

01 Jan to 30 Jun 2010

schedule of charges

SINDH

**Karachi
SITE**

Khayaban-e-Ittehad, DHA
Khayaban-e-Shahbaz, DHA
Teen Talwar
Gulshan-e-Iqbal
Shahrah-e-Faisal
North Nazimabad
Gullistan-e-Jauhar
Safoora Goth
Nazimabad
Korangi Industrial Area
Jheel Park
Dhoraji
Shah Faisal Colony
Islamia College
M.A. Jinnah Road
Lucky Star
Cloth Market
Garden West
Shaheen Complex
Federal B Area
Karachi Stock Exchange
Building
Park Towers
Zamzama
Gulshan Chowrangi
Gulshan-e-Hadeed
Mauripur
Timber Market
Abul Hasan Isphahani Road
**Hyderabad
Saddar**
Latifabad
Jamshoro
Mirpurkhas
Sukkur
Nawabshah
Sanghar
Tando Allahyar

Kunri

Moro

Digri

Larkana

Tando Muhammad Khan

BALUCHISTAN

Quetta

M.A. Jinnah Road

PUNJAB

Lahore

Allama Iqbal Town

Shadman Town

Faisal Town

Chowburji

Wapda Town (PIA Co-op
Housing Society)

M.M. Alam Road

Model Town

Circular Road

DHA Phase II, T-Block

Z-Block, DHA

Brandreth Road

Upper Mall

Airport Road

Shah Alam Market

Raiwind Road

Cavalry Ground

Gujranwala

G.T. Road

Faisalabad

Kotwali Road

Muridke

Rabwa

Multan

Abdali Road

Dipalpur

Sheikhupura

Gujrat

Sahiwal

Okara

Sialkot

Daska

Rahim Yar Khan

Kasur

Mandi Bahauddin

Attock

Arifwala

Hafizabad

Jehlum

Khanewal

Muzaffargarh

Pak Pattan

Sargodha

Toba Tek Singh

Vehari

Rawalpindi

Satellite Town

Bahria Town

Bank Road

Peshawar Road

Islamabad

Blue Area

I-9 Markaz

F-8 Markaz

F-7 Markaz

I-8 Markaz

NWFP

Peshawar
Cantt.

University Road

Abbottabad

**AZAD JAMMU
& KASHMIR (AJK)**

Chaksawari

Muzaffarabad

Mirpur

Kotli

Dadyal

0800-011-22
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 **JS BANK**

we value your success

INTERNATIONAL BANKING

A. IMPORTS

	First Quarter or part thereof	Each Subsequent Quarter or part thereof	Minimum Rupees
i) Cash letters of credit	0.30%	0.20%	Rs.2,000/-
ii) Non reimbursable L/C under Barter/Aids/Loans	1.00% per quarter or part thereof - Minimum Rs.1,500/-		
iii) At the time of retirement, of local/ import bills under sight/ usance L/C and contract/ collection settlement	0.15% flat - Minimum Rs.1,500/-		
iv) Amendments under Letter of Credit	Rs.1,000/- per amendment (flat) for amendments other than increase in amount or extension in period of shipment. Commission rates specified under item (i) or (ii) above, if amendment involves increase in amount or extension in period of shipment. Minimum Rs.1,500/-		
v) (a) Mark-up in the case of bills under Import L/C (sight)	a) 18.00% p.a. if the bill is retired within 15 days from the date of advice of drawing. b) 25.00% p.a. if the bill is retired after 15 days from the date of advice of drawing.		
(b) Mark-up in the case of usance bills under Import/Inland L/C not retired on due date.	@ 25.00% p.a.		
vi) (a) Import Collection Retirement	0.15% (flat) Minimum Rs.2,000/-		
(b) Items returned unpaid	Rs.2,000/- (flat)		
vii) Acceptance commission on usance L/C (local/foreign)	0.10% per month acceptance commission on bill amount if payment date falls after L/C expiry or as per credit approval.		
viii)(a) Registration of contract for import on CAD/DP/DA basis	As specified on Credit Approval otherwise 0.30% (flat) Minimum Rs.3,000/-		
(b) Amendments under import-contract	Rs.1,000/- per amendment (flat) for an amendment other than increase in amount or extension in period of shipment. Commission rates specified under item(a) above, if amendment involves increase in amount or extension in period of shipment. Minimum Rs.2,000/-		
ix) Advance payment	Rs. 2,000/- per item (flat) plus TT & FX against import service charges as per tariff.		
x) Airway bill Endorsement/Guarantee issued to Shipping Companies in lieu of Bills of Lading	Rs.2,000/-(flat) (The charges in this category expressed in percentage can be negotiated lower, based on client and volume of business)		

