



01 July to 31 December 2017

**Schedule of Charges**

0800-011-22 | [www.jsbl.com](http://www.jsbl.com)  
307 Branches in 152 Cities  
 <https://www.facebook.com/JSBankLtd/>

 **JS BANK**  
BARHNA HAI AAGEY

## INTERNATIONAL BANKING

### A. IMPORTS

	First Quarter or part thereof	Each Subsequent Quarter or part thereof	Minimum Rupees
i) Cash Letters of Credit	0.40%	0.30%	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	0.10% 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) Markup 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) Markup in the Case of Usance Bills Under Import/Inland L/C Not Retired on Due Date	@25.00% p.a.		
vi) 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 under L/C expiry.		
viii)(a) Registration of Contract for Import on CAD/DP/DA Basis	0.20% (flat) – Minimum Rs. 2,000/-		
(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)		
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. 600/-
xiii) Full Cable/Swift Charges on Import L/C	Rs. 1,200/-
xiv) L/C Amendment Through Swift	Rs. 700/-
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)
xvii) If Amendment Involves Increase in Amount or Extension in Period	Minimum Rs. 2,000/- per amendment
xviii) Draft L/C Charges	NIL
<b>B. EXPORTS</b>	
Charges for exports to Afghanistan and Central Asian Countries against deposits and surrender of FCY notes	0.075% for exports to Central Asian Countries, including Afghanistan, against FCY notes
Handling Charges	0.075% against advance payment in FCY notes
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 Ruppee 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 (Exports)	0.10% - 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	Up to 0.40% per quarter or part thereof minimum Rs. 2,000/-
ii) For Foreign Guarantees Issued against Bank Counter Guarantee	Annual Guarantee business volume of over USD 5mn Commission Charges will be 0.125% per quarter or part thereof minimum USD 100/-
iii) For Guarantees Issued against Counter Guarantees of Banks Operating in Pakistan	0.3% 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. 20mn and over commission charges will be negotiable. Minimum Rs. 500/-.
- (ii) Amendment other than increase in amount extension period Rs. 500/-.
- (iii) Guarantees against 100% cash margin/lien on current account, guarantee commission will be negotiable.
- (iv) 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) Foreign Outward Drafts/ T.Ts/Others	USD 10/- equivalent, PLUS additional 0.50% (minimum USD 20/-) where remittances are made against Cash Deposit in FC accounts within 15 days of Deposit for all currencies
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 Cheque's/Drafts Purchased (in Addition to Interest)	Interest @ LIBOR+5% Instrument drawn in USD 0.5% Minimum Rs. 500/ Instrument drawn in currencies other than USD 1% Minimum Rs. 500/-
iv) Collection Foreign Currency- Clean/Checks	USD 5/- or Rs. 700 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 in 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/- per case
vii) Cancellation of Draft	USD 5/- or Rs. 700/- whichever is higher
viii) Producing PRC (Proceeds Realization Certificate) for Transaction Older than 6 Months	Rs. 750/-

#### E. MISCELLANEOUS

i) Obtaining SBP Approval for Customer	Rs. 1,200/- per case
ii) Correspondents' Charges	At Actual
iii) Swift Charges on Foreign T.Ts	USD 8/- or Rs. 1,000/- 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. 600/-
vi) Miscellaneous Foreign Fax/Swift Charges	USD 20/- or equivalent

## DOMESTIC BANKING

### A. REMITTANCES

i) For Draft Effected through Local Correspondent Banks	0.10% Minimum Rs. 300/- (whichever is higher)
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Where proceeds of collection made by banks' 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	Rs. 350/- against account Rs. 2,500/- against cash																
iii) Pay Order in Favor of Educational Institutions	0.5% of the amount (Max Rs. 25/- including FED)																
iv) Items Returned Unpaid -Outward Clearing -Inward Clearing -Over the Counter	Free Rs. 475/- (flat) Rs. 325/- (flat)																
v) Cancellation of Pay Order/ Demand Drafts	Rs. 1,000/- per instrument																
vi) Issuance of SBP Cheques (if Permissible by SBP)	Rs. 500/- per cheque																
vii) RTGS Charges	<table> <thead> <tr> <th>Days</th> <th>Transaction Processing Time Windows</th> <th>Per Transaction Charges</th> </tr> </thead> <tbody> <tr> <td rowspan="3">Monday to Friday</td> <td>9:00 AM to 3:00 PM</td> <td>Rs. 220/-</td> </tr> <tr> <td>3:00 PM to 3:30 PM</td> <td>Rs. 330/-</td> </tr> <tr> <td>3:30 PM to 4:30 PM</td> <td>Rs. 550/-</td> </tr> <tr> <td colspan="3">Multiple credit transfer (within same bank) with lower value limit of Rs. 100,000/- for each transaction:</td> </tr> <tr> <td>Monday to Friday</td> <td>9:00 AM to 4:30 PM</td> <td>Rs. 50/- each transfer/transaction</td> </tr> </tbody> </table> <p>PRISM services can be availed from all JS Bank branches between 09:00 AM and 03:00 PM from Monday to Friday</p>	Days	Transaction Processing Time Windows	Per Transaction Charges	Monday to Friday	9:00 AM to 3:00 PM	Rs. 220/-	3:00 PM to 3:30 PM	Rs. 330/-	3:30 PM to 4:30 PM	Rs. 550/-	Multiple credit transfer (within same bank) with lower value limit of Rs. 100,000/- for each transaction:			Monday to Friday	9:00 AM to 4:30 PM	Rs. 50/- each transfer/transaction
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Multiple credit transfer (within same bank) with lower value limit of Rs. 100,000/- for each transaction:																	
Monday to Friday	9:00 AM to 4:30 PM	Rs. 50/- each transfer/transaction															

### B. BILLS

i) Collections	
(a) Clean (Including Cheques)	0.18% Minimum Rs. 300/-
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. 150/-

