



KASB Bank
Limited

SCHEDULE OF CHARGES

EFFECTIVE FROM : 1ST JULY, 2010

VALID UPTO : 31ST DECEMBER, 2010

MOST IMPORTANT

LEVY OF FEDERAL EXCISE DUTY (FED)

All Branches are advised to recover FED @ 16% on all non-fund Banking Services mentioned in the schedule of Bank charges except the followings:

- **Cheque Book Issuance Charges**
- **Umrah & Hajj Service Charges**
- **Cheque Return Charges**
- **Utility Collection Charges**

Note:

FED wherever applicable will be recovered from customers at the prescribed rate as there is no any waiver on recovery of FED regardless of Bank's concessions / waivers allowed to its customers on different accounts.

NOTE:

Bank has allowed free facility to its customers in respect of followings who are maintaining required average balance in their respective accounts:

- | | |
|--|-----------------------------|
| 1. Issuance of FDD | 2. Issuance of MT/TT |
| 3. Issuance of Payment Order | 4. Issuance of DD |
| 5. Commission on Clean Collection | |

In order to remove ambiguity it is clarified as under:

- 1. No Charges to be recovered from account holders who opened their accounts in the same month with initial deposit equivalent to required average balance and above and maintaining the required average balance through out the month.**
- 2. Bank Charges will be recovered from account holders who opened their accounts during the same month and having average balance less than the required one.**
- 3. In case of accounts opened earlier (Since more than a month) the required average balance of previous month will apply.**

KASB BANK LIMITED

SCHEDULE OF CHARGES

(Effective from 1st July 2010 to 31th December, 2010)

INTERNATIONAL BANKING

A) IMPORTS

i) Documentary Credit

a) Opening of Documentary Credit

Commission based on annual volume/expected business during a calendar year from a customer (group accounts). In case of an arrangement, charges as per sanction.

First Quarter

Upto Rs. 50 million 0.40%

Above Rs. 50 million upto Rs. 75 million
0.35%

Above Rs. 75 million 0.30 %

Minimum Rs. 850/-

Subsequent Quarters

Same as in first quarter.

Note: D/C commission for the increased liability should also be recovered for un-expired or extended D/C period in case liability increases.

b) Revalidation of Expired D/C or Transfer to New Beneficiary

Same commission as applicable to opening of fresh D/C as above (A i a)

c) Non Reimbursable Documentary Credit under Barter/Aid/Loans

0.75% on 1st quarter and 0.25% for each subsequent quarters or part thereof – Minimum Rs. 300/-.

d) In case of L/G undertaking to be issued favoring any bank for providing forward cover exchange risk under suppliers/buyers credit/foreign currency loan etc. on behalf of applicant.

1) L/G commission to be charged @ 1.00% per annum on reducing liability.

2) In case of 100% Cash Margin : Nil

ii) Amendments

Amendments involving increase in amount and/ or extension in period of shipment Rs. 700/- per transaction plus commission as per item (i.a) or (i-c).

- iii) **Markup on import bill**
- a) **Under D/C Sight** 48 paisas per Rs. 1,000/- per day.
- b) **Service charges against all Import bills** **Service charges against all Bills drawn under Local / Foreign Documentary Credits & Collections / Contracts**
- c) **If bills are drawn under USANCE D/C** **1) Rs.0.10% (Flat)- Minimum Rs. 1,000/-
2) Nil if LC is backed by 100% Cash Margin
Rs. 500/-(Flat) plus acceptance commission @ 0.10% per month to be recovered for the period beyond the validity of D/C**
- iv) **Miscellaneous**
- a) **Import Bills returned unpaid.** USD 50/- (Flat) from forwarding bank plus courier charges, if any.
- b) **Collections** Rs. 500/- (Flat) per collection in addition to Foreign Bank charges.
- c) **Import against advance payment to suppliers.** Rs. 200/- (Flat) plus usual remittance charges.
- d) **Issuance of Delivery Order for release of air consignment in absence of original import documents subject to 100% margin of DC value** Rs. 500/- (Flat)
- e) **Guarantees issued to shipping companies in lieu of Bills of Lading.** Rs. 500/- (Flat)
- f) **Reimbursement charges (Payable to reimbursing Banks)** At actual
- g) **Credit Report on Foreign Buyer/Seller** Rs. 500/- plus actual Swift charges plus foreign correspondent charges.
- v) **Registration of contract for import on consignment basis.** 0.1% (Flat) handling charges at the time of registration of contract/purchase order / proforma invoice. Minimum Rs. 1,000/-.
- vi) **Discrepant Document presented under L/C** USD 50/- on beneficiary account if documents received under discrepant and SWIFT Message sent to presenting bank.
- Rs. 1,000/- per document if charges are on applicants account**
- B) **EXPORTS**
- i) **Documentary Credit**
- a) **Advising** **Rs. 1000/- (Flat)**
- b) **Amendment Advising** **Rs. 1000/- (Flat)**

