



ISLAMIC BANKING  
SCHEDULE OF  
BANK CHARGES  
EFFECTIVE FROM  
July 01, 2016 TO  
December 31, 2016

**SCHEDULE OF BANK CHARGES  
SINDH BANK-ISLAMIC BANKING  
Effective from July 01, 2016 to December 31, 2016**

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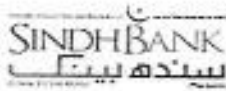
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### INTERNATIONAL BANKING

PART- A		IMPORTS	
i)	a)	Cash Letters of Credit:	First Quarter Each subsequent quarter or part thereof
		Upto Rs. 10 M. Over Rs. 10 M upto Rs. 100 M Over Rs. 100 M.	0.40%                      0.20% 0.30%                      0.15% 0.20%                      0.10% Minimum Rs.1,000/-
NOTE: The above commission is subject to adjustment after obtaining approval of competent authority based on annual volumes/values & arrangements with customers.			
	b)	Revalidation Commission of expired LCs.	As applicable for opening fresh Letter of Credit, as in (i-a) above.
	c)	Transfer Commission	As applicable in case of fresh Letter of Credit, as in (i-a) above.
	d)	LC Cancellation Charges	Rs.1,000 plus SWIFT Charges
ii)		Amendments	Rs.750/- per transaction (Flat) or commission under items (i) above, if amendment involves increase in amount and/ or extension in period of shipment/validity.
iii)		For each application/revalidation made to the Export Promotion Bureau / any other Govt. Agency on behalf of the customers.	Rs.500/- (Flat) In case of subsequent transfer of import authorization to another bank Rs.100/-
iv)	a)	Profit on import bills under Letters of Credit	Profit in PKR as per Credit Approval is to be charged from date of debit to NOSTRO account or lodgment in PAD, whichever is earlier, till the date of retirement, after adjustment of cash margin, if any.
	b)	Profit on Spot Murabaha	Rs.500/- Flat
	c)	Overdue charges if documents are not retired within 20 days from date of negotiation / remittance	Amount to Charity Account at the rate as per Credit Approval & Documentation on outstanding amount beyond a period of 20 days.



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### INTERNATIONAL BANKING

**NOTE :**

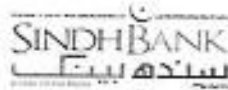
- No Profit to be charged from the date of negotiation to the date of Lodgment if 100% profit/ return free cash margin is provided before the date of negotiation of documents.
- Where value date of debit to our account is mentioned on the covering Schedule/Swift intimation, profit to be charged from such effective value date.
- Rates are subject to adjustment after obtaining approval of competent authority in consideration of business volumes/values & arrangements with the customers.
- When reimbursement is made upon receipt of documents profit is to be charged from the date of remittance.

v)	Import Bills returned unpaid	US\$ 100/- (Flat) from Collecting Bank plus Courier Charges.
vi)	a) Documentary Collections	Rs.500/- (Flat) per collection
	b) Registration of Import Contracts	1) 0.10% Flat handling charges. Min.Rs.500/- 2) Rs.200/- for each subsequent amendment in the registration if amount is not involved. 3) In case of increase in the amount, commission @ 0.10% plus Rs.200/-
	<b>NOTE:</b> The above commission is subjects to adjustment after obtaining approval of competent authority based on annual volumes/values & arrangements with customers.	
	c) Remittance against import without LC/Registering of Contract and/or handling of documents thereunder.	Rs.1,000/- Flat Plus SWIFT Charges
vii)	Re-imburement charges (payable to reimbursing Banks).	Actual
viii)	Obtaining Credit Report on foreign supplier.	Rs.1,000/- plus foreign bank/agency charges at actual plus swift charges.
ix)	Discrepancy fee if discrepant documents are presented	US\$ 20/- if on Opener's A/c (plus Swift charges) US\$ 50/- if on beneficiary's A/c (plus Swift charges)

**PART-B EXPORTS:**

i)	<b>LETTERS OF CREDIT:</b>	
	a) Advising	Rs.1,500/- (Flat)
	b) Amendment Advising	Rs.750/- (Flat)
	c) Confirmation	On case to case basis to be referred to FI/Intl. Division
	d) Transfer of Export LCs.	Rs.2,000/- (Flat)-In case L/C is transferred by preparing a Fresh L/C then charges Rs.5,000/- to be recovered.
	e) Reimbursement payment to/from other local banks from N.R. Rupee Accounts.	Rs.750/- (Flat)

