



01 July to 31 December 2019

**Schedule of Charges**

0800-011-22 | [www.jsbl.com](http://www.jsbl.com)  
345 Branches in 172 Cities  
 <https://www.facebook.com/JSBankLtd/>

 **JS BANK**  
BARHNA HAI AAGEY

## INTERNATIONAL BANKING

### A. IMPORTS

i) Cash Letters of Credit	First Quarter or Part thereof 0.40% Each Subsequent Quarter or part thereof 0.30% Minimum Rupees 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. 1,200/- per transaction (flat) OR commission under items (i) or (ii) above, if amendment involves increase in amount or extension in period of shipment.
v) (a) Mark-up in the Case of Bills Under Import L/C (Sight)	a) 20.00% p.a. plus other charges as per SOC b) 25.00% p.a. if the bill is retired after 15 days from the date of advice of drawing.
(b) Mark-up 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 T.T. & 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)
xi) Credit Report on Beneficiary and/or Foreign Buyer	At actual

xii) Courier Charges a) For Local b) For Foreign	Rs. 250/- (flat) Rs. 2,500/-
xiii) Short Cable/Swift Charges on Import L/C	Rs. 720/-
xiv) Full Cable/Swift Charges on Import L/C	Rs. 1,250/-
xv) L/C Amendment through Swift	Rs. 700/-
xvi) Inland L/C	0.40% per quarter or part thereof - Minimum Rs. 3,000/-
xvii) Amendments on Local L/C	Rs. 1,000/- (Flat) per amendment
xviii) If Amendment Involves Increase in Amount or Extension in Period	Minimum Rs. 2,000/- per amendment
xix) Draft L/C Charges	Nil
xx) Revalidation Commission of Expired L/C	As applicable for opening of fresh L/C as per i - a above
xxi) Transfer to New Beneficiary	As applicable for opening of fresh L/C as per i - a above
xxii) Commission on Establishment of L/C /Contract against 100% Margin	Nil
xxiii) L/Cs under Suppliers/Buyers Credit, PAYES (Pay as You Earn Scheme) and Deferred Payment L/Cs for Period Over One Year	Commission @ 0.40% per Qtr or part thereof. (At the time of opening of L/C to be charged on full amount of L/C liability plus interest payable thereon for the period from the date of opening of L/C till the expiry of L/C, thereafter commission is to be recovered on six monthly basis on reducing liability)
xxiv) USANCE BILLS: Bills Drawn at Usance under the L/C Other than PAYES (Pay as You Earn Scheme) and Suppliers/Buyers Credit	0.25% or Rs. 2,000/- whichever is higher, is to be recovered at the time of retirement of the cases which are beyond validity of L/C. Number of days from L/C validity date till retirement date. However, no commission is to be charged if the maturity/payment period of the bills falls within the period for L/C opening commission & which has already been recovered
xxv) L/C Cancellation Charges	Rs. 1,500/- plus swift charges

**Note:**

- (i) No mark-up to be charged from the date of negotiation to the date of lodgment if 100% interest/return free cash margin is provided.
- (ii) Where value date of debit to our account is mentioned on covering Schedule/Telex/Swift intimation, mark-up to be charged from such effective value date.
- (iii) Rates are subject to adjustment after obtaining approval of competent authority in consideration of business volumes/values & arrangements with the customers. When reimbursement is made upon receipt of documents mark-up is to be charged from the date of remittance.

xxvi) Import Bills Returned Unpaid	USD 100/- flat from forwarding Bank plus courier charges
xxvii) Documentary Collections	Rs. 1,250/- flat for all import bills under contract, collection, consignment, advance payment & in case charges are on Exporter/Presenter account USD 15/- flat

xxviii) Service Charges against Import Transactions i.e. Import Bills (PAD)/Collections (IB)/Contract/Advance Payments and Consignment Payment Remittance against Import With or Without L/C /Advance Payment	Paisas 13 per Rs. 100/- OR Rs. 1/30 per mille - Minimum Rs. 1,000/- PLUS actual swift charges in all cases
xxix) Reimbursement Charges (payable to reimbursing banks)	At actual
xxx) Discrepancy Fee, if Discrepant Documents are Presented	USD 100 or equivalent in PKR
xxxi) Handling Charges in Lieu of Exchange Earnings where Importer Buys Foreign Exchange from Some Other Bank for L/C Opened/Contract Registered with Us	0.13% - Minimum Rs. 625/-
<b>B. EXPORTS</b>	
Charges	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. 600 for Customer Rs. 2,000 for non-customer plus courier charges
(b) Advising of Amendments	Rs. 420 for Customer Rs. 1,300 for non-customer plus courier charges
ii) Negotiation/Collection of Rupee Bills Under L/Cs	0.25% - Minimum Rs. 1,000/-
iii) Confirmation	0.30% per quarter - Minimum Rs. 1,000/-
iv) Transfer of Export L/Cs	Rs. 1,000/- Flat plus swift &/or postage charges Rs. 15,000/- Flat - If with substitution of documents plus swift &/or postage charges
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. 600/- flat handling charges plus 0.13% service charges
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	0.30% per claim - Minimum Rs. 300/-
ix) Service Charges on Foreign Exchange Transactions (Exports)	0.10% - Minimum Rs. 1,000/-
x) EDS	Rs. 80/- per bill or as per existing regulation
xi) Services Charges on Handling of Research and Development (RND) Cases	0.2 % - Minimum Rs. 1,000/- per claim
xii) Over Due Mark-up on Discounted Bill Under Inland L/C Payment Not Received on Due Date	@ 3% over the rate of mark-up charged - Minimum Rs. 500/-
xiii) Export Reimbursement Claim-Swift Charges	Rs. 1,000/-
xiv) Negotiation/Purchase of Export Bills under Sight or Usance L/C or DP Collection	If proceeds not realized within period of the deal fixed pricing @ 18% or pricing as per credit approval will be applied. In case FDBC converted into FBP/FBD/IBP, no handling charges should be recovered
xv) Export Refinance Application - Handling Charges	Rs. 600/- per application
xvi) ERF substitution	Rs. 500/- per case
xvii) EE Certification	Rs. 1,000/- per case
xviii) EE NOC Issued To Other Banks Under ERF Scheme	Rs. 1,500/- per case
xix) Handling & Service Charges For Overdue Export Bills Reporting	Rs. 1,000/- per bill for all overdue bills
xx) Assignment Of Proceeds To Other Banks	Rs. 1,000/-
xxi) Business Performance Certificate	Rs. 500/-
xxii) Submission Of Shipping Documents By Exporter Against Advance	Rs. 500/- per shipping document
xxiii) Payments Beyond 90 Days From Shipment Date	Rs. 500/- per shipping document
xxiv) LTFF (Long Term Finance Facility under SBP Scheme) - Handling Charges	Rs. 1,750/- per case
xxv) Reimbursement payment to other Banks from Non-Resident Rupee	Rs. 500/-

