



# Schedule of Bank Charges

From 01.07.2020 To 31.12.2020

**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  
July-Dec 2020

## A. REMITTANCES

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

## B. BILLS FOR COLLECTION

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



# The Punjab Provincial Cooperative Bank Limited

Schedule of Bank Charges  
July-Dec 2020

## 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.	Issuance of SBP/NBP/Other Bank Cheque	Rs.500/- per Cheque	
3.	Clearing through NIFT / through BOP (via NIFT)		
	a) Special Collection-Same day outward Clearing through NIFT/BOP	Rs. 500/- per instrument	
	b) Local Outward Clearing through NIFT/BOP	Free	
	c) Intercity Clearing through NIFT/BOP (other than charges deducted by NIFT/BOP)	Rs.100 per instrument	

## D. DEPOSITS

1.	a) Cheque book charges (all type of Deposit accounts)	Rs.9/- per leaf	
	b) Issuance of Duplicate Account Statement (other than half year)	Rs. 35/- (including FED/PST)	
	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/- (per certificate) <b>Note:</b> No charges on Bank Certificate for Tax Purposes	
2.	<b>Charges for Call Deposits:-</b>		
	a) Issuance of Call Deposit Receipt (CDR)	Rs.100/- Flat	Min Rs. 300/- , Max @ 0.1% (whichever is higher)
	b) Issuance of Duplicate CDR	Rs. 300/- Flat	Rs. 500/- Flat
	c) CDR Cancellation Charges	Rs. 200/- Flat	Rs. 300/- Flat



# The Punjab Provincial Cooperative Bank Limited

Schedule of Bank Charges  
July-Dec 2020

## E. LOCKERS

<b>1. Locker Rent &amp; Key Deposit :</b>	<b>Locker Size</b>	<b>Rent PA</b>	<b>Key Deposit (Refundable)</b>
	Small		
	Medium	Rs. 2,500/-	For All Types Rs. 5,000/-
	Large	Rs. 3,500/-	
<b>2. Locker Break Opening:</b>	Rs. 5,000/- or actual whichever is higher and follow break-open procedure as laid down at Clause 31.13(b) in Manual on General Banking -2015		
If the Lessee requests the break opening of a locker due to Loss of Key, the following charges will be recovered in advance.			

## F. ADVANCES & GUARANTEES

<b>1. ADVANCES</b>		
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) All loan Booklet charges	Rs.200/-	
<b>PROCESSING FEE *</b>		
<b>FOR ADVANCES TO COOP. SOCIETIES</b>		
a) Agricultural Loans/Finances (Crop).	Rs.200/-	
b) Revolving Credit (Crop Finance)	Rs.300/-	
c) Non-Agricultural Loans/Finances./Industrial Loans/Urban	Rs.1,000/-	
d) Finance To Woman Coop. Societies	Rs.200/-	
e) Live Stock Revolving Credit	Rs.500/-	
f) Live Stock Project Finance	Rs.500/-	
g) Medium Term Lease Finance	Rs.1,000/-	
h) Other Finance	Rs.500/-	
<b>FOR ADVANCES TO INDIVIDUALS</b>		
a) Computer Finance	Rs.500/-	
b) Agricultural Finance against pledge of Gold/ Gold ornaments	1% of Loan Amount (Min. Rs.500/- , Max. Rs.3,000/-)	
c) Live Stock Project Finance (Indv.)(LSPF)	Rs.3,000/-	
d) Live Stock Farming (Goat & Sheep)(indv.)	<b>New</b>	<b>Re-Fin</b>
	Rs. 1,500/-	Rs. 1,000/-
e) Crop Production Loan (CPLI)	<b>New</b>	<b>Re-Fin</b>
	Rs. 2,000/-	Rs. 1,000/-