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ii)	If the documents are sent to other banks for negotiation under restricted letters of credit,	Rs.500/- (Flat) Handling Charges
iii)	<b>COLLECTIONS:</b>	
a)	Clean / Cheques	Rs.150/- per collection
b)	Documentary (on which bank does not earn exchange difference)	Rs.1,000/- per collection handling charges.
c)	Service charges against Export documents sent on collection basis/Advance Payment of Export	@ Paisa 13 Per Rs.100/-
iv)	Handling of Duty Draw Back Claims	0.25% Min. Rs.1,000/- per claim
v)	Handling of Research & Development Support Claims with S.B.P.	0.25% Min. Rs.1,000/- per claim
vi)	Collection of Export Development Surcharge (EDS)	Rs.80 per transaction to be charged to exporters
<b>PART-C</b>	<b>REMITTANCES</b>	
i)	<b>OUTWARD</b>	
a)	Remittance against Pak Rupees	Rs.400/- (Flat) + Swift Charges Rs.1,000/-
b)	Service Charges against Remittance	@ Paisas 13 per Rs.100/-
c)	DD/TT (for remittances abroad through F.C. A/cs.)	@ US\$ 1/- per US\$ 1,000/- or part thereof Minimum US\$ 5/- Maximum US\$ 25/- or equivalent in other Foreign Currencies plus Swift Charges US\$ 10/- in case of T.T's.
d)	Remittances/Encashment from Foreign Currency Accounts within 10 days after deposit of Foreign Currency Notes. (For our regular customers)	0.20% Flat (Min. Rs.500/-) <b>Important:</b> Deposit of Cash Foreign Currencies (FCY) in A/Cs of Exchange Co.'s to be restricted to US\$ 10,000/- or equivalent per day.

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e)	Deposit of Euro, Pound Sterling & UAE Dirhams Notes in FC Accounts of Exchange Companies.	i) At upcountry branches Min. Rs.200/- ii) At Karachi branches Min. Rs.200/-	0.50% 0.25%
f)	Deposit of FC in smaller denomination.	On deposit of US\$ or any other Foreign Currency of below 50.00 denomination notes, 1% handling charges Minimum US\$ 1 (or equivalent)	
ii)	<b>INWARD</b>		
a)	Remittances	Nil, if the proceeds are credited to an account with us. In case transfer to other Bank A/Cs service charges flat Rs.200/-	
b)	Indenting Commissions	Service charges @ 0.13% Minimum Rs.200/-	
<b>PART-D</b>	<b>MISCELLANEOUS CHARGES</b>		
i)	Handling Charges in lieu of exchange earnings where importer buys foreign exchange from some other bank for LC opened/contract registered with us.		0.50% with a minimum of Rs.1,000/-
ii)	Correspondent's Charges		Actual
iii)	<b>POSTAGE / COURIER / SWIFT CHARGES :</b>		
a)	Postage Inland Postage Overseas (Ordinary) Postage Overseas (Registered)		Rs.75/- Minimum or at Actuals Rs.200/- - do - Rs.250/- - do -
b)	Courier Inland Courier Foreign		Rs.100/- Minimum or at Actuals Rs.2,300/- - do -
c)	Swift/Inland  Swift/Overseas Swift/Overseas		Rs.1,000/- per page.  Rs.1,000/- for short messages Rs.1,500/- full text LCs
iv)	Inward Collections (including F.C. A/cs) received from abroad or local banks where the payment is demanded in Foreign Currency)		US\$ 1/- per US\$ 1,000/- or part thereof Minimum US\$ 3/- Maximum US\$ 6/-
v)	Inward cheques received from upcountry or local banks for payment in Pak Rupees. (Convert the relevant Foreign Currency at the T.T. Buying Rate)		0.15% Commission

