



شہید محترمہ بینظیر بھٹو کی یاد میں
IN MEMORY OF SHAHEED MOHTARMA BENAZIR BHUTTO

SINDH BANK
سندھ بینک

POWER TO THE PEOPLE
بااختیار عوام



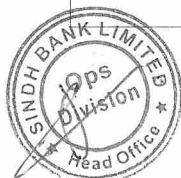
**SCHEDULE OF
BANK CHARGES**
July 1st 2020 to December 31st, 2020

بینک چارجز کا جدول
یکم جولائی 2020 تا 31 دسمبر 2020

330 On-Line Branches in 169 Cities
Call Centre: 0800-33322 | www.sindhbank.com.pk

**Schedule of Bank Charges
Effective July 01, 2020 to December 31, 2020
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SCHEDULE OF BANK CHARGES
EFFECTIVE
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INTERNATIONAL BANKING											
PART- A		IMPORTS									
i)	a)	<u>Letters of Credit:</u>	<table border="0" style="width: 100%;"> <tr> <td style="text-align: center;"><u>First Quarter</u></td> <td style="text-align: center;"><u>Each subsequent quarter or part thereof</u></td> </tr> <tr> <td style="text-align: center;">0.40%</td> <td style="text-align: center;">0.20%</td> </tr> <tr> <td></td> <td style="text-align: center;">Minimum Rs.1,000/-</td> </tr> </table>	<u>First Quarter</u>	<u>Each subsequent quarter or part thereof</u>	0.40%	0.20%		Minimum Rs.1,000/-		
	<u>First Quarter</u>	<u>Each subsequent quarter or part thereof</u>									
	0.40%	0.20%									
		Minimum Rs.1,000/-									
<u>Ai</u>	<u>LC upto Rs.30M against lien/pledge over profit bearing deposits with Sindh Bank. LCY/FCY</u>	0.10%	0.05% Minimum Rs.1,000/-								
<u>Aii</u>	<u>LC against 100% Cash Margin or Lien/Pledge over PKR return free Sindh Bank deposits.</u>	NIL against 100% cash margin to be held in separate trade margin account									
	<p>If total annual/annualized volume exceeds Rs.50 Million following slabs shall be applicable</p> <table border="0" style="width: 100%;"> <tr> <td style="text-align: center;"><u>Upto Rs.100.00 Million</u></td> <td style="text-align: center;">0.25% per quarter</td> </tr> <tr> <td style="text-align: center;"><u>Above Rs.100.00 M to Rs.500M</u></td> <td style="text-align: center;">0.20% per quarter</td> </tr> <tr> <td style="text-align: center;"><u>Above Rs.500.00 M to Rs.1,000M</u></td> <td style="text-align: center;">0.15% per quarter</td> </tr> <tr> <td style="text-align: center;"><u>Above Rs.1,000M</u></td> <td style="text-align: center;">0.05% per quarter</td> </tr> </table>	<u>Upto Rs.100.00 Million</u>	0.25% per quarter	<u>Above Rs.100.00 M to Rs.500M</u>	0.20% per quarter	<u>Above Rs.500.00 M to Rs.1,000M</u>	0.15% per quarter	<u>Above Rs.1,000M</u>	0.05% per quarter		
<u>Upto Rs.100.00 Million</u>	0.25% per quarter										
<u>Above Rs.100.00 M to Rs.500M</u>	0.20% per quarter										
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<u>Above Rs.1,000M</u>	0.05% per quarter										
NOTE: The above commission is subject to adjustment after obtaining approval of competent authority based on annual volumes / values & arrangements with customer.											
	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)	L/C Cancellation Charges	Rs 1,000/= Plus SWIFT Charges								
ii)	a)	Non-reimbursable Letter of Credit under Barter / Aid / Loans	1% per quarter or part thereof. 0.30% for each subsequent quarter or part thereof. Minimum Rs.300/-.								
	b)	L/C under Suppliers/Buyers Credit, Pay As You Earn Scheme and Deferred Payment L/Cs for period over one year.	Commission @ 0.50% per quarter or part thereof. (At the time of opening of L/C to be charged on full amount of L/C liability plus interest payable thereon for the period from the date of opening of L/C till the expiry of L/C, thereafter commission is to be recovered on six monthly basis on reducing liability).								