- c) **Negotiation of Pak Rupee Bills under Documentary Credit/ACU arrangements** **0.25% Minimum Rs. 500/-**
- d) **Confirmation** **As per arrangement, Minimum 0.25% per quarter or part thereof.**
- e) **Transfer of Export D/C** **Rs. 500/- (Flat)**
- f) **Reimbursement payment to other local banks from Non-Resident Rupee Account.** **Rs. 500/- (Flat)**
- ii) **If the documents are sent to other banks for negotiation under restricted Documentary Credit.** **Rs. 600/- (Flat)**
- iii) **Collections**
- a) **Clean Bills (Cheques, demand drafts etc.)** **General
USD 5 (Flat)**
- b) **Documentary Bills (on which bank does not earn any exchange difference)** **Rs. 300/- per collection (Flat)**
- iv) **Local USD clearing**
- a) **Lodgment of cheque in USD clearing** **USD 5 per instrument**
- b) **Return of cheque in USD inward clearing due to insufficient funds.** **USD 5 per instrument**
- v) **Handling of Duty Drawback Claims.** **@ 0.25% per claim with a Minimum of Rs. 800/- or as prescribed by State Bank of Pakistan**
- vi) **Service charges against export documents sent on collection basis where payment cover is already received to our Foreign Currency Account.** **Paisas 15 per Rs.100/-**
- vii) **Handling charges on RDS cases** **Rs. 800/- (Flat)**
- viii) **Handling charges for discrepant document** **Rs. 1,000/- (Flat)**
- ix) Handling of any Rebate/ Subsidy Claims** **Rs. 1,000/- (Flat) per case**
- C) **REMITTANCES**
- i) **Outward**
- a) **Foreign Travellers Cheques** **1% of the amount of Travellers Cheques sold.**

- b) **Remittance abroad through Foreign Currency Accounts.** USD 15/- or their equivalent in other foreign currencies (i.e. GBP, Euro etc): plus Swift / postage charges Minimum Rs. 100/- or actual whichever is higher. One Remittance free per month if average balance of USD 15,000/- and above is maintained in CD / Business Flex / Saving & Term accounts or equivalent in other foreign currencies.
- c) **Charges against issuance of Foreign Telegraphic Transfers (FTTs), Foreign Mail Transfers (FMTs) & Foreign Demand Drafts (FDDs) against Pak Rupees.** Rs. 1,000/- plus Swift / postage charges Minimum Rs. 100/- or actual whichever is higher. Waiver of one FDD per month if customer maintains average balance of Rs. 1 M and above in Saving / CD / Business Flex & Term accounts.
- d) **FDD cancellation** USD 5/- per case or equivalent in other foreign currencies
- e) **Issuance of duplicate FDD** USD 10/- per case or equivalent in other foreign currencies.
- ii) **Inward**
- a) **Home Remittance** Cost of Money Order or telegram charges when T.T. is requested. No charges to be recovered, if the funds are remitted to the branch of our bank.
- b) **Other Remittances** Nil, if the proceeds are credited to an account with the drawee bank. In other cases the charges are to be recovered as applicable to the specific mode of payment desired by the beneficiary.
- c) **Charges on payment of Inward Foreign Drafts/Foreign Mail Transfers where payment is made to beneficiaries after payment cover is received to our Foreign Correspondent's Account. These charges are to be recovered only when T.T. buying rate is applied.** Actual cost to be recovered.

