



01 July to 31 December, 2020

**Schedule of Charges**

0800-011-22 | [www.jsbl.com](http://www.jsbl.com)

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 **JS BANK**  
BARHNA HAI AAGEY

## INTERNATIONAL BANKING

### A. IMPORTS

i)	Letter of Credit Opening Commission	First Quarter or Part thereof 0.40% Each Subsequent Quarter or part thereof 0.30% Minimum Rupees Rs. 2,000/-
ii)	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 expiry of LC
iii)	(a) Mark-up on PAD for Bills Under Import L/C (Sight)	a) 20 % p.a. plus other charges as per SOC
	(b) Mark-up on Forced PAD in Case of Usance Bills Under Import L/C Not Retired on Due Date	b) @ 20.00% p.a.
iv)	Acceptance Commission on Usance L/C if payment date falls after L/C expiry	0.10% per month Minimum Rs. 2,000/- acceptance commission on bill amount.
v)	(a) Registration of Contract	0.20% (flat) - Minimum Rs. 2,000/-
	(b) Amendments under import-contract	Rs.1,000/- per transaction (at) OR Commission under items (vi) (a) above, if amendment involves increase in amount.
	(c) Contract Cancellation Charges	Rs.1,500 (Flat)
vi)	Airway Bill Endorsement/ Guarantee Issued to Shipping Companies in Lieu of Bills of Lading	Rs. 2,000/- (flat)
vii)	Credit Report on Beneficiary and/or Foreign Buyer	At Actual
viii)	Courier Charges	
	(a) For Local	Rs. 250/- (flat)
	(b) For Foreign	Rs. 5,500/- or At Actual whichever is higher
ix)	SWIFT Message (Short/One Pager)	Rs. 1,000/-
x)	SWIFT Message (MT-700/701, 710,711,720,721,760)	Rs. 2,000/-
xi)	Revalidation Commission of Expired L/C	As applicable for opening of fresh L/C as per i - a above
xii)	Commission on Establishment of L/C /Contract against 100% Margin	Nil
xiii)	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)

xiv) <b>USANCE BILLS: Bills Drawn at Usance under the L/C Other than PAYES (Pay as You Earn Scheme) and Suppliers/Buyers Credit</b>	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
xv) <b>L/C Cancellation Charges</b>	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.

xvi) <b>Import Bills Returned Unpaid</b>	USD 100/- flat from forwarding Bank plus courier charges
xvii) <b>Flat charges on payment of import bills under collection, contract, API &amp; Open account</b>	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
xviii) <b>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</b>	0.10% Minimum Rs. 1,500/- plus SWIFT Charges in all cases.
xix) <b>Reimbursement Charges (payable to reimbursing banks)</b>	At Actual
xx) <b>Discrepant document handling fee</b>	US\$100 or equivalent in FCY (Including FED)
xxi) <b>Handling Charges in Lieu of Exchange Earnings where Importer Buys Foreign Exchange from Some Other Bank for L/C Opened/Contract Registered with Us</b>	0.13% - Minimum Rs. 625/-

**B. EXPORTS**

<b>FCY Notes Handling Charges</b>	0.15% for exports to Central Asian Countries, including Afghanistan, against FCY notes
i) <b>Letters of Credit</b>	
(a) <b>Advising of L/C</b>	Rs. 1,500/- for JS Bank customers and Rs. 2,000 for non-customer plus courier charges
(b) <b>Advising of Amendments</b>	Rs. 1,000/- for JS Bank customers and Rs. 1,300 for non-customer plus courier charges
ii) <b>Confirmation</b>	0.30% per quarter - Minimum Rs. 1,000/-
iii) <b>Transfer of Export L/Cs</b>	Rs. 1,000/- Flat plus swift &/or postage charges Rs. 15,000/- Flat - If with substitution of documents plus swift &/or postage charges

iv)	Reimbursement Payment to Other Banks from Non-Resident Rupee/ACU Dollar Accounts	Rs. 2,000/-
v)	If the Documents are Sent to Other Local Banks Under Restricted L/C	Rs. 1000/- plus service charges
vi)	Collection	
	(a) Documentary Export Collection	Rs. 500/- (flat) (Charged at the time of settlement of bill)
	(b) If Documents are Sent to Us by Other Banks for Collection under Restricted L/C	Rs. 1000/- plus service charges
vii)	Handling of Duty Draw-Back Claim	0.30% per claim - Minimum Rs. 300/-
viii)	Service Charges on Realization of Export Proceeds (Export Advance Payment / Collection / LC etc.,)	0.13% - Minimum Rs. 1,500/-
ix)	EDS	Rs. 80/- per bill or as per existing regulation
x)	Services Charges on Handling of Research and Development (RND) Cases	0.2 % - Minimum Rs. 1,000/- per claim
xi)	Export Reimbursement Claim-Swift Charges	Rs. 1,000/-
xii)	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 @ 20% or pricing as per credit approval will be applied. In case FDBC converted into FBP/FBD, no handling charges should be recovered.
xiii)	Export Refinance Application - Handling Charges	Rs. 600/- per application
xiv)	ERF substitution	Rs. 500/- per case
xv)	EE & EF Certification	Rs. 1,000/- per case
xvi)	EE NOC Issued To Other Banks Under ERF Scheme	Rs. 1,500/- per case
xvii)	Handling & Service Charges For Overdue Export Bills Reporting	Rs. 1,000/- per bill for all overdue bills
xviii)	Assignment Of Proceeds To Other Banks	Rs. 1,000/-

xix) Business Performance Certificate	Rs. 500/-
xx) LTFF (Long Term Finance Facility under SBP Scheme) - Handling Charges	Rs. 1,750/- per case
xxi) Reimbursement payment to other Banks from Non-Resident Rupee	Rs. 500/-
xxii) EPRC Issuance Charges	Rs. 100/-
<b>C. INLAND TRADE – IMPORT</b>	
i) Opening commission	0.40% per quarter for first quarter or part thereof - and 0.30% for each subsequent quarter or part thereof Minimum Rs. 2,000/-
ii) Amendments	Rs.1,000/- (Flat) OR Commission as per (i) above, if amendment involves increase in amount or extension in validity.
iii) Discrepant document handling fee	Rs.1,500/- per bill (Including FED)
iv) Service Charges on retirement of import bills under Inland LC	0.10% Minimum Rs. 1,500/-
v) Acceptance Commission (If bill matures after expiry of LC)	0.10% per month Minimum Rs. 2,000/- on bill amount.
vi) Mark-up on PAD (Sight Bills)	20% per annum till adjustment of finance
vii) Mark-up on Forced PAD (Usance Bills)	20% per annum till adjustment of finance
viii) LC Cancellation Charges	Rs.1,500 plus SWIFT charges
ix) Items returned unpaid	Rs. 2,000/- Flat
<b>D. INLAND TRADE – EXPORT</b>	
i) Advising	Rs.1,500/- (Flat)
ii) Amendment Advising	Rs.1,000/- (Flat)
iii) 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
iv) Collection Commission on - Bills drawn under Collection - Bill drawn under Inland LC (Sight / Usance) - Clean Collection (Including Cheques)	0.35% Minimum Rs. 1,500/-
v) Mark-up on Inland Bill Purchased (IBP) (Sight / Usance)	
- Regular	18% per annum or as per Credit Approval
- Overdue Period	20% per annum
(Collection commission will also be charged in addition to above mark-up)	