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vi)	Handling of Transactions of indirect exporters (SPO)	Rs.1,000/- per transaction
vii)	<b>COLLECTIONS:</b>	
a)	For Credit to Rupee A/c.	Service charges @ paisas 10 per Rs.100/- Min. Rs.100/- per collection.
b)	For Credit to Foreign Currency A/c.	i) US\$ 2/- or equivalent Foreign Currency per instrument. ii) In case of Travelers Cheques US\$ 2/- per collection iii) For Collection through Local U.S. Dollar Collection Service and Cheque Return Charges. Rs.300/- per instrument.
c)	Foreign Bills for Collection returned unpaid	Rs.250/- plus telex/courier charges.
viii)	Standing instructions in Foreign Currency Account	US\$ 1.00 per transaction
ix)	Issuance of Proceeds Certificate of remittance dated beyond one year	Rs.300/- per certificate
x)	Submission of Application for freight subsidy	0.10 per case. Minimum Rs.300/=
xi)	Issuance of Realisation Certificate (Annex: A or B) for rebate claims	Rs.100/- per certificate
xii)	Stop Payment of Cheques (Foreign Currency Accounts)	US\$ 2/- or equivalent
xii)	Any other out of pocket expenses on any transaction not covered under the schedule.	At Actuals



### DOMESTIC BANKING

PART-A REMITTANCES:		
i)	a) Issuance of Pay Orders: <b>For Account Holders</b>	Free : For A/c holders with Current A/c Average Balance Rs.0.200M & above (maximum 10POs per week) Rs 100/- for other A/c holders
	<b>For Non-Account Holders</b> PO upto Rs.25,000/- PO not to be issued for amount exceeding Rs.25,000/- for walk-in-customers (Circular No. 236/2014 dated 10.11.2014)	Rs.500/- Flat No limit and no charges on issuance of PO for the Beneficiaries of the Home Remittance
	Cancellation of Pay Order/DD	Rs.200/-
	Duplicate Pay Order/TDR Issuance	Rs.200/-
	Pay Orders favouring Educational Institutions, Higher Education Comm., Board, etc. for fees/dues – (SBP BPRD Circular 21 dt. 10/8/2009)	Rs.25/- or 0.50% of fees per instrument, whichever is less
ii)	RTGS (on request of customer) <u>Amount of Funds' Transfer</u> ( a ) Rs1.000Million & Above (Monday to Friday) (MT-103)	<u>Transaction Timings</u> 9:00 am to 1:30 pm 1:30 pm to 3:00 pm 3:00 pm to 4:00 pm
	( b ) Rs100,000 to 999,999 (Monday to Friday) (MT-102)	9:00 am to 4:00 pm
		<u>Per Transaction Charges</u> Rs 220/- Rs 330/- Rs 550/- Rs 50/-
iii)	<u>On Line Cash/Cheque Transfer (Deposit):</u> On Line Transfer Within City On Line Transfer Outside City On Line Cash Deposit	No Charges No Charges Rs.200/- for Deposit of Rs.1 Million & above. Free for Deposit of below Rs.1 Million
v)	<u>Same Day Outward Clearing</u>	Rs.500/- per instrument



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PART-B		INLAND LETTERS OF CREDIT	
a)	Opening Commission	0.40% per quarter or part thereof Minimum Rs 1,000/- for the first quarter. For each subsequent quarter or part thereof 0.20%	
b)	Amendments	Rs1,000/- flat or commission as at (a) above If amendment involves increase in amount or extension in validity.	
c)	Advising	Rs.700/- Flat	
d)	Amendment Advising	Rs.500/- Flat	
		<p><b>NOTE :</b> i. The above commissions at (a) &amp; (b) is subject to adjustment after obtaining approval of Competent Authority based on annual volumes /values &amp; arrangements with customers. ii. In case commission is for account of beneficiary, it should be recovered upfront from the openers at the time of opening the LC. On receipt of proceeds + LC opening commission, the LC commission so received should be credited to opener's account.</p>	
		<b>BILLS :</b>	
i)	COLLECTIONS:		
a)	Documentary	0.35% Minimum Rs.200/- (plus Postage/Courier Charges)	
b)	Clean/ OBC (Intercity by NIFT or Direct through Branches of other Banks)	Up to Rs 500,000/- Rs200/- Above Rs 500,000/- Rs300/- (plus NIFT Charges / Courier Charges at Actual)	
ii)	<p><u>Returning Charges</u> Returning Charges for Documentary and Clean Collections in case the instruments are returned unpaid</p>		<p>-Documentary Rs.100/- Plus postage/ courier charges -Clean Rs.100/- - do -</p>
PART-C		<b>FINANCES:</b>	
i)	Legal Advice	<p>i) In-House: a) Vetting of property documents for finances up-to Rs. 1.00M = Rs.3,000/- b) Vetting of property documents for finances above Rs. 1.00M to Rs. 10.00M= Rs.5,000/- c) Vetting of property documents for finances above Rs. 10.00M = Rs.10,000/- ii) Outside: At Actuals</p>	
ii)	Legal Documentation Cost	Cost at actual plus any out of pocket expenses.	