D) MISCELLANEOUS

- i) **Remittance against surrender of F. C. notes or cash deposited in F.C. accounts for foreign remittance purpose.** In addition to commission F.C. cash handling charges for remitting funds through FTT/ FDD etc to be recovered as per following schedule.
If remittance made within:
0-3 Days 1.0% (of Remitted amount)
4-7 Days 0.5% (of Remitted amount)
Minimum Rs. 300/- USD 3.50, GBP 2.25, Euro 3.00 (which ever is higher)
Maximum Rs. 5,000/- USD 60.0, GBP 37.5, Euro 40.0 (which ever is higher)
- ii) **Business Commitment and Compensatory Commission (for International & Domestic Banking).** If a party fails to pass on committed business while getting the Credit Line sanctioned in his favour, the bank reserves the right to recover compensatory commission maximum @ 1% to the extent of shortfall in business so committed to be routed through us.
- iii) **Correspondents charges, if any, will be recovered** Actual
- iv) **Negotiation of Foreign Currency bills under sight Documentary Credit** If proceeds are not realized within 12 days, rate charged shall be as per credit approval terms.
- v) **The following charges (where applicable) are to be recovered in addition to the usual charges / commission:-**
- Telecommunication/Telephone charges
 - Courier/Postage charges
- a) **Postage/Courier**
- Inland postages – Rs. 40/-
 - Foreign postages Ordinary – Rs. 100/-
 - Foreign postage registered – Rs. 100/-
 - Inland courier charges – Rs. 100/-
 - Foreign courier charges –
Min. Rs. 1,200/- per set of documents or at actual whichever is higher
- b) **Cable/Swift**
- Short Cable/Swift D/Cs Rs. 700/- per Cable/ Swift for overseas.
 - Full Cable/ Swift D/Cs Rs. 1,250/-
- c) **Fax (Local i.e. one city to another)** Rs. 50/- per page
Fax (Foreign) Rs. 200/- per page
- d) **Any other out of pocket expenses** Actual

- | | | |
|-------|--|--|
| vi) | Foreign bills sent to collection returned unpaid. | Rs. 150/- (Flat) plus telecommunication charges, if any. |
| vii) | Cheques received as inward collection drawn on F.C. accounts with our branches whose proceeds to be remitted through our Nostro Account. | Swift charges USD 5.00 or actual whichever is higher. |
| viii) | Cheques received as inward collection drawn on F.C. account with our branches for payment in Pak Rupees. | Rs. 100/- or Swift/postage charges whichever is higher. |
| ix) | Standing instructions charges in Foreign Currency A/c | NIL. Only usual remittance charges where applicable. |

DOMESTIC BANKING

A) REMITTANCES

- | | | |
|-----|--|---|
| (1) | Online Transaction Rupee Accounts (Intercity only) | 1) Rs. 50/- per transaction for cash deposit and cash withdrawals.
No charges applicable on online transfers and clearing / collection intercity.
2) Free for CD / Business Flex A/c if maintaining minimum average balance of Rs. 100,000/-
3) Free for SB A/cs if maintaining average balance of Rs 250,000/- & above. |
|-----|--|---|

Note:

1. No Online charges to be recovered from account holders of CD/ Business Flex/ PLS accounts opened during the month.
2. In case of Accounts opened earlier (Since more than a month) the required average balance of previous month will apply.