### 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)	At Actual In addition Project Examination fee up to and Commitment fee upto 1% (where applicable in each case)
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ii) For Advance against Pledge/Hypothecation Charges will be Levied as follows:		
(a) Godown Rent	At Actual	
(b) Godown Staff Salaries	At Actual	
(c) Godown Inspection Charges	At Actual	
i) Within Municipal Limits or within Radius of 5 Miles from the Branch	Actual Conveyance Charges only	
ii) Outside the Above Limit	At Actual	
(d) Delivery Charges if a Godown Keeper is not Posted, Conveyance Charges will be Recovered	At Actual	
(e) Other Incidental Expenses, Insurance Premium etc.	At Actual	
(f) Legal Review Charges (Outside Counsel)	At Actual	
(g) Documentation Review Charges	Rs. 5,000/-	
(h) Delivery of Goods Under Pledge	Rs. 1,000/- per delivery	
(i) Arranging CIB Report from State Bank (Per Company/Individual)	Rs. 35/- (can be waived on management's discretion)	
(j) Handling Charges for Marking Lien on Government Securities Issued by Other Banks/ National Savings Centers	Rs. 1,000/- per instance	
(k) Handling Charges for Marking Lien on Mutual Funds at Registrar's Office	Rs. 1,000/- per case (separately for each mutual fund)	
(l) Collection of Profit Coupons on Government Securities Issued by Other Banks/National Savings Centers Under Lien to us	Rs. 1,000/- per instance	
	Corporate	SME
(m) Facility Review Enhancements/ One Off Transaction	0.1% of facility amount OR Min. Rs. 15,000/- whichever is higher	0.1% of facility amount OR Rs. 5,000/- whichever is higher
(n) Interim Review Enhancements/ One Off Transaction	0.05% of facility amount OR Min. Rs. 7,500/- whichever is higher	0.05% of facility amount OR Min. Rs. 2,500/- whichever is higher

(o) Excess Over Limit (EOL)/One-Time	0.1% of the EOL amount or Rs. 10,000/- whichever is higher
(p) Issuance of No Objection for Pari Passu Charge Over Assets	Processing fee Rs. 5,000/-
(q) Issuance of No Objection for Vacation of Charge	Processing fee Rs. 5,000/-
(r) Credit Reports Issued on Behalf of the Client	Processing fee Rs. 3,000/-
(s) Nominal Fee for Pledge Call Option	At Actual
(t) Verification of Mortgage Properties from Registrar Patvari/Site Visit	At Actual
(u) Cash Collection Services	Rs. 2,000/- per month (Conditions Apply)

#### D. STANDING INSTRUCTION FEES

i) Standing Instruction Fee	Rs. 500/- per transaction apart from the relevant Charges on remittance, where applicable For clients' staff salaries disbursements (as per agreed arrangement) i) Credit to account(s) with Bank- NIL ii) Pay Order/ Draft Rs. 60/- Postage/Courier Charges i) within city Rs. 60/- ii) outside city Rs. 115/-
ii) Account to Account Transfer	Rs. 90/- (Not applicable on Current Accounts)

#### E. PROPRIETARY CARD/ DEBIT CARD CHARGES

i) ATM Cash Withdrawal Charges	Free on JS Bank ATMs Rs. 15/- (other Bank ATMs) unless waived as per product features
ii) Chip Maintenance Charges (Chip Debit Cards)	Rs. 500/- per annum
iii) Proprietary Card Issuance Fee	NIL
iv) Proprietary Card Annual Fee	Rs. 800/- per annum
v) Debit Card Issuance Fee	NIL
vi) Debit Card Annual Fee	
Classic	Rs. 900/-
Classic Supplementary	Rs. 450/-
Gold	Rs. 1,750/-
Gold Supplementary	Rs. 875/-
Platinum	Rs. 3,000/-
Platinum Supplementary	Rs. 1,500/-



vii) Debit Card Reissuance/Upgrade	<ul style="list-style-type: none"> <li>Classic Reissuance</li> <li>Gold Reissuance</li> <li>Platinum Reissuance</li> <li>Classic to Gold Upgrade</li> <li>Gold to Platinum Upgrade</li> <li>Classic to Platinum Upgrade</li> </ul>	<ul style="list-style-type: none"> <li>Rs. 600/- (Principal &amp; Supplementary Cards)</li> <li>Rs. 1,100/- (Principal &amp; Supplementary Cards)</li> <li>Rs. 1,600/- (Principal &amp; Supplementary Cards)</li> <li>Rs. 1,000/- (Principal &amp; Supplementary Cards)</li> <li>Rs. 1,250/- (Principal &amp; Supplementary Cards)</li> <li>Rs. 2,000/- (Principal &amp; Supplementary Cards)</li> </ul>
viii) International ATM Cash Withdrawal		Rs. 700/- per transaction or 4% whichever is higher
ix) POS Transactions (Local)		Free
POS Transactions (International)		3.5% of transaction amount
x) Balance Inquiry		Free (JS Bank & 1 Link ATMs) Rs. 5/- (MNet Bank ATMs) Rs. 175/- (International ATMs)
xi) Mini Statement		Free
xii) Retrieval Charges		Rs. 700/- (per transaction)
xiii) Arbitration/Charge Back		USD 500/-
xiv) Card Capture (International)		USD 15/-
xv) Debit Card Internet Activation Charges		Rs. 300/- per annum
xvi) Debit Card Limit Enhancement Annual Fee		Rs. 600/- per annum
xvii) Debit Card Direct Activation		Rs. 300/- per annum
xviii) Debit Card Direct Funds Transfer		3% of transaction amount
<b>F. eBANKING SERVICES</b>		
i) SMS Alerts		Rs. 1,350/- per annum
ii) eStatements		Free
iii) Internet Banking Registration		Free
iv) Utility Bills Payment Service (UBPS)		Free
v) IBFT (Inter Bank Funds Transfer)		Through ATM: Rs. 100/- per transaction Through Mobile & Internet Banking: Rs. 70/- per transaction
vi) Mobile Banking		Rs. 1,000/- per annum
<b>G. CALL CENTER AND IVR SERVICES (0800-011-22)</b>		
i) Balance Inquiry		Free
ii) Mini Statement (Voice and Fax)		Free
iii) Debit PIN Issuance and Change		Free
iv) TPIN Issuance and Change		Free
v) Debit Card Blocking		Free
<b>H. MISCELLANEOUS CHARGES</b>		
i) Stop Payment of Cheques Drawn on us		For Local Currency Accounts Rs. 450/- for one cheque Rs. 700/- for Multiple cheques in a cheque book/ Entire cheque book
ii) Duplicate Statement		For Foreign Currency Accounts USD 5/- per cheque Rs. 35/- per statement
iii) Duplicate Advices		Rs. 280/- each
iv) Balance Certificates		Rs. 280/- each
v) Confirmation of Balances to Auditors		Rs. 350/-