Credit report on Beneficiary and/or foreign Buyer	At actual.
xi) Courier Charges (a) for local (b) for foreign	Rs.250/- (flat) Rs.2,500/-
xii) Short Cable/Swift charges on Import L/C	Rs.1,000/-
xiii) Full Cable/Swift charges on Import L/C	Rs.2,500/-
xiv) L/C amendment through swift	Rs.1,000/-
xv) Inland L/C	0.35% every quarter or part thereof minimum Rs.3,000/-
xvi) Amendments on local L/C	Rs.1,000/- per amendment (flat) on credit approval commission at rate specified, if amendment involves increase in amount or extension in period Minimum Rs.2,000/-

B. EXPORTS

i) Letters of Credit	
(a) Advising of L/C	Rs.500/- for JS Bank customers and Rs.2,000/- for other customers.
(b) Advising of amendments	Rs.350/- for JS Bank customers and Rs.1,000/- for other customers.
ii) Negotiation/collection of Rupee Bills under L/Cs	0.25% Minimum Rs.1,000/-
iii) Confirmation	0.25% per quarter - Minimum Rs.3,000/-
iv) Transfer of export L/Cs	Rs.1,000/- (flat)
v) Reimbursement payment to other Banks from Non-Resident Rupee/ACU Dollar Accounts	Rs.2,000/-
vi) If the documents are sent to other local banks under restricted L/C	Rs.500/- (flat)
vii) Collection – Foreign Currency	
(a) Clean – For Exports	Rs.500/-(flat)
(b) Documentary Export Collection	Rs.500/-(flat)

(c) If documents are sent to us by other banks for collection under restricted L/C	Rs.1,000/-(flat)		
viii) Handling of duty draw-back claim	0.25% per claim. Minimum Rs.250/-		
ix) Service charges on foreign exchange transactions	0.13% (Minimum Rs.1,000/-)		
x) EDS	Rs.80/- per bill or as per existing regulations.		
xi) Services charges on handling of Research and Development (RND) cases	Rs.1,000/- (flat)		
xii) Over due Markup on discounted bill under Inland L/C payment not received on due date	@ 3% over the rate of Markup charged Minimum Rs.500/-		
xiii) Export Reimbursement Claim-Swift Charges	Rs.1,000/-		
C. GUARANTEES			
i) Guarantees	Upto 0.40% per quarter or part thereof- minimum Rs.2,000/-		
ii) For Guarantees issued against bank Counter Guarantee	Annual Guarantee business volume of over US\$ 5 mn Commission charges will be 0.125% per quarter or part thereof minimum US\$ 100/-		
iii) For Guarantees issued against counter Guarantees of banks operating in Pakistan	3% p.a. minimum Rs.1,000/-		
iv) Legal cost for vetting of text of Guarantee	Rs.5,000/- (flat) (over and above the normal Guarantee charges)		
Note:			
(i) For customers with Annual Guarantees volume of Rs.20 million and over commission charges will be 0.25% per quarter or part thereof. Minimum Rs.500/-			
(ii) Amendment other than increase in amount or extension in period Rs.500/-			
(iii) Each Guarantee issued by us will be for a specific amount, expiry date and a date by which claims are to be lodged.			
		D. REMITTANCES	
		i) Outward Drafts/T.Ts/ others	US\$10/- or 0.1% of the amount (whichever is higher)
		ii) Inward	Nil. If proceeds are credited to an account with us. Otherwise a flat charge of Rs.3,000/- (Cash Master)
		iii) Foreign Currency Cheques / Drafts purchased	Instrument drawn on New York 0.5% Minimum Rs.500/- Instrument drawn on other than New York 1% Minimum Rs.500/-
		iv) Collection Foreign Currency - Clean/Checks	US\$ 5/- or Rs.500 whichever is higher
		v) Foreign Exchange Permits	Family Maintenance Rs.3,000/- per year. Studies abroad Rs.5,000/- for the first year. Subsequently Rs.3,000/- per year in addition to the usual charges on remittance, if any.
		vi) Arranging specific approval from SBP relating to Capital Transfer, Dividend Remittance and Remittance under Foreign Currency Loans etc.	Rs.1,200/-
		vii) Cancellation of Draft	US\$ 5/- or Rs.500 whichever is higher
		E. MISCELLANEOUS	
		i) Obtaining SBP approval for customer	Rs.1,000/- per case
		ii) Correspondents' charges	Actual
		iii) Swift charges on Foreign T.Ts	US\$ 8/- or Rs.500 whichever is higher
		iv) Fax charges if requested by customer	Rs.50/- per sheet (within city) Rs.100/- per sheet (out of city) Rs.500/- per sheet (foreign)
		v) Charges on Foreign bills returned unpaid	Rs.400/-
		vi) Miscellaneous Foreign Fax/Swift charges	US\$ 20/- or equivalent
03			04