(2) Payment Order

- | | |
|---|--|
| (PO payable at any branch of KASB Bank in Pakistan) | 1) Rs. 100/- (Flat) for Account holders
2) Rs. 500/- (Flat) for Non Account holders
3) Free for Business Flex/ CD Account holders if maintaining average balance of Rs. 100,000/- and above.
4) Five payment orders free per month if maintaining average balance of Rs. 1 M & above in SB accounts |
|---|--|

i) Revalidation of Pay order	Rs. 150/- per request
ii) Pay order Cancellation	Rs. 150/-
iii) Issuance of Duplicate Pay order	Rs. 150/-

Note:

The Charges for making PO/DD/ any other related instrument for payment of fee/dues in favor of educational institutions, HEC/Board etc may not exceed 0.50% of fee/dues or Rs. 25/- per instrument whichever is less.

(3) (a) <u>Commission on D.D</u> Drawn on our correspondent	1) 0.1% Minimum Rs. 200/- Maximum Rs. 500/- 2) Rs. 1,000/- (Flat) for non-A/c. holders Free D.D to Business Flex A/c. holders if maintaining average balance of Rs. 100,000/- and above.
(b) <u>Commission on M.T and T.T</u>	
i) Drawn on KASB Bank Branches	0.15% Minimum Rs. 150/- Maximum Rs. 1,000/- Free for Business Flex Account holders if maintaining min. balance of Rs. 100,000/-
ii) Drawn on our Correspondent	0.1% Minimum Rs.200/-
(c) <u>Telecommunications charges on T.T</u>	Rs.75/- (Flat) or actual whichever is higher
(d) <u>Postage on M.T (including Courier Charges)</u>	Rs. 30/- (Flat) or actual whichever is higher.
(e) <u>Cancellation/Issuance of Duplicate Drafts.</u>	Rs. 250/- (Flat).
(f) <u>SWIFT/Test Verification Charges</u>	Rs. 250/- per instance.
(4) INLAND DOCUMENTARY CREDIT	
(a) Issuance of Inland D/C	Upto Rs. 10 million at 0.25% for first quarter or part thereof. Minimum Rs. 1,000/-. From above Rs. 10 million @ 0.20% for first quarter or part thereof. Exceeding Rs. 50 million @ 0.10% for first quarter or part thereof. For each subsequent quarter or part thereof commission @ 0.10%. Minimum Rs. 1,000/-
(b) Amendment Charges	Rs. 600/- (Flat) or commission at the rates applicable on (a) above if amount or validity of the L/C is to be increased/extended.
(c) <u>Advising/Amendment/Confirmation</u> charges of (Inward) Inland D/Cs	Charges will be same as applicable in case of Export DCs.

B) BILLS**i) Collections**

- a) **Clean (Cheques, bank drafts etc.)** **0.20% Minimum Rs. 50/-**
Maximum Rs. 5,000/- plus courier
/postages / Swift charges as mentioned at
page-7 para-(V) and other Bank charges,
if any.
- Commission on clean collection to be**
waived if party maintains average
balance of Rs. 1.00 million and above in
their current / Business Flex account or
Rs. 10.00 million and above in any profit
bearing account.
- b) **Returning charges for Documentary**
& Clean Collections, in case the instruments
are returned unpaid. **Rs. 100/- (Flat) inclusive of courier**
charges.
- c) **Documentary** **0.30% Minimum Rs. 200/-plus postage /**
courier charges (excluding other bank's
charges, if any).

ii) Purchase of Bills

- a) **Documentary Bills other than those drawn**
against Documentary Credit and Clean
Bills/Trade Cheques. **Same charges as for collection cited at (i)**
(a) and (b) above plus mark-up to be
advised by Credit Division/Sanctioning
Authority as per prevailing money
market situation.

Note:

Postage/Courier charges are to be recovered
on collection/realization of each instrument
(whether clean or documentary). However,
in case where party has deposited more than
one cheque/instrument on a particular date
to be collected/ drawn on the same branch
of the Bank, Postage/ Courier are to be
recovered once only.

- b) **Other cheques/demand instruments**
(like dividend warrant). **0.40% Minimum Rs. 30/- plus mark-up**
as advised by Credit Division /
Sanctioning Authority.

