/- |
| g. Late Payment Charges (Charity) | 15% of the overdue amount per annum (7 days grace period allowed) |
| h. Cheque Return Charges | As per General banking charges |

*As per fees provided in STR website (<https://str.secp.gov.pk/public/fees.aspx>) by SECP.

Note: For Corporate Deals including Armed Forces, charges will be applied as per agreed corporate arrangements.

2. Askari Home Musharakah

- | | |
|---|---|
| a. Processing Charges | Rs. 8,000/- |
| b. Mera Ghar Mera Pakistan Scheme | 6,000/- |
| c. Documentation Charges | At actual |
| d. Early Termination Charges | 5% of the outstanding principal amount applicable for both full settlement and balloon payment amount
8% of the outstanding principal amount in case of Balance Transfer Facility
(Nil for Mera Ghar Mera Pakistan) |
| e. Income / property valuation / verification / legal charges | At Actual |
| f. Duplicate/ Revalidation of NOC Charges | Rs. 1,000/- |
| g. Late Payment Charges (Charity) | 15% of the overdue amount per annum (7 days grace period allowed) |

Note: For Corporate Deals including Armed Forces, charges will be applied as per agreed corporate arrangements.

3. Consumer Durables

- | | |
|-----------------------------------|--|
| a. Processing Charges | Rs. 1,500 |
| b. Documentation Charges | At actual |
| c. Late Payment Charges (Charity) | 15% of the overdue amount per annum (7 days' grace period allowed) as per Shari'ah approved charity fund policy. |
| d. Other Charges* | At actual |

(* i.e. legal charges, income estimation charges, long distance external verification charges, bureau check fees and any other relevant charges where applicable)



4. Islamic Personal Finance – Secured

a. Processing Fee	Rs. 6,500/-
b. Legal / documentation / valuation / income estimation	At actual
c. Premature Termination Charges	6% of outstanding principal amount
d. Late Payment Charges (Charity)	15% of the overdue amount per annum (7 days' grace period allowed) as per Shari'ah approved charity fund policy.
e. Repossession charges	At actual up to a maximum of Rs 85,000/-
f. Tracker Charges	At actual (If applicable)
g. Comprehensive Vehicle takaful charges	At actual
h. Duplicate / revalidation of NOC charges	Rs. 1,500/-
i. HPA / smart card re-issuance with HPA charges	At actual
j. HPA / smart card re-issuance with HPA (Service charges)	Up to Rs. 3,000/-
k. Life Takaful Charges	At actual (If applicable)

Note: For Corporate Deals including Armed Forces, charges will be applied as per agreed corporate arrangements.

G. MISCELLANEOUS CHARGES

1. Stop payment of cheques	Rs. 600/- per instruction *
2. Duplicate statement of account (No Charges for pensioner account)	Rs. 35/- * * Free for Askari Islamic Zabardast Current & AHSAN Account Holders upon Maintaining PKR 25,000 Monthly Avg. Balance
3. Duplicate party advice charges	Rs. 50/- per advice
4. Confirmation of balance to Auditors/any other certificate (No Charges for pensioner account)	Rs. 400/-
5. Issuance of cheque book	Rs. 27/- per leaf (FED applicable in provinces of Punjab, Balochistan, KPK & Sindh only) Cheque Book Issuance is Free for Askari Islamic Zabardast Current & AHSAN Account Holders upon Maintaining PKR 25,000 Monthly Avg. Balance
6. Re-issuance of cheque book against Form B	Rs. 400/- plus Rs.27/- per leaf (FED is applicable in provinces of Punjab, Balochistan, KPK & Sindh only) Cheque Book Re-Issuance is Free for Askari Islamic Zabardast Current & AHSAN Account Holders upon Maintaining PKR 25,000 Monthly Avg. Balance