### 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	0.50 % per quarter or part thereof - Minimum Rs. 1,000/- plus charges of correspondents
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, with an expiry date and a date by which claims are to be lodged.

vi) Vetting of Bank Guarantees - In-house	Rs. 1,000/- (per Guarantee)
vii) Guarantees Issued to Collector of Custom in lieu of Payment of Export Duty which are Valid up to 6 Months	0.50% per quarter or part thereof - Minimum Rs. 1,000/-
viii) Other Guarantees	0.40% per quarter or as per arrangement
ix) Parking Guarantees (if issued at Bank's own instance)	Nil
x) Consortium Guarantees	As per agreement
xi) Guarantees Issued in Pakistan against 100% Cash Margin on which No Return/Profit is Paid	Nil
xii) L/G Collection Charges	Rs. 1,000 per instrument L/G

#### D. REMITTANCES

i) Foreign Outward Drafts/ T.T.s/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 Cheques/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/Cheques	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 1,000/- 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.T.s	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) |
|---|---|

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.

- |   |   |
|---|---|
| ii) Pay Orders  | Rs. 450/- against account<br>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<br>-Outward Clearing<br>-Inward Clearing<br>-Over the Counter | Free<br>Rs. 600/- (flat)<br>Rs. 500/- (flat)          |
| v) Cancellation of Pay Order/<br>Demand Drafts  | Rs. 1,200/- per instrument                            |
| vi) Issuance of SBP Cheques<br>(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 9:00 AM and 3:00 PM from Monday to Friday

### B. INLAND TRADE INLAND LETTERS OF CREDIT

- |                       |  |
|-----------------------|--|
| i) Opening commission | 0.40% per quarter or part thereof - Minimum Rs. 1,000/- for first quarter and 0.20% for each subsequent quarter or part thereof  |
| ii) Amendments        | Rs. 1,000/- (Flat) OR Commission as per (i) above, if amendment involves increase in amount or extension in validity   |
| iii) Others           | In case an inland L/C is opened through another bank, then actual charges of the Bank opening the L/C would be recovered in addition to our own charges prescribed above. The same would apply to amendment to L/Cs opened through other banks |
| iv) Advising          | Rs. 1,500/- (flat)   |
| v) Amendment Advising | Rs. 1,000/- (flat)   |
| vi) Discrepancy Fee   | Rs. 1,500/- per document   |



vii) Authorities to Encash Cheques

No commission by issuing branch but charges on purchase of cheques will be recovered as per item B(ii) ( b) below i.e. 0.40% Minimum Rs. 15/- plus courier charges

**C. BILLS**

i) Collections

a - Documentary

a) Through Our Own Branches

0.35% OR Minimum Rs. 200/- plus postage/courier charges

b) Through Branches of Other Banks under Arrangements where Commission is Shared. These Charges will Also Apply In Case a Collection is Sent to the Drawee Branch of Another Bank

0.50% OR Minimum Rs. 200/- plus postage/courier charges

ii) Clean (Including Cheques)

0.18% - Minimum Rs. 300/-

- Through Our Own Branches

0.30 % OR Minimum Rs. 50/- & Maximum Rs. 5,000/- plus postage/courier charges

- Through Branches of Other Banks

0.35% OR Minimum Rs. 100/- & Maximum Rs. 5,000/- plus postage/courier charges & paying bank charges at actual

- Returning Charges for Documentary & Clean Collections In Case the Instruments are Returned Unpaid

Rs. 150/- per bill/instrument plus postage/courier charges

iii) Purchase of Bills, Cheques etc.

- Documentary Bills Other than Those Drawn against L/C and Clean Bills/Trade Cheques

Same charges as for collection as indicated at (i) a. and b. above plus mark-up from date of purchase to date of payment plus postage/courier charges from drawer or drawee as per arrangements between them

- Collection Agent's Charges, if the Collecting Bank is Other than the Bank, will be Extra

At actual

- Telegram/Long Distance Call Charges will be Extra, if Fate of the Instrument is Asked by Bank

At actual

iv) Mark-up shall be Applied as under on Bills Purchased:

- If Retired up to 21 Days From the Date of Purchase

Paisas 45 per Rs. 1,000/- per day

- If Retired After 21 Days

Paisas 49 per Rs. 1,000/- per day

- Storage Charges

No charges, if cleared within 3 days of its receipt by Branch otherwise Rs. 0.50 per packet per day - Minimum Rs. 50/-