Note:

- i) **Collecting agent's charges, if the collecting**
bank is other than our bank, will be extra.

ii) Telegram/Trunk Call/Swift/Fax charges will be extra if fate of the instrument is asked for by telecommunication.

iii) Documentary bills drawn under Inland

Documentary Credit

1) Sight bills

a) Negotiating End

Negotiation Commission @ 0.40% - Minimum Rs. 50/-

b) Collection charges (Where documents are forwarded to some other bank for payment).

Forwarding Bank/Branch would charge handling charges of Rs. 50/- (Flat) per bill (Commission will not be applicable).

c) At opening end (at the time of retirement)
Rates of Mark-up:

To be advised by Credit Division.

2) Usance bills

At collecting end:

a) Collecting Charges

Commission @ 0.35% – Minimum Rs. 100/- plus actual postage.

b) In case of purchase

Mark-up as advised by Credit Division.

C) FINANCE / ADVANCES

i) Project Appraisal

All charges related to project appraisal to be advised by Credit Division on case to case basis.

ii) Processing Fee for Fresh / Renewals of Limits – Middle Market

Rs. 2,000/- on Fresh cases & Rs. 1,000/- on renewals for Middle Market Customers

iii) Processing Fee for Fresh / Renewals of Limits – SME

Rs. 3,000/- or 0.10% of sanctioned limit, whichever is higher

iv) Restructuring / Modification of approved limit at customer's request e.g. Excess over limit, one time transaction etc-SME

Rs. 3,000/- or 0.10% of sanctioned limit whichever is higher

v) Request for issuance of Account Certificate, Balance Certificate etc (SME Facility Account)

Rs. 150/- per request for SME Customers.

vi) Statement of account(SME Facility Account)

Rs. 35/- per Statement.

- vii) For Obtaining eCIB Report Rs. 150/- per report as advised by State Bank of Pakistan

Note:

Service Charges / discounts on SME segment related services may be allowed subject to prior approval of Head of SME.

viii) **Miscellaneous charges for issuance of N.O.C.**

For the issuance of N.O.C. at the request of customers/clients for creating additional / pari - passu charge/second charge on their fixed assets for acquiring further project finance from other Banks / Financial Institutions. Rs. 3,000/-

For finance against pledge/ hypothecation the various charges may be levied as follows:

- a) Godown Rent Actual
- b) Godown staff salaries Actual
Salaries of Godown Keepers/Chowkidar
- c) Godown Inspection Charges. To be credited to Bank's income A/c.
- i) Within Municipal limits or within Rs. 1,000/- (Flat)
a radius of 5 kilometers from our branch.
- ii) Outside the above limits. T.A. and D.A. or conveyance charges admissible to staff as per rules plus charges at c (i) above.

NOTE:

(No charges, if inspection is done by auditors/ controlling office)

- iii) Charges for issuance of Delivery Rs. 200/- per Delivery Order
orders for goods under bank's pledge.
- iv) Other incidental expenses. Actual
- v) Insurance, premia, Legal Charges Actual

**D) SALE & PURCHASE OF SECURITIES,
SAFE CUSTODY & ARTICLES IN SAFE
DEPOSITS:**

- i) Custody of Securities 0.25% of the market value of shares/cost of security held plus CDC & insurance charges.

a) **Lockers Fee**

Small Rs. 2,000/- p.a.

Medium Rs. 2,500/- p.a.

Large & Extra Large Rs. 3,500/- p.a.

One year rental free lockers to Business Flex A/c. holders if maintaining average balance of Rs. 100,000/- and above subject to availability of locker & Conditions apply.