vi) Issuance of Counter Cheque	Rs. 140/- (per cheque plus govt. duties)
vii) Account Closure Charges (On Customer Request)	Rs. 1,000/- (NIL for PLS Rupee Saving Account, JS Asaan Current Account & JS Asaan Saving Account)
viii) 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 other cases the Charges are to be recovered as applicable for the specific mode of payment desired by the beneficiary.
ix) Miscellaneous Certificates	Rs. 120/- (per certificate)
x) Safe Deposit Lockers	
a) Small	Rs. 4,500/- per annum or security deposit of Rs. 40,000/-
b) Medium	Rs. 7,500/- per annum or security deposit of Rs. 65,000/-
c) Large	Rs. 8,500/- per annum or security deposit of Rs. 80,000/-
d) Private - Small	Rs. 10,000/- per annum or security deposit of Rs. 100,000/-
e) Private - Large	Rs. 15,000/- per annum or security deposit of Rs. 120,000/-
	Late Fee of 10% will apply if fees are not paid within 30 days of renewal
xi) Safe Deposit Breaking Charges	Rs. 8,500/- plus actual expenses
xii) Key Deposit (Refundable upon Surrender of Locker)	
a) Small	Rs. 3,000/-
b) Medium	Rs. 5,000/-
c) Large	Rs. 6,000/-
xiii) Postage/Courier Charges on Drafts/Pay Orders/ Other Documents	Rs. 70/- within city Rs. 140/- outside city
xiv) Issuance of Chequebooks	Rs. 24/- per leaf (if average balance is below Rs. 50,000/-) Rs. 12/- per leaf (for first chequebook or if average balance is above Rs. 50,000/-)
xv) Account Maintenance Charges	Rs. 50/- per month if average balance is below Rs. 50,000/-, except on Kamiyab Business Account, PLS Savings, BBA, JS Asaan Current Account, JS Asaan Saving Account, Rupee Current Account, JS Elite Current Account, JS Elite Plus Current Account, JS Platinum Business Account, and JS Premium Current Account
xvi) Same Day Clearing of Cheques/Intercity Clearing	Rs. 500/- per cheque
xvii) Transaction Charges	
a) Intracity Online Banking	Free for all accounts
b) Intercity Clearing Charges (Outward)	Rs. 300/- per transaction if average balance is below Rs. 50,000/- (Excluding all LCY Current Accounts)
c) Online Transaction Charges (Intercity)	Rs. 300/- per transaction if average balance is below Rs. 50,000/- (Excluding all LCY Current Accounts)
xviii) 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/-

xix) Fee for Issuance of Confirmation/Investment Certificate against Government Securities (SSCs, DSCs, USDBs)	Rs. 500/- per certificate
xx) Excise/Stamp Duty	As per regulations
xxi) Custodial Services Charges on Investment Portfolio Security Accounts (IPS) with SBP	
Balance upto Rs. 1mn per Issue	No Charges
Balance more than 1mn per Issue:	0.020% per issue
IPS Transfer Charges:	Rs. 1,000/- flat per transaction
xxii) Hold Mail	Rs. 575/- per annum

#### **I. FEE WAIVERS**

##### **i) JS Business Raabta Current Account**

Monthly Average Balance:	Rs. 250,000/- and above
a) Chequebook Issuance**	If Average Balance of Rs. 250,000 and above: Free - chequebook of up to 100 leaves. If Average Balance is below Rs. 250,000: Charges as per SOC
b) Pay Orders	Free
c) Internet Banking	Free
d) Platinum Debit Card Annual Fee**	Free
e) Intercity Clearing	As per SOC
f) Same Day Clearing	As per SOC
g) SMS Alerts**	Free
h) Mobile Banking	Free
i) Cancellation of P.O/D.D	As per SOC
j) Collection Cheque (Local)	As per SOC
k) Retained Mail	As per SOC
l) Stop Payment	As per SOC
m) Courier/Postage	As per SOC
n) Statement Issuance	As per SOC
o) Balance Certificate	As per SOC

\* Applicable for Individuals, Sole Proprietorships, Partnerships, Public and Private Limited companies.

\*\* Waiver of charges are on the basis of average balance of the previous month. Charges will be applied based on average balance of first completed month. In case of account opened in the current month, waivers will be based on actual balance in the account.

**ii) JS Privilege Raabta Current Account**

<b>Monthly Average Balance:</b>	Rs. 250,000/- and above
<b>a) Chequebook Issuance*</b>	If Average Balance of Rs. 250,000 and above: Free - chequebook of up to 100 leaves. If Average Balance is below Rs. 250,000: Charges as per SOC
<b>b) Internet Banking</b>	Free
<b>c) Pay Orders</b>	Free
<b>d) Platinum Debit Card Annual Fee*</b>	Free
<b>e) Intercity Clearing</b>	As per SOC
<b>f) Same Day Clearing</b>	As per SOC
<b>g) SMS Alerts*</b>	Free
<b>h) Mobile Banking</b>	Free
<b>i) Cancellation of P.O/D.D</b>	As per SOC
<b>j) Collection Cheque (Local)</b>	As per SOC
<b>k) Retained Mail</b>	As per SOC
<b>l) Stop Payment</b>	As per SOC
<b>m) Courier/Postage</b>	As per SOC
<b>n) Statement Issuance</b>	As per SOC
<b>o) Balance Certificate</b>	As per SOC

\* Waiver of charges are on the basis of average balance of the previous month. Charges will be applied based on average balance of first completed month. In case of account opened in the current month, waivers will be based on actual balance in the account.