DOMESTIC BANKING

A. REMITTANCES

i) Draft & Swift

- | | |
|---|--|
| (a) For customers with annual Remittance volume of less than Rs.20 million. | Rs.200/- (A/c Holder)
Rs.300/- (Against cash) |
| (b) For customers with annual Remittance volume of Rs.20 million and over | 0.05% Minimum Rs.100/- |

(Note: for remittances to & from JS Bank branches only)

- (c) For Draft & Swift effected through local correspondent banks, charges according to their schedule of charges plus charges applicable under clause (a & b) above.

Where proceeds of collection made by bank's 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 will be recovered.

ii) Pay Orders

Free against account
Rs.200/- against cash

iii) Items returned unpaid -outward clearing -inward clearing -over the counter

Free
Rs.150/- (flat)
Rs.150/- (flat)

iv) Cancellation of Pay Order/Demand Drafts

Rs.100/-

v) Issuance of SBP cheques (if permissible by SBP)

Rs.500/- per cheque

B. BILLS

i) Collections

(a) Clean (Including Cheques)

0.15% - Minimum Rs.200/-

ii) 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 1(a) above, plus mark-down 0.75% for every 15 days or part thereof.

(b) Other Cheques/Demand Instruments like dividend warrants etc.

0.40% - or Rs.300 whichever is higher

(c) Postage on Bills/Cheques

Rs.100/-

(d) Courier Charges

Rs.100/-

C. ADVANCES

Following charges will be recovered in addition to mark-up / return on investment.

- | | |
|--|--|
| i) Miscellaneous charges

(i-e charges for documents, evaluation of 1% security and maintenance thereof etc) | Actual

In addition Project Examination fee upto and Commitment fee upto 1% (where applicable in each case). |
| ii) For advance against Pledge/Hypothecation charges will be levied As follows: | |
| (a) Godown Rent | Actual |
| (b) Godown staff salaries | Actual |
| (c) Godown Inspection Charges | Actual |
| i) Within municipal limits or within a radius of 5 miles from the branch | Actual conveyance charges only |
| ii) Outside the above limit | Actual |
| (d) Delivery charges if a Godown Keeper is not posted, conveyance charges will be recovered | Actual |
| (e) Other incidental expenses, Insurance Premium etc. | Actual |
| (f) Legal Review Charges (Outside Counsel) | Actual |
| (g) Documentation Review Charges | Rs.5,000/- |
| (h) Delivery of goods under pledge | Rs.1,500/- per delivery |
| (i) Arranging CIB report from State Bank (per company/individual) | Rs.250/- |
| (j) Handling Charges for marking lien on government securities issued by other banks/ National Savings Centres | Rs.1,000/- |