# The Punjab Provincial Cooperative Bank Limited

Schedule of Bank Charges  
July-Dec 2020

		New	Re-Fin								
f) Agricultural Running Finance to Ind. (ARF)		Rs. 3,000/-	Rs. 1,500/-								
g) PPCBL Business Finance-Small Enterprises (SE)		<table border="1"> <thead> <tr> <th>Loan Amount</th> <th>Fee</th> </tr> </thead> <tbody> <tr> <td>Up to 500,000</td> <td>Rs.3,000/-</td> </tr> <tr> <td>&gt;500,000 &lt; 1,000,000</td> <td>Rs.5,000/-</td> </tr> <tr> <td>Greater than 1 M</td> <td>Rs.8,000/-</td> </tr> </tbody> </table>		Loan Amount	Fee	Up to 500,000	Rs.3,000/-	>500,000 < 1,000,000	Rs.5,000/-	Greater than 1 M	Rs.8,000/-
Loan Amount	Fee										
Up to 500,000	Rs.3,000/-										
>500,000 < 1,000,000	Rs.5,000/-										
Greater than 1 M	Rs.8,000/-										
h) PPCBL Business Finance-Medium Enterprises (ME)											
i) Commodity Operation Finance(COF)		Free									
j) Medium Term Lease Finance (IND)		Rs.5,000/									
k) Loan Against Liquid Assets - Consumer		Rs.1,000/									
l) Loan Against Liquid Assets - Agriculture		Rs.1,000/									
m) Loan Against Liquid Assets - Small Enterprises		Rs.1,000/									
n) Loan Against Liquid Assets - Medium Enterprises		Rs.1,000/									
o) Loan Against Liquid Assets - Corporate / Commercial		Rs.1,000/									
p) PPCBL Home Loan		0.5 % of Loan Amount									
q) Other Finance		Rs.2,000/-									
*Note: Mentioned Fee table will supersede Processing Fee/Charges if any, mentioned in Loan Product Policies.											
2.	<b>GUARANTEE</b>										
	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)									

## G. MISCELLANEOUS CHARGES

1.	<b>Communication Charges will be in addition to Commission or service charges</b>	
	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.	<b>ATM/DEBIT CARD SERVICE CHARGES</b>	
	<b>General Debit/Prepaid Card Charges</b>	
	<b>a) Switch Transaction Fee</b>	
	i) Withdrawals on any ATMs other than PPCBL	Rs. 15/- Per Transaction
	<b>b) Balance enquiry</b>	
i) From any ATM other than PPCBL	Rs. 5/- Per Transaction	



# The Punjab Provincial Cooperative Bank Limited

Schedule of Bank Charges  
July-Dec 2020

	<b>c) Charges on Declined POS Transaction</b>									
	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								
	<b>d) Funds Transfer through ATM</b>									
	i) Within PPCBL (Inter-Account Funds Transfer)	Rs. 50/- Per Transaction								
	ii) IBFT (Inter Bank Funds Transfer) <b>(Exclusive of all applicable taxes)</b>	<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/-									
<b>2.</b>	<b><u>ISSUANCE FEE OF ATM/DEBIT CARD</u></b>	<b><u>Annual Charges</u></b>								
	Basic Card	500/-								
	Supplementary Card	300/-								
	Card Replacement Fee (upon Request)	300/-								
	Debit Card Issuance (One Time Fee)	500/-								
		<b>(No charges subject to maintenance of balance Rs. 10,000/- &amp; above during last six months)</b>								

## I. WAIVERS :-

<p><b>a)</b> NO Commission/Charges (DD/PO/Online) will be recovered from Individual/Joint Current (CD) A/c Holders maintaining average balance Rs.50,000/- &amp; above to the extent of five (05) transactions or Rs. 0.500 Million per month.</p> <p><b>b)</b> NO Commission/Charges (DD/PO/Online) will be recovered from Companies Current (CD) A/c Holders maintaining average balance Rs. 0.200 Million &amp; above to the extent of five (05) transactions or Rs. 5.000 Million per month.</p> <p><b>c)</b> 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><b>d)</b> 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> <p><b>e)</b> Locker rent will not be recovered from CD &amp; PLS SB A/c Holders subject to availability of locker in the same branch &amp; fulfillment of mentioned below minimum balance requirement;-</p> <p><b>i)</b> 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.</p> <p><b>ii)</b> 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.</p> <p><b>iii)</b> 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.</p>
--



# The Punjab Provincial Cooperative Bank Limited

Schedule of Bank Charges  
July-Dec 2020

- 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 is 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/PST/FST 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 narrate "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"