



INDUSTRIAL DEVELOPMENT BANK OF PAKISTAN
HEAD OFFICE , KARACHI.

BANK CHARGES

INTERNATIONAL BANKING:

A. IMPORT

Letter of Credit

1) Opening Charges

Charges are subject to adjustment based on overall business volumes (After approval of Competent Authority).

L.C. Amount	1 st Qtr.	Each Subsequent qtr. or part thereof	Minimum amount
a) Upto 25 Million	0.40%	0.35%	Rs.1000/-
b) Upto 50 Million	0.35%	0.30%	Rs.10,000/-
c) Upto 100 Million	0.30%	0.20%	Rs.175,000/-
d) Upto 250 Million	0.25%	0.15%	Rs.300,000/-
e) Upto 500 Million	0.15%	0.10%	Rs.500,000/-
f) Upto 1000 Million	0.15%	0.05%	Rs.1000,000/-

Note:

- a. L/C Commission for the increased liability should also be recovered for the un-expired L/C period in case liability increases (due to exchange rate fluctuation) by virtue of providing forward cover to the customer after opening of L/C.
- b. Commission in lieu of Exchange @ 0.10% will be recovered in case of payment of Import bill in the foreign currency in which L/C was opened.
- c. In addition to above handling charges @ Rs.500/-(Flat) will also be recovered for the issuance of certificate to the remitting Bank. This charge will be applicable when customer arranges remittance through other Bank.
- d. 0.10% extra commission will be charged, if foreign/exchange cover provided by customer through another Bank.

Schedule of Bank's Charges
Effective from 01.07.2010

- 6) Amendments Rs.1200/- per transaction (Flat) or commission under items (1), (2), (3) or (4) above, if amendments involves increase in amount or extension in period of shipment.
- 7) L/C cancellation charges Rs.2000/- (Flat) & actual telex charges.
- 8) Contract registration for Import on Consignment basis 0.25% (Flat) handling charges at the time of registration of contract/purchase order/Minimum Rs.1000/-
- 9) **Foreign Import Bills:-**
- i) Mark-up in case of Import Bills under Import Letter of Credit.
- a) Mark-up @ 47 paisa per Rs.1000/- on daily products from the date of negotiation till date of retirement.
- b) Bank's confirmation on bills under **Import Letter of Credit**
- In addition to mark-up as per (a) above, bank's commission is to be charged as under:-
- | | | |
|---|--|-----------------------|
| 1 | If retired within 10 days from the date of lodgment | No commission |
| 2 | If retired during 15 days subsequent to the period at item (1) above. | 25 paisa per Rs.100/- |
| 3 | If retired during next 15 days after the period mentioned at (1) and (2) above. | 35 paisa per Rs.100/- |
| 4 | If retired during next 190 days after the period mentioned at item (1), (2) and (3) above. | 40 paisa per Rs.100/- |

NOTE

- a) No mark up will be charged if 100% cash margin (return free) deposited at the time of opening of L/C or prior to date of negotiation.

*Schedule of Bank's Charges
Effective from 01.07.2010*

- b) In case 100% cash margin (return free) deposited after the date of negotiation, but before the date of lodgment of documents. Markup will be charged from the date of negotiation till the date of deposit of 100% cash margin.
- c) No mark up will be charged from the date of negotiation till the date of lodgment of documents, received under Import L/Cs, where the payment as per reimbursement arrangement is made to the negotiating bank only on receipt of the documents.
- d) 1% handling charges/commission will be recovered in case of retirement of sight documents through FIM facility, irrespective of the fact whether the consignment is got cleared through bank's clearing agent. (1% + usual/agreed mark up will be applied on the amount of liability created each time under FIM) Actual clearing agent's charges will be on customer's account.
- e) 0.50% handling charges/commission will be recovered in case of consignment handled under DA L/C by bank's/customers clearing agent. Actual clearing agent's charges will be on customer's account.
- f) In case of forced PAD/Liability is created due to non-payment of any bill on maturity commission @ 0.40% is to be recovered (once only) in addition to mark up @50 paisa per Rs.1,000/- on daily product basis will be applied from the date of maturity/creation of forced liability till the date of final payment.
-
- | | | |
|------|--|--|
| ii) | Import bills remained unpaid | Handling charges US\$ 60/- equivalent Pak Rs. Plus courier charges from the beneficiary for return of unpaid bills. |
| iii) | Collections | Rs.1500/- (Flat) per collection provided no charges are realized from the correspondent. |
| iv) | Consignments | 0.25% (Flat) handling charges at the time of registration of contract/purchase order/proforma invoice – Minimum Rs.1000/-. |
| v) | Import against advance payment to suppliers | Rs.1500/- (Flat) plus usual remittance charges. |
| vi) | Service charges against import transactions i.e. import bills/(PAD)/ collection. | Paisas 10 per Rs.100/- or Rs.1/- per mille. Minimum Rs.1000/-. |