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		If bills are drawn under Usance and Deferred LCs other than Pay As you Earn Scheme (Payees), Supplier Buyer and Credit on yearly basis.	0.50% per quarter flat till the date of maturity of acceptance and no commission will be charged for the overdue acceptance period.
iii)		Amendments	Rs.950/- per transaction (Flat) or commission under items (i) or increase (ii) above, if amendment involves increase in amount or extension in period of shipment/validity. Plus SWIFT/Courier Charges (if any) Minimum Rs.1,500/-
iv)		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.125/-
v)	a)	Mark-up on import bills under Letters of Credit	1) If retired within 10 days from date of negotiation / remittance. 40 paise per Rs.1,000/- daily product. 2) If retired after 10 days from date of negotiation / remittance subsequent period at (1) & (2) above 55 paise per Rs.1,000/- daily product.
			USANCE BILLS In case overdue Acceptances/ over due Payments created due to non payment of on maturity against Usance LCs/Supplier's Credit /Pay as you earn Scheme / Deferred Payment LCs: As per sanction advice otherwise Mark-up @ 55 Paisas/Rs.1,000/- per day till full & final payment is made by the customer.
	b)	Overdue commission if documents are not retired within 20 days from date of negotiation / remittance	30 Paisas per Rs.100/- on outstanding amount beyond a period of 20 days. Minimum Rs 1,000/-
	c)	Commission on Usance Bills drawn under Letter of Credit	Rs. 500/= flat at the time of retirement of Bills.
	d)	Acceptance Commission on Usance Bills beyond validity of Letter of Credit.	0.5% per quarter as detailed above.
NOTE : - No Mark-up is to be charged from the date of negotiation till the date of Lodgment if 100% cost/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, mark-up is 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 customer. - When reimbursement is made upon receipt of documents, mark-up is to be charged from the date of remittance.			



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e)	Overdue FIM & FATR / FE 25 etc.	For LCY: As per sanction advice otherwise Markup@ 55Paisas/ Rs.1,000/ per day For FCY Markup@LIBOR Plus 5% per annum for FCY (FE.25) Accounts from due date till adjustment.	
vi)	Import Bills returned unpaid	US\$ 100/- (Flat) from collecting Bank plus courier charges / charges if any	
vii)	a)	Documentary Collections	Rs.650/-- (Flat) per collection.
	b)	Registration of Import Contracts	1) 0.125% Flat handling charges. Minimum Rs.625/-. 2) Rs.250/- for each subsequent amendment in the registration (if amount is not involved). 3) In case of increase in amount commission @ 0.125% Plus Rs.250/-
		NOTE: The above commission is subject to adjustment after obtaining approval of competent authority based on annual volumes/values & arrangements with customer.	
	c)	Remittance against import without LC/Registering of Contract and/or handling of documents thereunder.	Rs.1,000/- Flat Plus SWIFT Charges
viii)		Service Charges against import transactions i.e. import bills (IFB) / Collection (IB)/retirement charges.	@ 11 Paisas per Rs.100/-
ix)		Re-imburement charges (payable to reimbursing Banks).	At actual.
x)		Obtaining credit reports on foreign supplier.	Rs.1,000/- plus foreign bank/agency charges at actual plus SWIFT charges.
xi)		Discrepancy fee if discrepant documents are presented.	US\$ 100/- Flat (to be recovered from the presenting bank or recover from Applicant account)
PART-B EXPORTS:			
i)		<u>LETTERS OF CREDIT:</u>	
	a)	Advising	Rs.2,000/- (Flat) Plus applicable courier / SWIFT charges (if payable by beneficiary). US\$50/- Plus applicable courier / SWIFT charges (if payable by applicant)
	b)	Amendment Advising	Rs.1,000/- (Flat) Plus Courier / SWIFT charges. For Sindh Bank Customers. Rs.2,000/- (Flat) Plus Courier / SWIFT charges. For non Customers.
	c)	Confirmation	On case to case basis to be referred to Financial Institutions and International Department
	d)	Transfer of Export LCs. to other Bank through SWIFT	Rs.2,500/- (Flat) Plus SWIFT charges.