- Documentary Bills Drawn Against Inland L/Cs

v) Sight Bills

- At Negotiating End

a) Negotiation Commission

0.39% - Minimum Rs. 500/- (if not realized within 12 days then paisas 50 per Rs. 1,000/- per day to be charged for any delay beyond 12 days)

b) Collection Charges for Restricted L/Cs (Where negotiation is restricted to some other bank and presented to us for forwarding)

Rs. 350/- (Flat) per bill

- At Opening End (at the time of retirement rates of Mark-up):	
a) Mark-up on Import Bill under L/C Overdue Mark-up from PAD Lodgment/Negotiation Date to Date of Payment	20% p.a plus other charges as per SOC
b) In Case Documents are Retired After 15 Days, Bank's Commission to be Charged in Addition to PAD Overdue Mark-up	Paisas 25 per Rs. 100/-
- Service Charges on Retirement of Import Bills under Inland L/C (Usance & Sight)	0.13 % - Minimum Rs. 500/-
vi) Usance Bills:	
- At Negotiating End, In Case of Purchase	Paisas 50 per Rs. 1,000/- per day from the date of purchase till maturity
- Documentary Bills Drawn Against Inland L/Cs ( USANCE BILL) at Opening End:	
a) If Bill Matures After Expiry of L/C	0.10 % or Rs. 2,000/- whichever is higher, is to be recovered at the time of retirement of the cases, which are beyond validity of L/C. Number of days from L/C validity date till retirement date However, no commission is to be charged if the maturity/payment period of the bills falls within the period for which L/C opening commission has already been recovered
b) If Bill Remains Unpaid After Due Date	20 % flat overdue mark-up from due date till date of payment
- 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/-

**Note:**

All other charges as per notes a) to c) and d) above, where applicable, shall also be applicable.

**D. ADVANCES**

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 up to 1% (where applicable in each case)
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	
i) 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	
ii) Replacement of Securities Under Lien to the Bank	Rs. 1,000 flat per replacement	
iii) Late Payment of Installments Commercial TF (if TF is to be repaid on amortization basis)	0.1% per day of the overdue installment amount	
Loan Processing Fee	Corporate & Commercial	SME
(m) Initial Review of Credit Facilities	0.12% of facility OR Minimum Rs. 18,000/- whichever is higher	0.12% of facility OR Minimum Rs. 6,000/- whichever is higher
(n) Interim Review/Enhancements/ Excess Over Limit/ One Time Transactions	0.06% of facility OR Minimum Rs. 9,000/- whichever is higher	0.06% of facility OR Minimum Rs. 3,000/- whichever is higher
(o) Temporary Extension of Credit Facilities	0.06% of facility OR Minimum Rs. 9,000/- whichever is higher	0.06% of facility OR Minimum Rs. 3,000/- whichever is higher
(p) 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/-	
(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)	

**E. eCIB SERVICE CHARGES**

i) Per Report Charges	Rs. 50/-
ii) Per Search Charges	Rs. 10/-
iii) Login Session Charges:	
a) For First 15 Minutes	Rs. 0.25/minute
b) More than 15 Minutes	Rs. 1/minute
iv) Hard Copy of Report Generated by SBP on the Request of Member Financial Institutions, When Due to Technical Reasons They are Unable to Access the Online Facility	Rs. 150/report

**F. STANDING INSTRUCTIONS FEES**

i) Standing Instructions Fees	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 the Bank - Nil ii) Pay Order/Draft Rs. 80/- Postage/Courier charges i) Within city Rs. 80/- ii) Outside city Rs. 150/-
ii) Account to Account Transfer	Rs. 115/- (Not applicable on Current Accounts)

**G. ATM/VISA DEBIT CARD CHARGES**

i) ATM Cash Withdrawal Charges	Free on JS Bank ATMs Rs. 18.75/- (other Bank's 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) Debit Card	Rs. 1,100/- per annum
v) EMV PayPak Classic	Rs. 1,000/-
vi) Visa Debit Card Issuance Fee	Nil
vii) Visa Debit Card Annual Fee	
- Classic	Rs. 1,100/-
- Classic Supplementary	Rs. 550/-
- Gold	Rs. 2,200/-
- Gold Supplementary	Rs. 1,100/-
- Platinum	Rs. 4,000/-
- Platinum Supplementary	Rs. 2,000/-
- Visa Signature Debit Card	Rs. 15,000/-
- Visa Prepaid Card Annual Fee	Rs. 1,000/-
- Payment of FBR Taxes & Duties through Branches	Rs. 50 per transaction
viii) Visa Debit Card Reissuance/Upgrade	
- Classic Reissuance	Rs. 800/- (Principal & Supplementary Cards)
- Gold Reissuance	Rs. 1,400/- (Principal & Supplementary Cards)
- Visa Signature Reissuance	Rs. 9,000/- (Principal & Supplementary Cards)
- Visa Prepaid Card Reissuance	Rs. 700/-
- Platinum Reissuance	Rs. 2,000/- (Principal & Supplementary Cards)
- Classic to Gold Upgrade	Rs. 1,400/- (Principal & Supplementary Cards)
- Gold to Platinum Upgrade	Rs. 1,600/- (Principal & Supplementary Cards)
- Classic to Platinum Upgrade	Rs. 2,500/- (Principal & Supplementary Cards)

ix) International ATM Cash Withdrawal	Rs. 850/- per transaction or 4%, whichever is higher
---------------------------------------	--