***Schedule of Bank's Charges
Effective from 01.07.2010***

vii) Reimbursement charges (Payable to reimbursing Banks)	At actual
viii) Delivery order issued for release of AWB consignment in absence of original documents	Rs.1,200/- (Flat).
ix) Handling of discrepant documents under Import L/C.	Rs.2000/- (Flat)
x) Credit Report on Foreign Buyer/Seller Telex charges plus correspondent charges	Rs.1000/- Plus actual

10) **Tariff Charges**

i) Cable/Telex/Fax if requested by customer	a) L/C's by full Telex/Cable/Fax Rs.1500/- or actual (wherever is higher)
	b) Swift/Telex/Fax Rs.500/- per Cable/Telex/Fax for overseas as or actual (whichever is higher).
ii) Postal Charges	a) Local Postage at actual Min Rs.50/-
	b) Foreign Postage at actual Min Rs.300/- to be recovered, wherever applicable in addition to presented rate of commission and service charges.
iii) Courier Charges	a) Foreign courier charges at actual Min. Rs.1,500/-
	b) Local courier charges at actual Minimum Rs.100/-

11) **Bank charges for Government Business**

i) Cash letter of credit	0.70% of the value of letter of credit
--------------------------	--

- ii) Non-reimbursable letter of credit under aid/loan/ authorization to pay

0.40% of the value of letter of credit.

In addition to above the Bank will recover actual charge where L/Cs are desired to be established through cable/telex and confirmation is also to be added on opener's request.

NOTE

The above concessionary rates/charges will apply only to those letters of credit which cover imports routed through State Bank of Pakistan. In case L/C received directly from the importing agency, normal charges will be recovered.

B. EXPORT

- | | |
|--|-----------------------------------|
| 1) Processing charges for Export Registration | Rs.500/- (Flat) |
| 2) <u>Letter of Credit</u> | |
| a) Advising | Rs.500/- (Flat) |
| b) Amendment Advising | Rs.500/- (Flat) |
| c) Negotiation of Rupee Bills under Export L/Cs | 0.25% Min. Rs.500/- |
| d) Confirmation | 0.25% per quarter or part thereof |
| e) Transfer or Export L/Cs | Rs.500/- (Flat) |
| f) Reimbursement payment to other local banks from Non-resident Rupee Account | Rs.500/- (Flat) |
| 3) If the documents are sent to other banks for negotiations under restricted letter of Credit | Rs.500/- (Flat) |
| 4) <u>Collections</u> | |
| a) Clean.(Cheque/Draft/Ftc) | Rs.200/-p.a collection Flat |

***Schedule of Bank's Charges
Effective from 01.07.2010***

- | | |
|--|---|
| b) Documentary (on which bank do not earn any exchange difference). | Rs.500/- p.a. collection Flat |
| 5) a) Duty Draw Back claim | |
| b) Handling of Export Documents against which advance. Payment received | 0.25% of the amount of claim Minimum
Rs.500/- p.a. |
| 6) Service charges against Export Documents sent on collection basis where payment cover is already received in bank's Foreign Currency Account. | Paisa 15 per.Rs.100/- or Rs.1.50 per Mile |

C. REMITTANCE (INTERNATIONAL)

Outward

- | | |
|--|---|
| 1) Foreign Travelers cheques. | 1% of the amount of Traveler cheques sold
Minimum Rs.500/- |
| 2) a) Remittance abroad through Foreign Currency Account or Transfer of FC proceeds of Export bill/documents to other banks. | Commission @ 0.1% Min US \$ 5/- Max US \$ 50/- plus telex charges actual & Rs.300/- per telex in case of telegraphic transfer. |
| b) Remittance against surrender of FC notes or cash deposited in FC A/c within 10 days from the date of such deposits. | In addition to commission mentioned above under 2 (a) above. Service charges @ 0.2% to be recovered in case the remittance exceed US\$ 10,000/ or equivalent in other foreign currencies. |
| c) Remittance abroad other than through Foreign Currency. | 0.1% Min. Rs.500/- Max Rs. 1,000/- plus swift/telex charges Rs.300/- per swift/telex for telegraphic transfer or usual postal charges as prescribed. |
| d) Collection of FC A/C | US\$ 6/- per collection or it equivalent in other foreign currencies. |