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iii)	Miscellaneous charges (i.e. charges for documents, evaluation of Security, Search, Mortgage Charge Registration and maintenance thereof, etc.)	Actual
	Project Examination Fees	0.25%
	Commitment Fees	a) 0.50% per annum payable every quarter on Syndicate Financing b) 0.50% on shortfall of committed Ancillary Business on other Advances
iv)	a) Processing Fee for a Fresh Proposal / Renewal	a) Free on finances against Cash Collateral (Cash Deposits held at our Bank) b) Upto Rs.10M..... Rs.2,500/- Over Rs.10M to Rs.50M..... Rs.5,000/- Above Rs.50M to Rs.100M..... Rs.7,500/- Above Rs.100M..... Rs.10,000/-
	b) Processing Fee for Interim Enhancement	Same as above on the enhanced amount only.
	c) Processing Fee for any Interim Amendment without enhancement during currency of the limit (funded facilities)	Rs 5,000/- Flat
(Note : Processing fees/other charges may be adjusted subject to approvals of the Competent Authority/Credit Committee)		
v)	<b><u>FOR FINANCES AGAINST PLEDGE / HYPOTHECATION</u></b>	
	a) Delivery Order Charges on Pledged Goods	Rs.500/- per Delivery
	b) Godown Rent	Actual
	c) Movement out of shares pledged	Rs.500/- per transactions plus actual CDC charges
	d) <u>Godown Staff Salaries:</u> Salaries of Godown Keepers/ Chowkidars.	Actual

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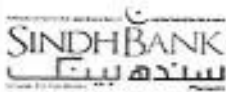
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e)	Godown / Stocks Inspection Charges	a ) Rs.1,000/- for facility upto Rs 5M b ) Rs.2,000/- for facility over Rs 5M upto Rs.10 M c) Rs.5,000/- for facility over Rs.10 M upto Rs.100 M plus out of pocket expenses at Actual d) Above Rs.100 M; Rs.10,000/-
f)	Inspection of vessels for scrapping / inspection of stock of scrap of vessels.	Same as above
g)	Other Incidental expenses: Insurance/Takaful Premium, Legal charges etc.	Actual
NOTE: Miscellaneous charges should be levied as per actuals and should not become a source of profit to the bank.		
i)	For the issuance of N.O.C. On the request of Customers/Clients for creating additional/ pari-passu charge/second charge on their fixed assets/current assets for acquiring further financing from other banks/ financial institutions.	Rs.10,000/- Flat
j)	Redemption fee to be recovered from party when bank officers are required to go before Registrar for redemption of the mortgage.	Rs.2,500/- Flat plus Expenses at Actual if any
k)	Obtaining report from CIB, SBP.	Rs.200/- per report
NOTE: All Finances related charges are subject to approval from Shariah Advisor.		

### PART-D STANDING INSTRUCTIONS FEE:

i)	Standing instructions fee will be recovered in addition to the usual charges on remittance, if any.	Rs.100/- per transaction + Postage/ Courier charges if any.
ii)	If funds transfer is in same branch from one A/c to another.	Rs.100/= (Service Charges)