vi)	Collection charges for restricted LCs (Where negotiation is restricted to some other bank and presented to us for forwarding)	Rs. 350/- (Flat) per bill
<b>E. MISCELLANEOUS</b>		
i)	Collection Agent's charges, if the collecting bank is other than the bank, will be extra	At Actual
ii)	Purchase of Bills/Cheques etc.	
-	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.
-	Other Cheques/Demand Instruments like dividend warrants etc.	Same charges as for collection as indicated at 1(a) above, plus mark-down 0.75% for every 15 days or part thereof.
iii)	Postage on Bills/Cheques	Rs. 100/-
iv)	Courier Charges Note: All other charges as per notes a. to c. and e. above, where applicable, shall also be applicable.	Rs. 250/-
v)	Penal Charges in case of overdue of FAFB, FAPC, FATR, FBP, IBP, ERF, LG Discounting & Invoice Discounting.	20% per annum or as per approved pricing for the overdue period till adjustment.
<b>F. GUARANTEES</b>		
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.

- Vetting of Bank Guarantees - In-house	Rs. 1,000/- (per Guarantee)
- 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/-
- Other Guarantees	0.40% per quarter or as per arrangement
- Parking Guarantees (if issued at Bank's own instance)	Nil
- Consortium Guarantees	As per agreement
- Guarantees Issued in Pakistan against 100% Cash Margin on which No Return/Profit is Paid	Nil
- L/G Collection Charges	Rs. 1,000 per instrument L/G

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

## H. 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)
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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.

ii)	Pay Orders	Rs. 550/- against account Rs. 3,750/- 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. 800/- (flat) Rs. 700/- (flat)													
v)	Cancellation of Pay Order/ Demand Drafts	Rs. 1,450/- per instrument													
vi)	Issuance of SBP Cheques (if Permissible by SBP)	Rs. 500/- per cheque													
vii)	RTGS Charges	<table><tr><th>Days</th><th>Transaction Processing Time Windows</th><th>Per Transaction Charges</th></tr><tr><td rowspan="3">Monday to Friday</td><td>9:00 AM to 3:00 PM</td><td>Rs. 220/-</td></tr><tr><td>3:00 PM to 3:30 PM</td><td>Rs. 330/-</td></tr><tr><td>3:30 PM to 4:30 PM</td><td>Rs. 550/-</td></tr></table> <p>Multiple credit transfer (within same bank) with lower value limit of Rs. 100,000/- for each transaction:</p> <table><tr><td>Monday to Friday</td><td>9:00 AM to 4:30 PM</td><td>Rs. 50/- each transfer/transaction</td></tr></table>	Days	Transaction Processing Time Windows	Per Transaction Charges	Monday to Friday	9:00 AM to 3:00 PM	Rs. 220/-	3:00 PM to 3:30 PM	Rs. 330/-	3:30 PM to 4:30 PM	Rs. 550/-	Monday to Friday	9:00 AM to 4:30 PM	Rs. 50/- each transfer/transaction
Days	Transaction Processing Time Windows	Per Transaction Charges													
Monday to Friday	9:00 AM to 3:00 PM	Rs. 220/-													
	3:00 PM to 3:30 PM	Rs. 330/-													
	3:30 PM to 4:30 PM	Rs. 550/-													
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. ADVANCES

Following charges will be recovered in addition to markup /return on investment.

i)	Miscellaneous Charges	At Actual
	(i.e. Charges for Documents, Evaluation of 1% Security and Maintenance thereof etc)	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
iii)	Within Municipal Limits or within Radius of 5 Miles from the Branch	Actual conveyance charges only
iv)	Outside the Above Limit	At Actual
	(a) Delivery Charges if a Godown Keeper is not Posted, Conveyance Charges will be Recovered	At Actual
	(b) Other Incidental Expenses, Insurance Premium etc.	At Actual
	(c) Legal Review Charges (Outside Counsel)	At Actual
	(d) Documentation Review Charges	Rs. 5,000/-
	(e) Delivery of Goods Under Pledge	Rs. 1,000/- per delivery
	(f) Arranging CIB Report from State Bank (Per Company/Individual)	Rs. 35/- (can be waived on management's discretion)
	(g) Handling Charges for Marking Lien on Government Securities Issued by Other Banks/ National Savings Centers	Rs. 1,000/- per instance
	(h) Handling Charges for Marking Lien on Mutual Funds at Registrar's Office	Rs. 1,000/- per case (separately for each mutual fund)

(i) Collection of Profit Coupons on Government Securities Issued by Other Banks/National Savings Centers Under Lien to Us	Rs. 1,000/- per instance
(j) Penal Charges in case of overdue of FIM, CF Pledge	2% per annum over and above normal mark-up rate
(k) Replacement of securities under lien to the bank	Rs. 1,000 flat per replacement
(l) Late payment of installments Commercial TF (If TF is to be repaid on amortisation basis)	0.1% per day of the overdue installment amount.
<b>LOAN PROCESSING FEE</b>	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/one off transaction	0.06% of facility amount OR Min. Rs. 9,000/- whichever is higher. 0.06% of facility amount OR Rs. 3,000/- whichever is higher.
(o) Facility Renewal Processing Charges	Nil
(p) Temporary Extension of Credit Facilities	0.06% of facility amount OR Min. Rs. 9,000/- whichever is higher. 0.06% of facility amount OR Rs. 3,000/- whichever is higher.
(q) 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/-
(r) Issuance of No Objection for vacation of charge	Processing fee Rs. 5,000/-
(s) Credit reports issued on behalf of Client	Processing fee Rs 3,000/-
(t) Nominal fee for Pledge call option	Actual
(u) Cash Collection Services	Rs. 2,000/- per month (Conditions Apply)
<b>C. STANDING INSTRUCTIONS FEE</b>	
i) Standing Instruction fee:	Rs. 500/- per transaction apart from the relevant charges on remittance, where applicable For clients' staff salaries disbursement (as per agreed arrangement) i) Credit to account(s) with the Bank -NIL ii) Pay Order / Draft Rs. 100/-  Postage/Courier Charges i) within city Rs. 110/- ii) outside city Rs. 225/-
ii) Account to Account transfer	Rs. 150/- (Not Applicable on Current Accounts)

## **D. LEASING**

i) Processing Charges	0.1% of facility or Minimum Rs. 10,000/-, whichever is higher
ii) Late Payment Charges	0.1% per day on principal portal of rental amount
iii) Early Termination Charges	Rs. 10,000/- flat
iv) Insurance Charges	At Actual
v) Tracker Charges	At Actual. For waiver on tracker installation, additional mark-up on the facility of 0.5% per annum will be added in the monthly installation
vi) Repossession Charges	At Actual (Maximum Rs. 45,000/- per instance)
vii) Repossessed Vehicle Storage Charges	At Actual (Maximum Rs.12,000 per month)
viii) Secured Transaction Registry (STR) Fee	
Existing Customer	Rs. 500/-
New Customer	Rs. 1,000/-