***Schedule of Bank's Charges
Effective from 01.07.2010***

- | | |
|---|---|
| e) Service charges against issuance of foreign mail transfer (FMT's)/Foreign Demand Draft (FDDS)/Traveler Cheque (TCs) against Pak Rupee. | @ Paisas 10 per Rs.100/- or Rs.1/- per mille
Minimum Rs.50/-. |
| f) FDD/FTT/FMT cancellation charges | Rs.500/-plus usual swift/telex/postage charges plus Drawee Bank charges if any. |
| g) Issuance of duplicate FDD | Rs.500/-plus usual swift/telex/postage charges plus Drawee Bank charges if any. |
| h) Handling charges for issuance of Student Exchange remittance permit and maintenance of record for subsequent remittances. | Rs.200/- per annum plus foreign correspondent charges and swift/telex charges if by telex or any other charges. |

Inward

- | | |
|--|---|
| 1) Home Remittances. | Rs.25/- plus 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 the same bank. |
| 2) Others. | Nil, if the proceeds are credited to an account with the drawee bank. In other case a flat charge of Rs.25/-. |
| 3) Services charges on payment of Inward Foreign Draft/Foreign Mail transfers where payment is made to beneficiaries after payment cover is received to our Foreign Currency accounts. | Rs.100/- |
| 4) Commission/Handling charges on Deposit of currency notes for the Credit of Foreign Currency Accounts. | Rs.25/- |

D. MISCELLANEOUS CHARGES (INTERNATIONAL)

- | | |
|---|---|
| 1) Correspondent charges, if any will be recovered. | Actual |
| 2) Foreign bill sent for collection returned unpaid. | Rs. 500/- Flat plus Telegram charges if any. |
| 3) Inward collection received (relating US to FC A/C) from abroad or local banks/branches and where payment is demanded in Pak Rupee. | Upto US \$ 1000/- or part thereof commission @ 0.30% Minimum \$ 3/-, Maximum US \$ 6/- plus swift/telex charges Rs.500/-. |
| 4) Inward cheques received from local branches, up country branches or local banks for payment in Pak Rupees. | Commission @ 0.10% Minimum Rs.100/- plus cable/telex/Fax/Courier charges. |
| 5) Issuance of proceeds certificate beyond one year. | Rs.500/- (Flat) per certificate. |
| 6) Standing Instruction charges in Foreign Currency A/c | US \$3/- per instruction or its equivalent in other Foreign Currencies. |
| 7) Insurance charges on FEBC encashment. | @ 0.15% Minimum Rs.200/- Maximum Rs.1,000/- per encashment. |
| 8) Issuance of new cheque books in lieu of lost cheque book. These charges are in addition to stop payment charges. | US \$ 2/- or its equivalent in other foreign currencies. |
| 9) Stop payment of FC A/Cs cheques. | US\$ 3/- or its equivalent in other foreign currencies (per instruction). |
| 10) Issuance of loose cheques (FC A/Cs) | US\$ 1/- or its equivalent in other foreign currencies (per cheque). |

***Schedule of Bank's Charges
Effective from 01.07.2010***

- | | |
|---|---|
| 11) Account closing charges (FC A/Cs) | US \$ 5/- or its equivalent in other foreign currencies. |
| | <u>Note</u>
No charges are applicable if account is closed and a new account is opened in the same branch in the same name or other branch. |
| 12) Charges for cheques return un paid (when fault lies with the customer) to be recovered from the customer on whose behalf instrument is being collected and collecting bank will apply these charges. In case the bearer cheque is returned on the counter no such charges will be applicable. | US\$ 2/- per cheque or its equivalent in other currencies. |
| 13) Service charges on foreign currency accounts (i.e. accounts where minimum balance falls below US\$ 1,000/- and equivalent of US\$ 1,000/- in Foreign currency accounts other than US Dollar in any month. | US\$ 2/- per month (Flat) to be recovered monthly. |