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e)	Negotiation of Rupee Bill under Export LCs	0.20% Flat minimum Rs.500/- OR subject to negotiation and approval from the competent authority.
ii)	If the documents are sent to other banks for negotiation under restricted letters of credit.	Rs. 500/- (Flat) Handling Charges
iii)	Negotiation of Foreign Currency Bills under Sight/DA Letter of Credit.	OD Buying/ relative rate for DA Bills to be applied. If proceeds are not realized within 12 days then 45 Paisas per day per Rs.1,000/- to be charged for any delay beyond 12 days.
iv)	Export Refinance	a) EE Certification/Verification Rs 1,000/- b) NOC to other Banks for EE/E Form verified by the Bank Rs 1,000/-
v)	COLLECTIONS:	
a)	Clean / Cheques	Rs.150/- per collection Plus Courier charges
b)	Documentary Handling & Service Charges (on which bank does not earn exchange difference)	0.1% Minimum Rs.500/- or as approved by respective Business Head Plus SWIFT Charges
c)	Service charges against Export documents sent on collection basis/Advance Payment of Export	@0.13% Minimum Rs.1,000/- per collection
vi)	Handling of Duty Draw Back claims	0.25% Min. Rs.1,000/- per claim
vii)	Handling of Research & Development Support Claims with SBP.	0.25% Min. Rs.1,000/- per claim
viii)	Collection of Export Development Surcharge (EDS)	Rs.80/- per transaction to be charged to the Exporter
	Overdue - Export Refinance/ FAFB/ FAPC-Own source, FDBP/IDBP/ FE25, etc.	As per sanction advice otherwise Markup@55 Paisas / Rs.1,000/day for LCY Markup@LIBORPlus5% per annum for FCY (FE.25) Accounts from due date till adjustment.
ix)	Handling & Service Charges in lieu of exchange earning where export proceeds transferred to other Bank.	Rs.1,000/- plus SWIFT charges.
PART-C REMITTANCES		
i)	OUTWARD	
a)	Remittance against Pak Rupees	0.13% Minimum Rs.500/- Plus SWIFT Charges
b)	Service Charges against Remittance	@ Paisa 13 per Rs.100/-
c)	DD/TT (for remittances abroad through Foreign Currency Accounts)	@ US\$ 1/- per US\$ 1,000/- or part thereof Minimum US\$ 10/- Maximum US\$ 25/- or equivalent in other Foreign Currencies plus SWIFT Charges US\$ 10/- in case of Telegraphic Transfers.
d)	Remittances/Encashment from Foreign Currency Accounts within	0.20% Flat (Min. US\$ 10/-)



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		10 days after deposit of Foreign Currency Notes. (For regular customers)	Important: Deposit of Cash Foreign Currencies (FCY) in A/Cs of Exchange Companies is restricted to US\$ 10,000/- or equivalent per day.
	e)	Deposit of Euro, Pound Sterling) & UAE Dirhams in Foreign Currency Accounts of Exchange Companies.	i) At upcountry branches 0.50% Minimum Rs.200/- ii) At Karachi branches 0.25% Minimum Rs.200/-
	f)	Deposit of Foreign Currency Notes in smaller denomination GBP less than 20 and US\$ less than 50 and equivalent denomination in other currencies	1% handling charges Minimum GBP 1/- or US\$ 1/- or equivalent as the case may be.
	g)	Service Charges on other Outward Remittances require SBP approval.	Rs.1,500/- plus SWIFT charges.
	ii)	<u>INWARD</u>	
	a)	Foreign Currency Remittances	Nil, if proceeds are credited into Account. Service charges will be Rs.200/- flat in case of transfer to another Bank
	b)	Indenting Commissions	Service charges @ 0.13% Minimum Rs.200/-
	iii)	Purchase of clean Instruments like TCs, Bank Drafts, etc.	Rs.300/- Handling Charges. OD Buying Rate to be applied. If proceeds not realised within 12 days then paisa 45 per day per Rs.1,000/- to be charged for any delay beyond 12 days.
PART-D MISCELLANEOUS CHARGES			
	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% minimum Rs.1,000/-
	ii)	Correspondent's Charges	Actual
	iii)	<u>POSTAGE / COURIER / SWIFT / CHARGES :</u>	
	a)	Postage Inland Postage Overseas (Ordinary) Postage Overseas (Registered)	Rs.75/- Minimum or at Actual Rs.200/- - do - Rs.250/- - do -
	b)	Courier Inland Courier Foreign	Rs.200/- Minimum or at Actual Rs.4,000/- - do -
	c)	SWIFT/Inland SWIFT/Overseas SWIFT/Overseas	Rs.1,000/- per page. Rs.1,200/- for short message Rs.2,000/- for full text Letter of Credit
	iv)	Inward Collections (including Foreign Currency Accounts received from abroad or local banks where 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	0.15% Commission