**iii) JS Pearl Raabta Current Account**

<b>Monthly Average Balance:</b>	Rs. 150,000/- and above
<b>a) Chequebook Issuance*</b>	As per SOC
<b>b) Internet Banking</b>	Free
<b>c) Gold Debit Card Annual Fee*</b>	Free
<b>d) Intercity Clearing</b>	As per SOC
<b>e) Same Day Clearing</b>	As per SOC
<b>f) SMS Alerts*</b>	As per SOC
<b>g) Mobile Banking</b>	Free
<b>h) Cancellation of P.O/D.D</b>	As per SOC
<b>i) Collection Cheque (Local)</b>	As per SOC
<b>j) Retained Mail</b>	As per SOC
<b>k) Stop Payment</b>	As per SOC
<b>l) Courier/Postage</b>	As per SOC
<b>m) Statement Issuance</b>	As per SOC
<b>n) Balance Certificate</b>	As per SOC

\* Waiver of charges are on the basis of average balance of the previous month. Charges will be applied based on average balance of first completed month. In case of account opened in the current month, waivers will be based on actual balance in the account.

**iv) JS Premier Raabta Current Account**

<b>Monthly Average Balance:</b>	Rs. 150,000/- and above
<b>a) Chequebook Issuance*</b>	If Average Balance of Rs. 150,000 and above: Free - Up to 04 chequebooks of 25 leaves each If Average Balance is below Rs. 150,000: Charges as per SOC
<b>b) Internet Banking</b>	Free
<b>c) Pay Orders</b>	Free up to 2 per Month
<b>d) Classic Debit Card Annual Fee*</b>	Free
<b>e) Intercity Clearing</b>	As per SOC
<b>f) Same Day Clearing</b>	As per SOC
<b>g) SMS Alerts*</b>	As per SOC
<b>h) Mobile Banking</b>	Free
<b>i) Cancellation of P.O/D.D</b>	As per SOC
<b>j) Collection Cheque (Local)</b>	As per SOC
<b>k) Retained Mail</b>	As per SOC
<b>l) Stop Payment</b>	As per SOC
<b>m) Courier/Postage</b>	As per SOC
<b>n) Statement Issuance</b>	As per SOC
<b>o) Balance Certificate</b>	As per SOC

\* Waiver of charges are on the basis of average balance of the previous month. Charges will be applied based on average balance of first completed month. In case of account opened in the current month, waivers will be based on actual balance in the account.

**v) JS Executive Raabta Current Account**

<b>Monthly Average Balance:</b>	Rs. 75,000/- and above
<b>a) Chequebook Issuance*</b>	As per SOC
<b>b) Internet Banking</b>	Free
<b>c) Debit Card Annual Fee*</b>	As per SOC
<b>d) Intercity Clearing</b>	As per SOC
<b>e) Same Day Clearing</b>	As per SOC
<b>f) SMS Alerts*</b>	As per SOC
<b>g) Mobile Banking</b>	As per SOC
<b>h) Cancellation of P.O/D.D</b>	As per SOC
<b>i) Collection Cheque (Local)</b>	As per SOC
<b>j) Retained Mail</b>	As per SOC
<b>k) Stop Payment</b>	As per SOC
<b>l) Courier/Postage</b>	As per SOC
<b>m) Statement Issuance</b>	As per SOC
<b>n) Balance Certificate</b>	As per SOC

\* Waiver of charges are on the basis of average balance of the previous month. Charges will be applied based on average balance of first completed month. In case of account opened in the current month, waivers will be based on actual balance in the account.

**vi) JS Platinum Business Account\***

<b>Monthly Average Balance :</b>	<b>Rs. 150,000/- and above</b>
a) Chequebook Issuance**	If average balance of Rs. 150,000/- and above: Free chequebook of up to 100 leaves. If average balance is below Rs. 150,000/-: One chequebook free (50 leaves), every calendar month
b) Internet Banking	Free
c) Platinum Debit Card Annual Fee**	Free
d) Intercity Clearing	Free
e) Same Day Clearing	Free
f) SMS Alerts**	Free
g) ATM Cash Withdrawal Fee (TLink & MNet)***	Free (Charges to be reversed every day)
h) Issuance of Pay Order**	Free
i) Cancellation of P.O/D.D	Free
j) Collection Cheque (Local)	Free
k) Retained Mail	Free
l) Stop Payment	Free
m) Courier/Postage	Free
n) Statement Issuance	Free
o) Balance Certificate	Free

\* Applicable for Individuals, Sole Proprietorships, Partnerships, Public and Private Limited Companies.

\*\* Waiver of Charges are on basis of average balance of the previous month. Charges will be applied based on average balance of first completed month. In case of account opened in current month, waivers will be applied based on actual balance in the account.

\*\*\* Waiver of Charges are on the basis of average balance of the previous month. For accounts opened during the month, Charges will be reversed on day-end balances.

**vii) JS Premium Current Account**

<b>Monthly Average Balance:</b>	<b>Rs. 100,000/- and above</b>
a) Chequebook Issuance	1st Chequebook Free (50 leaves), regardless of average balance.
b) Internet Banking	Free
c) Gold Debit Card Annual Fee**	Free
d) Intercity Clearing	Free
e) Same Day Clearing	Free
f) Lockers* (Rental)	One Small Locker Free
g) ATM Cash Withdrawal Fee (TLink & MNet)	Free (Charges to be reversed every day), regardless of Balance.
h) Issuance of Pay Order**	4 Free per month
i) Cancellation of P.O/D.D	Free

\* Subject to availability of vacant lockers at the branch where the account is maintained

\*\* Waiver of Charges are on the basis of average balance of the previous month. Charges will be applied based on average balance of first completed month. In case of account opened in the current month, waivers will be applied based on actual balance in the account.