E. DOMESTIC/BANKING

Inland letter of Credit

- | | |
|------------------------------------|--|
| a) Opening Commission | 0.40% per quarter or part thereof Minimum Rs.1,000/- |
| b) Amendment Charges | Rs.1,000/- (Flat). |
| c) Advising/Amendment/confirmation | Charges will be same as applicable in case of Import L/Cs. |

Local Import Bills

- | | |
|--|---|
| 1) <u>Rate of mark up at the time of retirement of bills:-</u> | |
| a) If retired within 3 days from the date of lodgment. | Mark-up 50 Paisa for Rs.1,000/- on daily products basis from the date of negotiation. |

***Schedule of Bank's Charges
Effective from 01.07.2010***

- b) If retired after 3 days of lodgment.

Mark-up 50 Paisas per Rs.1,000/- on daily product basis plus bank's commission @ 0.25%.

Note

No mark up will be charged from the date of negotiation till the date of lodgment of documents received under Inland L/Cs where payment as per reimbursement arrangement is made to the negotiating bank only on receipt of documents.

2) Usance Bills (at opening end)

- a) Collection charges

@ Rs.0.40% per bill Minimum Rs.1,000/- if documents are paid within L/C validity, no separate charges then L/C commission to be recovered.

- b) If bill matures after expiry of L/C

Usual charges as in (a) above plus delivery of documents against acceptance commission @ 0.10% per month on bill amount on realization from the date of expired of L/C.

Sight Bills (negotiating end)

- a) Negotiation Commission

Negotiation commission @ 0.50% Min. Rs. 1,000/-

- b) Collection charges

Rs. 1,000/- (Flat).

- c) Collection charges for restricted L/C (where negotiation is restricted to some other Bank and presented to us for forwarding.

Rs. 1,000/- (Flat).

Usance Bills (At collecting end)

- | | |
|---|---|
| a) Collection charges | Commission @0.40% Minimum Rs. 500/-. |
| b) In case of purchase | Usual commission as in (a) above and keep mark down @ 0.75% for every 15 days from the date of maturity. |
| c) If negotiation is restricted to some other bank. | Forwarding bank / branch would charge handling charges of Rs.500/- (flat) per bill (commission will not be applicable). |

Remittances (Local)

- | | | |
|---|---|--|
| a) Draft, and T.Ts upto Rs. 100,000/-
Rs. 100,001/- to Rs. 1,000,000/-
Rs. 1,000,001/- and above. | 0.11% Minimum Rs.100/-
0.055% Minimum Rs.300/-
0.040% Minimum Rs.1000/- | } Rs.100/ (Flat) from non-account holders. |
|---|---|--|

In case of large amount rates are negotiable.

- | | |
|---|--|
| b) Telegram charges on T.Ts (whether through Telex/Fax) | Rs.80/- (Flat)
Rs.100/- if sent by courier on customer's request. |
| c) Any other out of Pocket expenses | Actual |

Note

Where collections made by Bank branches are remitted to another place, by whatever method it may be, for the purpose of centralization or otherwise, remittance charges at the above rates are to be recovered.

Payment Order

- | | |
|---------------------------------------|---|
| 1) a) Issuance of Pay Order. | Rs.200/- (Flat) for our account holders
Rs.300/- (Flat) for non-account holders against cash |
| b) Cancellation/Issuance of duplicate | Rs.200/- (Flat) |

***Schedule of Bank's Charges
Effective from 01.07.2010***

- | | |
|--|--|
| 2) Authority to encash cheque | No commission by issuing branch on purchase of cheques charges will be recovered commission @ 0.80% Minimum Rs.100/- plus courier charges Rs.40/- by encashing branch. |
| 3) DD cancellation charges/duplicate issuance charges. | Rs.300/- (Flat) |
| 4) T.T. cancellation charges | -----do----- |

BILLS

1) **Collections**

- | | |
|---|--|
| a) Documentary | 0.30% Minimum Rs.100/- plus postage/courier charges as mentioned above. |
| b) Clean (including cheques)/ dividend warrants | 0.30% Minimum Rs.100/- plus postage/ courier charges as mentioned above. |

NOTE

No charge/commission to be charged on collection of cheque to/from Islamabad/Rawalpindi or vice versa

2) **Purchase of Bills, cheques, etc.**

- | | |
|--|---|
| a) Documentary Bills other than those drawn against letter of credit and clean Bills/Trade Cheques. | Same charges as for collection as indicated at (I) (a) and (b) above plus mark up from the date of purchase to the date of payment. |
| b) Returning Charges for documentary and clean collections. In case the instruments are returned unpaid. | i) For documentary Rs.60/- plus courier charges actual.
ii) For clean Rs.50/-+ courier charges actual |

***Schedule of Bank's Charges
Effective from 01.07.2010***

c) Mark up shall be applied as under on bill purchase/negotiated.

i) If retired upto 21st day from the date of purchase.