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		payment in Pak Rupees. (Converting relevant Foreign Currency into Pak Rupee at the T.T. Buying Rate)	
vi)		Handling of Transactions of indirect Exporters (SPO)	Rs.1,000/- per transaction
vii)		COLLECTIONS:	
	a)	For Credit into Pak Rupee Account	Service charges @ paisas 10 per Rs.100/-Min. Rs.100/- per collection.
	b)	For Credit into Foreign Currency Account	i) US\$ 2/- or equivalent per Foreign Currency 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 courier charges/other charges at actual.
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
xiii)		Any other out of pocket expenses on any transaction not covered under the schedule.	At Actual

DOMESTIC BANKING

PART-A

REMITTANCES:

i)	a)	Issuance of Pay Orders : For Account Holders	Rs.100/-: For A/c holders with Current A/c Average Balance Rs.0.2 M or above & Savings A/c Average Balance Rs.0.5 M or above (at rack rate): Free (Maximum 10 POs per week) For other A/c holders: Rs.100/-
		For Non-Account Holders (upto Rs. 25,000/=) Pay Orders not to be issued for amount exceeding Rs.25,000/- for walk-in customers (Circular No.236/2014 dt. 10/11/2014)	Flat Rs.500/- In case of Home Remittance Beneficiaries : No Limit and No Charges for Issuance of Pay Orders
		Cancellation of Pay Order	Rs.200/=
		Pay Orders favouring Educational	Rs.25/- or 0.50% per instrument, whichever is less.



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	Institutions, Higher Education Comm., Board, etc. for fee/dues – (SBP BPRD Circular 21 dt. 10/8/2009)	
b)	Issuance of Call Deposit Receipt (CDR)	For Rs 10,000/- or less : Rs 100/- Above Rs 10,000/- : Free
c)	Duplicate PO/CDR/TDR Issuance	Rs.300/= per instrument.
ii)	<u>RTGS</u> (on request of Customer) <u>Amount of Funds Transfer</u> (a) Rs 100,000 to 999,999 (Monday to Friday) (MT-102) (b) Rs 1.000Million & above (Monday to Friday) (MT-103)	<u>Transaction Timings</u> 9:00 am to 4:00 pm 9:00 am to 1:30 pm 1:30 pm to 3:00 pm 3:00 pm to 4:00 pm <u>Per Transaction Charges</u> Rs 50/- Rs 220/- Rs 330/- Rs 550/-
iii)	<u>On Line Cash /Cheque Transfer :</u> On Line Transfer Within City On Line Transfer Outside City On Line Cash Deposit :	No charges. No charges. Free for Deposit below Rs.1Million Rs. 200/- for Deposit of Rs.1Million & above
iv)	<u>Same Day Outward Clearing</u> Return of same day clearing	Rs.300/- for Current A/c. Holders Rs.500/- for other A/c. Holders Rs.300/-
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	Rs 1,000/= flat or commission as at (a) above If amendment involves increase in amount or extension in validity.
c)	Advising	Flat Rs.700/-
d)	Amendment Advising	Flat Rs. 500/-
NOTE : i. The above commissions at (a) & (b) are subject to adjustment after obtaining approval of competent authority based on annual volumes /values & arrangements with customer. ii. In case commission is for account of beneficiary, it should be recovered upfront at the time of opening the LC. On receipt of proceeds Plus LC opening commission, the LC commission so received should be credited into opener's account.		
BILLS :		
i)	COLLECTIONS:	