**viii) Kamiyab Business and LCY Current Account**

<b>Monthly Average Balance ***</b>	<b>Rs. 100,000/- and above</b>
a) Counter Cheques	Free
b) Collection Cheque (Local)	Free
c) Retained Mail	Free
d) Stop Payment	Free
e) Chequebook Issuance	Free (up to 100 leaves)
f) Issuance of P.O/D.D	Free
g) Courier/Postage	Free
h) Statement Issuance	Free
i) Balance Certificate	Free
j) Lockers* (Rental)	One Small Locker Free
k) Classic Debit Card Annual Fee**	Free
l) Intercity Clearing	Free
m) Same Day Clearing	Free
n) Cancellation of P.O/D.D	Free

\* Subject to availability of vacant lockers at the branch where account is maintained.

\*\* Applicable for individuals, sole proprietorships and partnership accounts.

\*\*\*Waiver of Charges are on the basis of average balance of the previous month. In case of account opened in the current month, waivers will be allowed based on actual balance in the account.

**ix) JS Elite Current Account**

a) Chequebook Issuance	1st Chequebook Free (10 leaves)
b) Internet Banking	Free
c) Classic Debit Card Annual Fee	Free
d) ATM Cash Withdrawal Fee (1Link & MNet)	Free (Charges to be reversed every day)
e) SMS Alerts	Free (1st Three months)
f) IBFT	Free

**x) JS Elite Plus Current Account**

a) Chequebook Issuance	up to 4 Chequebooks per year (25 leaves)
b) Internet Banking	Free
c) Gold Debit Card Annual Fee	Free
d) ATM Cash Withdrawal Fee (1Link & MNet)	Free (Charges to be reversed every day)
e) SMS Alerts	Free (1st Three months)
f) IBFT	Free
g) Pay Order	Free
h) Mobile Banking	Free

**xi) PLS Savings Account/Rupee Plus Savings Account**

<b>Monthly Average Balance***</b>	<b>Rs. 250,000/- and above</b>
a) Counter Cheques	2 Free per month
b) Collection Cheque (Local)	2 Free per month
c) Retained Mail	Free
d) Stop Payment	Free
e) Chequebook Issuance	Free 1st Chequebook (up to 50 leaves)
f) Issuance of P.O./D.D	2 Free per month
g) Courier/Postage	Free
h) Statement Issuance	Free
i) Balance Certificate	Free
j) Lockers* (Rental)	One Small Locker Free
k) Classic Debit Card Annual Fee***	Free
l) Intercity Clearing	Free
m) Same Day Clearing	Free
n) Telebanking Services	Free

\*Subject to availability of vacant lockers at the branch where account is maintained.

\*\*Applicable for individuals, sole proprietorships and partnership accounts.

\*\*\*Waiver of Charges are on the basis of average balance of the previous month. In case of account opened in the current month waivers will be allowed based on actual balance in the account.

**xii) JS Foreign Currency Plus Savings Account**

<b>Minimum Monthly Average Balance Requirement</b>	<b>300 GBP, 400 Euro &amp; 500 USD</b>
a) Chequebook Issuance	1st Chequebook Free (25 leaves)
b) Account Maintenance Charges	Charges applicable in USD Equivalent of Rs. 50/- inclusive of FED Charges applicable in GBP Equivalent of Rs. 50/- inclusive of FED Charges applicable in EUR Equivalent of Rs. 50/- inclusive of FED



xiii) **Muhib – e –Watan Account\*\***

**Free Services**

a) Chequebook Issuance	1st Chequebook Free (25 leaves)
b) Classic Debit Card Annual Fee	Free
c) Online Banking	Free
d) Issuance of Pay Orders and Demand Drafts	Free
e) Telebanking Services	Free

**Additional Free Services**

**Rs. 100,000/- and above Monthly Average Balance \*\*\***

a) Additional Chequebook Issuance	Free 1st Chequebook (up to 50 leaves)
b) Counter Cheques	Free
c) Retained Mail	Free
d) Stop Payment	Free
e) Courier/Postage	Free
f) Statement Issuance	Free
g) Balance Certificate	Free
h) Lockers* (Rental)	One Small Locker Free
i) Intercity Clearing	Free
j) Same Day Clearing	Free

\* Subject to availability of vacant lockers at the branch where the account is maintained.

\*\*Applicable for individuals, sole proprietorships and partnerships accounts.

\*\*\*Waiver of Charges are on the basis of average balance of the previous month.

## J. INVESTMENT BANKING

i) Advisory and Arrangement Fee	Up to 1.5% of Issue Size
ii) Placement and Structuring Fee	Up to 1% of Issue Size
iii) Underwriting Commission	Up to 1% of underwritten amount
iv) Trustee Fee-Term Finance Certificate (TFC)	Up to 0.05% of the outstanding TFC amount payable at the beginning of each year
v) Trustee Fee-Mutual Funds	Up to 0.75% of Net Asset Value (NAV)
vi) Banker to the Issue	Up to 0.5% of subscribed amount
* Out of Pocket Expenses may be Negotiated Separately	

### Custodial Service W.R.T Accounts Held in the Central Depository System (CDS)

Sub Account Opening Fee	Rs. 500/- (per account)
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### 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	0.005% (Market value per transaction)
For TFCs	0.005% (Market value per transaction)
For WAPDA Bonds	0.005% (Market value per transaction)
For Units	0.005% (Market value per transaction)

### 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	Rs. 0.15/- (per unit)

**Statement Request Fee**

Rs. 15/- per page or Rs. 175/- per statement request, whichever is higher

**Security Pledge Fee**

Rs. 0.01/- per security/per share

**Pledge Cell 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)

**K. JS CARAAMAD AUTO FINANCE**

i) Processing Charges (Including Legal Document Stamping)	Rs. 7,500/-
ii) Appraisal Fee (Used/Imported Vehicles)	At Actual
iii) Late Payment Fee	Rs. 900/- per instance
iv) Vehicle Repossession Charges	At Actual (minimum Rs. 35,000/-, depending on car value/ repossession, relocation and outstanding loan amount)
v) Insurance Charges	At Actual
vi) Repossessed Vehicle Storage Charges	At Actual (Min. Rs. 2,500 per month)
vii) Pre-Payment Charges	6% of the principal in the first two years only
viii) Tracker Activation Charges	At Actual
ix) Litigation Charges	At Actual
x) Cash Collection Charges	Rs. 800/- per visit
xi) Cheque Return Charges	Rs. 800/- per returned cheque
xii) Issuance of Duplicate NOC	Rs. 1,500/-
xiii) Income Estimation	At Actual