40 paisa per Rs.1,000/- on daily products basis (on actual finance).

ii) If retired during next 210 days.

50 paisa per Rs.1,000/- on daily product basis + bank commission 10 paisa per Rs.100/-

NOTE

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

ii) Collection of cheque of small amount may be effected through normal dak (other than courier if specifically requested by the customer in writing for which he will be responsible for the delay.

No charge to be recovered from customers, on transfer of funds, maintaining A/cs with different branches.

d) Other cheques/Demand instruments (like Dividend warrants).

0.60% Minimum Rs.25/

3) **Safe Deposit Lockers Fee for safe Deposit Lockers: To be recovered in advance or at the commencement of the period yearly/ half yearly/quarterly as the case may be**

- | | |
|--|---|
| a) Upto 0.40 cft.
From 0.41 to 0.80 cft)
From 0.81 to 1.35 cft) | Small Rs.2,500/- per annum.
Medium Rs.3,000/- per annum. |
| From 1.36 to 1.75 cft)
From 1.76 to 2.00 cft) | Large Rs.4,000/- per annum. |
| From 2.01 to 2.50 cft)
From 2.51 to 3.00 cft) | Extra Large Rs.6,000/- per annum |
| b) <u>Key Deposit revised rate of key deposit will apply at the time of issuance of new locker</u> | Rs.3,000/- for small & medium per locker
Rs.4000/- for large per locker
Rs.5,000/- for extra large per locker |
| c) <u>Late payment fee</u> | 20% of the applicable annual locker rent with grace period of 30 days to neck on with the due date(can be waived after obtaining HO approval. |
| d) <u>Cubical locker per cabinet.</u> | Rs.5,000/- per annum. |
| e) <u>Breaking Charges</u> | Rs. 4,000/- per locker or actual which-ever is higher. |
| f) <u>Locker Insurance Charges</u> | Actual amount of insurance premium to be distributed among rented out locker holders |

4) **Miscellaneous Charges (Domestic)**

- | | |
|---|--|
| i) Charges on non-remunerative current account (i.e. account where the minimum balance falls below Rs.2000/- in any month | Rs.50/- per month (Flat), to be recovered monthly. |
| ii) Charges on PLS & BD accounts (i.e. accounts where minimum balance falls below Rs.2000/ in any month. | Rs.50/- per month (Flat) to be recovered monthly. |

(Accounts maintained by (i) Students (ii) Mustahiqueen of Zakat (ii) Employees of Government/Semi-Government/Defence institutions for Salary and Pension purpose, including widows/children of deceased employees eligible for family pension/benevolent fund grant, IDBP staff accounts and Basic Banking accounts shall be exempted from levy of service charges)

*Schedule of Bank's Charges
Effective from 01.07.2010*

iii) Statement of account older than one year	Rs.200/- per statement.
iv) Issue of SBP/NBP cheques	Rs. 200/- per cheques
v) Handling charges for issuance of student Exchange Remittance permit and maintenance of record for subsequent remittance.	Rs.100/- per annum.
vi) Stop payment of cheque	Rupee A/c. Rs.200/ per instructions
vii) Standing instructions fee will be recovered in addition to the usual charges on remittances if any.	Rs.100/- per transaction.
viii) Call deposit issuance charges	Rs.100/- per issuance
ix) Charges for outward clearing cheque return unpaid (when fault lies with the customer) to be recovered from the client on whose behalf the instrument is being collected and collecting bank will apply these charges. In case of bearer cheque returned on the counter no such charges will be applicable.	Rs.200/- per transaction.
x) Issuance of cheque book and new cheque book in lieu of lost cheques book (Rupee A/c. only).	Rs.3/- per leaf
xi) Issuance of new loose cheque (Rupee A/c. only).	Rs.50/- per cheque
xii) Post dated cheques handling charges	Rs.100/- per instrument
xiii) Account closing charges (where the account is being closed at the request of the customer).	Rs. 100/- for current/ BD/A/C Rs.50/- for PLS Saving Bank.