**x) Mastercard  
DEBIT CARD CHARGES**

- Mastercard Debit Card Issuance Fee	Nil
- Mastercard Annual Fee	
- Mastercard Gold	Rs. 1,200/-
- Mastercard Gold Supplementary	Rs. 600/-
- Mastercard Titanium	Rs. 2,200/-
- Mastercard Titanium Supplementary	Rs. 1,100/-
- Mastercard Platinum	Rs. 4,000/-
- Mastercard Platinum Supplementary	Rs. 2,000/-
- Mastercard World	Rs. 18,000/-
- Mastercard Prepaid Card Annual Fee	Rs. 1,100/-
- Mastercard Prepaid Card Reissuance	Rs. 800/-
- Mastercard Gold Reissuance	Rs. 800/- (Principal & Supplementary Cards)
- Mastercard Titanium Reissuance	Rs. 1,400/- (Principal & Supplementary Cards)
- Mastercard Platinum Reissuance	Rs. 2,000/- (Principal & Supplementary Cards)
- Mastercard World Reissuance	Rs. 10,800/- (Principal & Supplementary Cards)
- Mastercard Gold to Titanium Upgrade	Rs. 1,400/- (Principal & Supplementary Cards)
- Mastercard Titanium to Mastercard Platinum/Gold Upgrade	Rs. 1,600/- (Principal & Supplementary Cards)
- Mastercard Gold to Mastercard Platinum Upgrade	Rs. 2,500/- (Principal & Supplementary Cards)
- Mastercard Debit to Visa Debit Card (switching fee)	Mastercard Debit Card will be canceled & full Visa subscription charges will apply for the selected category
- Visa Debit to Mastercard (switching fee)	Free

xi) POS Transactions (Local)	Free
POS Transactions (International)	4% of transaction amount

xii) Balance Inquiry	Free (JS Bank ATMs) Rs. 2.5/- (1Link /M-Net Bank ATMs) Rs. 220/- (International ATMs)
----------------------	---

xiii) Mini Statement	Free
----------------------	------

xiv) Retrieval Charges	Rs. 700/- (per transaction)
------------------------	-----------------------------

xv) Arbitration/Charge Back	USD 500/-
-----------------------------	-----------

xvi) Card Capture (International)	USD 15/-
-----------------------------------	----------

xvii) Visa Debit Card Internet Activation Charges	Rs. 350/- per annum
---	---------------------

xviii) Visa Debit Card Limit Enhancement Annual Fee	Rs. 700/- per annum
---	---------------------

xix) Visa Debit Card Direct Funds Transfer	3% of transaction amount
--	--------------------------

**H. eBANKING SERVICES**

xviii) SMS Alerts	Rs. 1,600/- per annum
-------------------	-----------------------

xix) Payment Card Transactional SMS Alerts	Rs. 0.4 per sms
--	-----------------

xx) eStatements	Free
-----------------	------

xxi) Internet Banking Registration	Free
------------------------------------	------

xxii) Utility Bills Payment Service (UBPS)	Free
--	------

xxiii) IBFT (Inter Bank Funds Transfer)	Through ATM: Rs. 120/- per transaction Through Mobile & Internet Banking: Rs. 90/- per transaction
---	---

xxiv) Mobile Banking	Rs. 1,450/- per annum
----------------------	-----------------------

**I. CALL CENTER AND IVR SERVICES (0800-011-22)**

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

#### J. MISCELLANEOUS CHARGES

i) Stop Payment of Cheques Drawn on Us	For Local Currency Accounts Rs. 525/- for one cheque Rs. 825/- 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. 375/- each
iv) Balance Certificates	Rs. 375/- each
v) Confirmation of Balances to Auditors	Rs. 475/-
vi) Issuance of Counter Cheque	Rs. 175/- (per cheque plus govt. duties)
vii) Account Closure Charges (on customer's request)	Rs. 1,300/- (Nil for JS Asaan Current Account & JS Asaan Savings Account & PLS Rupee Savings 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. 160/- (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 is 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. 4,000/-
b) Medium	Rs. 6,000/-
c) Large	Rs. 7,000/-
xiii) Postage/Courier Charges on Drafts/Pay Orders/ Other Documents	Rs. 100/- within city Rs. 200/- outside city
xiv) Issuance of Cheque Books	Rs. 26/- per leaf (if average balance is below Rs. 50,000/-) Rs. 13/- per leaf (for first cheque book 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 Savings 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	Rs. 600/- per cheque

xvii) Transaction Charges	
a) Intracity Online Banking	Free for all accounts
b) Intercity Clearing Charges (Outward)	Rs. 400/- per transaction if average balance is below Rs. 50,000/- (Excluding all LCY Current Accounts)
c) Online Transaction Charges (Intercity)	Rs. 400/- 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 up to 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

#### K. FEE WAIVERS

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

Monthly Average Balance:	Rs. 250,000/- and above
a) Cheque Book Issuance**	If average balance of Rs. 250,000 and above: Free - cheque book 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 is 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 is 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**

<b>Monthly Average Balance:</b>	Rs. 250,000/- and above
<b>a) Cheque Book Issuance*</b>	If average balance of Rs. 250,000 and above: Free - cheque book 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 is 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 is 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**

<b>Monthly Average Balance:</b>	Rs. 150,000/- and above
<b>a) Cheque Book 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 is 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 is 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

<b>Monthly Average Balance:</b>	Rs. 150,000/- and above
<b>a) Cheque Book Issuance*</b>	If average balance of Rs. 150,000 and above: Free - Up to 04 cheque books 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 is 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 is 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

<b>Monthly Average Balance:</b>	Rs. 75,000/- and above
<b>a) Cheque Book 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 is 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 is 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.

**vii) JS Platinum Business Account\***

<b>Monthly Average Balance :</b>	<b>Rs. 150,000/- and above</b>
a) Cheque Book Issuance**	If average balance of Rs. 150,000/- and above: Free cheque book of up to 100 leaves. If average balance is below Rs. 150,000/-: One cheque book 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 (1Link & 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 is 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 is on the basis of average balance of the previous month. For accounts opened during the month, Charges will be reversed on day-end balances.

