



01 July to 31 December 2018

Schedule of Charges

0800-011-22 | www.jsbl.com
323 Branches in 161 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 after 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. EXPORTS	
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)
v) Claim Handling on Guarantees issued on request of customer within Pakistan/foreign banks	Rs. 2,000/- (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 30 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 on remittance, if any
vi) Arranging Specific Approval from SBP Relating to Capital Transfer, Dividend Remittance and Remittance Under Foreign Currency Loans etc.	Rs. 1,200/- 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/-
ix) FCY Cash Handling Charges	Less than USD 1000 or equivalent - 1.5%, Minimum Rs. 1,000/- Above USD 1000 or equivalent - 1.2%, Minimum Rs. 1,000/-

Note:

Deposit of small denominations of USD 25 & USD 50, will be charged at a rate of 1.75%. Minimum Rs. 1,000/-

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

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|---|---|
| i) For Draft Effected through Local Correspondent Banks | 0.10% Minimum Rs. 300/- (whichever is higher) |
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Note:

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.

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|---|---|
| ii) Pay Orders | Rs. 400/- against account
Rs. 3,000/- 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. 550/- (flat)
Rs. 450/- (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	Days	Transaction Processing Time Windows	Per Transaction Charges
	Monday to Friday	9:00 AM to 3:00 PM 3:00 PM to 3:30 PM 3:30 PM to 4:30 PM	Rs. 220/- Rs. 330/- 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

PRISM services can be availed from all JS Bank branches between 09:00 AM and 03:00 PM from Monday to Friday

B. BILLS

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|--|---|
| 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

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| 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. 50/- (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	
(m) Penal Charges in case of overdue of FAFB, FAPC, FIM, FATR, FBP, IBP, ERF, CF Pledge	2% per annum over and above normal mark-up rate	
(n) Replacement of securities under lien to the Bank	Rs. 1,000 flat per replacement	
(o) Late payment of instalments Commercial TF (if TF is to be repaid on amortisation basis)	0.1% per day of the overdue instalment amount.	
Loan Processing Fee	Corporate & Commercial	
(p) Initial Review of Credit Facilities	Corporate	SME
	0.12% of facility OR Min. Rs. 18,000/- whichever is higher	0.12% of facility OR Min. Rs. 6,000/- whichever is higher
(q) Interim Review/Enhancements/ Excess Over Limit/ One Time Transactions	0.06% of facility OR Min. Rs. 9,000/- whichever is higher	0.06% of facility OR Min. Rs. 3,000/- whichever is higher

(r) Temporary Extension of Credit Facilities	0.06% of facility OR Min. Rs. 9,000/- whichever is higher	0.06% of facility OR Min. Rs. 3,000/- whichever is higher
(s) Issuance of NOC (on customer's request) for creating additional/pari passu charge/second charge/specific charge on their current/fixed assets for acquiring further finance from other banks/ Financial institutions.	Processing fee Rs. 5,000/-	
(t) Issuance of No Objection for Vacation of Charge	Processing fee Rs. 5,000/-	
(u) Credit Reports Issued on Behalf of the Client	Processing fee Rs. 3,000/-	
(v) Nominal Fee for Pledge Call Option	At Actual	
(w) Verification of Mortgage Properties from Registrar/ Patvari Site Visit	At Actual	
(x) 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. 70/- Postage/Courier Charges i) within city Rs. 70/- ii) outside city Rs. 125/-
ii) Account to Account Transfer	Rs. 100/- (Not applicable on Current Accounts)

E. PROPRIETARY ATM/VISA 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. 900/- per annum
v) Visa Debit Card Annual Fee	NIL
vi) Visa Debit Card Annual Fee	
Classic	Rs. 1,000/-
Classic Supplementary	Rs. 500/
Gold	Rs. 2,000/-
Gold Supplementary	Rs. 1,000/-
Platinum	Rs. 3,500/-
Platinum Supplementary	Rs. 1,750/-
Visa Signature Debit Card	Rs. 15,000/-
Visa Prepaid Card Annual fee	Rs. 1,000/-
vii) Visa Debit Card Reissuance/Upgrade	
Classic Reissuance	Rs. 700/- (Principal & Supplementary Cards)
Gold Reissuance	Rs. 1,250/- (Principal & Supplementary Cards)
Visa Signature reissuance	Rs. 9,000/-
Visa Prepaid card reissuance	Rs. 700/-
Platinum Reissuance	Rs. 1,800/- (Principal & Supplementary Cards)
Classic to Gold Upgrade	Rs. 1,250/- (Principal & Supplementary Cards)
Gold to Platinum Upgrade	Rs. 1,500/- (Principal & Supplementary Cards)
Classic to Platinum Upgrade	Rs. 2,400/- (Principal & Supplementary Cards)

viii) International ATM Cash Withdrawal	Rs. 800/- per transaction or 4% whichever is higher
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**Mastercard
DEBIT CARD CHARGES**