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a)	Documentary	0.35% Minimum Rs.200/= (plus Postage/Courier Charges)
b)	Clean/OBC/NIFT Intercity (Direct through Branches of other Banks)	Flat Rs.250/- Plus courier charges Rs.100/-
c)	Foreign Currency Collection Foreign Currency Collection return	Rs.400/- Rs.400/-
ii)	PURCHASE OF BILLS, CHEQUES, ETC	
a)	Documentary Bills other than those drawn against Letters of Credit and Clean Bills / Trade Cheques.	Same charges as for collection as indicated at (i) (a) and (b) above plus mark-up from date of purchase to the date of payment plus postage/courier charges from drawer or drawee as per arrangement between them.
b)	Other Cheques / Demand instruments (like dividend warrants, etc.)	0.40% Min. Rs 15/= plus postage / courier charges
	NOTE : Collection Agent's charges, if collecting Bank is other than Sindh Bank Limited will also be applicable.	
c)	Purchase of Bills/Cheques, etc.	
(i)	If retired up to 21st day, from the date of purchase.	40 paisas per Rs.1,000/- on daily product
(ii)	If retired after 21 days	45 paisas per Rs. 1,000/- on daily Product
(iii)	If retired after 35 days	55 paisas per Rs.1,000/- on daily Product
d)	Storage Charges After 3 Days	i) No charges, if cleared within 3 days of its receipt by the Branch ii) Rs50/- per packet per day Minimum Rs.100/=
iii)	<u>Returning Charges</u> Returning Charges for Documentary and Clean Collections in case the instruments are returned unpaid	Documentary Rs.100/= Plus postage/courier charges Clean Rs 100/= - do -
iv)	DOCUMENTARY BILLS DRAWN AGAINST INLAND LETTERS OF CREDIT	
1)	<u>Sight Bills</u>	
i)	<u>Negotiating End</u>	
a)	Negotiation Commission.	As per sanction advice or 0.43% flat minimum Rs.500/- plus courier charges. If Bill is not realized within 12 days then overdue Markup@55 Paisas/Rs.1,000/day will be charged for any delay beyond 12 days. Subject to FID allocation in exposure.
b)	Collection Charges for restricted L/Cs (where negotiation is restricted to some other bank and	Flat Rs.450/-/- per bill.



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	presented to Sindh Bank for onward submission)	
ii)	At opening end (at the time of retirement) rates of Mark-up	
a)	If retired within 3 days from the date of lodgment	Mark-up @ 45 paisa per Rs.1,000/= daily product from the date of negotiation. Or as per approval
b)	If retired after 3 days of lodgment but within 20 days from the date of negotiation.	Mark-up @ 50 paisa per Rs.1,000/= daily product or as per approval.
c)	If retired after 20 days from the date negotiation.	Mark-up @ 55 paisa per Rs.1,000/= daily product or as per approval.
2)	Usance Bills :-	
i)	<u>At Negotiating End</u>	
a)	Negotiation Commission	0.35% Min. Rs 500/=
b)	In case of purchase	Usual Commission as mentioned on point (a) above and paisa 45 per day per Rs.1,000/= from the date of purchase till the date of maturity
ii)	<u>At Opening End</u>	
a)	If bill matures after expiry of L/C	DA Commission @ 0.12% per month on bill amount for any period beyond validity of L/C
b)	If bill remains unpaid after due date	Mark-up @55 paisa per Rs.1,000/- per day from due date till date of payment
PART-C ADVANCES:		
i)	Legal Advice	i) In-House: a) Rs.3,000/-for Vetting of property documents for loans upto Rs.1.00 M. b) Rs.5,000/-/- for Vetting of property documents for loans above Rs.1.00 M to Rs.10.00 M. c) Rs.10,000/-/- for Vetting of property documents for loans above Rs.10.00 M. ii) Outside At Actual
ii)	Legal Documentation Cost	Cost at actual plus any out of pocket expenses.
iii)	Fee & Charges in respect of Project Financing /Long Term Loans etc.	
a)	Application/Project Appraisal fee	a) Negotiable on case to case basis.
b)	Commitment fee	b) As per sanction advice otherwise 0.5% per quarter of the undisbursed amount at the end of availability period or as Agreed otherwise.
c)	Legal documentation fee	c) At Actual