7. Cheques returned unpaid in clearing	<p>i) Inward: Rs. 700/- per cheque from issuer</p> <p>ii) Outward: Rs. 100/- per cheque or available balance below Rs.100/- (FED is applicable in provinces of Punjab, Sindh, Baluchistan & KPK only)</p> <p>7 (i & ii above) Free for Askari Islamic Zabardast Current & AHSAN Account Holders upon Maintaining PKR 25,000 Monthly Avg. Balance</p>
8. Account Closing Charges (No Charges for pensioner account)	<p>LCY: Rs.200/- or whatever minimum balance available in A/c. No service charges if closed by the Bank. Free for regular Saving Accounts & Asaan Accounts. FCY: US \$ 10/- or equivalent to other currencies. No service charges if closed by the Bank</p>
9. Issuance of SBP cheque on behalf of customer other than banks and financial institutions	Rs. 500/-
10. Charges to be recovered from Employer Account in case of transfer of salary to the Employee Account	Rs. 50/- flat per credit (Except defense & Govt. Employees) or as approved by the competent authority.
11. Collection of School fee/any other Periodical subscription amount etc.	Nil
12. Photocopy of Bank Record provided to Customer	i) Rs.110/- (flat) for record up to one year ii) Rs.550/- (flat) for record over one year
13. Obtaining eCIB report	At actual (Rs. 50/-) per report
14. Obtaining Credit Report from Foreign Bank / Agency	At actual
15. Same day clearance of instrument	<p>Rs.500/- Free for Askari Islamic Zabardast Current & AHSAN Account Holders upon Maintaining PKR 25,000 Monthly Avg. Balance</p>
16.SMS Charges	<p>Rs. 180/- Per Month (OTC transactions) - Free for Askari Islamic Zabardast Current & AHSAN Account Holders upon Maintaining PKR 25,000 Monthly Avg. Balance - Free for Askari Islamic Sahar Current Account</p>
17. Issuance of duplicate CDR	Rs.500/-
18. Test Verification from other Banks	Rs.375/-
19. Standing Instructions	Rs. 300/- per execution will be recovered in addition to the usual charges
20. Monthly Minimum Average Balance Requirement: Profit Bearing Account – Minimum balance requirements	No Minimum Balance Limit
(a) Regular Account	(No service charges on profit bearing accounts in any manner whatsoever)
21. Askari Islamic Basic Bank Account	No Minimum Balance Limit (No Service charges)



22. Service Charges on Dormant Accounts Activation (All types of accounts including Local and FCY)	NIL
23. Service charges on Asaan Account	No minimum balance limit (No service charges)
24. Askari Islamic Sahar Account Askari Islamic Sahar Term Deposit minimum deposit requirements	PKR. 50,000/-
Premature Encashment Penalty/Charges on Askari Islamic Sahar Term Deposits:	As per approved Guidelines of Askari Islamic Sahar Account (Section / Annexure 03) Circular letter 72/2022
25. Islamic Pak Watan Account	Existing Current / Saving Account charges and as per Product features
26. Transaction banking	Cash Management / Employee Banking All charges for transaction banking products (collection, disbursement and electronic banking) will be decided on a case-to -case basis between customer and the Bank.
27. SECP Document Retrieval Charges / Processing Fee For Information / Documents of Private Limited Companies: For Information / Documents of Public Limited Companies:	Rs. 1,100/- (including FED / Sales Tax) Rs. 2,000/- (including FED / Sales Tax)
28. All General banking services provided to Conventional A/C holders through Islamic counters, charges will be applicable as per Islamic Banking Services & Vice Versa.	

Staff:

On all banking transactions, commission / charges including cheque books within reasonable amount as defined in Bank's SOPs / circulars. In case of availing Locker facility, 50% of the rent amount with no key deposit.

H. ISLAMIC FINANCING

Following charges will be recovered in addition to profit on financing/investment:-

- | | |
|--|--|
| a. Miscellaneous charges (i.e. charges for documents, evaluation of security & maintenance thereof etc.) | Actual |
| b. Service charges on processing of credit proposal (upfront) | |
| i) Upto Rs. 25M | 0.10% min Rs.5,000/- |
| ii) Over Rs. 25M | 0.050% (OR as approved by the competent authority) |
| c. OTT Charges against Funded/Non-Funded | |



facilities *

i) Upto Rs.5M	Rs. 2,000/- each case
ii) Over Rs.5M to Rs. 10M	Rs. 3,000/- each case
iii) Over Rs.10M to Rs.25M	Rs. 4,000/- each case
iv) Over Rs.25M to Rs.50M	Rs. 5,000/- each case
v) Over Rs.50M	Rs. 10,000/- each case

* Or as approved by competent authority.