Late payment Fee Rs. 150/- per month

b) **Key Deposit**

Key deposit will apply at the time of issuance of new locker. Rs. 2,000/- per locker
Refundable upon surrender of locker.

c) **Breaking charges** Actual or Rs. 2,500/- whichever is higher

viii) **IPS Transactions**

Buy/Sell/Transfer of Govt. Securities for each profit claim from SBP on behalf of customer Rs. 1,000/- per transaction

E) **GUARANTEES**

i) **Guarantees issued to collector of customs in lieu of payment of Export Duty which are valid upto 6 months.** 0.35% per quarter or part thereof – Minimum Rs. 600/- per quarter.

ii) **Other Guarantees.**

<u>First Quarter</u>	
Upto Rs. 50 million	0.40 %
Above Rs. 50 million	0.35 %
<u>Subsequent Quarters</u>	
Same as in first quarter.	

iii) **Guarantees issued on behalf of Foreign correspondents** 0.20% to 0.35% per quarter or part thereof minimum Rs. 600/- depending upon rating of correspondent

Note: All guarantees must contain specific amount and expiry date commission to be charged from the date of issue till expiry of the LG or till such time the Bank is released from its liability under the guarantee which ever is later.

F) MISCELLANEOUS CHARGES

- | | | |
|-------|--|--|
| i) | Duplicate statement of account | Rs. 35/- per statement. |
| ii) | Issue of SBP / NBP Cheques on behalf of customers if allowed by SBP | Rs. 300/- per cheque. |
| iii) | Handling charges for issuance of Student Exchange Remittance permit and maintenance of record for subsequent remittances. | Rs. 150/- per annum. |
| iv) | Stop payment of cheque | Rupee A/c Rs. 150/- per instruction and F.C. account USD 5/- per instruction or equivalent to other foreign currencies. |
| v) | Charges on cheques/instruments Returned in Inward Clearing or on Counter due to insufficient funds | Rupee A/c Rs. 300/- per cheque F.C. account USD 5/- per cheque or equivalent in other currencies. In case of insufficient balance, the credit balance available to be recovered as Charges. |
| vi) | Same day out ward clearing cheque
Same day cheque return charges
Inter city cheques charges | Rs. 150/- per instrument.
Rs. 100/- per instrument.
Rs. 100/- Flat (per instrument) |
| vii) | Confirmation of balance to auditors | Rs. 200/- per confirmation. |
| viii) | Request for issuance of Account certificate, balance certificate etc. | Rs. 150/- per request |
| ix) | Issuance of Cheque Book | Re 3/- per leaf.
USD 5/- (Flat) or equivalent in other foreign currencies.
First cheque book of 25 leaves free to all account holders. |
| x) | Standing Instructions Fee | Rs. 100/- per transaction plus remittance charges if any. |

- xi) Service Charges on Minimum Balance Maintenance on PLS & Current Deposit Accounts** **Rs 50/- per month or equivalent in other foreign currencies (if average monthly balance is below Rs. 10,000/- or equivalent in other currencies)**
No Service Charges shall be deducted from Dormant Accounts

Note

a) Following Categories of accounts will be exempted from levy of service charges in any manner what so-ever.

1. Students (2) Mustahiqeen of Zakat (3) Employees of Govt/Semi Govt. Institutions for salary & pension purposes, including widows/children of deceased employees eligible for family pension / benevolent fund grant etc. (4) Zakat Accounts maintained for collection and disbursement of Zakat.

b) Basic Banking Accounts are exempted from all charges as stipulated in SBP BPD Circular No. 30 dated Nov. 29, 2005. Two chequing withdrawals per month free of charges. Over and above Rs.50/- per withdrawal. Rs. 35/- for each duplicate statement of account

- xii) Account closing charges (Current/Saving Account)** **NIL**
- xiii) Cable / Swift** **Short Cable/Swift D/Cs Rs. 600/- per Cable/Swift for overseas.
Full Cable/Swift D/Cs Rs. 1,250/-**
- xiv) Hold Mail Instructions** **Rs. 1,200/- per annum**
- xv) Document retrieval charges /photocopy of Old record.** **Rs. 500/- within one year per request
Rs. 1,000/- above one year per request**
- xvi) Customer Document verification & Legal Opinion Charges.** **Minimum Rs. 1,000/- or Actual which ever is higher.**

NOTE**Other Charges**

Pricing / volume discounts on various products and services may be allowed subject to prior approval of Principal / Head Office.

