



Schedule of Bank Charges

From 01.01.2017 To 30.06.2017

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

Schedule of Bank Charges
Jan-June 2017

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/- | Rs. 100/- Flat | Rs. 300/- Flat |
| | b) Above Rs. 100,000/- (not to be issued to non A/c Holder) | 0.1% (Max-Rs. 10,000) | N/A |
| | c) Issuance of Duplicate DD | Rs. 500/- Flat | Rs. 500/- Flat |
| | d) DD Cancellation Charges | Rs. 100/- Flat | Rs. 200/- Flat |
| | e) For Payment of Fee/dues favoring Educational Institution etc. | Rs.25/- per instrument or 0.50% whichever is less. | |
| 2 | Commission to be charged upon Issuance of Payment Order (P.O):- | | |
| | a) Issuance of P.O | 0.1% (Min-Rs. 100/- & Max-Rs. 1,000/-) | 0.2% (Min Rs. 300/- & Max Rs.1500/-) |
| | b) Issuance of Duplicate P.O | Rs. 500/- Flat | Rs. 500/- Flat |
| | c) P.O Cancellation Charges | Rs. 100/- Flat | Rs. 200/- Flat |
| | d) For Payment of Fee/dues favoring Educational Institution etc. | Rs.25/- per instrument or 0.50% whichever is less. | |
| 3 | Service Charges to be recovered for Inter-branch On-Line Transactions:- | | |
| | a) CASH Deposit & withdrawal (within City) | No Charges | No Charges |
| | b) CASH Deposit & withdrawal (Inter-City) | 0.2% (Min-Rs. 300/-) | 0.2% (Min-Rs. 500/-) |
| | c) Fund Transfer A/c to A/c (Charges payable by Transferer) (NO Charges to be recovered for within the city transactions) | 0.1% (Min-Rs. 100/-) | N/A |

B. BILLS FOR COLLECTION

| | | |
|---|---|--|
| 1 | Clean Bills | |
| | a) Outward Bills for Collection | 0.25% (Min-Rs. 250/-) plus courier charges |
| | b) Inward Bills for Collection | FREE |
| 2 | Documentary Bills | |
| | a) Outward Documentary Bills for Collection | 0.4% (Min-500/-) plus courier charges |
| | b) Inward Documentary Bills for Collection | 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 | Rs. 220/- |
| | | 1:30 pm to 3:00 pm | Rs. 330/- |
| | | 3:00 pm to 4:00 pm | Rs. 550/- |
| | Saturday | 9:00 am to 11:30 am | Rs. 220/- |
| | | 11:30 am to 12:30 pm | Rs. 330/- |
| 2 | Issue of SBP / NBP Cheque/other Bank Cheque | | Rs. 500/- |
| 3 | Clearing through NIFT | | |
| | a) Special Collection-Same day | Rs. 500/- per instrument | |
| | b) Local Outward Clearing through NIFT | Free | |
| | c) Intercity Clearing through NIFT | Rs.100 per instrument | |



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D. DEPOSITS

| | | |
|---|---|--|
| 1 | a) Cheque book charges (all type of deposit accounts) | Rs.9/- per leaf |
| | b) Issuance of account statement (other than half year) | Rs. 35/- |
| | c) Non-maintenance of minimum balance in Current Account | Rs. 50/- per month |
| | d) Retrieval of Unclaimed Amount from SBP | Rs.500/- per instance |
| | e) Stop payment of Cheque | Rs.200/- (per request) |
| | f) Cheque return charges (all type) | Rs.300/- (to be recovered from PPCBL A/c holder) |
| | g) Photocopy of old record (Cheque etc) | Rs.100/- (per instrument) |
| | h) Issuance of any type of certificate by PPCBL (on customer's request) | Rs. 200/- |

| | | 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: If the Lessee requested the break opening of any locker due to Loss of Key, the following charges will be recovered in advance. | Rs. 5000/- or actual whichever is higher | |

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 |
| | PROCESSING FEE | |
| | a) Gold Loan | Rs.200/- |
| | b) Crop Loan | Rs.300/- |
| | c) Revised scheme Livestock Farming Goat & Sheep Cattle | Rs.500/- |
| | d) Agricultural Running Finance (ARF) | Rs.1500/- |
| | e) Livestock Project Finance (LSPF) | Rs.1500 |
| 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. MISCELLANEOUS 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/-) |

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 | Rs. 5/- Per Transaction |
| | ii)For International- Incase of Low Balance and Excess Over Limit | Rs. 35/- Per Transaction |
| | d)Funds Transfer through ATM | |
| | i)Within PPCBL | Rs. 50/- Per Transaction |
| | ii)Outside PPCBL | Rs. 100/- Per Transaction |
| 2 | <u>ISSUANCE FEE OF ATM/DEBIT CARD</u> | |
| | Annual Charges: | |
| | Basic Card: | 500/- |
| | Supplementary Card: | 300/- |
| | Card Replacement Fee (upon Request): | 300/- |
| | Debit Card Issuance (One Time Fee): | No charges subject to maintenance of balance Rs. 10,000/- & above during last six months |

I. WAIVERS :-

- a) NO Commission/Charges (DD-PO-Online) will be recovered from Individual/Joint Current (CD) A/c Holders maintaining average balance Rs.25,000/- & above to the extent of five (05) transactions or Rs. 0.500 Million per month.
- 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.
- 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.
- 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.



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- e) NO Locker rent will be recovered from CD & PLS SB A/c Holders subject to availability of locker in the same branch. Entitlement is Small Size locker if they maintain credit balance Rs. 0.300-M & above and entitlement is large size locker if they maintain credit balance Rs. 1.000-M in their accounts at PPCBL.
- 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) No Commission will 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) No Cheque Return Charges & No Stop Payment Charges to 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, Mustahiqueen 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"