d. Change of Security Documents	Rs. 5,000/- (flat) per request
e. Release of Security Documents	Rs. 2,000/- (flat) per request
f. Project examination fee	1.5 % of the proposed exposure subject to 50% payable upfront (wherever applicable)
g. Issuance of NOC for Credit Facilities from other banks	Upto Rs. 10,000/- or as per approval
h. Advances against pledge / hypothecation	
i) Godown rent	Actual
ii) Godown Staff Salaries (Godown Keepers / Chowkidars)	Actual
iii) Godown Inspection Charges	Actual conveyance plus other charges
▪ Within Municipal Limits or within a radius of 8 KM from the branch	i) Upto Rs. 10 M ... Rs. 1,500/- ii) Above Rs. 10 M... Rs. 2,500/-
▪ Outside the above limits	TA & DA as per rules plus above charges
iv) Delivery charges if a Godown Keeper is not posted. Conveyance charges will be recovered	Actual
v) Other incidental expenses Insurance (Takaful) premium, Legal charges etc.	Actual
vi) Issuance of Delivery Order against pledge	Rs. 550/- per delivery order

Note:

- While recovering the Miscellaneous charges like godown staff salary, inspection charges etc; the amount Recovered from the customers will not exceed the total rent of the godown, salary of the godown staff etc. In other words, Miscellaneous charges will be levied as per actual.
- Security Documentation related charges (where applicable) primarily remain recoverable separately.
- In case of corporate customers and syndicated facilities, charges may vary as per terms of approval.
- These are our standard charges and relaxations / concessions, if any may be referred to the competent authority for approval on a case-to-case basis, based on present business volume / relationship &/or future business prospects / considerations, except out-of-pocket expenses.



I. Settlement of 3rd party fund transfers through PRISM

Days	Timing	Charges		
		SBP	AKBL	Total
Settlement Timings for Interbank Funds Transfer				
Monday to Friday	9:00 a.m. to 5:00 p.m. (Interbank Funds Transfer)	Rs.200/-	Rs.20/-	Rs. 220/-
	5:00 p.m. to 5:30 p.m. (SBP Transactions & Clearing Returns)	N/A	N/A	N/A
Settlement Timings for Customer Transfers (MT103) (For Rs.1M and above)				
Monday to Friday	9:00 a.m. to 1:30 p.m.	Nil	Nil	Nil
	1:30 p.m. to 3:00 p.m.	Nil	Nil	Nil
	3:00 p.m. to 4:00 p.m.	Nil	Nil	Nil
Settlement Timings for Customer Transfers (MT102) (Lower value limit for each credit transfer is Rs.100,000/-, max. 10 payment instructions are allowed to be sent through one MT102). Charges for each Payment Instruction within a single MT102 are as follows				
Monday to Friday	9:00 a.m. to 4:30 p.m.	Nil	Nil	Nil

Note: Islamic Banking Branches to obtain prior approval of Islamic Treasury Desk after 1:00 p.m. for above transactions

Note: RTGS charges are waived off on the directions of SBP and the same charges may be revised in light of SBP's further instructions.

J. Postal / Telegram / Telephone / SWIFT / Telex / Fax & Courier Charges (Domestic)

- | | |
|---|---------------------------------------|
| 1. Correspondent Charges | Actual |
| 2. Courier Service | Rs. 150/- |
| 3. SWIFT/Telex/Cable charges | |
| a. Long message (e.g. full text L/C etc.) | Rs. 425/- |
| b. Short message (e.g. L/C amendment) | Rs. 225/- |
| c. SWIFT/Telex/Telegram charges or message for T.T. | Rs. 110/- |
| 4. Telephone & Fax charges | Actual plus Rs. 135/- service charges |
| 5. Postages | Rs. 150/- |

K. Islamic Roshan Digital Charges

Islamic Roshan Digital Accounts

Account Opening	Nil
Account Maintenance	Nil



Askari Bank Limited - Ikhlas Islamic Banking Schedule of Bank Charges (Exclusive of FED / Sales Tax) effective July 01, 2025