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	d) Project Monitoring fee e) Trusteeship fee f) Participation fee g) Advisory fee	d, e & f.) As negotiated and agreed with customer.
iv)	<p>a) Processing Fee for a Fresh Proposal / Renewal</p> <p>Upto Rs.2 Million Rs.2,500/- From Rs.2 Million to Rs.10 Million Rs.5,000/- From Rs.10 Million to Rs.25 Million Rs.10,000/- From Rs.25 Million to Rs.50 Million Rs.15,000/-</p> <p>Over Rs.50 Million Facilities secured by Sindh Bank Deposits (interest free) 0.10%</p> <p>Facilities secured by Sindh Bank Deposits (Interest based) As per approval.</p> <p>One off Transaction Excess over Limit As per approval, Min Rs.10,000/- @.0.10% of EOL amount Interim review Min Rs.1,000/- Rs.5,000/- for same amount for increased amount as per above schedule /approval</p> <p>b) Commitment Fee for Non compliance of agreed terms of approval / grant of facilities, etc As negotiated and agreed with the customer.</p> <p>Note:- 1.Charges to be recovered after acceptance of offer letter and before issuance of DAC. 2. These charges may be waived/negotiated with approval from relevant credit committee / authority considering business reciprocity, overall performance etc. 3. No charges on review of long term funded facilities and open ended guarantees for interim / annual review.</p>	
	(Note : Processing fees/other charges may be adjusted subject to approvals of the Competent Authority/Credit Committee)	
v)	<u>AGRICULTURE FINANCE:</u>	
	One time processing fee for all amounts.	Rs.500/- for loan amount Rs 500,000/- or less. 0.10% for loan amount above Rs 500,000/-.
vi)	<u>FOR ADVANCES AGAINST PLEDGE / HYPOTHECATION</u>	
	a) Delivery Order Charges on Pledged Goods	Rs.500/- Per delivery



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	b)	Godown Rent	Actual
	c)	Movement of shares pledged	Rs. 500/- per transactions plus actual CDC charges.
	d)	<u>Godown Staff Salaries:</u> Salaries of Muccadams	Actual
	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/- plus out of pocket expenses at actual
	f)	Inspection of vessels for scrapping/ inspection of stock of scrap of vessels.	Same as above.
	g)	<u>Other Incidental expenses:</u> Insurance Premium, Legal charges etc.	Actual
	h)	Forced FIM Commission Forced FIM Markup	0.50% Minimum Rs.500. As per approval otherwise 55 Paisas/Rs.1,000/day from the date of creation till adjustment.
	i)	For 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.	Flat Rs.2,500/- plus Expenses at Actual if any
	k)	Obtaining report from e-CIB, SBP.	Rs.150/- per Report
vii)		Export Refinance Application Handling Charges.	Rs.500/- per Application
viii)		LTF (Long Term Facility under SBP Scheme) Handling Charges in addition to the usual processing charges.	Rs.1,000/- per case
		NOTE: Miscellaneous charges should be levied as per actual and should not become source of profit to the Bank.	



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PART-D		CONSUMER FINANCING:	
i)		House Finance :	
	a)	Processing Fee	Flat Rs.8,000/-
	b)	Legal / Documentation / Valuation / Income Estimation charges	At Actual
	c)	Enhancement Charges	Rs.5,000/- Flat
	d)	Late Payment Charges	Rs.1,000/- or 8% of the installment amount whichever is higher
	e)	Cheque Return Charges	Rs.1,000/- per cheque
	f)	Premature Termination Charges	In case of early settlement by the borrower, Charges will be applicable in the following manner: 1) Settlement within 1st Year : 4% on outstanding balance 2) Settlement within 2nd Year : 3% on outstanding balance 3) Settlement within 3rd Year onwards : 2.5% on outstanding balance 4) On transfer of Balance to other Banks, irrespective of time period: 5%
	g)	Baloon Payment	Baloon Payment allowed upto a maximum of 20% of the outstanding balance in a year. Additional Baloon Payment will bear 5% charges on the amount being paid (Baloon Payment amount)
ii)		Personal Finance / Ready Line:	
	a)	Processing Fee including FED	Salaried Individuals : Rs.2,500/- Self-employed Persons/Businessmen : Rs.5,000/-
	b)	Renewal Fee	For Ready Line Rs.2,000/- (Annual)
	c)	Documentation Charges	At Actual
	d)	Late Payment Charges.	Rs.500/-
	e)	Pre Payment Penalty	3% if prepaid within 12 Months 2% if prepaid after 12 Months
	f)	Baloon Payment charges	5% of baloon amount. Product progress of any product will come this aspect.
iii)		Auto Finance	
	a)	Processing Fee	Rs.5,000/- (Non Refundable if down payment is received)
	b)	Legal Documentation Charges	At Actual
	c)	Valuation / Income Estimation Charges	At Actual
	d)	Premature Termination Charges	Within One Year 5% of the total outstanding being paid. After One Year 3% of the total outstanding being paid.
	e)	Cheque Return Charges	Rs.1,000/- per cheque
	f)	Late Payment Charges	Rs.1,000/- or 8% of the installment amount whichever is higher.
	g)	Tracker Charges	Rs.15,000/- as one time charges or actual whichever is higher
	h)	Litigation Charges (If Any)	At Actual
	i)	Comprehensive Insurance Charges	At Actual
	j)	Repossession Charges	Rs.25,000/- or actual whichever is higher Plus Tax within city