**viii) JS Premium Current Account**

<b>Monthly Average Balance:</b>	<b>Rs. 100,000/- and above</b>
a) Cheque Book Issuance	1st cheque book 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 (1Link & 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 is 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) Cheque Book 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 is 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) Cheque Book Issuance	1st cheque book 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. 725/- per annum

**x) JS Elite Plus Current Account**

a) Cheque Book Issuance	Up to 4 cheque books 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) Rupee Plus Savings Account Special Deposit 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) Cheque Book Issuance	Free 1st cheque book (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 is 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 or 500 USD</b>
a) Cheque Book Issuance	1st cheque book 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) Cheque Book Issuance	1st cheque book 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 Cheque Book Issuance	Free 1st cheque book (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 is on the basis of average balance of the previous month.

## L. INVESTMENT BANKING

Advisory and Arrangement Fee	Up to 1.5% of issue size
Placement and Structuring Fee	Up to 1% of issue size
Underwriting Commission	Up to 1% of underwritten amount
i) Trustee Fee-Term Finance Certificate (TFC)	Up to 0.05% of the outstanding TFC amount payable at the beginning of each year
ii) Trustee Fee-Mutual Funds	Up to 0.75% of Net Asset Value (NAV)
iii) Banker to the Issue	Up to 0.5% of subscribed amount
iv) Out of Pocket Expenses may be Negotiated Separately	
v) Custodial Service W.R.T. Accounts Held in the Central Depository System (CDS)	
i) Sub Account Opening Fee	Rs. 500/- (per account)
<b>ii) Initial Deposit Fee</b>	
- For Shares	Rs. 0.05/- (per share deposited)
- For TFCs	Nil
- For WAPDA Bonds	Nil
- For Units	Rs. 0.15/- (per unit deposited)
<b>Transaction Fee</b>	
- 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)
<b>Custody Fee</b>	
- 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

**M. 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 (Maximum Rs. 12,000 per month)
viii) Valuation Charges	At actual (Maximum Rs. 7000/-)
ix) Prepayment Charges	7% of the principal in the first two years only
x) Tracker Activation Charges	At actual
xi) Litigation Charges	At actual
xii) Cash Collection Charges	Rs. 800/- per visit
xiii) Cheque Return Charges	Rs. 1,000/- per returned cheque
xiv) Issuance of Duplicate NOC	Rs. 1,500/-
xv) Income Estimation	At actual

**N. TERM DEPOSITS  
PENALTY CHARGES**

Any early/premature 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

**Q. 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) Prepayment Charge - BTF to Other Banks	5% of the outstanding principal
vi) Prepayment 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

**P. JS GHARAPNA SOLAR PANEL FINANCING**

i) Processing Fee	Rs. 10,000/- plus FED
ii) Insurance Charges	At actual

**Q. CONSUMER DURABLES**

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

**R. JS FAURI FINANCE**

i) Application Charges	Rs. 2,000/-
ii) Cheque Book Issuance	1st cheque book 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

**S. SME**

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



**T. JS GOLDFINANCE/  
ZARKHEZ GOLDFINANCE**

i) Processing Charges - Running Finance	1.2% of Gold Value - Maximum Rs. 12,000/-
ii) Same Day Disbursement Fees	Rs. 2,000/-
iii) Processing Charges - Term Finance	1.5% of Gold value - Maximum Rs. 15,000/-
iv) Valuation Charges by Goldsmith	Rs. 20/- per gram - Minimum Rs. 1,500/-
v) Legal Document Stamping	At actual
vi) Prompt Payment Bonus	Incorporated in loan pricing at 2% (if payment is received within due date)
vii) Facility Renewal Processing Charges	Rs. 3,000/-
viii) Prepayment Charges - Full Settlement	
a) 1st Year	3% of the outstanding principal (Maximum Rs. 15,000)
b) 2nd Year	2% of the outstanding principal (Maximum Rs. 10,000)

**U. JS KHUD MUKHTAR  
WOMEN ENTREPRENEUR FINANCING**

(i) Processing Fee	No processing fee
(ii) Insurance Charges	At actual

**V. JS WORKING CAPITAL BUSINESS LOAN**

(i) Processing Fee	Minimum Rs. 5,000/- or 0.5% of loan amount (whichever is higher)
(ii) Insurance Charges	At actual

**W. JS CORPORATE CHARGE CARD**

i) Joining Fee	Nil
ii) Annual Fee	Rs. 1,000/-
iii) Card Replacement Fee	Rs. 500/-
iv) International ATM/POS Transaction	4.00% of transaction amount
v) Over Limit Fee	Nil
vi) Late Payment Fee	Rs. 1,500/-
vii) Return Cheque	Rs. 1,000/-
a) Document Retrieval Charges	
i) Local	Rs. 300/-
ii) International	Rs. 850/-
iii) SMS Alerts	Nil
iv) Arbitration/Charge Back	USD 500/-
v) Litigation Charges	At actual
vi) Autopay Rejection - Service Fee	Rs. 1,400/-