Debit Card Issuance Charges	Nil (First Issuance)
Debit Card Annual Charges	Annual Service Fee i) Classic Rs. 2,500/- ii) Gold Rs. 3,000/- iii) Platinum Rs. 6,500/- iv) Signature Rs. 16,000/-
Supplementary Card (upon request)	Supplementary Card Annual Service Fee i) Classic Rs. 2,500/- ii) Gold Rs. 3,000/- iii) Platinum Rs. 6,500/- iv) Signature Rs. 16,000/-
Cheque Book Issuance	Rs. 27/- per leaf (FED is applicable in provinces of Punjab, Sindh, KPK & Baluchistan only)
Cheque Book Delivery	As per Actual
Inward Remittance (from abroad)	Nil if proceeds are credited to an account with us, otherwise a charge of US\$ 5/- or equivalent. Home Remittance: Nil charges (excluding cost of Banker's cheque/RTGS etc. charges when T.T. is requested)
Outward Remittance (from Pakistan)	i) FDD US\$ 30/- plus cost of SWIFT Charges @ US\$ 5/- per message or equivalent. ii) PKR 0.4% will also be applicable if the amount is not retained in the account for 15 days. iii) FTT US\$ 35/- plus SWIFT charges @ US\$ 13/- per message or equivalent PKR. iv) 0.4% will also be applicable if the amount is not retained in the account for 15 days.
Inter Bank Fund Transfer (local)	Inter Branch Fund Transfer---Free For Current / Profit bearing Account Holders Inter Bank Fund Transfer--0.1% or Rs. 200/- whichever is lower on the amount exceeding Rs. 25,000/- in a month. Inter Bank Fund Transfer through Raast ID--Free
Account Balance Inquiry(ATM)	i) From Askari Bank's ATM---Free. ii) From 1-Link Member Bank ATM --RS-3.13. iii) International- Rs. 250/-.
Cash withdrawal through Card (within Pakistan)	1-Link Member Bank's ATM---Rs. 23.44 per transaction
Cash withdrawal through Card (International)	Rs. 400/- per transaction or 3.50% of each cash withdrawal, whichever is higher
Bill Payment	Rs.8/- per bill (payable by other utility companies) Rs. 9/- per PTCL bill (payable by PTCL company)
Internet Banking Activation	Nil
Transaction alerts - SMS / email (Transaction performed through digital channels) Local & International	Free
Currency Conversion Charges from FCY to PKR	4.5% of Trxn amount - to be applied on all Trxn other than PKR & on Dynamic Currency Conversion Transaction (where merchant residing outside Pakistan while transaction performed in Local Currency).
Postal charges	At Actual
Application processing for Islamic Naya Pakistan Certificate (INPC)	Free

Note: Temporary fee/charges has been removed as directed by the regulator due to COVID-19

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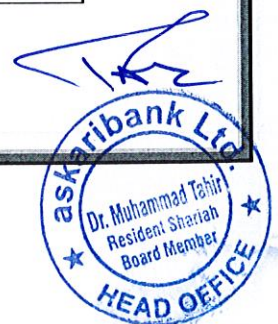


LETTER OF GUARANTEES

Annexure A

(Amt. in PKR)

GUARANTEE AMOUNT RANGE		1st Quarter or Part thereof	Subsequent Quarters or part thereof
FROM	TO		
1	500,000	2,200	1,100
500,001	1,000,000	3,800	1,900
1,000,001	1,500,000	5,700	2,850
1,500,001	2,000,000	8,100	4,050
2,000,001	2,500,000	10,300	5,150
2,500,001	3,000,000	12,600	6,300
3,000,001	3,500,000	14,700	7,350
3,500,001	4,000,000	17,000	8,500
4,000,001	4,500,000	19,200	9,600
4,500,001	5,000,000	21,400	10,700
5,000,001	5,500,000	23,500	11,750
5,500,001	6,000,000	25,200	12,600
6,000,001	6,500,000	26,900	13,450
6,500,001	7,000,000	28,400	14,200
7,000,001	7,500,000	30,000	15,000
7,500,001	8,000,000	31,300	15,650
8,000,001	8,500,000	32,600	16,300
8,500,001	9,000,000	33,800	16,900
9,000,001	9,500,000	34,800	17,400
9,500,001	10,000,000	35,900	17,950
10,000,001	12,500,000	39,500	19,750
12,500,001	15,000,000	48,200	24,100
15,000,001	17,500,000	57,000	28,500
17,500,001	20,000,000	65,700	32,850
20,000,001	22,500,000	74,400	37,200
22,500,001	25,000,000	83,100	41,550
25,000,001	27,500,000	91,600	45,800
27,500,001	30,000,000	100,300	50,150
30,000,001	32,500,000	109,000	54,500
32,500,001	35,000,000	117,600	58,800
35,000,001	37,500,000	126,200	63,100
37,500,001	40,000,000	134,000	67,000
40,000,001	42,500,000	141,600	70,800
42,500,001	45,000,000	149,100	74,550
45,000,001	47,500,000	156,600	78,300
47,500,001	50,000,000	163,900	81,950
50,000,001	52,500,000	171,200	85,600
52,500,001	55,000,000	178,200	89,100
55,000,001	57,500,000	185,100	92,550
57,500,001	60,000,000	192,000	96,000
60,000,001	62,500,000	198,700	99,350
62,500,001	65,000,000	205,200	102,600