Mastercard Debit Card issuance Fee	Nil
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Mastercard Annual Fee

Mastercard Gold	Rs. 1,100/-
Mastercard Gold Supplementary	Rs. 550/-
Mastercard Titanium	Rs. 2,000/-
Mastercard Titanium Supplementary	Rs. 1,000/-
Mastercard Platinum	Rs. 3,500/-
Mastercard Platinum Supplementary	Rs. 1,750/-
Mastercard World	Rs. 15,000/-

Mastercard Reissuance/Upgrade

Mastercard Gold reissuance	Rs. 700/- (Principal & Supplementary Cards)
Mastercard Titanium reissuance	Rs. 1,250/- (Principal & Supplementary Cards)
Mastercard Platinum reissuance	Rs. 1,800/- (Principal & Supplementary Cards)
Mastercard World reissuance	Rs. 12,000/- (Principal & Supplementary Cards)

Mastercard Gold to Titanium upgrade	Rs. 1,250/- (Principal & Supplementary Cards)
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Mastercard Titanium to Mastercard Platinum/Gold upgrade	Rs. 1,500/- (Principal & Supplementary Cards)
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Mastercard Gold to MasterCard Platinum upgrade	Rs. 2,400/- (Principal & Supplementary Cards)
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Mastercard Debit to Visa Debit Card (switching fee)	Mastercard Debit Card will be cancelled & full Visa subscription charges will apply for the selected category
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Visa Debit to MasterCard (switching fee)	Free
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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. 200/- (International ATMs)
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xi) Mini Statement	Free
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xii) Retrieval Charges	Rs. 700/- (per transaction)
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xiii) Arbitration/Charge Back	USD 500/-
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xiv) Card Capture (International)	USD 15/-
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xv) Visa Debit Card Internet Activation Charges	Rs. 300/- per annum
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xvi) Visa Debit Card Limit Enhancement Annual Fee	Rs. 600/- per annum
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xvii) Visa Debit Card Direct Activation	Rs. 300/- per annum
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xviii) Visa Debit Card Direct Funds Transfer	3% of transaction amount
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F. eBANKING SERVICES

i) SMS Alerts	Rs. 1,500/- per annum
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ii) eStatements	Free
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iii) Internet Banking Registration	Free
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iv) Utility Bills Payment Service (UBPS)	Free
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v) IBFT (Inter Bank Funds Transfer)	Through ATM: Rs. 110/- per transaction Through Mobile & Internet Banking: Rs. 80/- per transaction
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vi) Mobile Banking	Rs. 1,200/- per annum
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G. CALL CENTER AND IVR SERVICES (0800-011-22)

i) Balance Inquiry	Free
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ii) Mini Statement (Voice and Fax)	Free
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iii) Debit PIN Issuance and Change	Free
iv) TPIN Issuance and Change	Free
v) Visa Debit Card Blocking	Free

H. MISCELLANEOUS CHARGES

i) Stop Payment of Cheques Drawn on us	For Local Currency Accounts Rs. 500/- for one cheque Rs. 800/- for Multiple cheques in a cheque book/ Entire cheque book For Foreign Currency Accounts USD 5/- per cheque
ii) Duplicate Statement	Rs. 35/- per statement
iii) Duplicate Advices	Rs. 350/- each
iv) Balance Certificates	Rs. 350/- each
v) Confirmation of Balances to Auditors	Rs. 450/-
vi) Issuance of Counter Cheque	Rs. 150/- (per cheque plus govt. duties)
vii) Account Closure Charges (On Customer Request)	Rs. 1,200/- (NIL for JS Asaan Current Account, JS Asaan Saving Account & PLS Rupee 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. 140/- (per certificate)
x) Safe Deposit Lockers	
a) Small	Rs. 5,000/- per annum or security deposit of Rs. 44,000/-
b) Medium	Rs. 8,000/- per annum or security deposit of Rs. 70,000/-
c) Large	Rs. 9,000/- per annum or security deposit of Rs. 85,000/-
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. 3,750/-
b) Medium	Rs. 5,750/-
c) Large	Rs. 6,750/-
xiii) Postage/Courier Charges on Drafts/Pay Orders/ Other Documents	Rs. 90/- within city Rs. 180/- outside city
xiv) Issuance of Chequebooks	Rs. 25/- per leaf (if average balance is below Rs. 50,000/-) Rs. 12.5/- 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. 575/- per cheque

