



Schedule of Bank Charges

From 01.07.2023 To 31.12.2023

The Punjab Provincial Cooperative Bank Ltd.

Head Office, 5- Bank Square Shahrah-e-Quaid-e-Azam, Lahore. Ph:042-99211432-36



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A. REMITTANCES

Sr. No	Particulars	AutoBanker Income Account	Commission/Service charges to be Charged <small>Note: - PST will be charged separately in addition of commission/charges/Fee, where applicable</small>	
1.	Issuance of Demand Draft (DD) <i>(to be issued to the A/c Holder)</i>			
	a) Up to Rs. 100,000/-	70610301		Rs. 100/- Flat
	b) Above Rs. 100,000/-	70610301		0.1% (Max-Rs. 10,000)
	c) Issuance of Duplicate DD	70610305		Rs. 500/- Flat
	d) DD Cancellation Charges	70610304		Rs. 200/- Flat
	e) For Payment of Fee/dues favoring Educational Institution etc.	70610301		0.50% of fee/dues or Rs. 25/- per instrument whichever is less
2.	Issuance of Payment Order (P.O) <i>(to be issued to the A/c Holder)</i>		0.1 % (Min-Rs. 100/- & Max-Rs. 1,000/-)	
	a) Issuance of P.O	70610302		
	b) Issuance of Duplicate P.O	70610307		Rs. 500/- Flat
	c) P.O Cancellation Charges	70610306		Rs. 200/- Flat
	d) For Payment of Fee/dues favoring Educational Institution etc.	70610302		0.50% of fee/dues or Rs. 25/- per instrument whichever is less
3.	Inter-branch On-Line Transactions			
	a) Cash Deposit & withdrawal (within City)	-		No Charges
	b) Cash Deposit & withdrawal (Inter-City)	70610303		0.2% (Min-Rs. 300/-)
	c) Fund Transfer A/c to A/c (within City)	-		No Charges
	d) Fund Transfer A/c to A/c (Inter-City) (Charges payable by Transferee)	70610303		0.1% (Min-Rs. 100/-)
	e) Standing Instructions Fee <i>(Standing Instructions fee will be recovered in addition to the usual charges on remittances/other services, if any.)</i>	70610308		Rs. 250/- per transaction

B. BILLS FOR COLLECTION

1.	Clean Bills		0.25% (Min-Rs. 250/-) plus courier charges as mentioned at point G "Miscellaneous Charges"
	a) Outward Bills for Collection (OBC)	70610401	
	b) Inward Bills for Collection (IBC)	-	Free
2.	Documentary Bills		0.4% (Min-500/-) plus courier charges as mentioned at point G "Miscellaneous Charges"
	a) Outward Documentary Bills for Collection	70610402	
	b) Inward Documentary Bills for Collection	70610402	



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C. REAL TIME GROSS SETTLEMENT & CLEARING

1. Funds transfer to other banks through RTGS <i>(Currently processed through BOP/Other bank account maintained by relevant branch)</i>			Transaction Time	Per Transaction Charges
Monday to Friday		70610501	9:00 am to 1:30 pm	Rs. 220/-
			1:30 pm to 3:00 pm	Rs. 330/-
3:00 pm to 4:00 pm	Rs. 550/-			
Saturday			9:00 am to 11:30 am	Rs. 220/-
			11:30 am to 12:30 pm	Rs. 330/-
2. Clearing through BOP branches (via NIFT)				
a) Same day outward Clearing <i>(for Cheques having amount Rs.500,000/- or above)</i>		70610502	Rs. 500/- per instrument	
b) Outward Normal Clearing (local)		-	Free	
c) Intercity Clearing through NIFT via BOP <i>(other than charges deducted by BOP)</i>		70610502	Rs.100 per instrument	

D. DEPOSITS

1.	a) Cheque book charges (all type of Deposit accounts)	70610601	Rs.15/- per leaf	
	b) Issuance of Duplicate Account Statement (other than half year)	70610602	Rs. 30/- for each duplicate statement of account	
	c) Account holders not maintaining minimum balance requirement in Current Account	-	No Charges	
	d) Retrieval of Unclaimed Amount from SBP	70610604	Rs.500/- per instance	
	e) Stop payment of Cheque	70610605	Rs.200/- (per request)	
	f) Cheque returns charges (all type)	70610606	Rs.300/- (to be recovered from PPCBL A/c holder)	
	g) Photocopy of old record (Cheque etc.)	70610607	Rs.100/- (per instrument)	
	h) Issuance of any type of certificate by PPCBL (on customer's request)	70610608	Rs. 200/- (per certificate) <i><u>Note: No charges applied for issuance of Bank Certificate for Tax Purposes.</u></i>	
	i) SECP portal online document verification charges	70610612	Rs.3,500/-	
	j) Succession Certificate Verification Charges from NADRA portal	70610613	Rs.200/-	
2.	Charges for Call Deposits <i>(To be issued to the A/c Holder)</i>			
	a) Issuance of Call Deposit Receipt (CDR)	70610609	0.1 % (Min-Rs. 100/- & Max-Rs. 1,000/-)	
	b) Issuance of Duplicate CDR	70610610	Rs. 300/- Flat	
	c) CDR Cancellation Charges	70610611	Rs. 200/- Flat	