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	k)	Ware House Charges	Max Rs.500/- per day Plus Tax
Note: Charges may be adjusted subject to approval of the Competent Authority.			
PART-E STANDING INSTRUCTIONS			
	i)	Standing instructions fee will be recovered in addition to usual charges on remittance, if any.	Rs.100/- per transaction Plus Postage/Courier charges, if any.
	ii)	If funds transfer is in same branch from one Account to another Account.	Rs.100/- per transaction
PART-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. Min Minimum: Rs.100/- 0.10% on amount exceeding Rs.10,000/- Minimum: Rs.100/-
<p>NOTE: a) Above charges are 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 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.</p>			
	ii)	Withdrawal fee on shares and securities held in safe custody (to be recovered at the time of withdrawal)	0.25% upto Rs.10,000/- of the paid-up or face value Min. Rs.50/- 0.125% on amount exceeding Rs.10,000/- Min. Rs.100/-
	iii)	Withdrawal fee on Government Securities	Rs.10/- per scrip.
		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) or withdrawal fees, as shown against item (ii) and (iii) whichever is higher, will be charged, but not both.	Minimum Rs.50/-
	iv)	a) Sale of Government Securities like SSC/DSC etc.	Handling Charges of Rs.500/- per sale per customer.
		b) Encashment of profit coupons/Govt. Securities like SSC/DSC	Handling Charges of Rs 500/- per sale per customer
		c) Articles in Safe Deposit:	



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		(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 Packages Minimum Charges (b) Envelopes Minimum Charges	Upto Rs.5/- per 100 cubic inch or part thereof Upto Rs.400/- per quarter Upto Rs.5/- per 25 square inch Upto Rs.350/- per quarter
v)	a)	Safe Deposit Lockers fee for Safe Deposit Lockers: (to be recovered in advance)	
		<u>Annual Rent</u> 1) Small Rs.1,500 per annum 2) Medium Rs.2,000 per annum 3) Large Rs.3,000 per annum Penalty in case of Overdue Rent (above 1 month)	<u>No Rent against Refundable Key Deposit</u> Rs.20,000/- Rs.30,000/- Rs.50,000/- This amount must be posted in key deposit account of customer. Flat 10% (of annual rent)
	b)	Key Deposit (in advance and to be refunded upon termination of agreement)	Rs.2,000/- per Locker
	c)	Breaking charges	Rs.5,000/- per Locker or Actual (whichever is higher)
PART-G GUARANTEES :			
i)		Guarantees issued to shipping companies in lieu of BLs/ Endorsement of Airway Bills.	Rs.1,000/- (Flat)
ii)		All Guarantees (Issuance renewal & extension)	0.40% per quarter or part thereof Min. Rs.1,000/-
iii)		Guarantees outside Pakistan	0.40% per quarter or part thereof Minimum Rs.1,000/- Plus charges of correspondent.
iv)		Consortium Guarantee	As per Agreement
v)		Guarantees issued in Pakistan against 100% cash margin (non interest bearing account) Guarantees against 100% cash margin to be held in separate LG account Guarantees against lien/pledge over 100% deposit (rack rate) with Sindh Bank Ltd. Guarantees against lien / pledge over 100% deposits (special rate) with Sindh Bank Ltd. Forced Finance under Guarantee	Rs.1,000/- regardless of the amount NIL 0.20% per quarter As per approval. If claim under any guarantee is called on and paid by the bank,



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			this will be considered as an event of default and amount will be paid by creating forced demand on which markup /charges @60 Paisas/Rs.1,000/day will be applied/charged/recovered till fully & final payment is made by the customer to the bank.
vi)		Guarantees issued against approval from SBP	Rs.1,000/-
vii)		Stamp Duty	At Actual
<p>NOTE: a) All guarantees issued by the Bank 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.</p> <p>b) For issuance of Guarantees on the counter guarantee of foreign correspondents/banks, varying rates can be offered based on volume of business received.</p> <p>c) Guarantee commission will continue to be charged for expired guarantees until return of original guarantee/release.</p> <p>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.</p> <p>e) For letters of Guarantees with validity of more than 1 year, it should be endeavoured 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.</p>			