(k) Handling charges for marking lien on mutual funds at Registrar's office	Rs.1000/- per case (separately for each mutual fund)	Account to Account transfer	NIL
(l) Collection of profit coupons on government securities issued by other banks/National Savings Centres under lien to us	Rs.1,000/-	E. ATM CARD CHARGES	
(m) Facility review, initial & annual reviews	Processing fee Rs.15,000/-	i) Issuance of ATM Card/ Debit Card	a) Classic Rs.200 b) Gold Rs.300 c) Platinum Rs.500
(n) Interim reviews/ enhancements/ one off transactions	Processing fee Rs.7,500/-	ii) Annual Charges on ATM Card	Nil
(o) Excess Over Limit (EOL)/one-time	0.1% of the EOL amount or Rs.10,000/- whichever is higher	iii) Switch Usage Charges on 1-Link / MNet	Rs.15 per transaction
(p) Issuance of No Objection for pari passu charge over assets	Processing fee Rs.5,000/-	iv) Charges on Replacement card	Rs.150/- (flat)
(q) Issuance of No Objection for vacation of charge	Processing fee Rs.5,000/-	v) ATM Transaction charges	Free on JS Bank ATMs Rs.15 for cash withdrawal from 1Link and MNET ATMs Balance inquiry free
(r) Credit reports issued on behalf of Client	Processing fee Rs.3,000/-	F. CALL CENTRE AND IVR SERVICES (0800 011 22)	
(s) Nominal fee for Pledge call option.	Actual	i) Balance Inquiry	Free
(t) Verification of mortgage properties from registrar/ patvari/ site visit	Actual	ii) Mini statement (voice and fax)	Free
		iii) ATM PIN issuance and change	Free
D. STANDING INSTRUCTIONS FEE		iv) TPIN issuance and change	Free
Standing Instruction fee:	Rs.200/- per transaction apart from the relevant charges on remittance, where applicable	v) ATM Card Blocking	Free
	For clients staff salaries disbursement (as per agreed arrangement)	vi) Internal Funds Transfer (JS Bank account to JS Bank account)	Free
	i) Credit to account with the Bank-Nil	G. MISCELLANEOUS CHARGES	
	ii) Pay Order-Rs.50/-	i) Stop payment of Cheques drawn on us	For Local Currency Accounts Rs.200 for one cheque Rs.500 for each series of cheques For Foreign Currency Accounts US\$ 5 per cheque
	iii) Drafts-Rs.100/-	ii) Retained Mail Charges	Rs.2,000/- per annum
	Postage/Courier Charges	iii) Duplicate Statement over 30 days	Rs.35/- per statement
	i) within city Rs.50/-	iv) Duplicate Advices	Rs.200/- each
	ii) outside city Rs.100/-	v) Balance Certificates	Rs.200/- each
		vi) Confirmation of balances to Auditors	Rs.250/-
07			08

vii) Issuance of counter cheque	Rs.100/-per cheque plus govt. duties	Following categories of account holders are exempt from levy of above service charges: (a) Students (b) Mustahiqeen of Zakat (c) Employees of Government/Semi-Government institutions for salaries and pensions.
viii) Account closure charges	Rs.200/- (flat) (on customers request)	
ix) Issuance of proceeds Certificates for remittance received 6 months or earlier	Free if the proceeds are credited to an account with the drawee bank. In others cases the charges are to be recovered as applicable for the specific mode of payment desired by the beneficiary	Foreign currency Demand and Savings Accounts below: US\$ 500 £500 €500
x) Miscellaneous Certificates	Rs.100/- per certificate	xix) Same day clearing of cheques/Intercity clearing (cheques of Rs.500,000/- and above are eligible for same day clearing) Rs.200/-
xi) Safe Deposit Lockers a) Small b) Medium c) Large	Rs.2,000/- per annum Rs.3,000/- per annum Rs.4,000/- per annum	xx) Transaction charges a) Intra-city Online Banking Free for all accounts b) Country-wide Online Banking (inter-city) Free
xii) Safe Deposit Breaking Charges	Rs.3,000/- each	xxi) Fee for verifying and marking lien on government Securities issued by us on request by third party. Rs.50/- per scrip. Maximum Rs.1,000/-
xiii) Key Deposit	Rs.1,000/- each	xxii) Fee for issuance of confirmation/investment certificate against Government Securities (SSC's, DSC's, USDB's) Rs.500/- per certificate
xiv) Handling charges on cash deposit in all foreign currency accounts	0.2% or US\$ 5/- whichever is higher	xxiii) Excise/Stamp Duty Will be recovered as per regulations
xv) Postage/courier charges on drafts/Pay orders/ other documents	Rs.50/- within city Rs.100/- outside city	xxiv) Custodial Services Charges on Investment Portfolio Security Accounts (IPS) with SBP
xvi) Paid cheque returned to customer	Rs.500/- per cheque	Balance upto Rs.1 Million per issue No charges
xvii) Issuance of Cheque books	Rs.125/- for 25 leaves cheque book Rs.250/- for 50 leaves cheque book Rs.500/- for 100 leaves cheque book	Balance more than Rs.1 Million per issue (Charges to be applied monthly, calculated on monthly closing balance in the IPS account) 0.035% per issue
xviii) Charges on Account with minimum monthly average balance below the limit of:		Minimum monthly charge Rs.500/- per issue
Local currency Saving Accounts below Rs. 25,000/-	Rs.50/- per month	Maximum monthly charge Rs.3,000/- per issue
Local currency Current Accounts below Rs. 10,000/-	Rs.50/- per month	IPS Transfer charges Rs.1,000/- flat per transaction
09		10