Out of Pocket Expenses

Out of pocket expenses not specifically mentioned elsewhere in this Schedule of Charges in connection with the services/facilities provided to customers shall be recovered at actuals. Legal charges will be recovered at actual from the customer in addition to our tariff charges.

Charges from Bank's Staff Members:

To be allowed free of cost for the staff (personal use/ salary account only) subject to discretion of management duly authorized by BM / OM.

Note: FED @ 16% on all Non Fund Banking Services wherever applicable should be recovered from Staff members.

- Pay Order
- Demand Draft
- Online Transaction Rupee Account
- Local Collection
- Cheque Book
- Locker rent (50 % Waiver)
- Key Deposit
- PO / DD Cancellation
- Service charges on minimum balance requirement
- Duplicate Statement of Account
- ATM/ Debit/ Visa One Card (Card issuance/ replacement/ duplicate Card Issuance)
- Stop payment

G) ATM/DEBIT CARD

Joining fee	Nil
Annual fee	Nil
Card Replacement / Duplicate card Issuance	Rs. 150/-
Financial transaction from M-Net & 1-link	Rs. 15/-
Non-financial transaction from M-Net & 1-link	Rs. 5/-
Cash withdrawal from maestro / cirrus (international)	3% or Rs. 300/- whichever is higher
POS transaction (International)	Upto 2% of transaction amount

H) VISA DEBIT CARD – KASB VISA ONE

Annual fee	Rs. 300/-
Card Replacement Charges	Rs. 200/-
Retrieval Charges Local	Rs. 350/-
Retrieval Charges International	Rs. 1,000/-
Arbitration Chargeback Charges	USD 500/-
Funds transfer outside KASB Bank	Rs. 50/-
ATM Withdrawal (local) at other bank	Rs. 15/-
ATM Withdrawal (International) at other bank	3% or minimum Rs. 300/-
POS Purchase (International)	3% or minimum Rs. 300/-

I) MOBILE BANKING CHARGES

Rs. 1/- on balance inquiry
Rs. 2/- on Mini statement
Rs. 5/- on funds transfer

Utility Bills Payment

Rs. 8/- per Bill as per agreement with Utility Companies

E-top up 1.5 to 3%

On each sale of Rs.100/-Rs.500/- & Rs.1000/-

CONSUMER ASSET PRODUCTS**1. G HAR ASAAN**

i) Processing Fee	Rs. 5,000/- or 0.05% of loan amount (whichever is higher)
ii) Markup Rate (per annum)	
<u>Segment</u>	
a) Salaried Individuals	6-month KIBOR + up to 400 basis points
b) Self-employed Professionals & Businessmen	6-month KIBOR + up to 500 basis points
iii) <u>Prepayment Fee</u>	<u>% of Outstanding</u>
a) Year 1	3%
b) Year 2	3%
c) Year 3	2%
d) After 3 years	1%
e) BTF cases	5%
iv) Late Payment Fee	Rs. 3,000/- or 4% of the outstanding installment amount (Whichever is higher)

v)	Other Costs*	
	<u>Property Appraisal</u>	
a)	Land	Rs. 2,000/-
b)	House/ Apartment	Rs. 4,000/-
c)	Land+BOQ / Construction Schedule	Rs. 3,500/-
d)	Construction Stages	Rs. 1,500/- each
vi)	<u>Legal Opinion</u>	
a)	Stage I	Rs. 2,500/- + Rs. 500/- for ban list review (KHI cases only).
b)	Stage II	Rs. 2,500/-
vii)	<u>Income Estimation</u>	
a)	Normal Estimation	Rs. 4,000/-
viii)	Cheque Return Fee	Rs. 500/-

*Approximate charges, subject to change as per actual.