**X. JS BANK CREDIT CARD  
MASTERCARD**

i) Joining Fee	Nil
ii) Basic Card - Annual Fee	
- Gold	Rs. 2,500/- (waived on spending of Rs. 5,000/- within 2 months of card issuance)
- Titanium	Rs. 4,500/- (waived on spending of Rs. 7,500/- within 2 months of card issuance)
- Platinum	Rs. 7,500/- (waived on spending of Rs. 10,000/- within 2 months of card issuance)
- World Elite	Rs. 30,000/-
iii) Supplementary Card - Annual Fee	
Gold	Rs. 1,250/- (waived on spending of Rs. 5,000/- within 2 months of card issuance)
- Titanium	Rs. 2,250/- (waived on spending of Rs. 7,500/- within 2 months of card issuance)
- Platinum	Rs. 3,750/- (waived on spending of Rs. 10,000/- within 2 months of card issuance)
- World Elite	Rs. 15,000/-

iv) Finance Charges – APR	
i) Retail	45% (3.75% per month)
ii) Cash Advance	45% (3.75% per month)
iii) Balance Transfer/Cash on Call	24% (2% per month)
iv) Card Installment Plan	12m(29%), 24m(30%), 36m(32%)
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. 1,000/-
Card Replacement Fee	
- Gold	Rs. 600/-
- Titanium	Rs. 1,000/-
- Platinum	Rs. 1,400/-
- World Elite	Rs. 15,000/-
ix) Balance Transfer/Cash on Call Processing Fee	Rs. 700/- per transfer
x) Credit Protector	0.48% of monthly outstanding amount
xi) International ATM/POS	4%
xii) Document Retrieval Charges Local	Rs. 300/-
xiii) Document Retrieval Charges International	Rs. 850/-
xiv) SMS Alerts	Nil
xv) Arbitration/Charge Back	USD 500/-
xvi) Litigation Charges	At actual
xvii) Autopay Rejection - Service Fee	Rs. 1,400/-
xviii) Card Installment Plan Processing Fee	Rs. 600/-
xix) CIP Cancellation/Pre adjustment Fee	Rs. 600/-
xx) Utility Bill Payment Fee	Nil

#### **Y. JS BANK CREDIT CARD - VISA**

i) Joining Fee	Nil
ii) Basic Card - Annual Fee	
- Classic	Rs. 2,400/- (waived on spending of Rs. 5,000/- within 2 months of card issuance)
- Gold	Rs. 4,000/- (waived on spending of Rs. 7,500/- within 2 months of card issuance)
- Platinum	Rs. 7,000/- (waived on spending of Rs. 10,000/- within 2 months of card issuance)
- Signature	Rs. 20,000/- (waived on spending of Rs. 50,000/- within 2 months of card issuance)
iii) Supplementary Card - Annual Fee	
- Classic	Rs. 1,200/- (waived on spending of Rs. 5,000/- within 2 months of card issuance)
- Gold	Rs. 2,000/- (waived on spending of Rs. 7,500/- within 2 months of card issuance)
- Platinum	Rs. 3,500/- (waived on spending of Rs. 10,000/- within 2 months of card issuance)
- Signature	Rs. 10,000/- (waived on spending of Rs. 25,000/- within 2 months of card issuance)
iv) Finance Charges - APR	
i) Retail	45% (3.75% per month)
ii) Cash Advance	45% (3.75% per month)
iii) Balance Transfer/Cash on Call	24% (2% per month)
iv) Card Installment Plan	12m(29%), 24m(30%), 36m(32%)
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. 1,000/-

ix) Card Replacement Fee	
- Classic	Rs. 600/-
- Gold	Rs. 1,000/-
- Platinum	Rs. 1,400/-
- Signature	Rs. 3,000/-
x) Balance Transfer/Cash on Call Processing Fee	Rs. 700/- per transfer
xi) International ATM/POS	4%
xii) Document Retrieval Charges	
Local	Rs. 300/-
xiii) Document Retrieval Charges International	Rs. 850/-
xiv) SMS Alerts	Nil
xv) Arbitration Charges for Disputed Transactions	USD 500/-
xvi) Autopay Rejection - Service Fee	Rs. 1,400/-
xvii) Card Installment Plan Processing Fee	Rs. 600/-
xviii) CIP Cancellation/Pre adjustment Fee	Rs. 600/-
xix) Utility Bill Payment Fee	Nil
<b>Personal Installment Loan</b>	
xx) Service Charges - Mark-up Rate	Up to 27% p.a.
xxi) Processing Fee	1% or 3,000 whichever is higher
xxii) Late Payment Charges	Rs. 1,000/-
xxiii) Prepayment Penalty	5% of the outstanding amount
xxiv) Partial Payment Penalty	5% of the partial payment
xxv) Debit Card Fee	As per SOC
xxvi) Cheque Book Fee	As per SOC
xxvii) Enhancement/Top-up	Rs. 2,000/-
xxviii) Credit Protector	0.48% on monthly outstanding amount
xxix) Litigation Charges	At actual
xxiv) Minimum Balance Penalty	Nil
xxx) Pay Order Issuance	Nil
xxxi) Re-Issuance Payoff sheet	Nil

#### Z. 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) Pay Order Issuance	As per SOC

**AA. 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  |

**AB. 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)   |

**AC. MORTGAGE CREDIT FACILITY**

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

**AD. PRIME MINISTER'S 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 (Maximum Rs. 7,000)   |
| (v) Repossession Charges for Vehicle                   | At actual (minimum Rs. 35,000/-, depending on car's value/repossession, relocation and outstanding loan amount) |
| vi) Repossessed Vehicle Storage Charges                | At actual (Maximum Rs. 12,000 per month)  |
| vii) Delivery Charges, Taxes & Registration Fee        | At actual   |
| viii) Repossession Settlement through Agent for Careem | Rs. 15,000/-  |
| ix) Insurance Charges                                  | At actual   |

**AE. JS SMART ROSHNI  
SOLAR PANEL FINANCING**

(i) Processing Fee

(i) Processing Fee - Minimum Rs. 5,000/- or 0.5% of loan amount (whichever is higher)

(ii) Insurance Charges - as per actual

(ii) Insurance Charges

At actual

**AF. JS SCHOOL DEVELOPMENT FINANCE**

(i) Processing Fee

Processing Fee - Minimum Rs. 5,000/- or 0.5% of loan amount (whichever is higher)