xxv) Kamiyab Business and LCY Current Account

Monthly Average Balance	Rs.50,000 and above
a) Inter-city Funds Online Charges	Free
b) Counter Cheques	Free
c) Collection Cheque (Local)	Free
d) Retained Mail	Free
e) Stop Payment	Free
f) Chequebook Issuance	Free (25 leaves)
g) Issuance of PO/D.D	Free
h) Telex/Postage	Free
i) Returned Cheque	Free
j) Statement Issuance	Free
k) Balance Certificate	Free
l) Lockers*	One Small Locker Free
m) ATM card issuance**	Free
n) ATM card annual fee	Free

xxvi) PLS Saving Account

Monthly Average Balance	Rs.100,000 and above
a) Inter-city Funds Online Charges	Free
b) Counter Cheques	Free
c) Collection Cheque (Local)	Free
d) Retained Mail	Free
e) Stop Payment	Free
f) Chequebook Issuance	Free (25 leaves)
g) Issuance of PO/D.D	Free
h) Telex/Postage	Free
i) Returned Cheque	Free
j) Statement Issuance	Free
k) Balance Certificate	Free
l) Lockers*	One Small Locker Free
m) ATM card issuance**	Free
n) ATM card annual fee	Free

* Subject to availability of vacant lockers at the branch.
** Applicable for individuals, sole proprietorships and partnership accounts.

xxvii) RupeePlus Account

Monthly Average Balance	Rs.250,000 and above
a) Inter-city Funds Online Charges	Free
b) Counter Cheques	Free
c) Collection Cheque (Local)	Free
d) Retained Mail	Free
e) Stop Payment	Free
f) Chequebook Issuance	Free (25 leaves)
g) Issuance of PO/D.D	Free
h) Telex/Postage	Free
i) Returned Cheque	Free
j) Statement Issuance	Free
k) Balance Certificate	Free
l) Lockers*	One Small Locker Free
m) ATM card issuance**	Free
n) ATM card annual fee	Free

Note:

1. All government excise duties/taxes/zakat etc., are for customer's account and will be deducted in addition to the above mentioned charges.
2. Out of pocket expenses will be collected for all banking services not otherwise covered by the schedule.
3. Correspondent bank charges will be recovered at actual, in addition to our charges as per Schedule.
4. Charges relating to corporate customers may differ as a result of an agreement between the concerned customer and the bank.
5. Bank management reserves the right to adjust or waive any or all charges. However, such adjustments / waivers will only be subject to approval of the respective Business Head.
6. Bank management reserves the right to recover additional charges on those accounts which involves unusual work.
7. Charges are waived for JS Bank staff, however out-of-pocket expenses will be recovered.

