



Schedule of Bank Charges

From 01.01.2022 To 30.06.2022

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 2022

A. REMITTANCES

| Sr. No | Particulars | BankSmart Income Account | Commission/Service charges to be Charged |
|--------|---|--------------------------|---|
| 1. | Issuance of Demand Draft (DD) <i>(not to be issued to non A/c Holder)</i> | 4600101001 | |
| | a) Up to Rs. 100,000/- | | Rs. 100/- Flat |
| | b) Above Rs. 100,000/- | | 0.1% (Max-Rs. 10,000) |
| | c) Issuance of Duplicate DD | | Rs. 500/- Flat |
| | d) DD Cancellation Charges | | 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. | Issuance of Payment Order (P.O) <i>(not to be issued to non A/c Holder)</i> | 4600101001 | |
| | a) Issuance of P.O | | 0.1 % (Min-Rs. 100/- & Max-Rs. 1,000/-) |
| | b) Issuance of Duplicate P.O | | Rs. 500/- Flat |
| | c) P.O Cancellation Charges | | 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. | Inter-branch On-Line Transactions | 4600101001 | |
| | a) Cash Deposit & withdrawal (within City) | | No Charges |
| | b) Cash Deposit & withdrawal (Inter-City) | | 0.2% (Min-Rs. 300/-) |
| | c) Fund Transfer A/c to A/c (within City) | | No Charges |
| | d) Fund Transfer A/c to A/c (Inter-City) (Charges payable by Transferee) | | 0.1% (Min-Rs. 100/-) |

B. BILLS FOR COLLECTION

| | | | |
|----|---|------------|--|
| 1. | Clean Bills | 4390101013 | |
| | a) Outward Bills for Collection (OBC) | | 0.25% (Min-Rs. 250/-) plus courier charges as mentioned at point G "Miscellaneous Charges" |
| | b) Inward Bills for Collection (IBC) | | FREE |
| 2. | Documentary Bills | 4390101013 | |
| | a) Outward Documentary Bills for Collection | | 0.4% (Min-500/-) plus courier charges as mentioned at point G "Miscellaneous Charges" |
| | b) Inward Documentary Bills for Collection | | 0.1% (Min-Rs. 100/-) |



The Punjab Provincial Cooperative Bank Limited

Schedule of Bank Charges
Jan-June 2022

C. REAL TIME GROSS SETTLEMENT & CLEARING

| 1. | Funds transfer to other banks through RTGS <i>(currently processed through BOP/Other bank account maintained by relevant branch)</i> | | Transaction Time | Per Transaction Charges |
|----|---|-------------------|--------------------------|-------------------------|
| | Monday to Friday | 4390101023 | 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 | 4390101023 | 9:00 am to 11:30 am | Rs. 220/- |
| | | | 11:30 am to 12:30 pm | Rs. 330/- |
| 2. | Clearing through BOP branches (via NIFT) | 4390101023 | | |
| | a) Special Collection for Same day outward Clearing <i>(for Cheques having amount Rs.500,000/- or above)</i> | | Rs. 500/- per instrument | |
| | b) Local Outward Normal Clearing | | Free | |
| | c) Intercity Clearing through NIFT/BOP <i>(other than charges deducted by NIFT/BOP)</i> | | Rs.100 per instrument | |

D. DEPOSITS

| | | | |
|----|---|-------------------|--|
| 1. | a) Cheque book charges (all type of Deposit accounts) | 4390101014 | Rs.9/- per leaf (Inclusive of PST) |
| | b) Issuance of Duplicate Account Statement (other than half year) | | Rs. 35/- (including FED/PST) |
| | c) Account holders not maintaining minimum balance requirement in Current Account | | Rs. 50/- per month <i>(not applicable on Dormant Accounts)</i> |
| | 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) Note: No charges on Bank Certificate for Tax Purposes. |
| 2. | Charges for Call Deposits <i>(not to be issued to non A/c Holder)</i> | 4390101014 | |
| | a) Issuance of Call Deposit Receipt (CDR) | | 0.1 % (Min-Rs. 100/- & Max-Rs. 1,000/-) |
| | b) Issuance of Duplicate CDR | | Rs. 300/- Flat |
| | c) CDR Cancellation Charges | | Rs. 200/- Flat |



