



01 July to 31 December, 2020

**Schedule of Charges**

111-654-321 | [www.jsbl.com](http://www.jsbl.com)  
Nationwide Branches



## 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 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) Markup on PAD for Bills under Import L/C (Sight)	a) 20 % p.a. plus other charges as per SoC.
(b) Markup 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) 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 and which has already been recovered.
xv) L/C Cancellation Charges	Rs. 1,500/- plus SWIFT Charges

**Note:**

- (i) No markup 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, markup 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 and arrangements with the customers. When reimbursement is made upon receipt of documents markup is to be charged from the date of remittance.

xvi) Import Bills Returned Unpaid	USD 100/- flat from forwarding Bank plus courier charges.
xvii) Flat Charges on Payment of Import Bills under Collection, Contract, API and Open Account	Rs. 1,250/- flat for all import bills under contract, collection, consignment, advance payment and in case charges are on Exporter/Presenter account USD 15/- flat.
xviii) 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.	0.10% Minimum Rs. 1,500/- plus SWIFT Charges in all cases.
xix) Reimbursement Charges (Payable to Reimbursing Banks)	At Actual
xx) Discrepant Document Handling Fee	US\$100 or equivalent in FCY (including FED)
xxi) 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. EXPORTS**

FCY Notes Handling Charges	0.15% for exports to Central Asian Countries, including Afghanistan, against FCY notes
i) Letters of Credit	
(a) Advising of L/C	Rs. 1,500/- for JS Bank customers and Rs. 2,000 for non-customer plus courier charges
(b) Advising of Amendments	Rs. 1,000/- for JS Bank customers and Rs. 1,300 for non-customer plus courier charges
ii) Confirmation	0.30% per quarter - Minimum Rs. 1,000/-
iii) Transfer of Export L/Cs	Rs. 1,000/- Flat plus SWIFT and/or postage charges Rs. 15,000/- Flat - If with substitution of documents plus SWIFT and/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 (R&D) 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 and EF Certification	Rs. 1,000/- per case
xvi)	EE NOC issued to other Banks under ERF Scheme	Rs. 1,500/- per case
xvii)	Handling and 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)	Markup on PAD (Sight Bills)	20% per annum till adjustment of finance
vii)	Markup 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)	Markup 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 Markup)	

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 and 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/- and 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><tr><td colspan="3">Multiple credit transfer (within same bank) with lower value limit of Rs. 100,000/- for each transaction:</td></tr><tr><td>Monday to Friday</td><td>9:00 AM to 4:30 PM</td><td>Rs. 50/- each transfer/transaction</td></tr></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/-	Multiple credit transfer (within same bank) with lower value limit of Rs. 100,000/- for each transaction:			Monday to Friday	9:00 AM to 4:30 PM	Rs. 50/- each transfer/transaction
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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)

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|---|---|
| (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 markup 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. |

#### **LOAN PROCESSING FEE**

Corporate and Commercial SME

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|--|---|
| (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.<br>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.<br>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   | At Actual   |
| (u) Cash Collection Services   | Rs. 2,000/- per month (Conditions Apply)  |

#### **C. STANDING INSTRUCTIONS FEE**

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|---------------------------------|--|
| i) Standing Instruction Fee:    | Rs. 500/- per transaction apart from the relevant charges on remittance, where applicable<br>For clients' staff salaries disbursement (as per agreed arrangement)<br>i) Credit to account(s) with the Bank- NIL<br>ii) Pay Order / Draft Rs. 100/- |
|                                 | Postage/Courier Charges<br>i) within city Rs. 110/-<br>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 markup 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 and 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 and Supplementary Cards)
Gold Reissuance	Rs. 1,700/-(Principal and Supplementary Cards)
Visa Signature Reissuance	Rs. 10,800/-(Principal and Supplementary Cards)

	Visa Prepaid Card Reissuance	Rs. 850/-
	Platinum Reissuance	Rs. 2,400/- (Principal and Supplementary Cards)
	Classic to Gold Upgrade	Rs. 1,700/- (Principal and Supplementary Cards)
	Gold to Platinum Upgrade	Rs. 1,900/- (Principal and Supplementary Cards)
	Classic to Platinum Upgrade	Rs. 2,800/- (Principal and 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 and Supplementary Cards)
	MasterCard Titanium Reissuance	Rs. 2,000/- (Principal and Supplementary Cards)
	MasterCard Platinum Reissuance	Rs. 2,900/- (Principal and Supplementary Cards)
	MasterCard World Reissuance	Rs. 16,000/- (Principal and Supplementary Cards)
	MasterCard Gold to Titanium Upgrade	Rs. 2,000/- (Principal and Supplementary Cards)
	MasterCard Titanium to MasterCard Platinum/Gold Upgrade	Rs. 2,300/- (Principal and Supplementary Cards)
	MasterCard Gold to MasterCard Platinum Upgrade	Rs. 3,500/- (Principal and 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 and Balance Enquiry on ATMs	Rs. 2.5/- (JS Bank and 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 and 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. e-BANKING SERVICES</b>		
i)	SMS Alerts	Rs. 2,400 per annum
ii)	SMS Alerts Digital Transactions	Free
iii)	e-Statements	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 and 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's 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 Cheque books	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/investment certificate against Government Securities (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 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
<b>I. FEE WAIVERS</b>	
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) 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) Cheque Book 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*	<p>If Average Balance of Rs. 150,000 and above: 4 Free - cheque book each year of up to 100 leaves.</p> <p>If Average Balance is below Rs. 150,000: Charges as per SoC</p>
b) Internet Banking	Free
c) Pay Orders	2 per month
d) Classic Debit Card Annual Fee*	Free
e) Mobile Banking	Free
	<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 based on actual balance in the account.</p> <p>** 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.</p>
<b>v) JS Executive Raabta Current Account</b>	
Monthly Average Balance	Rs. 75,000/- and above
(a) Internet Banking	Free
	<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>vi) JS Platinum Business Account*</b>	
Monthly Average Balance	Rs. 150,000/- and above
a) Cheque Book Issuance **	<p>If Average Balance of Rs. 150,000 and above: Free - cheque book of up to 100 leaves.</p> <p>If Average Balance is below Rs. 150,000: one cheque book Free (50 leaves), every calendar month</p>
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)	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 e-commerce transactions*	Free (up to 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	1 <sup>st</sup> 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 1 <sup>st</sup> 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 (1 <sup>st</sup> 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 1 <sup>st</sup> 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) Cheque Book Issuance	Free 1 <sup>st</sup> 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.