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PART-E		<b>SALE AND PURCHASE OF SHARIAH COMPLIANT SECURITIES SAFE CUSTODY ARTICLES IN SAFE DEPOSIT AND SAFE DEPOSIT LOCKERS:</b>	
i)	Sale and purchase of shares and securities	0.15% upto Rs.10,000/- of purchase price or cost thereof. Min Rs.100/-  0.10% on amount exceeding Rs.10,000/- Min. Rs.100/-	
	<p><b>NOTE:</b> a) The above charge is in addition to brokerage. b) Commission is not to be recovered on purchase of newly floated securities, where it is payable by the Government/Government Agencies, and from the Subscribers to new share floatation. c) When orders for purchase or sale of share/securities are execute through the bank's other offices, all incidental expenses, such as postage, insurance charges etc. incurred will be recovered in addition to the commission/brokerage charges.</p>		
v)	a)	Safe Deposit Lockers fee for Safe Deposit Lockers: (to be recovered in advance)	
		<p><u>Normal Charges</u></p> <p>1) Small Rs. 1,000 per annum 2) Medium Rs. 1,500 per annum 3) Large Rs. 2,000 per annum</p> <p><u>Takaful/Insurance</u></p>	<p><u>No rent against Refundable Key Deposit</u></p> <p>Rs. 20,000/- Rs. 30,000/- Rs. 50,000/-</p> <p>This amount must be posted in Key Deposit A/C of Customer Free</p>
	b)	Key Deposit (in advance to be refunded on termination)	Rs. 2,000/- per locker
	c)	Breaking charges	Rs.5,000/- per locker or Actual (whichever is Higher)
PART-F		<b>GUARANTEES :</b>	
i)		Guarantees issued to shipping companies in lieu of B/Ls/Endorsement of Airway Bills.	Rs.1,000/- (Flat)
ii)		All Guarantees (Issuance renewal & extension)	As per Annexure-I

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iii)	Guarantees outside Pakistan	As per Annexure-I + charges of correspondents.
iv)	Consortium Guarantee	As per Agreement
v)	Guarantees issued in Pakistan against 100% cash Margin on which no return/profit is paid	Nil
vi)	On 50% Cash Margin	50% charges on clause (ii) above

**NOTE:** a) All guarantees issued by banks must contain specific amount and expiry date and a date by which the claims are to be lodged. Commission would be charged for the period inclusive of the claim period.

b) For issuance of Guarantees on the counter guarantee of foreign correspondents/banks, varying rates can be offered based on volume of business received.

c) Guarantee commission will continue to be charged for expired guarantees until return of original guarantee/release.

d) For Letters of Guarantee issued upto 1 year validity commission should be recovered upfront at the time of issuance of the guarantee for the full period.

e) For letters of Guarantees with validity of more than 1 year it should be endeavored to recover commission for the full period upfront. However, if the customer is a valued client & is not willing to pay commission for the full period, commission for the first year to be recovered upfront at the time of issuance of the guarantee & subsequently for the second full year/broken period as the case may be at the expiry of the first year.

### PART-G VISA/China Union Pay ATM & Debit Card

a)	Visa Classic Card	Visa Gold Card	Visa Platinum Card	Visa Card for Staff	CUP Card for Customers	CUP Card for Staff
Per Transaction Charges :						
ATM Withdrawal / POS (International)	3% or Minimum Rs 300/-	3% or Minimum Rs 300/-	3% or Minimum Rs 300/-	2% or Minimum Rs 200/-	2.5% or Minimum Rs 300/-	Rs 200/-
Balance Inquiry (International)	Rs 200/-	Rs 200/-	Rs 200/-	Rs 50/-	Rs 100/-	Rs 50/-
Annual Fee (To be recovered upfront):						
Basic Card	Rs 400/-	Rs 700/-	Rs 1,000/-	50%	Rs 250/-	Nil
Supplementary	Rs 400/-	Rs 700/-	Rs 1,000/-	50%	N/A	N/A
Replacement	Rs 400/-	Rs 700/-	Rs 1,000/-	50%	Rs 250/-	Nil
Initial Deposit Requirement for Card Issuance	Rs1,000/-	Rs1,000/-	Rs1,000/-	Rs1,000/-	Rs 500/-	Rs 500/-

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<b>DOMESTIC BANKING</b>						
	Visa Classic Card	Visa Gold Card	Visa Platinum Card	Visa Card for Staff	CUP Card for Customers	CUP Card for Staff
Average Balance / Minimum Balance	Rs1,000/-	Rs1,000/-	Rs1,000/-	Nil	Nil	Nil
Transaction Limit Amount per Day (24 Hours)						
Cash Withdrawal	Rs 50,000/-	Rs 75,000/-	Rs 100,000/-	Same	Rs 50,000/-	Rs 50,000/-
POS	Rs 100,000/-	Rs 200,000/-	Rs 500,000/-	Same	Rs 100,000/-	Rs 100,000/-
IBFT	Rs 200,000/-	Rs 300,000/-	Rs 500,000/-	Same	Rs 200,000/-	Rs 200,000/-
Transaction Retrieval / Charge Back (Disputed Transactions)						
Local	Minimum Rs 500/- or Actual (whichever is higher)					
International	Minimum US\$ 20/- or Actual (whichever is higher)					
Arbitration Charge Back	Minimum US\$ 500/- or Actual (whichever is higher)					
b) Funds Transfer through CUP Card/SMS under IBFT						
a) Funds Transfer within Sindh Bank Branch : Free						
b) Inter Bank Funds Transfer : Rs.50/- per transfer from Customers						
c) Other Charges : SMS Charges for Alerts / Information : Rs. 40/- per month + FED						
Cash withdrawal through Swipe Machine : FREE						