Annexure A

(Amt. in PKR)

GUARANTEE AMOUNT RANGE		1st Quarter or Part thereof	Subsequent Quarters or part thereof
FROM	TO		
65,000,001	67,500,000	211,700	105,850
67,500,001	70,000,000	218,100	109,050
70,000,001	72,500,000	224,400	112,200
72,500,001	75,000,000	230,400	115,200
75,000,001	77,500,000	236,400	118,200
77,500,001	80,000,000	242,300	121,150
80,000,001	82,500,000	248,100	124,050
82,500,001	85,000,000	253,700	126,850
85,000,001	87,500,000	259,200	129,600
87,500,001	90,000,000	264,600	132,300
90,000,001	92,500,000	270,000	135,000
92,500,001	95,000,000	275,100	137,550
95,000,001	97,500,000	280,100	140,050
97,500,001	100,000,000	285,100	142,550

- 1 Charges may be reduced by competent authority depending upon business reciprocity for the whole year, subject to written undertaking by the customer.
- 2 Charges relating to corporate customer may differ as per the arrangement between the customer and the bank.
- 3 Rebates for customers other than corporate, may be allowed subject to prior approval of competent authority based on annual business volumes as follows:

Transactions of Rs. 20-30 million 20%of the charges
 Transactions of Rs. 30-50 million 30%of the charges
 Transactions of Rs. 50-75 million 40%of the charges
 Transactions of Rs. 75-100 million 50%of the charges
 Transactions of Rs. 100 M & above - As per arrangement with customer



Acceptance of Bills under Usance Letter of Credit

Annexure - B

(Amt. in PKR)

Acceptance Amount Range		Per Month Charges or part thereof
FROM	TO	
1	500,000	700
500,001	750,000	900
750,001	1,000,000	1,200
1,000,001	1,500,000	1,600
1,500,001	2,000,000	2,200
2,000,001	2,500,000	2,800
2,500,001	3,000,000	3,400
3,000,001	3,500,000	4,000
3,500,001	4,000,000	4,600
4,000,001	4,500,000	5,200
4,500,001	5,000,000	6,400
5,000,001	5,500,000	7,000
5,500,001	6,000,000	7,600
6,000,001	6,500,000	8,200
6,500,001	7,000,000	8,800
7,000,001	7,500,000	9,400
7,500,001	8,000,000	10,000
8,000,001	8,500,000	10,600
8,500,001	9,000,000	11,200
9,000,001	9,500,000	11,700
9,500,001	10,000,000	13,500
10,000,001	12,500,000	16,500
12,500,001	15,000,000	19,500
15,000,001	17,500,000	22,500
17,500,001	20,000,000	25,400
20,000,001	22,500,000	28,400
22,500,001	25,000,000	31,400
25,000,001	27,500,000	34,400
27,500,001	30,000,000	37,300
30,000,001	32,500,000	40,300
32,500,001	35,000,000	43,300
35,000,001	37,500,000	46,300
37,500,001	40,000,000	49,200
40,000,001	42,500,000	52,200
42,500,001	45,000,000	55,200
45,000,001	47,500,000	58,200
47,500,001	50,000,000	61,200
50,000,001	52,500,000	64,100
52,500,001	55,000,000	67,100
55,000,001	57,500,000	70,100
57,500,001	60,000,000	73,100
60,000,001	62,500,000	76,000



Annexure - B

(Amt. in PKR)

Acceptance Amount Range		Per Month Charges or part thereof
FROM	TO	
62,500,001	65,000,000	79,000
65,000,001	67,500,000	82,000
67,500,001	70,000,000	85,000
70,000,001	72,500,000	87,900
72,500,001	75,000,000	90,900
75,000,001	77,500,000	93,900
77,500,001	80,000,000	96,900
80,000,001	82,500,000	99,800
82,500,001	85,000,000	102,800
85,000,001	87,500,000	105,800
87,500,001	90,000,000	108,800
90,000,001	92,500,000	111,700
92,500,001	95,000,000	114,700
95,000,001	97,500,000	117,700
97,500,001	100,000,000	120,700