***Schedule of Bank's Charges
Effective from 01.07.2010***

- | | |
|--|--|
| xiv) Utility bills commission | Rs.8/- per bill, till further instructions, or as per agreement with utility companies. |
| xv) Challan collection fee in case of BISE/ university/other such type of collection accounts. | Rs.5/- per challan. However the bank reserves the right to waive the charges based on overall relationship |

NOTE

As per directives of SBP advised vide BPRD Circular letter No.21 dated August 10, 2009 no service fee shall be charged from the students depositing the amount of fee directly in the fee collection account of the education institution.

The charges for making payment order/DD/any other related instrument for payment of fee/dues in favour of educational institution, HEC/Board etc. may not exceed 0.50% of fee/dues of Rs.25/- per instrument whichever is less.

- | | |
|---|----------------------------------|
| xvi) Credit information Report including credit report on Foreign Supplier/ Buyers. | Actual charges minimum Rs1,000/- |
|---|----------------------------------|

NOTE

- | | |
|--|-------------------------------------|
| xvii) Request for duplicate statement of A/c outside agreed periodical cycle (i.e. daily, weekly or monthly) | Rs.10/- per page minimum Rs.50/- |
| xviii) Delivery of cheque book by registered Mail/Courier. | Actual + Rs. 25/- handling charges. |
| xix) Sorting & Stitching charges | Rs.3/- per packet |
| xx) Verification of test for other Banks/ customers | Minimum Rs.500/-. |
| xii) Confirmation of balance to auditors | Rs. 250/- (Flat). |

F. FINANCE/ADVANCES:

Fee and charges in respect of project financing including repayment guarantees, (long term) in addition to mark up/interest/ return on investment.

- | | |
|--|--|
| a) Project Appraisal Fee (Non Refundable) | 0.50% Minimum Rs.10,000/- |
| b) Legal Documentation Fee | 0.25% Minimum Rs.5,000/-or actual which ever is higher. |
| c) Commitment charges (on un-disbursed balances) from date of sanction or after grace period as the case may be to the date of disbursement. | 0.25% for first quarter and 0.50% for each subsequent quarters. |
| d) Amendments in terms and conditions. | 0.15% Minimum Rs. 2,500/-
Maximum Rs.10,000/- for loan Upto Rs.10.00 million and Rs.50,000/- for loan exceeding Rs.10.000 million |
| e) Project Monitoring Fee (on outstanding Liability). | 0.15% |
| <u>NOTE</u>
Fees and charges in respect of project financing in addition to interest/return of investment. | |
| f) Commitment fee (on un-disbursed balance) | As per offer letter (case to case basis) |
| g) Project monitoring fee (one time charge) at the time of sanction. | Minimum 0.50% of Project Capital cost excluding land and building. |
| h) Trustee ship fee (to be recovered in case of consortium financing). | 0.25% |

***Schedule of Bank's Charges
Effective from 01.07.2010***

i) Restructuring and rescheduling fee of project Finance, including all types of moratorium/ deferments.	0.2% of Rescheduled/ Restructured amount. or
Upto Rs.15.000 million	Rs.10,000/-
From Rs.15.000 million to Rs.30.000 million	Rs.25,000/-
Rs. 30.000 million and above	Rs.50,000/- whichever is higher
j) Guarantee (Long Term)	3.5% per annum
k) CIB Clearance Charges	Rs.500/- per case
l) Consortium/syndicate Guarantee members	As per term sheet applicable to the entire syndicate

Lease Finance

a) Front end fee	1% of lease amount (waiver subject to approval and in the light of credit rating and the business relationship with the customers).
b) Legal Documentation Fee	Rs.5,000/- or actual which ever is higher.
c) Technical Appraisal Fee	¼ (negotiable) of lease amount (applicable where detailed appraisal/ technical, survey, inspection visit of project is required).
d) Administration Charges	Minimum Rs.500/- per 100,000 is negotiable (waiver subject to approval and in the light of credit rating and the business relationship with the customers)
e) Commitment charges (on un-disbursed amount/balances.	1% per quarter or part thereof on un-disbursed amount/ balance starting 180 days after the date of approval (waiver subject to approval in the light of credit rating and business relationship with the customers).
f) Penalty	On late repayment @ 3% per month calculated on daily product basis commencing from 2 nd day of each month.