(ii) Insurance Charges

At actual

**AG. AGRICULTURE FINANCING**

(i) Mark-up on Agri Finance

(a) Fresh Proposals

**Limit**

- Up to Rs. 0.299mn
- From Rs. 0.300mn to Rs. 3.000mn
- From Rs. 3.001mn and Above

**Mark-up rate**

6 months' KIBOR + 8%

6 months' KIBOR + 6%

6 months' KIBOR + 5.5%

(b) Late Payment Charges where Installment or Mark-up is Overdue by 60 Days or More

Additional 2% mark-up of the outstanding amount

(c) Renewal of Overdue Limits by 60 Days and Over on Full Settlement

To be renewed on additional 1.5% mark-up from prevailing mark-up rate

(i) Processing Fee on Agri Finance

(a) Fresh Proposals

**Limit**

- Up to Rs. 0.500mn
- From Rs. 0.501mn to Rs. 1.000mn
- From Rs. 1.001mn to Rs. 5.000mn
- From Rs. 5.001mn to Rs. 10.000mn
- From Rs. 10.001mn and Above

**Processing Charges**

Rs. 1,000/-

Rs. 3,000/-

Rs. 5,500/-

Rs. 9,000/-

Rs. 12,000/-

(b) Renewal of Expired Cases

**Limit**

- Up to Rs. 0.500mn
- From Rs. 0.501mn to Rs. 1.000mn
- From Rs. 1.001mn to Rs. 5.000mn
- From Rs. 5.001mn to Rs. 10.000mn
- Rs. 10.001mn and Above

**Processing Charges**

Rs. 1,000/-

Rs. 2,000/-

Rs. 4,000/-

Rs. 6,500/-

Rs. 8,000/-

(c) Enhancement of Limit Prior to Expiry

**Limit**

- Up to Rs. 0.500mn
- From Rs. 0.501mn to Rs. 1.000mn
- From Rs. 1.001mn to Rs. 5.000mn
- From Rs. 5.001mn to Rs. 10.000mn
- Rs. 10.001mn and Above

**Processing Charges**

Rs. 1,000/-

Rs. 2,000/-

Rs. 4,000/-

Rs. 7,500/-

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
vii) Repossession Charges (New)	Rs. 35,000
viii) JS Zarkhez Solar Tubewell Installation Charges	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 Jan 2019.
- Account closing charges are not applicable for Regular Savings Account and JS Asaan accounts.
- All Commissions/Fees are subject to Government Taxes 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 (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's staff salary accounts except Locker Charges, IBFT Charges, Other Banks' 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 Dec 31, 2018.

**Sindh**  
**Karachi**  
 Abul Hasan Isphahani  
 Bahadurabad  
 Boat Basin  
 Bohra Pir  
 Chase Shaheed-e-Millat  
 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  
 Dhoraji  
 Electronic Market  
 Federal B. Area  
 Fisheries  
 Garden East  
 Garden West  
 Gulistan-e-Jauhar  
 Gulshan Chowring  
 Gulshan-e-Hadeed  
 Gulshan-e-Iqbal  
 Hawksbay Road  
 Hydei 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  
 Nazimabad  
 New Challi  
 New Sabzi Mandi  
 North Karachi Industrial Area  
 North Napier  
 North Nazimabad  
 Ocean Mall, Clifton  
 Orangi  
 Paposh Nagar  
 Park Towers, Clifton  
 Progressive Centre, Shahrah-e-Faisal  
 Regal Chowk, Saddar  
 Safdora Goth  
 Shah Faisal Colony  
 Shaheen Complex  
 Shahrah-e-Faisal  
 Shershah  
 S.I.T.E.  
 Sohrab Goth  
 Soldier Bazar  
 Teen Talwar Clifton  
 The Center Saddar  
 Timber Market  
 U.P. Morr  
 Urdu Bazar  
**Hyderabad**  
 Anaj Mandi  
 Citizen Colony  
 Cloth Market  
 DHA  
 Lattifabad  
 Kohsar  
 Lattifabad Unit No VI  
 Qasimabad  
 Saddar Bazar  
 SITE Hyderabad  
**Sukkur**  
 IBA Sukkur  
 Military Road  
 Shaheed Gunj  
**Badin**  
**Bhira City**  
**Chak 41 Jamrao Sanghar**  
**Chambar**  
**Dadu**  
**Dharki**  
**Digri**  
**Ghotki**  
**Golarchi**  
**Jacobabad**  
**Jamshoro**  
**Kandhkot**  
**Kashmore**  
**Khairpur**  
**Khipro**  
**Kot Ghulam Muhammad**

