

ZARAI TARAQIATI BANK LIMITED
HEAD OFFICE, FAISAL AVENUE, ISLAMABAD

ACCOUNTS DIVISION
CENTRAL ACCOUNTS DEPARTMENT

Circular Letter No.AD/05/2019/

Dated:- June 18 , 2019

All Zonal Chiefs/Chief Managers/Managers
Zarai Taraqati Bank Limited.

Subject:- SCHEDULE OF BANK CHARGES JULY- DECEMBER, 2019

The Schedule of Bank Charges effective from 01.07.2019 to 31.12.2019 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.


(HASSAN NAWAZ)
ASVP (CAD)

Copy to: -

1. PS/PSO to President, ZTBL, HO, Islamabad.
2. COO/CFO/CIA/Company Secretary, ZTBL, HO, Islamabad
3. All Divisional/Departmental Heads, ZTBL, HO, Islamabad
4. All Incharge, Audit Zone, in the Field.
5. I&C Teams, in the Field
6. Webmaster, ZTBL, HO, Isld; for uploading the same on Bank's Website.
7. File No.CAD/PU/18/2019/


18/6/19.
(IFTIKHAR AHMED)
VICE PRESIDENT (PU)

ZARAI TARAQIATI BANK LIMITED
SCHEDULE OF BANK CHARGES
EFFECTIVE FROM 01.07.2019 TO 31.12.2019

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)	<u>PAY ORDER</u>								
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)	<u>CALL DEPOSIT RECEIPT (CDR)</u>								
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/-							
4)	<u>BILLS</u>								
	Collections: -								
a)	Documentary bills	0.35%	<table border="0" style="margin-left: auto; margin-right: auto;"> <tr> <td style="text-align: center;"><u>MIN:</u></td> <td style="text-align: center;"><u>MAX:</u></td> <td></td> </tr> <tr> <td style="text-align: center;">Rs.200/-</td> <td style="text-align: center;">Rs.10000/-</td> <td style="text-align: center;">+ Courier Charges</td> </tr> </table>	<u>MIN:</u>	<u>MAX:</u>		Rs.200/-	Rs.10000/-	+ Courier Charges
<u>MIN:</u>	<u>MAX:</u>								
Rs.200/-	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

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

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6) MISCELLANEOUS CHARGES

- | | |
|---|----------------------------|
| i) Issuance of Cheque Book | Rs. 5.00 Per leaf |
| ii) Issuance of cheque book in lieu of lost cheque book | Rs.100.00 (10 leaves) |
| iii) Charges on un-remunerative Deposit Accounts (i.e. Accounts where the balance falls below the prescribed minimum limit except PLS Saving Account) | Rs.50/- per month |
| 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. | |

9) ONLINE & CLEARING (NIFT) CHARGES.

- | | |
|---|--------------------------|
| i) Online Cash Withdrawals Charges within City | Rs 100/- |
| ii) Online Cash Withdrawals Charges Inter City | Rs.100/- |
| iii) Online Account to Account Transfer Charges within City | Rs 100/- |
| iv) Online Account to Account Transfer Charges Inter City | Rs.100/- |
| v) Online Cash Deposit Within City | Free |
| vi) Online Cash Deposit Inter City | Free |
| vii) NIFT Clearing Charges within City | Free |
| viii) NIFT Clearing Charges Inter City | Rs.150/- |
| ix) Clearing Cheque Returned within City | Rs.100/- |
| x) Clearing Cheque Returned Inter City | Rs.150/- |
| xi) Special same day clearing through NIFT | Rs.150/- Flat/instrument |
| xii) Same day Clearing Return charges through NIFT per instrument | Rs.150/- |

10) LOCKERS/KEY DEPOSIT CHARGES

(To be recovered annually, in advance)

i)

Type	Rent per Annum	Key Deposit
Small	Rs.1,200/-	Rs.3,000/-
Medium	Rs.1,800/-	Rs.5,000/-
Large	Rs.2,500/-	Rs.7,000/-

ii) Additional Rent Charges: 25% of applicable Annual Rent will be recovered after one month from due date.

Type	Rate after one month from due date
Small	Rs.1,500/-
Medium	Rs.2,250/-
Large	Rs.3,125/-

iii) Break Opening Charges: Rs.1500/- or actual whichever is higher.

NOTE

In case a locker is broken due to non-payment of fee and its contents are retained with inventory in a separate locker, whenever, the locker holder (s) visit the bank for collection of items, all outstanding fee (with late payment fee) and break opening charges should be recovered before the contents are delivered.