xvii) Transaction Charges	
a) Intracity Online Banking	Free for all accounts
b) Intercity Clearing Charges (Outward)	Rs. 375/- per transaction if average balance is below Rs. 50,000/- (Excluding all LCY Current Accounts)
c) Online Transaction Charges (Intercity)	Rs. 375/- 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. 575/- 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 Rs. 1mn per Issue	0.020% per issue
IPS Transfer Charges:	Rs. 1,000/- flat per transaction
xxii) Hold Mail	Rs. 600/- per annum
xxiii) Transaction Fees for Tax Payments:	
	Tier Fees
	Up to Rs. 100,000 Rs. 10/-
	Rs. 100,001-Rs. 1,000,000 Rs. 20/-
	More than Rs. 1,000,000 Rs. 50/-

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.

*** 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

ii) JS Privilege 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) Internet Banking	Free
c) Pay Orders	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

* 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.
** 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

iii) JS Pearl Raabta Current Account

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

iv) JS Premier Raabta Current Account

Monthly Average Balance:	Rs. 150,000/- and above
a) Chequebook Issuance*	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) Internet Banking	Free
c) Pay Orders	Free up to 2 per Month
d) Classic Debit Card Annual Fee*	Free
e) Intercity Clearing	As per SOC
f) Same Day Clearing	As per SOC
g) SMS Alerts	As per SOC
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

* 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.
** 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

v) JS Executive Raabta Current Account

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

Monthly Average Balance :	Rs. 150,000/- and above
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

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

Monthly Average Balance ***	Rs. 100,000/- and above
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 for 1st three months
f) IBFT	Free
g) Mobile Banking	Subsidized @ Rs. 600 per annum

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 for 1st three months
f) IBFT	Free
g) Pay Order	Free
h) Mobile Banking	Free

xi) PLS Savings Account/Rupee Plus Savings Account

Monthly Average Balance***	Rs. 250,000/- and above
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

Minimum Monthly Average Balance Requirement	300 GBP, 400 Euro & 500 USD
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
vii) Re-structuring & Re-scheduling fee of Project Finance including all types of Moratorium /Deferments	On case to case basis as per agreement with the party
* 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)

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)	As per Actual
iii) Late Payment Fee	Rs. 1,100/- per instance
iv) Vehicle Repossession Charges	At Actual (minimum Rs. 35,000/-, depending on car value/ repossession, relocation and outstanding loan amount)
v) Settlement through repo agent	Rs. 15,000/-
vi) Insurance Charges	At Actual
vii) Repossessed Vehicle Storage Charges	At Actual (Min. Rs. 2,500 per month)
viii) Pre-Payment Charges	7% of the principal in the first two years only
ix) Tracker Activation Charges	At Actual
x) Litigation Charges	At Actual
xi) Cash Collection Charges	Rs. 800/- per visit
xii) Cheque Return Charges	Rs. 1,000/- per returned cheque
xiii) Issuance of Duplicate NOC	Rs. 1,500/-
xiv) 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. 900/- per returned cheque
x) Balloon Payment/Partial Settlement, Once in a Year (Max 25% Outstanding amount)	3% of the Payment

N. Consumer Durables

i) Service Charges / Markup Rate	30% p.a.
ii) Processing Fee	Rs. 1,000/- + FED
iii) Late Payment Charges	Rs. 500/- + FED
iv) Pre-payment Penalty	5%
v) Cheque Return/Autopay Rejection Fee	Rs. 500/- + FED
vi) Goods Delivery Charges	At Actual
vii) Litigation Charges	At Actual

O. 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

P. SME

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

Q. JS Smart Roshni - Solar Panel Financing

(i) Processing Fee	Minimum PKR 5,000/- or 0.5% of loan amount (whichever is higher)
(ii) Insurance Charges	At Actual
(iii) Legal Documentation	At Actual

R. JS School Development Finance

(i) Processing Fee	Minimum PKR 5,000/- or 0.5% of loan amount (whichever is higher)
(ii) Insurance Charges	At Actual
(iii) Legal Documentation	At Actual