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#### PART-II MISCELLANEOUS CHARGES

i)	Cost of Cheque Book	Rs.7/- per cheque Free (1 Cheque Book a month (containing 25 Leaves)) in addition to free issuance of 10 POs a week for a/c holders if they maintain Average Balance Rs 0.300M for a month in Current Account
ii)	a) Duplicate Statement of A/c	Rs 35/- Flat (inclusive of FED)
	b) Duplicate Advice older than 1 Year	Rs 25/- per advice
iii)	a) Return of Cheques presented to us In case of Insufficient funds in a/c. (Charges for issuance of Cheque Return Memo).	Rs 500/- to be recovered from Drawer's account in all cases i.e. Cash, Inward Clearing and Cash Transfer
iv)	Stop Payment of Cheque	Rs 200/- per cheque. Maximum Rs.500/-
v)	Release of Stop Payment	Rs 200/- per cheque. Maximum Rs.500/-
vi)	Hold Mail Instructions	Rs 500/- per annum upfront & every year on 1 <sup>st</sup> January
vii)	<u>Inland Courier &amp; Postal Charges</u>	
	a) Postage	Rs 75/- Minimum or at actual
	b) Courier	Rs.100/- - do -
	c) Telephone Charges	Rs 100/-
viii)	Confirmation of Balance to Auditors	Rs 500/- per confirmation
ix)	Any type of certificate issued at the request of the customer including Balance/Account maintenance Certificate	Rs 200/- per certificate
x)	Any out of pocket expenses or any transaction not covered under this Schedule	At actual
xi)	Delivery of Photocopy of used cheque	Rs.50/- per cheque
xii)	Issuance of Credit Reports	Rs 500/- per report




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xiii)	Sa'adat Business Account	Free Transactional Services on Sa'adat Business Account (as listed in the product features). If the balance falls below Rs. 50,000/-, the Customer shall not be entitled for such incentives (free services) and a charge of Rs.50/- (inclusive of FED) per transaction in lump sum will be applicable to each debit financial transaction initiated by the Customer during the month. The charge amount will recovered either with the first transaction in the following month or with account closure request, whichever is earlier.
xiv)	Cash Collection Services	Rs 500/- plus cost of security arrangement
xv)	Corporate Salary Disbursement	Up to Rs 50/- per employee's salary or as per agreement

#### GENERAL:-

- i. All such collection accounts i.e. non-chequing accounts from where the balances/funds as per standing Instructions, are transferred to customers' main collection a/c whether daily or on periodical basis, shall be exempt from levy of these service charges.
- ii. Accounts maintained by (a) Students, (b) Mustahiqeen of Zakat (c) Employees of Government/Semi-Government Institutions for salary and pension purposes including widows/children of deceased employees eligible for family pension/benevolent fund grant, etc., shall be exempted from levy of service charges in any manner whatsoever.
- iii. Charges also to be waived in case of Cooperative Societies, Benevolent Funds, Charitable & Welfare Organizations.
- iv. No charges are to be recovered from students depositing the amount of Fees directly in fee collecting account of Educational Institutions.
- v. No charges/commission on remittances (issuance only)/statements/cheque books, etc. will be recovered from Account holder maintaining average monthly balance of Rs.0.400 million in Non-Profit bearing Accounts.
- vi. Sindh Bank Staff is exempted from payment of charges on remittances, cheque books & statement. However, they will be liable to pay Govt. Taxes/Duties.
- vii. Sindh Bank All Staff Members :  
Locker Charges and Key Deposit on one Small Locker : 50% Waived  
SVP and Above One Small Locker and Key Deposit – Free  
President : One Large Locker and Key Deposit – Free
- viii. Courier Charges/Postages wherever used are to be recovered at Actual.
- ix. FED/Sales Tax/Provincial Tax on services must be recovered from all cases wherever applicable.
- x. Specific product features of Sa'adat Islamic Banking can have exemptions from charges as per their features and terms & conditions.
- xi. Any charges which are not covered under this schedule shall be recovered separately as per Sindh Bank's Schedule of Charges (July-December, 2016) after Shariah Board's approval.