## **E. PROPRIETARY ATM/VISA/ MASTERCARD/ PAYPAK DEBIT CARD CHARGES**

i) ATM cash withdrawal charges	Free on JS Bank ATMs Rs. 18.75/- (Non JS Bank ATM - Cash Withdrawal Fee) unless waived as per product features
ii) Chip Maintenance Charges (Chip Debit Cards)	Rs. 800/- per annum
iii) EMV PayPak Classic (Asaan & BBA: Basic Banking Account)	Rs. 1,200/-

### **Visa Debit Card**

iv) Visa Debit Card Issuance Fee	NIL
v) Visa Debit Card Annual Fee	
Classic	Rs.1,300/-
Classic Supplementary	Rs. 650/-
Gold	Rs. 2,600/-
Gold Supplementary	Rs. 1,300/-
Platinum	Rs. 4,800/-
Platinum Supplementary	Rs. 2,400/-
Visa Signature Debit Card	Rs. 18,000/-
Visa Prepaid Card Annual fee	Rs. 1,000/-
vi) Visa Debit Card Reissuance/ upgrade	
Classic reissuance	Rs. 950/- (Principal & Supplementary Cards)
Gold reissuance	Rs. 1,700/- (Principal & Supplementary Cards)
Visa Signature reissuance	Rs. 10,800/- (Principal & Supplementary Cards)

	Visa Prepaid card reissuance	Rs. 850/-
	Platinum reissuance	Rs. 2,400/- (Principal & Supplementary Cards)
	Classic to Gold upgrade	Rs. 1,700/- (Principal & Supplementary Cards)
	Gold to Platinum upgrade	Rs. 1,900/- (Principal & Supplementary Cards)
	Classic to Platinum upgrade	Rs. 2,800/- (Principal & Supplementary Cards)
vii)	International ATM Cash Withdrawal	Rs. 1000/- per transaction or 4% whichever is higher
<b>MasterCard Debit Card</b>		
viii)	MasterCard Debit Card issuance Fee	Nil
ix)	MasterCard Debit Card Annual Fee	
	MasterCard Gold	Rs. 1,800/-
	MasterCard Gold Supplementary	Rs. 900/-
	MasterCard Titanium	Rs. 3,200/-
	MasterCard Titanium Supplementary	Rs. 1,600/-
	MasterCard Platinum	Rs. 5,500/-
	MasterCard Platinum Supplementary	Rs. 2,750/-
	MasterCard World	Rs. 24,000/-
	MasterCard Prepaid Card Annual fee	Rs. 1,100/-
x)	MasterCard Debit Card Reissuance/ upgrade	
	MasterCard Prepaid card reissuance	Rs. 800/-
	MasterCard Gold reissuance	Rs. 1,200/- (Principal & Supplementary Cards)
	MasterCard Titanium reissuance	Rs. 2,000/- (Principal & Supplementary Cards)
	MasterCard Platinum reissuance	Rs. 2,900/- (Principal & Supplementary Cards)
	MasterCard World reissuance	Rs. 16,000/- (Principal & Supplementary Cards)
	MasterCard Gold to Titanium upgrade	Rs. 2,000/- (Principal & Supplementary Cards)
	MasterCard Titanium to MasterCard Platinum/Gold upgrade	Rs. 2,300/- (Principal & Supplementary Cards)
	MasterCard Gold to MasterCard Platinum upgrade	Rs. 3,500/- (Principal & Supplementary Cards)
xi)	Visa Debit to MasterCard (switching fee)	Free
xii)	POS Transactions (Local)	Free
	POS Transactions (International)	4.5% of transaction amount
xiii)	Balance Inquiry	Free (JS Bank ATMs) Rs. 2.5/- (Non JS Bank ATM - Balance Inquiry Fee) <b>Rs. 200/- (International Balance Inquiry Fee)</b>

xiv)	Receipt Charges for Cash Withdrawal & Balance Enquiry on ATMs	Rs. 2.5/- (JS Bank & Non JS Bank ATMs)
xv)	Mini Statement	Free
xvi)	Retrieval Charges	Rs. 700/- (per transaction)
xvii)	Arbitration/Charge Back	USD 500/-
xviii)	Card Capture (International)	USD 15/-
xix)	MDC / VDC Internet Activation Charges	Rs. 400/- per annum
xx)	MDC / VDC Limit Enhancement Annual Fee	Rs. 800/- per annum
xxi)	Visa Direct Funds Transfer	3.5% of transaction amount
xxii)	International ATM Cash Withdrawal	Rs. 1,000/- per transaction or 4% whichever is higher
<b>PayPak Debit Card</b>		
xxiii)	Annual Fee	Rs. 3,000/-
xxiv)	Supplementary Annual Fee	Rs. 1,500/-
xxv)	Card Replacement Fee (Principal & Supplementary)	Rs. 2,400/-
xxvi)	Online Activation Charges	Rs. 400/- per annum
xxvii)	Limit Enhancement charges	Rs. 800/- per annum
xxviii)	Balance Inquiry charges	Free (JS Bank ATMs) Rs. 2.5/- (Non JS Bank ATM - Balance Inquiry Fee)
<b>F. eBANKING SERVICES</b>		
i)	SMS Alerts	Rs. 2,400 per annum
ii)	SMS Alerts Digital Transactions	Free
iii)	eStatements	Free
iv)	Internet Banking Registration	Free
v)	Utility Bills Payment Service (UBPS)	Free
vi)	1IBFT-Interbank Funds Transfer Fee	Through ATM: Rs.190/- per transaction Through Mobile & Internet Banking: Rs. 150/- per transaction
vii)	Over-The-Counter IBFT Charges	Rs. 200/- for amount up to Rs.500,000 Rs. 300/- for Amount between Rs.500,001 to 1,000,000 Rs. 1,000/- for Amount more than Rs. 1,000,000
viii)	Mobile Banking	Rs. 2,400/- per annum
<b>G. CALL CENTRE AND IVR SERVICES (0800-011-22)</b>		
i)	Balance Inquiry	Free
ii)	Mini statement (voice and fax)	Free

iii)	MasterCard/Visa Debit PIN issuance and change	Free
iv)	TPIN issuance and change	Free
v)	MasterCard/Visa Debit Card Blocking	Free
<b>H. MISCELLANEOUS CHARGES</b>		
i)	Stop payment of Cheques drawn on us	For Local Currency Accounts  Rs. 650/- for one cheque  Rs. 1,000/- 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. 500/- each
iv)	Balance Certificates	Rs. 500/- each
v)	Confirmation of balances to Auditors	Rs. 550/-
vi)	Issuance of counter cheque	Rs. 200/- (per cheque plus govt. duties)
vii)	Account closure charges (on customer request)	Nil for all accounts
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 others cases the charges are to be recovered as applicable for the specific mode of payment desired by the beneficiary
ix)	Miscellaneous Certificates	Rs. 200/- (per certificate)
x)	Safe Deposit Lockers	
	a) Small	Rs. 6,000/- per annum or security deposit of Rs. 50,000/-
	b) Medium	Rs. 9,000/- per annum or security deposit of Rs. 80,000/-
	c) Large	Rs. 10,000/- per annum or security deposit of Rs. 95,000/-
	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. 5,000/-
	b) Medium	Rs. 7,000/-
	c) Large	Rs. 8,000/-