11) CHARGES (CASH-IN-TRANSIT+BANK'S MARGIN) THAT THE BANK WILL CHARGE FOR THE SERVICES RENDERED ON PAYMENT OF PRIZE MONEY CLAIM AND FACE VALUE OF NATIONAL PRIZE BOND BY COMMERCIAL BANKS**i. CIT CHARGES (PRIZE BOND)**

SERVICES	DATE AND TIME	CHARGES
Collection of cash from ZTBL branches for delivery to their nominated bank branches or vice versa with in radius of 30 KMs.	As and when required during banking hours	Rs. 600/- per service up to an amount of Rs. One million plus Rs. 0.15 per thousand on amount in excess of Rs. One million.
Seal Charges		PKR 25/-

Service after banking hours and during holidays services charges will be charged double after regular banking hours/weekends/public holidays PKR 800- Shipment night.

ii. Bank's commission/Service Charges:-

- | | |
|----------------------|----------|
| a. Up to Rs,10,000 | Rs.50/- |
| b. 10,001 to 100,000 | Rs.200/- |
| c. 100001 to 500,000 | Rs.600/- |

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12) **ALTERNATIVE DELIVERY CHANNEL (ADC) CHARGES**

PRODUCT TYPE	PARTICULARS	CHARGES
ATM Card Issuance Fee	Valid for 03 years	Rs. 400/-
ATM Card Renewal Fee	After 03 years	Rs. 400/-
ATM Card Replacement Fee	On Customer request any time	Rs. 400/-
ATM Cash Withdrawal	Us-on-Us(Cash withdrawal at ZTBL ATM's)	Free
	Us-on-Them (Cash withdrawal at 1Link ATM's)	Rs. 18.75 per transaction
Balance Enquiry	On own Banks ATM	Free
	On any other 1Link member Banks ATM	Rs.2.50 per transaction
Fund Transfers Through ADC Channel		
Intra Bank Funds Transfer (FT)	Fund Transfer to Own Account, Any ZTBL Account	Free
Inter Bank Funds Transfer (IBFT) through ATM's	From 0 to 10,000	Rs. 50 per transaction
	From 10,001+ to 200,000	Rs. 100 per transaction
Only Account Title Fetch		Rs. 1 per transaction
Utility Bill Payments		
Bill Payment		Free
Only Bill enquiry		Rs. 1 per transaction
Tax Payment charges (ADC & OTC) Over the counter.		Rs.50/- per transaction
Purchase (POS)		
Point of Sale transaction (Domestic)		Free
Dispute Handling charges	In case of Valid Claim	Free
	In case of invalid Claim	Rs.10/-
SMS Alert Service Charges		
ADC Services transactions		Free
Over the Counter transactions		Rs. 300 per annum
ADC Service Charges for ZTBL Staff		
(i) ATM Card Issuance /Renewal /Replacement.		Free
(ii) Cash withdrawal at 1Link ATM's		Rs. 18.75 per transaction
(iii) Intra Bank Funds Transfer (FT)	Fund Transfer to Own Account, Any ZTBL Account	Free
(iv) Inter Bank Funds Transfer (IBFT) through ATM's	From 0 to 10,000	Rs. 50 per transaction
	From 10,001+ to 200,000	Rs. 100 per transaction
(v) Only Account Title Fetch		Rs. 1 per transaction
(vi) Bill Payment		Free
(vii) Only Bill enquiry		Rs. 1 per transaction
(viii) SMS alerts (ADC & Over the Counter)		Free
(ix) Point of sale transaction (Domestic)		Free
(x)Dispute Handling charges	In case of Valid Claim	Free
	In case of invalid Claim	Rs.10/-

(NOTE: All charges are exclusive of FED)

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13) SCHEDULE OF RTGS CHARGES ON SETTLEMENT OF 3RD PARTY FUNDS TRANSFER THROUGH PRISM SYSTEM

i) Lower value limit Rs.1,000,000/- and above

DAY	Transaction Time Windows	Per Transaction Charges (PKR)
Monday to Friday	9.00 AM to 1.30 PM	Rs.200/-
	1.30 PM to 3.00 PM	Rs.300/-
	3.00 PM to 4.00 PM	Rs.500/-
Saturday	9.00 AM to 11.30 AM	Rs.200/-
	11.30 AM to 12.30 PM	Rs.300/-

ii) Lower value limit Rs.1,00,000/-

DAY	Transaction Time Windows	Per Transaction Charges (PKR)
Monday to Friday	9.00 AM to 4.30 PM	Rs.25/-

14) CREDIT CHARGES

The following charges will also be recovered in addition to mark up/return

- a. Loan Case File/Booklet Rs.200/-
 b. Loan Application/Appraisal fee
 - Loan up to Rs.50,000/- 1%
 - Loan above Rs.50,000/- 2%
 c. Postal charges are as under:-

S.NO.	TYPES OF LOANS	RATE OF POSTAL CHARGES
01.	Production Loans (SBS)	Rs. 500/-
02.	Production Loans (KDS)	Rs. 250/-
03.	Development loans with tenure upto Five Years	Rs. 1000/-
04.	Development loans with tenure above Five Years	Rs. 2000/-

- d. Renewal Fee under Sada Bahar Scheme Rs.300/-
 e. e-CIB (CWR) Charges Rs.50/- per borrower

NOTE

01. In addition to above charges, all Government levies including Federal Excise Duty/Provincial Sales Tax on Services as per prevailing rates are applicable subject to change that will be notified by the Tax Department of ZTBL, Head Office, Islamabad.
02. Free remittance facility through DD/PO only shall be available for Bank Employees in service and retired under regular scheme, for the amount not exceeding their monthly salaries & fringe benefits, if any.
03. Online transfer of funds/encashment of cheques through Current Account has been exempted from Bank charges.