**Kotri**  
**Kurri**  
**Larkana**  
**Maati**  
**Mehar**  
**Mirpurkhas**  
**Mitthi**  
**Naushehro Feroz**  
**Moro**  
**Nawabshah**  
**Pano Aqil**  
**Sanghar**  
**Selwan Shareef**  
**Shahdadkot**  
**Shahdadpur**  
**Sheikh Bhirkio**  
**Shikarpur**  
**Sultanabad**  
**Tando Adam**  
**Tando Allahyar**  
**Tando Jam**  
**Tando Muhammad Khan**  
**Thatta**  
**Umerkot**  
**Punjab**  
**Lahore**  
 DHA Airport Road  
 Allama Iqbal Town  
 Azam Cloth Market  
 Badami Bagh  
 Baghbanpura  
 Bahria Town  
 Brandreth Road  
 Cavalry Ground  
 Chowburji  
 Circular Road  
 College Road  
 Daroughawala  
 DHA Phase VI  
 DHA T-Block  
 DHA Z-Block  
 Ferozepur Road  
 Gulberg  
 Gulshan Ravi Road  
 Ichra Bazaar  
 Johar Town  
 M. M. Alam Road  
 McLeod Road  
 Model Town  
 Mughalpur  
 New Garden Town  
 PECO Road  
 Rainwind Road  
 Shadbagh  
 Shadman Town  
 Shah Alam Market  
 Shahdara  
 State Life Housing Society  
 Sunder Industrial Estate  
 The Mall Branch  
 Timber Market Ravi Road  
 Upper Mall  
 Urdu Bazar  
 Valencia Society  
 Walton Road  
 WAPDA Town  
 Zarrar Shaheed Road  
**Rawalpindi**  
 AECHS  
 Bahria Town, Phase 4  
 Bahria Town, Phase 7  
 Bank Road  
 Chaklala Scheme 3  
 Chakri Road  
 Falcon Complex Khanna Road  
 GHQ  
 Khayaban-e-Sir Syed  
 Kurri Road  
 Lalazar Rawalpindi Cantt  
 Peshawar Road  
 Range Road  
 RCC Industrial Estate Rawat  
 Saidpur Road  
 Satellite Town  
**Faisalabad**  
 Ghulam Mohammad Abad  
 Grain Market  
 Gulistan Colony  
 Karkhana Bazar  
 Liaquat Road  
 Saifana Road  
 Gujranwala  
 Bank Square  
 G. T. Road  
 Sheikhpura Road

**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  
 Pakistan  
**Sialkot**  
 Shahabpura  
 Sialkot Cantt  
 Paris Road  
**Sheikhpura**  
 Agrow Sheikhpura  
 Sheikhpura Branch  
**Pattoki**  
 Agrow Allahabad Theeng Morr  
**Agrow Warbutton**  
 Aii Pur Chatta  
**Arifwala**  
**Attock**  
**Bahawalpur**  
**Bhakkar**  
**Bhalwal**  
**Bhawalnagar**  
**Burewala**  
**Chah Chand Wala Jampur**  
**Chakwal**  
**Chichawatni**  
 Chiniot  
 Daske  
**Dera Ghazi Khan**  
**Depalpur**  
**Dinga**  
**Gagoo Mandi**  
**Ghakkhar Mandi**  
**Gohadpur**  
**Gojra**  
**Gulyana**  
**Haizabad**  
**Haroonabad**  
**Hasilpur**  
**Jalalpur Jattan**  
**Jaranwala**  
**Jehlum**  
**Jhang**  
**Kachi Jamal Khanpur**  
**Kamoki**  
**Khanewal**  
**Kharian**  
**Lalamusa**  
**Layyah**  
**Lothian**  
**Mandi Bahaudin**  
**Mandi Faizabad**  
**Mian Chunnoo**  
**Mouza Fadda Maisli**  
**Mouza Gaju Hatta Shujabad**  
**Mouza Ghalwan Altipur**  
**Mouza Parhar Sharqi**  
**Muridke**  
**Muzaffargarh**  
**Nankana Sahib**  
**Narowal**  
**Nekapura Sialkot**  
**Okara**  
**Pir Mahal**  
**Qaboola**  
**Rabwa**  
**Rahim Yar Khan**  
 Mouza chak 72 N/P Rahim Yar Khan  
**Sadiqabad**  
**Sahiwal**  
 Chak 89 Dist. Sahiwal  
**Sambrial**  
**Sargodha**  
**Talangan**  
**Taxila**  
**Toha Tek Singh**  
**Ugoki**  
**Vehari**  
**Wazirabad**  
**Wah Cantt**  
 Agrow Chishtian  
**Khyber Pakhtunkhwa**  
 Peshawar  
 Dabgari Gardens  
 G.T. Road  
 Grain Market

Islamia Road  
 Karkhano Hayatabad  
 Naz Cinema  
 University Road  
**Dara Adam Khel (FR Kohat)**  
**Abbottabad**  
**Bafa**  
**Bannu**  
**Chakdara**  
**Chitral**  
**D.I. Khan**  
**Dir Upper**  
**Haripur**  
**Mansehra**  
**Mardan**  
**Mattni Changan**  
**Mingora**  
**Nowshera**  
**Shaidu (RPK)**  
**Saleh Khana**  
**Shahkas Khyber Agency**  
**Timergara**  
**Topi**  
**Balochistan**  
**Quetta**  
 M.A. Jinnah Road  
 Quetta Cantt  
 Zarghoon Road  
**Ormara**  
**Dera Murad Jamali**  
**Duki Harnai**  
**Gawadar**  
**Khanozai Pishin**  
**Khuzdar**  
**Loralai**  
**Muslim Bagh**  
**Usta Muhammad**  
**Azad Jammu & Kashmir**  
**Bagh**  
**Chaksawari**  
**Charhoi**  
**Dadyal**  
**Dina**  
**Hattian**  
**Jatlan**  
**Khui Ratta**  
**Kotli**  
**Mirpur**  
**Muzaffarabad**  
**Naar**  
**Rawalakot**  
**Selmsa**  
**Seri**  
**Gilgit-Baltistan**  
**Chilas**  
**Gilgit**  
**Skardu**  
**Federal Capital**  
 B-17  
 Bara Kahu  
 Blue Area  
 DHA Phase 2  
 E-11  
 F-7  
 F-8  
 F-11 Markaz  
 F-10  
 G-11  
 G-13  
 G-15  
 Gulberg Green  
 I-8  
 I-9  
 Islamabad Stock Exchange  
 Khanna Pul  
 NPF 0-9, PWD Road  
 Tarlai  
**Bahrain**  
**Manama**  
**0800.011.22**  
**www.jsbl.com**  
 345 Branches  
 in 172 Cities  
 <https://www.facebook.com/JSBankLtd/>