xiii) Postage/ courier charges on drafts/Pay orders/other documents	Rs. 120/- within city Rs. 220/- outside city
xiv) Issuance of Chequebooks	Rs. 30 per leaf (if average balance is below Rs. 50,000) Rs. 15 per leaf (for first cheque book or if average balance is above Rs. 50,000)
xv) Account Maintenance Charges	Nil for all accounts
xvi) Same day clearing of cheques	Rs. 750/- per Cheque
xvii) Transaction charges	
a) Intra-city Online Banking	Free for all accounts
b) Inter-city clearing Charges (outward)	Rs. 500 per transaction if average balance is below Rs.50,000/- (Excluding all LCY Current Accounts)
c) Online Transaction Charges (Intercity)	Rs. 500 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. 500 per transaction if average balance is below Rs.50,000/- (Excluding all LCY Current Accounts)
xix) Fee for issuance of confirmation/investme certificate against Government securitie (SSC's, DSC's,USDB's)	Rs. 625/- 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
<b>I. FEE WAIVERS</b>	
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) SMS Alerts **	Free
(f) Mobile Banking	Free

\*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) SMS Alerts \*

Free

(f) Mobile Banking

Free

\* 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) Internet Banking

Free

(b) Titanium MasterCard/Gold Debit card annual fee \*

Free

(c) Mobile Banking

Free

\* 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) Cheque Book Issuance*	If Average Balance of Rs. 150,000 and above: 4 Free - chequebook each year of up to 100 leaves. If Average Balance is below Rs. 150,000: Charges as per SOC
b) Internet Banking	Free
c) Pay Orders	2 per month
d) Classic Debit Card Annual Fee*	Free
e) Mobile Banking	Free
	* 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.
<b>vi) JS Executive Raabta Current Account</b>	
Monthly Average Balance	Rs. 75,000/- and above
(a) Internet Banking	Free
	* 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
<b>vi) JS Platinum Business Account*</b>	
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 MasterCard Debit card annual fee **	Free
d) Inter-city Clearing	Free
e) Same Day Clearing	Free
f) SMS Alerts **	Free
g) Non JS Bank ATM - Cash Withdrawal Fee***	Free (Charges to be reversed every day)
h) Issuance of Pay Order **	Free
i) Cancellation of PO/DD	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
<p>*Applicable for Individuals, Sole Proprietorships, Partnerships, Public and Private Limited companies</p> <p>** 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.</p> <p>*** 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</p>	
<b>vii) JS Premium Current Account</b>	
<b>Monthly Average Balance:</b>	Rs. 100,000/- and above
a) Cheque Book Issuance	1st cheque book Free (50 leaves), regardless of average balance
b) Internet Banking	Free
c) Titanium MasterCard Debit card annual fee **	Free
d) Inter-city Clearing	Free
e) Same Day Clearing	Free
f) Lockers* (Rental)	One Small Locker free
g) Non JS Bank ATM - Cash Withdrawal Fee	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
<p>* Subject to availability of vacant lockers at the branch where the account is maintained.</p> <p>** 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.</p>	
<b>viii) Kamiyab Business and LCY Current Account</b>	
<b>Monthly Average Balance ***</b>	Rs. 100,000/- and above
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)	Nil One Small Locker free
k) MasterCard Gold Debit card annual fee ***	Free
l) Inter-city 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) <b>JS Freelancer Current Account</b>	
<b>Monthly Average Balance</b>	Nil
a) Internet Banking	Free
b) 1IBFT-Interbank Funds Transfer Fee	Free
c) Electronic Proceeds Realisation Certificate (EPRC)	Free
d) Waiver on online ecommerce transactions*	Free (Upto Rs. 5,000) * Waiver of charges are on the basis of average balance of Rs. 50,000 of the previous month. In case of account opened in the current month waivers will be allowed based on actual balance in the account. ** Charges will be reversed at day end.
x) <b>JS Elite Current Account</b>	
a) Cheque Book Issuance	1st cheque book Free (10 leaves)
b) Internet Banking	Free
c) MasterCard Gold Debit card annual fee	Free
d) Non JS Bank ATM - Cash Withdrawal Fee	Free (Charges to be reversed every day)
e) SMS Alerts	Free for 1st three months
f) 1IBFT-Interbank Funds Transfer Fee	Free
g) Mobile Banking	Subsidized @Rs. 1,200/- per annum
xi) <b>JS Elite Plus Current Account</b>	
a) Cheque Book Issuance	Up to 4 cheque books per year (25 leaves)
b) Internet Banking	Free
c) Titanium MasterCard Debit card annual fee	Free

d) Non JS Bank ATM - Cash Withdrawal Fee	Free (Charges to be reversed every day)
e) SMS Alerts	Free (1st three months)
f) 1IBFT-Interbank Funds Transfer Fee	Free
g) Pay Order	Free
h) Mobile Banking	Free
<b>xii) Rupee Plus Savings Account Special Deposit Account</b>	
<b>Monthly Average Balance***</b>	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) 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) MasterCard Gold 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.
<b>xiii) PLS Savings Account</b>	
<b>Monthly Average Balance***</b>	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 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) MasterCard Gold Debit card annual fee***	Free
l) Inter-city 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.
<b>xiv) JS Foreign Currency Plus Savings Account</b>	
a) Currencies being offered	USD, GBP, EURO, AED, CNY
b) Cheque Book Issuance	1st cheque book Free (25 leaves)

xv) **Muhib-e-Watan Account\*\***

**Free Services**

- |   |                                  |
|---|----------------------------------|
| a) Cheque Book Issuance                     | 1st cheque book Free (25 leaves) |
| b) MasterCard Gold 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.

- |   |                        |
|---|------------------------|
| k) Payment of FBR Taxes & Duties through branches | Rs. 50 per transaction |
|---|------------------------|

**l) Term Deposit 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.

**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) Out of Pocket Expenses may be Negotiated Separately	
viii) Custodial Service W.R.T. Accounts Held in the Central Depository System (CDS)	
ix) Sub Account Opening Fee	Rs. 500/- (per account)
<b>Initial Deposit Fee</b>	
- For Shares	Rs. 0.05/- (per share deposited)
- For TFCs	Nil
- For WAPDA Bonds	Nil
- For Units	Rs. 0.015/- (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)
<b>Withdrawal Fee</b>	
- 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

