

ZARAI TARAQIATI BANK LIMITED
HEAD OFFICE, FAISAL AVENUE, ISLAMABAD

FINANCE AND ACCOUNTS DIVISION
CENTRAL ACCOUNTS DEPARTMENT

Circular Letter NO. F&AD/CAD/ /2023/

Dated: - December 13, 2023

All Zonal Chiefs/Branch Managers
Zarai Taraqiati Bank Limited.

Subject: - SCHEDULE OF BANK CHARGES JANUARY- JUNE, 2024


The Schedule of Bank Charges effective from January 1, 2024 to June 30, 2024 is enclosed. Kindly read the instructions carefully and ensure deduction of different bank charges and Government taxes/levies at the prescribed rates and the same be transferred/deposited in Government Treasury within prescribed time limit. Further, copy of the Schedule of Bank Charges; be **DISPLAYED ON NOTICE BOARD FOR INFORMATION OF THE CUSTOMERS.**

Please acknowledge receipt.


(MUHAMMAD ARIF)
SEVP / CFO

Copy to: -

1. PS to the President, ZTBL, Head Office, Islamabad.
2. All Group Heads, CFO / CIA / CIO / CCO / Company Secretary, ZTBL, Islamabad.
3. All Provincial Chiefs / Regional General Managers / Area Chiefs / Incharge (Audit Zones) / HO Units in the field.
4. Treasurer, Treasury Division, ZTBL, Karachi.
5. Provincial Chief (Punjab) ZTBL, Lahore.
6. All Regional General Managers (NPLS & SAM Recovery), ZTBL, in the field.
7. Training & Development Division, ZTBL Staff College, Islamabad.
8. Incharge, Web Management Unit, DCED, DBD, ZTBL, Head Office, Islamabad for uploading on ENB.
9. File NO.CAD/PU/18/2023/


(ALI HASSAN)
Head (CAD)

ZARAI TARAQIATI BANK LIMITED

SCHEDULE OF BANK CHARGES
EFFECTIVE FROM JANUARY 01, 2024 TO JUNE 30, 2024

1) <u>DRAFTS & TTs</u>	<u>RATE</u>	<u>MINIMUM</u>
a) Upto Rs. 10,000	0.15%	Rs. 50/-
b) Rs.10, 001 to 100,000	0.10%	Rs.100/-
c) Over Rs. 100,000	0.05%	Rs.200/-
d) Fax charges	Actual	Rs.100/-
e) Postage on MTs	Actual	Rs.30/- (Registered Rs.50/-)
f) Courier Charges (Where cheques/advices are dispatched through Courier on request of the customer)	Rs.100/- (Flat)	
g) a) <u>DD/TT cancellation charges</u>		
i) For Account Holder	Rs.200/- (Flat)	
ii) For Non Account Holder	Rs.300/- (Flat)	
b) <u>Issuance of duplicate DD in lieu of original reported lost</u>		
i) For Account Holder/ Non Account Holder	Rs.300/- (Flat)	

2) PAY ORDER

a) <u>Issuance or cancellation of Pay Order</u>		
i) For Account Holder	Rs.150/- (Flat)	
ii) For Non Account Holder	Rs.200/- (Flat)	
b) <u>Issuance of duplicate Pay Order In lieu of Original reported lost</u>		
i) For Account Holder/ Non Account Holder	Rs.250/ (Flat)	

3) CALL DEPOSIT RECEIPT (CDR)

a) Issuance Charges per CDR For Non-account holders	Rs.100/-
b) For Account Holders	Free
c) Issuance of Duplicate CDR For A/C holder and non A/C holder	Rs.100/-

NOTE

The charges for making the instrument for payment of fee/dues in favor of Educational Institutions i.e. HEC/Boards etc. not to exceed 0.50% of fee/dues amount or Rs.25/- per instrument (including FED/PST) whichever is less.

4) BILLS

Collections: -

a) Documentary bills	0.35%	MIN: Rs.200/- MAX: Rs.10000/-	+ Courier Charges
b) Clean (including cheque/DD/PO)	0.20%		
c) Other cheque/demand instrument Like dividend warrants.	0.60%		

NOTE

In addition to above, commission/service charges, courier/postage and all applicable Government levies will also be recovered according to prescribed tariff (where applicable).

5) RETURNING CHARGES

Rs.200/- for documentary and Rs.100/- flat for clean collection be made in case the instrument is returned unpaid.

6) MISCELLANEOUS CHARGES

i) Issuance of Cheque Book Rs.12/- Per leaf
(exclusive of FED/PST)

ii) Issuance of cheque book in lieu of lost cheque book Rs.100/- (10 leaves)

iii) Charges on Un-Remunerative Deposit

Accounts (i.e. Accounts where the Customers are Maintaining balance less than Rs. 5,000/- except PLS Savings Accounts, Assan Accounts, BBA, Accounts of Mustehqeen-e-Zakat, Students, Employees of Government/ Semi Government, Institution for Salary & Pension purposes etc. as per SBP instructions.) Rs.50/- per month
(inclusive of FED/PST)

iv) Stop payment of cheque * Rs.300/- per instruction

*Stop payment charges are to be levied per instruction whether it is for one or more cheques.

v) Issuance of statement of account on requests Rs.50/- other than staff

vi) Standing instructions charges Rs.100/- per instruction

7) BASIC BANKING ACCOUNT (BBA)

Maximum of two deposits and withdrawals transactions (Cash & Clearing) per month are allowed free of charge on BBA Holders. However, any transaction (Cash & Clearing) in a calendar month after those mentioned above will be charged a flat fee of Rs.50/- in addition to regular charges for services as per SOC.

8) FREE BANKING SERVICES

Rozana Bachat Account

i) Two Free Pay Orders/DDs p.m. upto the amount of average daily balance of the month If monthly average balance is Rs. 200,000/- or above

ii) Free Cheque Books

iii) Free Account Balance Statement

Zarai Term Deposit Certificate

i) Two Free Pay Orders/DDs p.m. up to the amount of ZTDC. If ZTDC is of Rs. 200,000/- or above.

ii) Free Cheque Books for CD/SB Account.