**G. WORKING CAPITAL LOANS/ADVANCES/
SHORT-TERM FINANCE SANCTIONED AGAINST 100% CASH COLLATERAL**

a) **Following charge may be recovered in addition to markup/return on investment.**

- | | |
|--|--|
| i) Application Processing Charges | Rs.2,500/- (Flat). |
| ii) Legal documentation fee in all cases of fund /non fund based facilities. This will also be applicable on renewal/rollover existing facility. | 0.25% minimum Rs.2,500/- or actual which ever is higher. |

b) **Handling charges for facilities.**

- | | |
|--|--|
| i) Credit Sanction (New facility) | 0.50% of funded/non-funded facilities |
| ii) Interim (any change in the facility/ security) | Rs.10,000/-(Flat) per amendment. |
| iii) Enhancement | 0.50% of the enhanced funded/ non-funded amount including usance L/Cs/L/G. |

- c) Mark up rates on Working Capital/Short-term finance sanctioned against 100% cash collateral 20% p.a.

- d) Renewal/Settlement Charges
- | |
|--|
| a) 0.1% on funded/non funded facilities
Minimum Rs.2500/- |
| b) 0.2% of rescheduled /restructured amount
Maximum Rs.50,000/- |

- e) Mark up on Forced Liability Created (funded/non-funded). Temporary drawings over and above sanction limit without pre-arrangement/ other un-authorized borrowings. 25% p.a.

NOTE:

- 1. On export refinance mark-up will be charged at the prescribed SBP rate on the portion of SBP refinance and normal rate of mark-up will be applicable on Bank's portion of finance.**
- 2. In case of Running Finance Facility allowed against 100% cash collateral in shape of Bank's deposit certificates, mark-up to be applied @ 4% above the rate of profit on Bank's deposit certificates and only documentation cost to be recovered actual. No other charges to be applied.**

***Schedule of Bank's Charges
Effective from 01.07.2010***

f) For advance against pledged/hypothecation the various charges may be levied as follows:

i)	Godown Rent	Actual	
ii)	Godown staff salaries: Salaries of Godown Keepers/ Chowkidars.	Actual	
iii)	Godown Inspection Charges, when checking officer uses Bank's vehicle	Actual	
iv)	Within Municipal limits or within a radius of 30 miles from the branch.	Upto Rs.1.000 million Rs. 250/- above Rs.1.000 million to Rs.10.000 million Rs.500/- above Rs.10.000 million Rs.700/- plus actual conveyance charges.	
vi)	Outside the above limits.	T.A. & D.A. as admissible as per rules applicable to staff in addition to charges at c (I) above	
vii)	In case of Mucaddam Managed Pledge	Actual bill by Mucaddam Plus Bank's handling charges Rs.2,000/- per month.	
viii)	Delivery charges:		
a)	If a Godown Keeper is not posted, conveyance charges will be recovered.	Actual	
b)	Other Incidental Expenses Insurance premium, legal charges etc.	Actual	

g) **Other Charges**

i)	For issuance of NOC on the request of customers for creating additional pari- passu charge/ second charge on their fixed assets for acquiring further project financing from other banks/financial institution.	Upto Rs.5.000 (M) From Rs.5.000 (M) to Rs.10.000(M) From Rs.10.000(M) & above	Rs.5,000/- Rs.10,000/- Rs.20,000/-
ii)	For issuance of NOC on the request of customer for creating charge on their current assets.	Upto Rs.5.000 (M) From Rs.5.000(M) & above	Rs.5,000/- Rs.10,000/-

Schedule of Bank's Charges
Effective from 01.07.2010

iii) Preparation of substitution case in export refinance.	Rs. 2,000/- (Flat).
iv) Redemption of charge fee to be received from customer when bank officers are called before registrar for redemption of the mortgage.	Rs. 2,500/-.
v) Vacation of charge	Rs. 1,000/-
vi) Registration of charge at Registrar's office	Rs. 1,500/- per case.
vii) To mark lien on securities issued by other institutions.	Rs. 500/- per trip.
viii) Issuance of duplicate clearance certificate and duplicate charge verification letters	Rs.1000/- (Flat)
ix) Collection/Encashment of profit coupons on Government Saving certificates/ securities issued by other banks/Saving centers under lien with IDBP.	Rs. 200/-per trip.