<b>Statement Request Fee</b>	Rs. 15/- per page or Rs. 175/- per statement request, whichever is higher
<b>Security Pledge Fee</b>	Rs. 0.01/- per security/per share
<b>Pledge Call Fee</b>	
- 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
<b>K. JS CARAAMAD AUTO FINANCE</b>	
i) Processing Charges (Including Legal Document Stamping)	Rs. 12,000/-
ii) Appraisal Fee (Used/Imported Vehicles)	As per Actual
iii) Late Payment Fee	Rs. 1,400/- per instance
iv) Vehicle Repossession Charges	At Actual (Maximum Rs. 50,000/- per stance)
v) Insurance Charges	At Actual
vi) Repossessed Vehicle Storage Charges	At Actual (Maximum Rs.13,500 per month)
vii) Valuation Charges	At actual (Maximum Rs. 7000/-)
viii) Prepayment Charges	8% of the principal in the first two years only
ix) Tracker Activation Charges	At Actual
x) Litigation Charges	At Actual
xi) Cash Collection Charges	Cash Pick-up : Rs. 2,000/- and Cheque Pick-up Rs.1,000/-
xii) Cheque Return Charges	Rs.1,400/- Per Returned Cheque
xiii) Issuance of Duplicate NOC	Rs. 1,600/-
xiv) Income Estimation	At Actual
xv) Registration Service Fees**	At Actual
** Over and above the charges imposed by Excise & Taxation dept for registration of the vehicle	
vi) Secured Transaction Registry (STR) Fee	
Existing Customer	Rs. 500/-
New Customer	Rs. 1,000/-



**L. JS GHARAPNA HOME LOANS**

i) Processing Fee	Rs. 15,000/-
ii) Legal Documents	At Actual
iii) Appraisal Charges	At Actual
iv) Legal Opinion	At Actual
v) Prepayment Charge - BTF to Other Banks	6% of the outstanding principal
vi) Prepayment Charges - Full Settlement	
1st Year	6% of the outstanding principal
2nd Year	5% of the outstanding principal
3rd Year	4% of the outstanding principal
4th Year	3% of the outstanding principal
5th Year	2% of the outstanding principal
6th Year onwards	1% of the outstanding principal
7th Year Onwards	NIL
vii) Income Estimation	At Actual
viii) Late Payment Fee	Rs. 1,400/- per instance
ix) Cheque Return Charges	Rs. 1,200/- per returned cheque
x) Balloon Payment/Partial Settlement, Once in a Year (Max 25% Outstanding amount)	3.5% of the payment
xi) Offer Letter Reissuance	50% applicable Processing Fees (as per customer segment) will be charged at the time of regular facility processing
xii) Cash / Cheque Collection Charges	Cash Pick-up : Rs. 2,000/- and Cheque Pick-up Rs.1,000/-

**M. JS GHARAPNA SOLAR PANEL FINANCING**

i) Processing Fee	Rs. 14,000/- plus FED
ii) Insurance Charges	At Actual
iii) Legal Documents	At Actual
iv) 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

v) Late Payment Standard Mark-up Rate	1 month KIBOR + 4% per day
vi) Cheque Return Charges	Rs. 1,200/- per returned cheque
vii) Secured Transaction Registry (STR) Fee	
Existing Customer	Rs. 500/-
New Customer	Rs. 1,000/-
<b>N. JS FAURI FINANCE</b>	
i) Processing Fee	Rs. 2,500/-
ii) Chequebook Issuance	1st Cheque Book Free (10 leaves)
iii) Cancellation Processing Fee	Rs. 1,000/-
iv) Legal Document Stamping	At Actual
<b>O. SME</b>	
i) Arrangement Fee	Minimum Rs. 3,000/-
ii) Review Fee	Minimum Rs. 3,000/-
iii) Interim Fee	Minimum Rs. 3,000/-
<b>P. JS SMART ROSHNI SOLAR PANEL FINANCING</b>	
i) Processing Fee	Minimum PKR 6,000/- or 0.5% of loan amount (whichever is higher)
ii) Insurance Charges	At Actual
iii) Legal Document Stamping	At Actual
iv) Valuation Charges - if any	At Actual
v) Late Payment Standard Mark-up Rate	1 Month KIBOR + 4% per day
vi) Secured Transaction Registry (STR) Fee	
Existing Customer	Rs. 500/-
New Customer	Rs. 1,000/-
<b>Q. JS SCHOOL DEVELOPMENT FINANCE</b>	
i) Processing Fee	Minimum Rs. 5,000/- or 0.5% of loan amount (whichever is higher)
ii) Insurance Charges	At Actual
iii) Legal Document Stamping	At Actual
iv) Valuation Charges - if any	At Actual
v) Secured Transaction Registry (STR) Fee	
Existing Customer	Rs. 500/-
New Customer	Rs. 1,000/-

**R. JS GOLDFINANCE/  
ZARKHEZ GOLD FINANCE**

i) Processing Charges - Running Finance	1.3% of Gold Value (Maximum Rs. 13,000/-)
ii) Same Day Disbursement Fees	Rs. 2,000/-
iii) Processing Charges - Term Finance (25% Margin)	1.6% of Gold value (Maximum Rs. 16,000/-)
iv) Processing Charges - Term Finance (20% Margin)	2.0% of Gold value (Maximum Rs. 20,000/-)
v) Processing Charges - Term Loan Plus	Rs. 5,000/-
vi) Valuation Charges by Goldsmith	Rs.20/- per gram (Minimum Rs. 1,500/-)
vii) Legal Document Stamping	At actual
viii) Prompt Payment Bonus	Incorporated in loan pricing at 2% (if payment is received within due date)
ix) Facility Renewal Processing Charges	Rs. 3,500/-
x) Pre-Payment 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)
xi) Secured Transaction Registry (STR) Fee	
Existing Customer	Rs. 500/-
New Customer	Rs. 1,000/-

**S. JS KHUD - MUKHTAR WOMEN  
ENTREPRENEUR**

i) Processing Fee	Minimum Rs. 3,000/- or 0.3% of loan amount (whichever is higher)
ii) Late Payment Standard Mark-up Rate	1 Month KIBOR + 5%, per day
iii) Insurance Charges	At Actual
iv) Legal Document Stamping	At Actual
v) Valuation Charges	At Actual
vi) Repossession Charges	At Actual (Maximum Rs. 45,000/- per instance)
vii) Repossessed Vehicle Storage Charges	At Actual (Maximum Rs.12,000 per month)
viii) Delivery charges, taxes & registration Fee	At Actual
ix) Secured Transaction Registry (STR) Fee	
Existing Customer	Rs. 500/-
New Customer	Rs. 1,000/-

**T. JS NAYA AGHAAZ SME LOAN - SPECIAL PERSON LOAN**

i) Processing Fee	No Processing Fee
ii) Late Payment Standard Mark-up Rate	1 Month KIBOR + 5%, per day
iii) Insurance Charges	At Actual
iv) Legal Document Stamping	At Actual
v) Valuation Charges	At Actual
vi) Repossession Charges	At Actual (Maximum Rs. 45,000/- per instance)
vii) Repossessed Vehicle Storage Charges	At Actual (Maximum Rs.12,000 per month)
viii) Delivery charges, taxes & registration Fee	At Actual
ix) Secured Transaction Registry (STR) Fee	
Existing Customer	Rs. 500/-
New Customer	Rs. 1,000/-

**U. JS WORKING CAPITAL BUSINESS LOAN**

i) Processing Fee	Minimum Rs. 5,000/- or 0.5% of loan amount (whichever is higher)
ii) Late Payment Standard Mark-up Rate	1 Month KIBOR + 4% per day
iii) Insurance Charges	At Actual
iv) Legal Document Stamping	At Actual
v) Valuation Charges - if any	At Actual
vi) Secured Transaction Registry (STR) Fee	
Existing Customer	Rs. 500/-
New Customer	Rs. 1,000/-