The Punjab Provincial Cooperative Bank Limited

Schedule of Bank Charges
Jan-June 2022

E. LOCKERS

| | | | | |
|---|--|-------------------|--|---------------------------------|
| 1. Locker Rent & Key Deposit : | Locker Size | 4350101002 | Rent PA | Key Deposit (Refundable) |
| | Small | | Rs. 2,000/- | For All Types Rs. 5,000/- |
| | Medium | | Rs. 2,500/- | |
| | Large | | Rs. 3,500/- | |
| 2. Locker Break Opening: | | 4350101002 | 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 AND GUARANTEES

| | | | |
|--|--|--|--|
| 1. ADVANCES | | | |
| a) eCIB | 4710101003 <i>(Misc. Income Head for Zonal Office Branches only)</i> | Rs.300/- per report (Inclusive of PST) | |
| b) Marking of lien on Securities held by the PPCBL. | 4390101025 | Rs.5,000/- Flat per customer | |
| c) All loan Booklet charges (<i>printed or photocopies</i>) | | Rs.200/- per set (Inclusive of PST) | |
| PROCESSING FEE * | | | |
| FOR ADVANCES TO COOP. SOCIETIES | | | |
| a) Agricultural Loans/Finances (Crop). | 4390101025 | 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/- | |
| FOR ADVANCES TO INDIVIDUALS | | | |
| 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/- | | |



The Punjab Provincial Cooperative Bank Limited

Schedule of Bank Charges
Jan-June 2022

| | | | |
|---|-------------------|--|-------------------|
| d) Live Stock Farming (Goat & Sheep indiv.) | 4390101025 | New | Re-Finance |
| | | Rs. 1,500/- | Rs. 1,000/- |
| e) Crop Production Loan (CPLI) | | New | Re-Finance |
| | | Rs. 2,000/- | Rs. 1,000/- |
| f) Agricultural Running Finance to Ind. (ARF) | | New | Re-Finance |
| | | Rs. 3,000/- | Rs. 1,500/- |
| g) PPCBL Business Finance-Small Enterprises (SE) | | Loan Amount | Fee |
| | | Up to 500,000 | Rs.3,000/- |
| h) PPCBL Business Finance-Medium Enterprises (ME) | | >500,000 < 1,000,000 | Rs.5,000/- |
| | | Greater than 1 M | Rs.8,000/- |
| i) Commodity Operation Finance(COF) | 4390101025 | 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: Above mentioned Fee table will supersede Processing Fee/Charges if any, mentioned in Loan Product Policies. | | | |
| 2. GUARANTEE <i>(not to be issued to non A/c Holder)</i> | 4390101025 | 0.40% per quarter or part thereof (Min. Rs.2,000/-) | |
| a) Issuance of Guarantee | | | |
| b) Amendment (other than amount & period) | | | |

G. MISCELLANEOUS CHARGES

| | | |
|--|-------------------|----------------------------|
| 1. Communication Charges will be in addition to Commission or service charges | 4710101003 | |
| 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/- |



The Punjab Provincial Cooperative Bank Limited

Schedule of Bank Charges
Jan-June 2022

H. CONSUMER BANKING

| 1. | <u>ATM/DEBIT CARD SERVICE CHARGES</u> | | 4390101024 | | | | | | | |
|------------------------|--|--|------------------------------|--|--|------------------------|-----|----------------|---------|--------------------|
| | 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 (Inter-Account Funds Transfer) | | | | Rs. 50/- Per Transaction | | | | | |
| | ii) IBFT (Inter Bank Funds Transfer) (Exclusive of all applicable taxes) | | | | | | | | | |
| | | | | | <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 |
| 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> | | <u>Annual Charges</u> | | | | | | | |
| | Basic Card | | 500/- | | | | | | | |
| | Supplementary Card | | 300/- | | | | | | | |
| | Card Replacement Fee (upon Request) | | 300/- | | | | | | | |
| | Debit Card Issuance (One Time Fee) | | 500/- | | | | | | | |
| | | (No charges subject to maintenance of balance Rs. 10,000/- & above during last six months) | | | | | | | | |

I. WAIVERS :-

- 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.
- 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.
- NO Commission/Charges (DD/PO/Online) will be recovered from serving staff if remitted amount during a particular month does not exceed of his gross salary amount. Otherwise he will be charged 50% of the eligible amount.
- NO Commission/Charges (DD/PO/Online) will be recovered from retired staff if remitted amount during a particular month does not exceed of his gross pension amount.



The Punjab Provincial Cooperative Bank Limited

Schedule of Bank Charges
Jan-June 2022

- e) Locker rent will not be recovered from CD & PLS SB A/c Holders subject to availability of locker in the same branch & fulfillment of mentioned below minimum balance requirement;-
 - i) If the a/c holder maintains account balance Rs.0.5 M, he/she will be entitled to a Small Size Locker free of rent.
 - ii) If the a/c holder maintains account balance Rs.1.0 M, he/she will be entitled to a Medium Size Locker free of rent.
 - iii) If the a/c holder maintains account balance Rs.1.5 M, he/she 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 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"