NOTE

While recovering the other charges like godown rent, godown staff salary, inspection charges etc. the amount recovered from the borrowers shall not exceed the total rent of the godown. Charges should be levied as per actuals and should not become a source of profit to the Bank.

F - SALE AND PURCHASE OF SECURITIES
SAFE CUSTODY ARTICLES IN SAFE
DEPOSIT AND SAFE DEPOSIT LOCKERS.

i) Sale and purchase of shares and securities.	0.15% upto Rs. 10,000/-of purchase price or cost thereof. Minimum Rs.50/-
	0.10% on amount exceeding Rs.10,000/- Minimum Rs. 50/-.
ii) When pledge against advance	0.5% on amount exceeding Rs.10,000/- Minimum Rs.10,000/- which ever is higher.

*Schedule of Bank's Charges
Effective from 01.07.2010*

NOTE

- 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 shares/securities are executed through Bank's other offices, all incidental expenses, such as postage, insurance charges, etc. incurred will be recovered in addition to the commission/brokerage charges.
- iii) Withdrawal fee on shares and securities held in safe custody (to be recovered at the time of withdrawal). 0.25% on the first Rs.10,000/- of the paid up or face value Minimum Rs.50/-.
- iv) Withdrawal fee on Government securities where shares and /or securities sold are from those held in safe custody, either commission on sale of shares and securities as shown against item (i) and shown against item (ii) whichever is higher will be charged but not both. Rs.10/- per script.
- v) Charges for collection of interest/return/dividend 0.30% on the amount of interest return/dividend collected/paid minimum Rs.20/-.
- vi) Handling charges for conversion renewal, consolidation or sub division of Government securities. Rs.10/- per script.
- vii) Articles in Safe Deposit Fee for Articles in Safe Deposit (to be recovered in advance at the time of deposit or at the commencement of each quarter):
- a) Boxes and package Re. 3/- per 100 cubic inches or any part thereof with a minimum of Rs.200/- per quarter.
- b) Envelopes Rs.2/- per 25 square inches or any part thereof with a minimum of Rs.300/- per quarter.

G-GUARANTEES (SHORT TERM)

- | | |
|--|---|
| i) Guarantees issued to shipping companies in lieu of bills of landing | Rs. 2,000/- (Flat) |
| ii) Guarantees issued to collector of customs in lieu of payment of Export Duty which are valid upto 6 months. (100% cash margin or earmarking customer A/c) | 0.40% per quarter or part thereof. Minimum Rs.1,000/- per annum which ever is higher |
| iii) Other Guarantees | 0.40% per quarter or part thereof. Minimum Rs1,200/-per annum which ever is higher. |
| iv) Consortium/ syndicate Guarantees member | As per term sheet applicable for the entire syndicate members |
| v) Amendment | Rs.1000/- pre amendment (Flat) if amendment involves, increase in amount or extension in period |
| vi) In case forced liability created on invocation of bank guarantee. | Mark up @ Paisa 57/1,000/ per day daily product basis will be recovered from the date of invocation of the guarantee till complete adjustment of the forced loan plus penalty plus other charges. |
| vii) Administrative fee for expired guarantee (original not yet returned to IDBP.) | Same as mentioned under i,ii,iii or iv above. |

NOTE

- All Guarantees issued by bank must contain specific amount and expiry date and a date by which the claim are to be lodged.
- Commission to be charged from the date of issue till expiry of the L/G or till such time the bank is released from its liability under the guarantee whichever is later.

General Information

- ◆ Concession/special rates may be offered to valued clients subject to Head office approval.
- ◆ All Government excise duties/Taxes/Zakat are for customer's account and will be charged in addition to mentioned in the schedule of charges.

*Schedule of Bank's Charges
Effective from 01.07.2010*

- ◆ IDBP reserves the right to charge for services not listed in the schedule.
- ◆ All paisa are rounded to the nearest rupee.
- ◆ All out of pocket expenses incurred by the Bank not covered in the schedule of charges, shall be recovered in Pak Rupee or equivalent amount in Foreign currency at actual cost.
- ◆ IDBP reserves the right to make periodic changes/amendments to the charges.
- ◆ IDBP reserves the right to charge differential mark up/fee on the basis of volume and security offered subject to prior approvals of the competent authority.
- ◆ For new and enhanced facility, Bank must be notified atleast ninety (90) days in advance. The rate of mark up charged plus associated fees for un-arranged borrowing will be higher than the rate mark up charges on pre-approved facilities.