S. JS GOLDFINANCE/ ZARKHEZ GOLDFINANCE	
i) Processing Charges	1.2% of Gold Value (Maximum Rs. 12,000/-)
ia) Same Day Disbursement Fees	Rs. 2,000/-
ii) Processing Charges - Term Finance	1.5% of Gold value (Maximum Rs. 15,000/-)
iii) 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/-
T. 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 2 months of card issuance)
Gold	First Year Free. Second Year Onwards Rs. 4,000/- (waived on spending of Rs. 7,500/- within 2 months of card issuance)
Platinum	First Year Free. Second Year Onwards Rs. 7,000/- (waived on spending of Rs. 10,000/- within 2 months of card issuance)
Signature	First Year Free. Second Year Onwards Rs. 20,000/- (waived on spending of Rs. 50,000/- within 2 months of card issuance)
iii) Supplementary Card – Annual Fee	
Classic	First Year Free. Second Year Onwards Rs. 1,200/- (waived on spending of Rs. 5,000/- within 2 months of card issuance)
Gold	First Year Free. Second Year Onwards Rs. 2,000/- (waived on spending of Rs. 7,500/- within 2 months of card issuance)
Platinum	First Year Free. Second Year Onwards Rs. 3,500/- (waived on spending of Rs. 10,000/- within 2 months of card issuance)
Signature	First Year Free. Second Year Onwards Rs. 10,000/- (waived on spending of Rs. 25,000/- within 2 months of card issuance)
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)
Card Installment Plan	Up to 27%
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/-
Signature	Rs. 3,000/-
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) Document Retrieval Charges	
Local	Rs. 300/-
xiv) Document Retrieval Charges	
International	Rs. 850/-
xv) SMS Alerts	NIL
xvi) Arbitration Charges for Disputed Transactions	USD 500/-
xvii) Litigation Charges	At Actual
xviii) Autopay Rejection - Service Fee	Rs. 1,200/-
Card Installment Plan Processing Fee	PKR 500/-
CIP Cancellation / Pre adjustment Fee	PKR 500/-
Utility Bill Payment Fee	PKR 25/-

U. PERSONAL INSTALLMENT LOAN

i) Service Charges-Mark up Rate	Upto 27% p.a.
ii) Processing Fee	1% or 3,000 Whichever is higher
iii) Late Payment Charges	Rs. 1,000/-
iv) Prepayment Penalty	5% of the outstanding amount
v) Partial Payment Penalty	5% of the partial payment
vi) Debit Card Fee	As per SOC
vii) Cheque Book Fee	As per SOC
viii) Enhancement/Top-up	Rs. 2,000/-
ix) Credit Protector	0.48% on Monthly Outstanding amount
x) Litigation Charges	At Actual
xi) Minimum Balance Penalty	NIL
xii) Payorder Issuance	NIL
xiii) Re-Issuance Payoff sheet	NIL

V. Consumer Running Finance

i) Service Charges-Mark up Rate	30.00% p.a.
ii) Processing Fee	Rs. 3,000/-
iii) Annual Renewal Fee	Rs. 2,000/-
iv) Late Payment Fee	Rs. 1,500/-
v) Credit Protector	0.48% on Monthly Outstanding amount
vi) Cheque Return / AutoPay Rejection Fee	Rs. 1,000/-
vii) Cheque Book Fee	As per SOC
viii) RF Debit Access Fee	NIL
ix) SMS Alert Fee	NIL
x) Limit Enhancement	Rs. 2,000/-
xi) BTF Processing Fee	Rs. 500/-
xii) Litigation Charges	At Actual
xiii) Minimum Balance Penalty	NIL
xiv) Payorder Issuance	As per SOC

W. 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

X. 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)

Y. 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 for Vehicle	At Actual (minimum Rs. 35,000/-, depending on car value/repossession, relocation and outstanding loan amount)
Repossessed Vehicle Storage Charges	At Actual (minimum Rs. 2,500/- per month)
Delivery charges, taxes & registration Fee	At Actual
Repossession Settlement through Agent for Vehicle	Rs. 15,000/-
(v) Insurance Charges	At Actual

Z. AGRICULTURE FINANCING

(i) Processing Fee on Agri Finance	
(a) Fresh Proposals	Processing Charges
Limit	
Up to Rs. 00.500 Mn	Rs. 1,000/-
From Rs. 00.5001 Mn to Rs. 01.000 Mn	Rs. 3,000/-
From Rs. 01.001 Mn to Rs. 05.000 Mn	Rs. 5,500/-
From Rs. 05.001 Mn to Rs. 10.000 Mn	Rs. 9,000/-
From Rs. 10.001 Mn and above	Rs. 12,000/-
(b) Renewal of Expired Cases	Processing Charges
Limit	
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. 0.501 mn to Rs. 1.000mn	Rs. 2,000/-
From Rs. 1.001 mn to Rs. 5.000mn	Rs. 4,000/-
From Rs. 5.001 mn 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. 50/- (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 Jul 2018.
- 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 June 30, 2018.