PART-H ALTERNATIVE DELIVERY CHANNELS

a) VISA / UnionPay ATM & Debit Card	Visa Classic Card	Visa Gold Card	Visa Platinum Card	Visa Card for Staff	UnionPay Card for Customers	UnionPay Card for Staff
Per Transaction Charges :						
ATM Withdrawal / POS (International)	4% or Minimum Rs.400/-	4% or Minimum Rs.400/-	4% or Minimum Rs.400/-	3% or Minimum Rs.200/-	4% or Minimum Rs.400/-	2.5% or Minimum 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/-	Classic Nil Others 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	Rs.1,000/-	Rs.1,000/-	Rs.1,000/-	Rs.1,000/-	Rs.500/-	Rs.500/-
Average Balance / Minimum Balance	Rs.1,000/-	Rs.1,000/-	Rs.1,000/-	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)						



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xii)	Cash Collection Services	Rs.500/= or Actual (whichever is higher) plus cost of security Arrangement
xiii)	Corporate Salary Disbursement	Rs.50/= per employee's salary or as per agreement or as per Group Business Head's approval
xiv)	Collection of Prize Money on National Prize Bonds	1% of Prize Money (Minimum Rs.100/- & Maximum Rs.1,000/-) Plus Cash in Transit Charges (at Actual)

PART-J SINDH BANK DEPOSIT PRODUCTS

(1)	Women Empowerment Account (Minimum Balance Requirement is Rs.25,000/-)	
i)	One Union Pay ATM / Debit Card	Free
ii)	One cheque book of 25 leafs every year	Free
iii)	Issuance of Pay Orders	Free
iv)	On-line banking: Deposit & Withdrawal	Free
v)	One small locker with Insurance of Rs.500,000/-	Free
(2)	Young Talent Account (Minimum Balance Requirement is Rs.10,000/-)	
i)	One cheque book of 25 leafs every year	Free
ii)	Issuance of Pay Orders	Free
iii)	On-line banking: Deposit & Withdrawal	Free
(3)	Sukoon Current Account (Minimum Balance Requirement is Rs.10,000/-) Minimum Balance requirement for availing under noted Benefits : Rs.50,000/-	
i)	Two personalized cheque books of 25 leafs in a year	Free
ii)	Issuance of Pay Orders	Free (Maximum 10 POs per week)
iii)	One Union Pay ATM/Debit Card	Free
iv)	ATM Insurance coverage	Free of cost for any eventuality of snatching cash after withdrawal from ATM (Upto Rs.40,000/- a year)
v)	On-Line banking: Deposit & Withdrawal	Free
vi)	Top up through Mobile Phones	Free
vii)	Payment of Utility Bills through mobile phones	Free
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 exempted from levy of these charges.	



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	<p>(ii) Accounts maintained by (a) Students, (b) Mustahiqueen 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 (a) charges on opening, maintaining and closure of account (b) recovery of pension collection charges.</p> <p>(iii) No charges to be recovered from Dormant Accounts.</p> <p>(iv) Charges also to be waived in case of Cooperative Societies, Benevolent Funds, Charitable & Welfare Organizations and School Management Committees.</p> <p>(v) No charges are to be recovered <u>from students</u> depositing amount of fees directly in fee collecting account of Educational Institution.</p> <p>(vi) No charges/commission on remittances (issuance only) statements, one cheque book of 50 leafs, account maintenance certificates will be recovered from Account holder maintaining average monthly balance of Rs.0.400million in Non-Profit bearing Accounts.</p> <p>(vii) Sindh Bank Staff including outsourced staff is exempted from payment of charges on remittances, cheque books & statement. However, they will be liable to pay Govt. Taxes/Duties.</p> <p>(viii) 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 of charge President : One Large Locker and Key Deposit Free of charge</p> <p>(ix) Courier Charges/Postages wherever used are to be recovered at Actual.</p> <p>(x) FED/Sales Tax/Provincial tax on services must be recovered in all cases, wherever applicable.</p>
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