**V. JS TARAQI LOAN - SME LOAN FOR MODERNIZATION**

i) Processing Fee	Minimum Rs. 5,000/- or 0.5% of loan amount (whichever is higher)
ii) Insurance Charges	At Actual
iii) Late Payment Standard Mark-up Rate	1 Month KIBOR + 4% per day
iv) Legal Document Stamping	At Actual
v) Valuation Charges - if any	At Actual
vi) Delivery charges, taxes & registration Fee	At Actual
vii) Secured Transaction Registry (STR) Fee	
Existing Customer	Rs. 500/-
New Customer	Rs. 1,000/-

## **W. JS HOSPITAL FINANCING**

i) Processing Fee	No Processing Fee
ii) Insurance Charges	At Actual
iii) Late Payment Standard Mark-up Rate	1-Month KIBOR+3% (floating) per annum
iv) Legal Document Stamping	At Actual
v) Valuation Charges - if any	At Actual
vi) Delivery charges, taxes & registration Fee	At Actual
vii) Secured Transaction Registry (STR) Fee	
Existing Customer	Rs. 500/-
New Customer	Rs. 1,000/-

## **X. JS TEMPORARY ECONOMIC REFINANCE FACILITY**

i) Processing Fee	0.5% of the net financed amount or minimum of Rs. 5,000/-
ii) Insurance Charges	At Actual
iii) Late Payment Standard Mark-up Rate	1-Month KIBOR+4% (floating) per annum
iv) Legal Document Stamping	At Actual
v) Valuation Charges - if any	At Actual
vi) Delivery charges, taxes & registration Fee	At Actual
vii) Secured Transaction Registry (STR) Fee	
Existing Customer	Rs. 500/-
New Customer	Rs. 1,000/-

## **Y. JS ELITE SALARY LOAN**

i) Processing Fee	4,000 or 1% of the loan amount (Whichever is higher)
ii) Late Payment Charges	Rs. 1,000/-
iii) Prepayment Penalty	5% of the outstanding amount
iv) Partial Payment Penalty	5% of the partial payment
v) Enhancement/Top-up	Rs. 2,000/-
vi) Credit Protector	0.3% on Monthly Outstanding amount
vii) Litigation Charges	At Actual

## **Z. JS ELITE ADVANCE PAY**

i) Service Charges-Markup Rate	0%
ii) Processing Fee	5% upfront charges on outstanding amount

## AA. JS CORPORATE CHARGE CARD

i) Joining Fee	Nil
ii) Annual Fee	Rs. 1,200/-
iii) Card Replacement Fee	Rs. 500/-
iv) International ATM/POS Transaction	4.50% of Transaction Amount
v) Over Limit Fee	Nil
vi) Late Payment Fee	Rs. 2,000/-
vii) Return Cheque	Rs. 1,400/-

### 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. 2,000/-

## AB. JS BANK CREDIT CARD - VISA

i) Joining Fee	Nil
ii) Basic Card - Annual Fee	
- Classic	Rs. 2,750/- (waived on spending of Rs. 7,000/- within 2 months of card issuance)
- Gold	Rs. 4,500/- (waived on spending of Rs. 10,000/- within 2 months of card issuance)
- Platinum	Rs. 8,000/- (waived on spending of Rs. 15,000/- within 2 months of card issuance)
- Signature	Rs. 24,000/- (waived on spending of Rs. 50,000/- within 2 months of card issuance)
iii) Supplementary Card - Annual Fee	
- Classic	Rs. 1,400/- (waived on spending of Rs. 7,000/- within 2 months of card issuance)
- Gold	Rs. 2,250/- (waived on spending of Rs. 10,000/- within 2 months of card issuance)
- Platinum	Rs. 4,000/- (waived on spending of Rs. 15,000/- within 2 months of card issuance)
- Signature	Rs. 12,000/- (waived on spending of Rs. 25,000/- within 2 months of card issuance)
<b>Finance Charges - APR</b>	
i) Retail	45% (3.75% per month)
ii) Cash Advance	45% (3.75% per month)

iii) Balance Transfer/Cash on Call	28% (2.33% per month)
iv) Card Installment Plan	12m (29%), 24m(30%), 36m(32%)
v) Cash on Installment	12m(38%), 24m(40%), 36m(42%)
vi) Cash Advance Fee	3% or Rs. 1,500, whichever is higher
vii) Late Payment Fee	Rs. 2,000/-
viii) Over Limit Fee	Nil
ix) Return Cheque	Rs. 1,500/-
x) Card Replacement Fee	
- Classic	Rs. 600/-
- Gold	Rs. 1,000/-
- Platinum	Rs. 1,400/-
- Signature	Rs. 3,000/-
xi) Balance Transfer/Cash on Call Processing Fee	Rs. 800/- per transfer
xii) Credit Protector	0.48% of monthly outstanding amount
xiii) International ATM/POS	4.5%
xiv) Document Retrieval Charges	
xv) Local	Rs. 300/-
xvi) International	Rs. 850/-
xvii) SMS Alerts	Nil
xviii) VISA Arbitration Charges for Disputed Transactions	USD 500/-
xix) Litigation Charges	At Actual
xx) Autopay Rejection - Service Fee	Rs. 2,000/-
xxi) Card Installment Plan Processing Fee	Rs. 600/-
xxii) CIP Cancellation/Pre adjustment Fee	Rs. 850/-
xxiii) Utility Bill Payment Fee	Nil

#### **AC. JS CASHASAAN - PERSONAL INSTALLMENT LOAN**

i) Service Charges-Mark up Rate	28% to 40% per annum
ii) Processing Fee	3,500 or 1% of the loan amount (whichever is higher)
iii) Late Payment Charges	Rs. 1,000/- per month

iv) Prepayment Penalty	1st year = 10% of outstanding loan amount 2nd to 3rd year = 8% of outstanding loan amount After 3rd year = 5% of outstanding loan amount
v) Partial Payment Penalty	5% of the partial payment
vi) Enhancement/Top-up	3,500 or 1% of the loan amount (whichever is higher)
vii) Credit Protector	0.48% of the outstanding amount
viii) Legal Charges	At Actual
ix) Payorder Issuance	NIL
<b>AD. RUPEE TRAVELERS CHEQUE</b>	
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
<b>AE. CASH MANAGEMENT</b>	
i) One Time System Implementation	Up to Rs. 50,000/- (Negotiable)
ii) One time product implementation (IFT, 1IBFT, 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)
<b>AF. MORTGAGE CREDIT FACILITY</b>	
<b>Limit</b>	<b>Processing Charges</b>
(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	



## AG. PRIME MINISTER YOUTH BUSINESS LOAN (DISCONTINUED)

i) Repossession Charges for Vehicle	At Actual (Maximum Rs. 45,000/- per instance)
ii) Repossessed Vehicle Storage Charges	At ctual (Maximum Rs. 12,000 per month)
iii) Delivery Charges, Taxes & Registration Fee	At Actual
iv) Insurance Charges	At Actual
v) Secured Transaction Registry (STR) Fee	
Existing Customer	Rs. 500/-
New Customer	Rs. 1,000/-