ISLAMIC BANKING  
SCHEDULE OF  
BANK CHARGES  
EFFECTIVE FROM  
July 01, 2016 TO  
December 31, 2016

Annexure-I (Part F-ii & iii)

**LETTER OF GUARANTEES – July-December 2016**

Amount in PKR

FROM	TO	1 <sup>ST</sup> QUARTER OR PART THEREOF	SUBSEQUENT QUARTERS OR PART THEREOF
1	300,000	1,200	1,000
300,001	500,000	2,000	1,750
500,001	800,000	3,200	2,800
800,001	1,000,000	4,000	3,500
1,000,001	1,500,000	6,000	5,250
1,500,001	2,000,000	8,000	7,000
2,000,001	2,500,000	10,000	8,750
2,500,001	3,000,000	12,000	10,500
3,000,001	3,500,000	14,000	12,250
3,500,001	4,000,000	16,000	14,000
4,000,001	4,500,000	18,000	15,750
4,500,001	5,000,000	20,000	17,500
5,000,001	5,500,000	22,000	19,250
5,500,001	6,000,000	24,000	21,000
6,000,001	6,500,000	26,000	22,750
6,500,001	7,000,000	28,000	24,500
7,000,001	7,500,000	30,000	26,250
7,500,001	8,000,000	32,000	28,000
8,000,001	8,500,000	34,000	29,750
8,500,001	9,000,000	36,000	31,500
9,000,001	9,500,000	38,000	33,250
9,500,001	10,000,000	40,000	35,000
10,000,001	12,500,000	50,000	43,750
12,500,001	15,000,000	60,000	52,500
15,000,001	17,500,000	70,000	61,250
17,500,001	20,000,000	80,000	70,000
20,000,001	22,500,000	90,000	78,750
22,500,001	25,000,000	100,000	87,500
25,000,001	27,500,000	110,000	96,250

Handwritten signatures and initials.





ISLAMIC BANKING  
SCHEDULE OF  
BANK CHARGES  
EFFECTIVE FROM  
July 01, 2016 TO  
December 31, 2016

FROM	TO	1 <sup>ST</sup> QUARTER OR PART THEREOF	SUBSEQUENT QUARTERS OR PART THEREOF
27,500,001	30,000,000	120,000	105,000
30,000,001	32,500,000	130,000	113,750
32,500,001	35,000,000	140,000	122,500
35,000,001	37,500,000	150,000	131,250
37,500,001	40,000,000	160,000	140,000
40,000,001	42,500,000	170,000	148,750
42,500,001	45,000,000	180,000	157,500
45,000,001	47,500,000	190,000	166,250
47,500,001	50,000,000	200,000	175,000
50,000,001	52,500,000	210,000	183,750
52,500,001	55,000,000	220,000	192,500
55,000,001	57,500,000	230,000	201,250
57,500,001	60,000,000	240,000	210,000
60,000,001	62,500,000	250,000	218,750
62,500,001	65,000,000	260,000	227,500
65,000,001	67,500,000	270,000	236,250
67,500,001	70,000,000	280,000	245,000
70,000,001	72,500,000	290,000	253,750
72,500,001	75,000,000	300,000	262,500
75,000,001	77,500,000	310,000	271,250
77,500,001	80,000,000	320,000	280,000
80,000,001	82,500,000	330,000	288,750
82,500,001	85,000,000	340,000	297,500
85,000,001	87,500,000	350,000	306,250
87,500,001	90,000,000	360,000	315,000
90,000,001	92,500,000	370,000	323,750
92,500,001	95,000,000	380,000	332,500
95,000,001	97,500,000	390,000	341,250
97,500,001	100,000,000	400,000	350,000

*[Signature]*  
Head PD

*[Signature]*  
Head IBD

RSBM *[Signature]*

Member, SB

Chairman, SB



*[Signature]*