- 1 Charges may be reduced by competent authority depending upon business reciprocity for the whole year, subject to written undertaking by the customer.
- 2 Charges relating to corporate customer may differ as per arrangement between the customer and the bank.
- 3 Rebates for customers other than corporate, may be allowed subject to prior approval of competent authority, based on annual business volumes as follows:
 - Transactions of Rs. 20 - 30 M 20% of the charges
 - Transactions of Rs. 30 - 50 M 30% of the charges
 - Transactions of Rs. 50 - 75 M 40% of the charges
 - Transactions of Rs. 75 - 100 M 50% of the charges
 - Transactions of Rs. 100 M & above - As per arrangement with customer



Letter of Credit

Annexure C

(Amt. in PKR)

L/C AMOUNT RANGE		1st Quarter or Part	Subsequent Quarters or part thereof
FROM	TO	thereof	
1	500,000	1,700	850
500,001	750,000	2,200	1,100
750,001	1,000,000	2,900	1,450
1,000,001	1,500,000	4,100	2,050
1,500,001	2,000,000	6,100	3,050
2,000,001	2,500,000	7,900	3,950
2,500,001	3,000,000	9,700	4,850
3,000,001	3,500,000	11,500	5,750
3,500,001	4,000,000	13,300	6,650
4,000,001	4,500,000	15,100	7,550
4,500,001	5,000,000	16,800	8,400
5,000,001	5,500,000	18,700	9,350
5,500,001	6,000,000	20,400	10,200
6,000,001	6,500,000	22,200	11,100
6,500,001	7,000,000	24,000	12,000
7,000,001	7,500,000	25,800	12,900
7,500,001	8,000,000	27,600	13,800
8,000,001	8,500,000	29,300	14,650
8,500,001	9,000,000	31,200	15,600
9,000,001	9,500,000	32,900	16,450
9,500,001	10,000,000	34,700	17,350
10,000,001	12,500,000	40,100	20,050
12,500,001	15,000,000	49,000	24,500
15,000,001	17,500,000	57,900	28,950
17,500,001	20,000,000	69,200	34,600
20,000,001	22,500,000	75,800	37,900
22,500,001	25,000,000	84,700	42,350
25,000,001	27,500,000	87,700	43,850
27,500,001	30,000,000	92,700	46,350
30,000,001	32,500,000	100,200	50,100
32,500,001	35,000,000	107,600	53,800
35,000,001	37,500,000	115,100	57,550
37,500,001	40,000,000	122,500	61,250
40,000,001	42,500,000	130,000	65,000
42,500,001	45,000,000	137,300	68,650
45,000,001	47,500,000	144,800	72,400
47,500,001	50,000,000	151,400	75,700
50,000,001	52,500,000	157,300	78,650
52,500,001	55,000,000	163,300	81,650
55,000,001	57,500,000	169,200	84,600



Annexure C

(Amt. in PKR)

L/C AMOUNT RANGE		1st Quarter or Part thereof	Subsequent Quarters or part thereof
FROM	TO		
57,500,001	60,000,000	174,700	87,350
60,000,001	62,500,000	180,700	90,350
62,500,001	65,000,000	187,100	93,550
65,000,001	67,500,000	193,100	96,550
67,500,001	70,000,000	199,000	99,500
70,000,001	72,500,000	205,000	102,500
72,500,001	75,000,000	210,900	105,450
75,000,001	77,500,000	216,900	108,450
77,500,001	80,000,000	222,800	111,400
80,000,001	82,500,000	228,800	114,400
82,500,001	85,000,000	234,700	117,350
85,000,001	87,500,000	240,700	120,350
87,500,001	90,000,000	246,600	123,300
90,000,001	92,500,000	252,600	126,300
92,500,001	95,000,000	258,500	129,250
95,000,001	97,500,000	264,500	132,250
97,500,001	100,000,000	270,400	135,200

- 1 Charges may be reduced by competent authority depending upon business reciprocity for the Whole year, subject to written undertaking by the customer.
- 2 Charges relating to corporate customer may differ as per the arrangement between the customer and the Bank .
- 3 Rebates for customers other than corporate, may be allowed subject to prior approval of competent authority, based on annual business volumes as follows:

Transactions of Rs. 20-30 million 20%of the charges

Transactions of Rs. 30-50 million 30%of the charges

Transactions of Rs. 50-75 million 40%of the charges

Transactions of Rs. 75-100 million 50%of the charges

Transactions of Rs. 100 M & above - As per arrangement with customer