**L. TERM DEPOSITS  
PENALTY CHARGES**

Any Early/ pre mature encashment of Term Deposits (any term), Profit shall be paid out on the last completed declared tenure as per applicable rack rates at the time of booking of TDR in accordance with the approved policy, or as per agreement with the customer

**M. JS GharApna Home Loans**

i) Processing Fee	Rs. 10,000/-
ii) Legal Documents	At Actual
iii) Appraisal Charges	At Actual
iv) Legal Opinion	At Actual
v) Pre-Payment Charges- BTF to Other Banks	5% of the outstanding principal
vi) Pre-Payment Charges - Full Settlement	
1st Year	5% of the outstanding principal
2nd Year	4% of the outstanding principal
3rd Year	3% of the outstanding principal
4th Year	2% of the outstanding principal
5th Year	1% of the outstanding principal
6th Year onwards	NIL
vii) Income Estimation	At Actual
viii) Late Payment Fee	Rs. 1,000/- per instance
ix) Cheque Return Charges	Rs. 800/- per returned cheque
x) Balloon Payment/Partial Settlement, Once in a Year (Max 25% Outstanding amount)	3% of the Payment

**N. JS FAURI FINANCE**

i) Application Charges	Rs. 2,000/-
ii) Chequebook Issuance	1st Chequebook Free (10 leaves)
iii) Cancellation Processing Fee	Rs. 800/-
iv) Late Payment Charges	Failure to pay quarterly mark-up within 15 days of becoming due shall attract a penalty of Rs. 200/- per day.
v) Legal Document Stamping	At Actual

**O. SME**

i) Arrangement Fee	Minimum Rs. 3,000/-
ii) Review Fee	Minimum Rs. 3,000/-
iii) Interim Fee	Minimum Rs. 3,000/-

**P. JS GOLDFINANCE/  
ZARKHEZ GOLDFINANCE**

i) Processing Charges	1% of Gold Value (Maximum Rs. 10,000/-)
ii) Valuation Charges by Goldsmith	Rs. 20/- per gram (Minimum Rs. 1,500/-)
iii) Legal Document Stamping	At Actual
iv) Prompt Payment Bonus	Incorporated in Loan Pricing at 2% (if payment is received within due date)
v) Facility Renewal Processing Charges	Rs. 3,000/-

**Q. JS BANK CREDIT CARD**

i) Joining Fee	NIL
ii) Basic Card- Annual Fee	
Classic	First Year Free. Second Year Onwards Rs. 2,400 (waived on spending of Rs. 5,000 within 1 month of annual card renewal, on customer request)
Gold	First Year Free. Second Year Onwards Rs. 4,000 (waived on spending of Rs. 7,500 within 1 month of annual card renewal, on customer request)
Platinum	First Year Free. Second Year Onwards Rs. 7,000 (waived on spending of Rs. 10,000 within 1 month of annual card renewal, on customer request)
iii) Supplementary Card – Annual Fee	
Classic	First Year Free. Second Year Onwards Rs. 1,200 (waived on spending of Rs. 5,000 within 1 month of annual card renewal, on customer request)
Gold	First Year Free. Second Year Onwards Rs. 2,000 (waived on spending of Rs. 7,500 within 1 month of annual card renewal, on customer request)
Platinum	First Year Free. Second Year Onwards Rs. 3,500 (waived on spending of Rs. 10,000 within 1 month of annual card renewal, on customer request)
iv) Finance Charges – APR	
Retail	40% (3.33% per month)
Cash Advance	40% (3.33% per month)
Balance Transfer/Cash on Call	24% (2% per month)
v) Cash Advance Fee	3% or Rs. 1,200/- whichever is higher
vi) Late Payment Fee	Rs. 1,500/-
vii) Over Limit Fee	NIL
viii) Return Cheque	Rs. 900/-
ix) Card Replacement Fee	
Classic	Rs. 500/-
Gold	Rs. 800/-
Platinum	Rs. 1,200/-
x) Balance Transfer/Cash on Call Processing Fee	Rs. 700/- per transfer
xi) Credit Protector	0.48% of monthly outstanding amount
xii) International ATM/POS	3.50%
xiii) Cash Back	0.50%
xiv) Document Retrieval Charges	
Local	Rs. 300/-
xv) Document Retrieval Charges	
International	Rs. 850/-
xvi) SMS Alerts	NIL
xvii) Arbitration Charges for Disputed Transactions	USD 500/-
xviii) Litigation Charges	At Actual
xix) Autopay Rejection - Service Fee	Rs. 1,200/-

**R. RUPEE TRAVELERS CHEQUE**

i) Issuance of RTC	Rs. 25/- per instrument, up to maximum Rs. 1,000/- per purchase (to be waived if Rs. 100,000/- maintained in Current Account)
ii) Cancellation/Re-Issuance of Lost RTC	Rs. 500/- per instrument
iii) Refund in Lieu of Lost RTC	Rs. 750/- per instrument

## S. CASH MANAGEMENT

i) One Time System Implementation	Up to Rs. 50,000/- (Negotiable)
ii) One Time Product Implementation (IFT, IBFT, RTGS, COC, Cheque, Outsourcing, Express Cash)	Up to Rs. 25,000/- per service (Negotiable)
iii) Single Transaction Charges	Up to Rs. 100/- (Negotiable)
iv) Express Cash Charges	Negotiable
v) Monthly Maintenance Charges	Up to Rs. 5,000/- per month (Negotiable)
vi) Security Device Charges	Up to Rs. 15,000/- per device (Negotiable)
vii) Courier Charges	Negotiable
viii) Collection Fee	Negotiable
ix) Annual Maintenance Charges	Up to Rs. 50,000 per annum (Negotiable)