## AH. PRIME MINISTER KAMYAB JAWAN YOUTH ENTREPRENEURSHIP SCHEME (PMYES)

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 (Maximum Rs. 45,000/- per instance)
vi) Repossessed Vehicle Storage Charge	At Actual (Maximum Rs.12,000 per month)
vii) Delivery charges, taxes & registration Fee	At Actual
viii) Insurance Charges	At Actual
vi) Secured Transaction Registry (STR) Fee	
Existing Customer	Rs. 500/-
New Customer	Rs. 1,000/-

## AI. 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

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

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

Mark up rate

6 month KIBOR + 8%

6 month KIBOR + 6%

6 month KIBOR + 5.5%

Additional 2% mark up of the outstanding amount

To be renewed on additional 0.5 markup from prevailing markup rate

(ii) Processing Fee on Agri Finance

(a) Fresh Proposals

**Limit**

- Up to Rs. 00.500mn
- From Rs. 00.501mn to Rs. 01.000mn
- From Rs. 01.001mn to Rs. 05.000mn
- From Rs. 05.001mn to Rs. 10.000mn
- From Rs. 10.001mn and Above

(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

(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

iii) Early Adjustment Charges in Case of DF Facility Only

- 1 Year Before Expiry
- 2 Years Before Expiry
- 3 Years Before Expiry
- 4 Years Before Expiry

**Processing Charges**

Rs. 1,700/-  
Rs. 4,500/-  
Rs. 8,500/-  
Rs. 13,500/-  
Rs. 17,500

**Processing Charges**

Rs. 1,700/-  
Rs. 3,500/-  
Rs. 6,500/-  
Rs. 10,000/-  
Rs. 13,000/-

**Processing Charges**

Rs. 1,700/-  
Rs. 3,500/-  
Rs. 7,000/-  
Rs. 10,500/-  
Rs. 14,000/-

Nil  
2% of the outstanding principal  
4% of the outstanding principal  
5% of the outstanding principal

**AJ. JS ZARKHEZ STORAGE FINANCE**

i) Limit amount

- Rs. 5.001mn to Rs. 10.000mn
- Above Rs. 10mn

**Processing charges**

Rs.10,000  
Rs.14,000

ii) Early Adjustment Charges	
- 1 year before expiry	Nil
- 2 year before expiry	2% of the outstanding principal
- 3 year before expiry	4% of the outstanding principal
- 4 year before expiry	5% of the outstanding principal
iii) Markup Charges	Markup Rate 6 %
<b>AK. JS ZARKHEZ FISHERIES FINANCE</b>	
i) Limit	Markup Rate
- Up to 3.000 mn financing	Six months KIBOR + 600bps
- Above 3.000 mn financing	Six months KIBOR + 550 bps
ii) Limit Amount	Processing Charges
- Rs. 00.500 M	Rs. 1,500/-
- From Rs. 00.501 to Rs. 01.000 M	Rs. 4,000/-
- From Rs. 01.000 to Rs 05.000 M	Rs. 6,000/-
- From Rs. 05.001 to Rs. 10.000 M	Rs. 10,000/-
- Above Rs. 10.000 M	Rs. 13,000/-
iii) Early adjustment charges	
- 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
iv) Legal Charges	As per Actual
v) Arranging CIB Report from State Bank (Per Company/Individual)	Rs. 35/- (Can be waived on management's discretion)
vi) Insurance Charges	As per Actual
vii) Tracker Charges	As per Actual
viii) Documentation/Valuations/ Feasibility	As per Actual
ix) Repossession Charges (New)	At Actual or Rs. 35,000 minimum, whichever is higher
x) JS Zarkhez Solar Tubewell Installation Charges	As per Actual
xi) Secured Transaction Registry (STR) Fee Existing Customer	Rs. 500/-

New Customer

Rs. 1,000/-

**AL. JS GHARPAY SERVICE**

i) Cash Deposit	Rs. 600/-
ii) Cash Withdrawal	Rs. 600/-
iii) Doorstep Cheque Collection	Rs. 600/-
iv) Utility Bill Payment	Rs. 600/-
v) Pay Order	Rs. 600/-
vi) "Cancellation via Customer inaccessible Address not found etc."	Nil
vii) "Cancellation via Customer Initiated after 1 hour of request"	Rs. 300/-
viii) Doorstep Cheque Collection SBP Scheme	Rs. 600/-

**Note:**

Joining fee / Annual fee in case of High Volume/ Corporate Customers may be waived on recommendation of the respective business head. In addition changes for postage commissions / 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 charged.

**GENERAL**

- This tariff is valid at all offices for six months with effect from 01 July 2020.
- 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 customers (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 involves unusual work load.
7. Charges are waived for JS Bank staff salary accounts except locker charges, 1IBFT charges, other bank ATM cash withdrawal / balance inquiry charges and annual debit card chip maintenance fee, which shall be recovered as per SOC.
8. Staff applying for consumer & commercial lending products of the Bank, are not eligible for preferential pricing or processing charges waiver.
9. 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, 2020.
10. All of the above mentioned charges are subject to regulatory oversight, and any instructions issued by the regulatory body shall prevail over the Bank's existing schedule of charges.

# Branch Network

## Sindh

**Karachi**  
Abul Hasan Isphani Road  
AWTI I, Chundrigar  
Bahadurabad  
Boat Basin  
Bohra Pir  
Chase Shaheed-e-Millat  
Clifton Block 2  
Cloth Market  
Delhi Colony  
DHA 26th Street  
DHA Khadda Market  
DHA Kh-e-Bolkhari  
DHA Kh-e-Ittehad  
DHA Kh-e-Shahbaz  
DHA Korangi Road Phase I  
DHA Phase 8  
DHA Zamzama  
Dhoraji  
Electronic Market  
F.B. Area  
Fisheries  
Garden East  
Garden West  
Gulistan-e-Jauhar  
Gulshan Chowrang  
Gulshan-e-Hadeed  
Gulshan-e-Iqbal  
Hawksbay Road  
Hyderi Market  
IBA City Campus  
Islamia College  
Jheel Park  
Jodia Bazar  
Karachi Stock Exchange Building  
Korangi Industrial Area  
Landhi  
Lucky Star  
M.A. Jinnah Road  
Malir Cantt  
Mariott Road  
Nazimabad  
New Chali  
New Sabzi Mandi  
North Karachi Industrial Area  
North Napiar  
North Nazimabad  
Ocean Tower  
Orangi Town  
Paposh Nagar  
Park Towers Clifton  
Progressive Centre, Shahrah-e-Faisal  
Regal Chowk, Saddar  
Safora Goth  
Shah Faisal Colony  
Shaheen Complex  
Shahrah-e-Faisal  
Shershah  
SITE  
Sohrab Goth  
Soldier Bazar  
Teen Talwar Clifton  
The Center Saddar  
Timber Market  
UP Murr  
Ibrahim Hyderi Karachi