2. **KAROBAR ASAAN**

i)	Processing Fee	Rs. 5,000/- or 0.05% of loan amount (whichever is higher)
ii)	Markup Rate (per annum)	6-month KIBOR + up to 500 basis points
iii)	Line Renewal Fee	Rs. 5,000/- or 0.05% of loan amount (whichever is higher)
iv)	Late Payment Fee	Rs. 3,000/- or 0.05% of the outstanding amount (Whichever is higher)
v)	Other Costs*	
	<u>Appraisal</u>	
a)	Constructed Property	Rs. 4,000/-
vi)	<u>Legal Opinion</u>	
a)	Stage I	Legal - Rs. 1,000/- GC/PIR/FIR - Rs. 1,500/- Rs. 500/- for ban list review (KHI cases only).
b)	Stage II	Rs. 2,500/-
vii)	<u>Income Estimation</u>	
a)	Normal Estimation	Rs. 4,000/-
b)	Estimation with Financial Statements	Rs. 10,000/-
viii)	Cheque Return Fee	Rs. 500/-

*Approximate charges, subject to change as per actual.

3. CASH ASAAN REVOLVING CREDIT

i) Documentation/ Processing Fee	Rs. 2,000/-
ii) Line Renewal Fee (Annual)	Rs. 1,500/-
iii) Markup Rate (per annum)	6-month KIBOR + up to 1600 basis points
iii) Limit Enhancement Fee	Rs. 1,500/-
iv) Late Payment Fee	Rs. 750/-
v) Credit Shield Insurance Premium (optional)	40 paisas per Rs. 100 per month
vi) Duplicate Bill Fee	Rs. 100/-
vii) Cheque Return Fee	Rs. 500/-
viii) Card Replacement Fee	Rs. 200/-

4. CASH ASAAN PERSONAL FINANCE

i) Documentation/ Processing Fee	Rs. 1,500/- or 1% of loan amount (whichever is higher)
ii) <u>Markup Rate (per annum)</u>	
a) <u>Approved Companies*</u>	
Year 1	26%
Year 2	26%
Year 3	25%
Year 4	25%
Year 5	24%
b) Non Approved Companies	28%
c) Self Employed Individuals	28%
iii) Prepayment Fee	
<u>Tenor Booked</u>	<u>% of Outstanding Amount</u>
a) Within 1 year	3%
b) Within 2 years	2%
c) 3 years & above	1%
iv) Late Payment Fee	Rs. 750/-
v) Limit Enhancement Fee	Rs. 1,500/-
vi) Loan Top – up Fee	Rs. 1,000/-
vii) Cheque Return Fee	Rs. 500/-
viii) Duplicate Schedule Fee	Rs. 50/-

*As per KASB Bank's criteria

5. EDUCATION ASAAN

i) <u>Documentation/ Processing Fee</u>	
a) Schools	Rs. 2,000/-
b) Colleges/ Universities	Rs. 2,000/-
ii) <u>Annual Fee</u>	
a) Schools	Rs. 500/-
b) Colleges/ Universities	Rs. 500/-
iii) <u>Cheque Return Fee</u>	
a) Schools	Rs. 500/-
b) Colleges/ Universities	Rs. 500/-
iv) <u>Late Payment Fee</u>	
a) Schools	Rs. 500/-
b) Colleges/ Universities	Rs. 500/-
v) Markup Rate (per annum)	22%
vi) <u>Credit Shield Insurance Premium</u> <u>(optional)</u>	
a) Schools	40 paisas per Rs. 100/- per month
b) Colleges/ Universities	40 paisas per Rs. 100/- per month
vii) <u>Fee Continuation Plan Premium</u> <u>(optional)</u>	
a) Schools	Rs. 150/-
b) Colleges/ Universities	Rs. 300/-
viii) <u>Per Transaction Fee</u>	
a) Schools	Rs. 150/-
b) Colleges/ Universities	< 6 months semester = Rs. 250/- = 6 months semester = Rs. 500/- > 6 months semester = Rs. 750/-
ix) <u>New Enrolment</u>	
a) Schools	Rs. 500/-
b) Colleges/ Universities	N/A

Note:

The bank reserves the right to change the above periodically. All government excise and stamp duties, taxes, Federal Excise Duty and correspondent bank charges (if any) are for customers' account and will be charged in addition to our charges.