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

a) Currencies being Offered	USD, GBP, EURO, AED, CNY
b) Cheque Book Issuance	1 <sup>st</sup> 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 1 <sup>st</sup> 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 and Duties through Branches	Rs. 50 per transaction
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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 offered 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

**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 Call Fee**

- For Shares

Rs. 0.02/- per share

- For TFCs

Rs. 0.02/- per unit

- For WAPDA Bonds

Rs. 0.02/- per WAPDA bond

- For Units

Rs. 0.02/- per unit

**K. JS CARAAMAD AUTO FINANCE**i) Processing Charges  
(Including Legal Document  
Stamping)

Rs. 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 and Taxation Department 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 Markup 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) Cheque Book 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 Markup 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/-

<b>R. JS GOLDFINANCE/ ZARKHEZ GOLD FINANCE</b>	
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/-
<b>S. JS KHUD - MUKHTAR WOMEN ENTREPRENEUR</b>	
i) Processing Fee	Minimum Rs. 3,000/- or 0.3% of loan amount (whichever is higher)
ii) Late Payment Standard Markup 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 and Registration Fee	At Actual
ix) Secured Transaction Registry (STR) Fee	
Existing Customer	Rs. 500/-
New Customer	Rs. 1,000/-

<b>T. JS NAYA AGHAAZ SME LOAN - SPECIAL PERSON LOAN</b>	
i) Processing Fee	No Processing Fee
ii) Late Payment Standard Markup 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 and Registration Fee	At Actual
ix) Secured Transaction Registry (STR) Fee	
Existing Customer	Rs. 500/-
New Customer	Rs. 1,000/-
<b>U. JS WORKING CAPITAL BUSINESS LOAN</b>	
i) Processing Fee	Minimum Rs. 5,000/- or 0.5% of loan amount (whichever is higher)
ii) Late Payment Standard Markup 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/-
<b>V. JS TARAQI LOAN - SME LOAN FOR MODERNIZATION</b>	
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 Markup Rate	1 Month KIBOR + 4% per day
iv) Legal Document Stamping	At Actual
v) Valuation Charges - If Any	At Actual
vi) Delivery Charges,Taxes and 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 Markup 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 and 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 Markup 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 and 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)

**Finance Charges - APR**

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 Markup 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

1<sup>st</sup> year = 10% of outstanding loan amount  
2<sup>nd</sup> to 3<sup>rd</sup> year = 8% of outstanding loan amount  
After 3<sup>rd</sup> 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) Pay Order Issuance

NIL

## AD. 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

## AE. CASH MANAGEMENT

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)

## AF. 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



## 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 Actual (Maximum Rs. 12,000 per month)
iii) Delivery Charges, Taxes and 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 Charges	At Actual (Maximum Rs.12,000 per month)
vii) Delivery Charges, Taxes and 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) Markup on Agri Finance	
(a) Fresh Proposals	
<b>Limit</b>	<b>Markup rate</b>
- Up to Rs. 0.299mn	6 month KIBOR + 8%
- From Rs. 0.300mn to Rs. 3.000mn	6 month KIBOR + 6%
- From Rs. 3.001mn and above	6 month KIBOR + 5.5%
(b) Late Payment Charges where Installment or Markup is Overdue by 60 Days or More	Additional 2% markup of the outstanding amount
(c) Renewal of Overdue Limits by 60 Days and Over on Full Settlement	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 %

**AK. JS ZARKHEZ FISHERIES FINANCE**

i) Limit

Markup Rate

- Up to 3.000 mn Financing Six months KIBOR + 600 bps
- Above 3.000 mn Financing Six months KIBOR + 550 bps

ii) Limit Amount

Processing Charges

- Rs. 00.500 mn Rs. 1,500/-
- From Rs. 00.501 to Rs. 01.000 mn Rs. 4,000/-
- From Rs. 01.000 to Rs 05.000 mn Rs. 6,000/-
- From Rs. 05.001 to Rs. 10.000 mn Rs. 10,000/-
- Above Rs. 10.000 mn 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/-
<b>AL. JS GHARPAY SERVICE</b>	
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 involve unusual work load.
7. Charges are waived for JS Bank staff salary accounts except locker charges, 11BFT 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 and 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 the 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.