H. INVESTMENT BANKING

1) Advisory and Arrangement Fee	Upto 1.5% of Issue Size
2) Placement and Structuring Fee	Upto 1% of Issue Size
3) Underwriting Commission	Upto 1% of underwritten amount
4) Trustee Fee-Term Finance Certificate (TFC)	Upto 0.05% of the outstanding TFC amount payable at the beginning of each year
5) Trustee Fee-Mutual Funds	Upto 0.75% of Net Asset Value (NAV)
6) Banker to the Issue	Upto 0.5% of subscribed amount

* Out of Pocket Expenses may be negotiated separately

* Subject to availability of vacant lockers at the branch.
** Applicable for individuals, sole proprietorships and partnership accounts.

Custodial Service W.R.T. accounts held in the Central Depository System (CDS)

Sub account opening fee	Rs.500 per account
Initial Deposit fee	
For Shares	Rs.0.05 (per share deposited)
For TFCs	Nil
For WAPDA Bonds	Nil
For Units	Rs.0.015 (per unit deposited)
Transaction fee	
For Shares	Rs.0.0030 (per share)
For TFCs	Rs.0.0030 (per unit)
For WAPDA bonds	Rs.0.0030 (per WAPDA bond)
For Units	Rs.0.0030 (per unit)
Custody fee	
For Shares	0.025% p.a. (market value)
For TFCs	0.025% p.a. (market value)
For WAPDA Bonds	0.025% p.a. (market value)
For Units	0.025% p.a. (quoted or offer price)
Blocked Securities	0.025% p.a. (last closing rate when security was blocked)
Major Shareholders	0.025% p.a. (market value)
Withdrawal fee	
For Shares	Rs.0.15 (per share)
For TFCs	Rs.75 (per unit)
For WAPDA Bonds	Rs.75 (per WAPDA bond)
For Units	Nil
Statement request fee	Rs.15/- per page or Rs.150/- per statement request, whichever is higher
Security Pledge Fee	0.01 per security/per share
Pledge Call Fee	
For Shares	Rs.0.02 (per share)
For TFCs	Rs.0.02 (per unit)
For WAPDA Bonds	Rs.0.02 (per WAPDA bond)
For Units	Rs.0.02 (per unit)

* Subject to availability of vacant lockers at the branch.
** Applicable for individuals, sole proprietorships and partnership accounts.

I. AUTO FINANCE

i) Documentation charges	Upto Rs.5,000/-
ii) Late payment charges	2% of the due installment
iii) Cheque return charges	Rs.500/- per returned cheque
iv) Early termination charges	5% of principal outstanding amount
v) Vehicle repossession charges authority	Within city Rs.15,000/- and Rs.25,000/- out of city / interior or as per approval sanctioning authority
vi) Issuance of duplicate NOC	Rs.1,500/-
vii) Appraisal charges (used vehicles)	Rs.1,000/-

Term Deposit Penalty Charges

- In case of early encashment of Term Deposits, upto 2% penalty is applicable on principal amount and profit paid out on last completed tenor as per rack rates.

GENERAL

- This tariff is valid at all offices for six months with effect from 01 July 2010.
- All commission / fees are subject to Government tax as announced / amended by the Government from time to time.
- Local agent's charges at actual if applicable.
- The Bank reserves the right to determine the applicability of charges as per arrangement with customers.
- All government excise duties/taxes/zakat etc., are for customer's account and will be deducted in addition to the above mentioned charges.
- All commissions/fees are subject to Government tax as announced/amended by the

Mortgage Running Finance:

Limit	Processing charges
Below Rs.10mn	Upto Rs.4,000/-
From Rs.10mn to Rs.20 mn	Upto Rs.8,000/-
From Rs.20mn to Rs.30mn	Upto Rs.10,000/-
Above Rs.30mn	Upto Rs.15,000/-

Property evaluation, Income estimation and legal charges will be charged on actual.

Note: Joining fee/Annual fee in case of High Volume/Corporate Customers may be waived on recommendation of the respective business head. In addition changes for postage commissions/service charges for postage commission/service charges on recovery/tax changes will also be made accordingly to the prescribed tariff. In addition to all changes, all prevailing government levies will also be charged.

SME

Arrangement fee:	Minimum Rs.2,500/-
Review fee:	Minimum Rs.2,500/-
Interim fee:	Minimum Rs.2,500/-

Note: Charges relating to SME customers may differ as a result of an arrangement between the concerned customer and the Bank, based on the clients' volume of business