## Hyderabad

Anaj Mandi  
Citizen Colony  
Cloth Market  
DHA  
Latifabad  
Latifabad No. 6  
Qasimabad  
Saddar  
SITE  
Kohsar

## Sukkur

Military Road  
Society Branch  
Shaheed Gunj

## Badin

**Bhiria City**  
**Chak 41 Jamrao Sanghar**  
**Chambar**  
**Dadu**  
**Daharki**  
**Digri**  
**Ghotki**  
**Mirpur Matheho Ghotki**  
**Golarchi**  
**Jacobabad**  
**Jamshoro**  
**Kandhkot**  
**Kashmore**  
**Khairpur**  
**Khiro**  
**Kot Ghulam Muhammad**  
**Kotri**

## Kunri

**Larkana**  
**Maatli**  
**Mehar**  
**Mirpur Khas**  
**Mithi**  
**Moro**  
**Naushehro Feroz**  
**Navwabsah**  
**Pano Aqil**  
**Sanghar**  
**Sehwan Shareef**  
**Shahdadkot**  
**Shahdadpur**  
**Sheikh Bhirkio**  
**Shikarpur**  
**Sultanabad**  
**Tando Adam**  
**Tando Allah Yaar**  
**Tando Jam**  
**Tando Muhammad Khan**  
**Thatta**  
**Umer Kot**

## Punjab

**Lahore**  
Allama Iqbal Town  
Azam Cloth Market  
Badami Bagh  
Baghbanpura  
Bahria Town  
Brandreth Road  
Cavalry Ground  
Chowburi  
Circular Road  
College Road  
Daroughahwala  
DHA Airport Road  
DHA Phase VI  
DHA T-Block  
Dha Y-Block  
Ferozepur Road  
Gulberg  
Gulshan Ravi  
Ichra Bazar  
Johar Town  
M.M. Alam Road  
McLeod Road  
Model Town  
Mughalpur  
New Garden Town  
PECO Road  
Rahwind Road  
Shadbagh  
Shadman Town  
Shah Alam Market  
Shahdara  
State Life Housing Society  
Sunder Industrial Estate  
The Mall  
Timber Market Ravi Road  
Upper Mall  
Urdu Bazar  
Valencia Society  
Walton Road  
WAPDA Town  
Zarar Shaheed Road

## Rawalpindi

AECHS  
Bahria Town Phase 4  
Bahria Town Phase 7  
Bank Road  
Chaklala Scheme 3  
Chakri Road  
GHQ  
Jinnah Road  
Khayaban-e-Sir Syed  
Kurri Road  
Lalazar Rawalpindi Cantt  
Peshawar Road  
Range Road  
RCI Industrial Estate Rawat  
Saidpur Road  
Satellite Town

## Faisalabad

Ghulam Muhammad Abad  
Grain Market  
Gulistan Colony  
Karkhana Bazar  
Liaquat Road  
Safiana Road

## Gujranwala

Bank Square  
G.T. Road  
Sheikhupura Road  
Wapda Town Gujranwala

## Multan

Abdali Road  
Bosan Road  
Vehari Road

## WAPDA Town Phase 1

**Gujrat**  
G.T. Road  
Kacheri Chowk

**Kasur**  
Agrow Kasur  
Kasur

**Sahiwal**  
Adda Nurpur  
Chak 89 Dist. Sahiwal  
Sahiwal

**Sialkot**  
Aziz Shaheed Road  
Kashmir Road  
Paris Road  
Shahabpura

**Sheikhupura**  
Agrow Sheikhupura  
Sheikhupura

**Agrow Allahabad Theeng Murr**  
**Agrow Chishtian**  
**Agrow Warburton**  
**Alipur Chatta**

## Arifwala

**Attock**  
**Bahawalpur**  
**Bhakkar**  
**Bhalwal**  
**Bahawalnagar**  
**Burewala**  
**Chah Chand Wala Jampur**  
**Chakwal**  
**Chichawatni**  
**Chiniot**  
**Dahranwala Chishtian**  
**Dasika**  
**Depalpur**  
**Dera Ghazi Khan**  
**Dinga**  
**Gagoo Mandi**  
**Ghakkhar Mandi**  
**Gohadpur**  
**Gojra**  
**Gulyana**  
**Harifzabad**  
**Haroonabad**  
**Hasilpur**  
**Jalalpur Jattan**  
**Jaranwala**  
**Jauharabad**  
**Jhelum**  
**Jhang**  
**Kachi Jamal Khanpur**  
**Kamokli**  
**Khanewal**  
**Kharian**  
**Lala Musa**  
**Layyah**  
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## Dasika

**Depalpur**  
**Dera Ghazi Khan**  
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**Gagoo Mandi**  
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**Mouza Fadda (Mailsi)**  
**Mandi Bahauddin**  
**Mandi Faizabad**  
**Mian Chunnoo**  
**Mouza Gajju Hatta Shujabad**  
**Mouza Ghalwan Alipur**  
**Mouza Parhar Sharqi**  
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**Muzaffargarh**  
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**Pattoki**  
**Pir Mahal**  
**Qaboola**  
**Rabwa**  
**Mouza Chak 72 N/P**  
**Rahimyar Khan**  
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**Toba Tek Singh**  
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Karkhano Market  
Naz Cinema  
University Road  
Wazir Colony Ring Road  
Parachinar

**Abbottabad**  
**Bafa**  
**Bannu**  
**Chakdara**  
**Chitral**  
**Darra Adam Khel (FR Kohat)**  
**D.J. Khan**  
**Dir**  
**Haripur**  
**Mansehra**  
**Mardan**  
**Matani Changan**  
**Mingora**  
**Nowshera**  
**Saleh Khana**  
**Shaidu (NWFP), Nowshera**  
**Shakas**  
**Timergara**  
**Topi**

## Balochistan

**Quetta**  
M.A. Jinnah Road  
Quetta Cantt  
Zarghoon Road  
Zob Balochistan  
Choharmal  
Turbat  
**Dera Murad Jamali**  
**Dukki**  
**Gwadar**  
**Khanozai**  
**Khuzdar**  
**Loralai**  
**Muslim Bagh**  
**Ormara**  
**Usta Muhammad**

## Azad Jammu & Kashmir

Bagh  
Chakawari  
Charhoi  
Dadyal  
Dina  
Hattian  
Jatlan  
Khui Ratta  
Kotli  
Mirpur  
Muzaffarabad  
Naar  
Rawalakot  
Sehnsa  
Seri

## Gilgit Baltistan

Chilas  
Gilgit  
Skardu

## Federal Capital

Barakahu  
Blue Area  
DHA Phase 2  
E-11 Markaz  
Falcon Complex  
F-10 Markaz  
F-7 Markaz  
F-8 Markaz  
F-11 Markaz  
G-11 Markaz  
G-13 Markaz  
G-15 Markaz  
Gulberg Green  
I-8 Markaz  
I-9 Markaz  
Islamabad Stock Exchange  
Khanna Pul  
NPF G-9, PWD Road  
Tarlai  
B-17  
G-8 Markaz  
**FATA**  
Ghalanai Mohmand Agency  
**Bahraïn**  
Manama