## T. MORTGAGE CREDIT FACILITY

Limit	Processing Charges
(i) Below Rs. 10mn	Up to Rs. 4,000/-
(ii) From Rs. 10mn to Rs. 20mn	Up to Rs. 8,000/-
(iii) From Rs. 20mn to Rs. 30mn	Up to Rs. 10,000/-
iv) Above Rs. 30mn Property Evaluation, Income Estimation and Legal Charges will be Charged on Actual.	Up to Rs. 15,000/-

## U. PRIME MINISTER YOUTH BUSINESS LOAN

(i) Application Processing Fee	Rs. 100/-
(ii) Verification of Applicant/Security	At Actual
(iii) Legal Document Stamping	At Actual
(iv) Valuation Charges	At Actual
(v) Repossession Charges	At Actual

## V. AGRICULTURE FINANCING

(i) Processing Fee on Agri Finance	
(a) Fresh Proposals	
Limit	Processing Charges
Up to Rs. 0.500mn	Rs. 1,000/-
From Rs. 0.501mn to Rs. 1.000mn	Rs. 2,500/-
From Rs. 1.001mn to Rs. 5.000mn	Rs. 4,500/-
From Rs. 5.001mn to Rs. 10.000mn	Rs. 7,500/-
Rs. 10.001mn and Above	Rs. 10,000/-

(b) Renewal of Expired Cases

Limit	Processing Charges
Up to Rs. 0.500mn	Rs. 1,000/-
From Rs. 0.501mn to Rs. 1.000mn	Rs. 2,000/-
From Rs. 1.001mn to Rs. 5.000mn	Rs. 4,000/-
From Rs. 5.001mn to Rs. 10.000mn	Rs. 6,500/-
Rs. 10.001mn and Above	Rs. 8,000/-

(c) Enhancement of Limit Prior to Expiry

Limit	Processing Charges
Up to Rs. 0.500mn	Rs. 1,000/-
From Rs. 0.501mn to Rs. 1.000mn	Rs. 2,000/-
From Rs. 1.001mn to Rs. 5.000mn	Rs. 4,000/-
From Rs. 5.001mn to Rs. 10.000mn	Rs. 7,500/-
Rs. 10.001mn and Above	Rs. 10,000/-

ii) Early adjustment charges in case of DF facility only

1 year before expiry	Nil
2 years before expiry	2% of the outstanding principal
3 years before expiry	4% of the outstanding principal
4 years before expiry	5% of the outstanding principal

iii) Legal Charges

As Per Actual

iv) Arranging CIB Report from State Bank (Per Company/Individual)

Rs. 35/- (Can be waived on management's discretion)

v) Insurance Charges

As Per Actual

vi) Documentation/Valuations/ Feasibility

As Per Actual

**NOTE:** Joining Fee/Annual Fee in case of High Volume/Corporate Consumers may be waived on recommendation of the respective Business Head. In addition changes for Postage Commission/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 changed.

**GENERAL**

- This tariff is valid at all offices for six months with effect from 01 July 2017.
- Account closing charges are not applicable for Regular Savings Account and JS Asaan accounts.
- 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.
- Any waiver/reduction in Charges to be allowed as per approval of the competent authority.

**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 any customer's (Individual/Consumer/SME/Commercial/Corporate) 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 involve unusual work load.
7. Charges are waived for JS Bank staff salary accounts except Locker Charges, IBFT Charges, Other Bank ATM cash withdrawal/balance inquiry Charges and annual debit card chip maintenance Charges, which shall be recovered as per SOC.
8. With respect to non-interest charges, JS Bank hereby gives notice to all customers to note changes in increased charges. In case the revised charges are not acceptable to the customers, they have the right to exit the contract without penalty, provided such right is exercised by Jun 30, 2017.

**Sindh**  
**Karachi**  
 Abul Hasan Isphahani  
 Bahadurabad  
 Bohra Pir  
 Boat Basin  
 Chase Store Jail Chowrangi  
 Clifton Block II  
 Cloth Market  
 Delhi Colony  
 DHA 26th Street  
 DHA Bokhari Commercial  
 DHA Kh-e-Ittehad  
 DHA Kh-e-Shahbaz  
 DHA Khadda Market  
 DHA Korangi Road, Phase 1  
 DHA Phase VIII  
 DHA Zamzama  
 Dhoraji  
 Federal B. Area  
 Garden West  
 Gulistan-e-Jauhar  
 Gulshan Chowrangi  
 Gulshan-e-Hadeed  
 Gulshan-e-Iqbal  
 Hawksbay Road  
 Hydril Market  
 IBA City Campus  
 Islamia College  
 Jheel Park PECHS  
 Jodia Bazar  
 Karachi Stock Exchange  
 Korangi Industrial Area  
 Landhi  
 Lucky Star  
 M. A. Jinnah Road  
 Malir Cantt Marriott Road  
 N. Karachi Industrial Area  
 Nazimabad  
 New Challi  
 New Sabzi Mandi  
 North Napier  
 North Nazimabad  
 Ocean Mall, Clifton  
 Orangi  
 Paposh Nagar  
 Park Towers, Clifton  
 Progressive Plaza, Shahrah-e-Faisal  
 Regal Chowk, Saddar  
 S.I.T.E.  
 Saddar  
 Safoora Goth  
 Shah Faisal Colony  
 Shaheen Complex  
 Shahrah-e-Faisal  
 Shershah  
 Sohrab Goth  
 Teen Talwar Clifton  
 The Center  
 Timber Market  
 U.P. Morr  
 Urdu Bazar  
**Hyderabad**  
 Anaj Mandi  
 Citizen Colony  
 Cloth Market  
 DHA  
 Latifabad  
 Latifabad Unit No V1  
 Qasimabad  
 Saddar Bazar  
 SITE Hyderabad  
**Sukkur**  
 IBA Campus  
 Military Road  
 Shaheed Gunj  
**Badin**  
**Bhira**  
**Chak 41 Jamrao Road (Distt. Sanghar)**  
**Chambar**  
**Dadu**  
**Dera Murad Jamali**  
**Digri**  
**Ghotki**  
**Jacobabad**  
**Jamshoro**  
**Kot Ghulam Muhammad**  
**Kotri**  
**Kandhkot**  
**Khairpur**  
**Khipro**  
**Kunri**  
**Larkana**