Sindh
Karachi
 Abul Hasan Isphahani
 Bahadurabad
 Bohra Pir
 Boat Basin
 Chase Store Jail Chowrangi
 Clifton Block II
 Cloth Market
 Dehli 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
 Kashmir
 Dhoraji
 Federal B. Area
 Garden West
 Gulistan-e-Jauhar
 Gulshan Chowrangi
 Gulshan-e-Hadeed
 Gulshan-e-Iqbal
 Hawksbay Road
 Hydri 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
 Sadouza Goth
 Shah Faisal Colony
 Shaheen Complex
 Shahrah-e-Faisal
 Shershah
 Sohrab Goth
 Teen Talwar Clifton
 The Center
 Timber Market
 U.P. Morr
 Urdu Bazar
 Fisheries
 Garden East
Hyderabad
 Anaj Mandi
 Citizen Colony
 Cloth Market
 DHA
 Latifabad
 Latifabad Unit No VI
 Qasimabad
 Saddar Bazar
 SITE Hyderabad
Sukkur
 IBA Campus
 Military Road
 Shaheed Gunj
Badin
Bhira
Chak 41 Jamrao Road (Distt. Sanghar)
Chamber
Dadu
Dera Murad Jamali
Dharki
Digri
Ghotki
Golarchi
Jacobabad
Jamshoro
Kot Ghulam Muhammad

Kotri
Kandhkot
Kashmore
Khairpur
Khiro
Kunri
Larkana
Maatli
Mehar
Mirpurkhas
Mitthi
Moro
Nawabshah
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
 Mughalpura
 New Garden Town
 Raiwind Road
 Shadman Town
 Shah Alam Market
 Shadbagh
 Shaldera
 Sunder Industrial Estate
 Upper Mall
 Urdu Bazar
 Valencia Society
 Walton Road
 WAPDA Town
 The Mall Branch
 Timber Market Ravi Road
 Zarrar Shaheed Road
 Valancia Society
 Sunder Industrial Estate
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
 Lalzar Rawalpindi Cantt
Faisalabad
 Ghulam Mohammad Abad
 Grain Market
 Gulistan Colony
 Karkhana Bazar
 Liaquat Road

Satiana 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
 Talangang
 Paris Road
Sheikhpura
 Agrow Sheikhpura
 Sheikhpura Branch
Agrow Ellahbad Theengmorr
Agrow Warbutton
Ali Pur Chatta
Arifwalla
Bahawalpur
Bhakkar
Bhalwal
Bhawalnagar
Burewala
Chakwal
Chah Chand wala District
Chichawatni
Chiniot
Chishtian
Daska
Dera Ghazi Khan
Dinga
Depalpur
Gaopori Mandi
Ghakkhar Mandi
Gojra
Gohadpur
Gulyana
Jalalpur Jattan
Hafizabad
Haronobabad
Hasilpur
Jauharabad
Jhelum
Jhang
Kamoki
Khanewal
Kharian
Lalamusa
Layyah
Lodhran
Mandi Bahauddin
Mandi Faizabad
Mian Chunnoo
Mouza Gajju Hatta Shujabad
Mouza Ghalwan Alipur
Mouza Kachi Jami
Mouza Parhar Sharqi
Muridke
Muzaffargarh
Narowal
Neka Pura Pasrur Road
Okara
Pir Mahal
Qaboolia
Rabwa
Rahim Yar Khan
Sadiqabad
Sahiwal
Sambrial
Sargodha
Talangan
Taxila
Toba Tek Singh
Vehari
Village Harappa
Ugoki
Wazirabad
Khyber Pakhtunkhwa
Peshawar

Dabgari Gardens
 Fakhar-e-Alam Road
 Grain Market
 SikandarPura
 Karkhano Hayatabad
 University Road
Abbotabad
Attock
Bafa
Bannu
Chakdara
Chitral
D.I.Khan
Haripur
Mansehra
Mardan
Mattni Changan
Mingora
Nowshera
Saleh khana
Shaikas Khyber Agency
Timergara
Topi
Balochistan
Quetta
 MA Jinnah Road
 Quetta Cantt
 Zarghoon Road
 Duki Harnai
Gawadar
Khanozai Pishin
Muslim Bagh
Azad Jammu & Kashmir
Bagh
Chaksawari
Charhoi
Dadyal
Dina
Hattian
Jatlan
Khui Ratta
Kotli
Mirpur
Muzaffarabad
Naarr
Rawalakot
Sehnsa
Seri
Gilgit-Baltistan
Gilgit
Chilas
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
 Tarlai Kalan
 Gulberg Green
Wah Cantt
Bahrain
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