**Maatli**  
**Mehar**  
**Mirpurkhas**  
**Mitthi**  
**Moro**  
**Nawalshah**  
**Pano Aqil**  
**Sanghar**  
**Sehwan Shareef**  
**Shahdadkot**  
**Shahdadpur**  
**Sheikh Bhirkio**  
**Shikarpur**  
**Sultanabad**  
**Tando Adam**  
**Tando Allahyar**  
**Tando Jam**  
**Tando Muhammad Khan**  
**Thatta**  
**Umerkot**  
**Usta Muhammad**  
**Punjab**  
**Lahore**  
 Airport Road  
 Allama Iqbal Town  
 Azam Cloth Market  
 Badami Bagh  
 Baghbanpura  
 Bahria Town  
 Brandreth Road  
 Cavalry Ground  
 Chowburji  
 Circular Road  
 College Road  
 DHA Phase VI  
 DHA T-Block  
 DHA Z-Block  
 Ferozepur Road  
 Gulberg  
 Gulshan Ravi Road  
 Ichra, Ferozepur Road  
 Johar Town  
 M. M. Alam Road  
 McLeod Road  
 Model Town  
 Mughalpur  
 New Garden Town  
 Raiwind Road  
 Shadman Town  
 Shah Alam Market  
 Shadbagh  
 Shaldara  
 Upper Mall  
 Urdu Bazar  
 Walton Road  
 WAPDA Town  
 The Mall Branch  
 Timber Market Ravi Road  
 Zarrar Shaheed Road  
**Rawalpindi**  
 Airport Housing Society  
 Bahria Town  
 Bahria Town, Phase 7  
 Bank Road  
 Chakri Road  
 DHA Phase 2  
 Khayaban-e-Sir Syed  
 Kurri Road  
 Peshawar Road  
 Raja Bazar  
 Range Road  
 RCC Industrial Estate Rawat  
 Saidpur Road  
 Sattelite Town  
**Faisalabad**  
 Ghulam Mohammad Abad  
 Grain Market  
 Gulistan Colony  
 Karkhana Bazar  
 Liaquat Road  
 Satiانا Road  
**Gujranwala**  
 Bank Square  
 G. T. Road  
 Sheikhpura Rd  
**Multan**  
 Abdali Road  
 Bosan Road  
 Vehari Road  
 WAPDA Town Phase 1  
**Gujrat**  
 G. T. Road

Kacheri Chowk  
**Kasur**  
 Agrow Kasur  
 Chandni Chowk  
**Pakpattan**  
 Agrow Pakpattan  
 Pakpattan Sharif  
**Sialkot**  
 Shahabpura  
 Sialkot Cantt  
**Sheikhpura**  
 Agrow Sheikhpura  
 Sheikhpura Branch  
**Agrow Elahabad Theengmorr**  
**Agrow Warbutton**  
 Ali Pur Chatta  
 Arifwalla  
 Bahawalpur  
**Bhakkar**  
**Bhawalnagar**  
**Burewala**  
**Chakwal**  
**Chah Chand wala District**  
 Chichawatni  
 Chiniot  
 Chishtian  
**Daska**  
**Dera Ghazi Khan**  
**Dinga**  
**Depalpur**  
**Gaqoo Mandi**  
**Ghakkhar Mandi**  
**Gojra**  
**GohadPur**  
**Guliyana**  
**Jalalpur Jattan**  
**Hafizabad**  
**Haronabad**  
**Hasilpur**  
**Jauharabad**  
**Jhelum**  
**Jhang**  
**Kamoki**  
**Khanewal**  
**Kharian**  
**Lalamusa**  
**Layyah**  
**Lodhran**  
**Mandi Bahauddin**  
**Mandi Faizabad**  
**Mian Chunnoo**  
**Mouza Gajji Hatta Shujabad**  
**Mouza Kachi Jami**  
**Mouza Parhar Sharqi**  
**Muridke**  
**Muzaffargarh**  
**Marawal**  
**Neka Pura Pasrur Road**  
**Okara**  
**Pir Mahal**  
**Qaboola**  
**Rabwa**  
**Rahim Yar Khan**  
**Sadiqabad**  
**Sahiwal**  
**Sambrial**  
**Sargodha**  
**Taxila**  
**Toba Tek Singh**  
**Vehari**  
**Village Harappa**  
**Ugoki**  
**Wazirabad**  
**Khyber Pakhtunkhwa**  
**Peshawar**  
 Dabgari Gardens  
 Fakhar-e-Alam Road  
 Grain Market  
 Sikandar Pura  
 Karikhan Hayatabad  
 University Road  
**Abbotabad**  
**Attock**  
**Bafa**  
**Bannu**  
**Chitral**  
 D.I. Khan  
 Haripur  
**Mansehra**  
**Mardan**  
**Mattni Changan**  
**Mingora**  
**Nowshera**

**Saleh khana**  
**Shahkas Khyber Agency**  
**Timergara**  
**Topti**  
**Balochistan**  
**Quetta**  
 MA Jinnah Road  
 Quetta Cantt  
 Zarghoon Road  
**Duki Harnai**  
**Gawadar**  
**Khanozai Pishin**  
**Azad Jammu & Kashmir**  
**Bagh**  
**Chaksawari**  
**Charhoi**  
**Dadyal**  
**Dina**  
**Hattian**  
**Jatlan**  
**Khul Ratta**  
**Kotli**  
**Mirpur**  
**Muzaffarabad**  
**Naarr**  
**Rawalakot**  
**Schessa**  
**Seri**  
**Gilgit-Baltistan**  
**Gilgit**  
**Federal Capital**  
 Bara Kahu  
 Blue Area  
 E-11  
 F-10  
 F-7  
 F-8  
 Falcon Complex Khanna Road  
 G-11  
 G-13  
 G-15  
 I-8  
 I-9  
 Islamabad Stock Exchange  
 Khanna Pul  
 NPF 0-9, PWD Road  
 Tarbali Kaban  
**Wah Cantt**  
**Bahrain**  
**Manama**

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307 Branches  
 in 152 Cities

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