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E. LOCKERS

1. Locker Rent:		Rent PA (Recoverable in Advance)	Key Deposit (Refundable)
	Locker Size		
	Small	70610701 Rs. 2,000/-	For All Types Rs. 5,000/-
	Medium	Rs. 2,500/-	
	Large	Rs. 3,500/-	
2. Locker Break Opening:			
	If the Lessee requests the break opening of a locker due to Loss of Key, the following charges will be recovered in advance.	70610702	Rs. 5,000/- or actual whichever is higher and follow break-open procedure as laid down in Manual on General Banking
Note:			
First Locker Rent & Key Deposit is to be recovered in advance at the time of issuance, after that, Locker Rent will be recovered every subsequent year. In case of late payment of annual rent, additional surcharge @ 10% per quarter or part thereof will be recoverable.			

F. ADVANCES AND GUARANTEES

1. ADVANCES		
a) eCIB Report Charges	70610801	Rs.300/- per report
b) Marking of lien on Securities held by the PPCBL.	70610802	Rs.5,000/- Flat per customer
c) All loan Booklet charges (Printed or photocopies)	70610803	Rs.300/- per set
PROCESSING FEE (non-refundable, to be recovered at the time of processing of loan) **		
	70610853	Rs.2,000/-
1) PPCBL Sunshine Solar Finance for Agro Based Products –IND		
2) PPCBL Zarai Tools Finance (Kissan Fayda) -IND	70610854	Rs.2,000/-
3) PPCBL Sunshine Solar Finance for Agro Based Products –SOC	70610855	Rs.2,000/-
4) PPCBL Zarai Tools Finance (Kissan Fayda) -SOC	70610856	Rs.2,000/-
5) Medium Term Lease Finance -SOC	70610810	Rs.2,000/-
6) Medium Term Lease Finance - IND	70610821	Rs.7,000/-
7) Medium Term Finance - SOC	70610809	Rs.2,000/-
8) Medium Term Finance - IND	70610820	Rs.5,000/-
9) Loan Against Liquid Assets – Medium Enterprises - RF	70610837	Rs.1,000/-
10) Loan Against Liquid Assets – Medium Enterprises -TF	70610842	Rs.1,000/-
11) Loan Against Liquid Assets –Agriculture-RF	70610834	Rs.1,000/-
12) Loan Against Liquid Assets –Agriculture -TF	70610839	Rs.1,000/-
13) Loan Against Liquid Assets –Consumer - RF	70610835	Rs.1,000/-
14) Loan Against Liquid Assets – Consumer -TF	70610840	Rs.1,000/-
15) Loan Against Liquid Assets – Small Enterprises – RF	70610836	Rs.1,000/-
16) Loan Against Liquid Assets – Small Enterprises -TF	70610841	Rs.1,000/-
17) Loan Against Liquid Assets – Corporate / Commercial -RF	70610838	Rs.1,000/-
18) Loan Against Liquid Assets – Corporate / Commercial -TF	70610843	Rs.1,000/-



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19) Livestock (Meat & Miltch Cattle) Finance – SOC	70610811	Rs. 500/-	
20) Livestock (Meat & Miltch Cattle) Finance - IND	70610822	Rs. 500/-	
21) Agriculture Production Loan Interest Base-SOC	70610804	Rs. 500/-	
22) Agriculture Production Loan with Fixed Mark-Up-SOC	70610805	Rs. 500/-	
23) Agriculture Production Loan (Crop Loan)-SOC	70610806	Rs. 500/-	
24) Revolving Credit to Societies (Crop Loan)-SOC	70610807	Rs. 300/-	
25) Advance To Water User Societies-SOC	70610808	Rs.1,000/-	
26) Livestock Revolving Finance-SOC	70610812	Rs. 500/-	
27) Livestock Project Finance (LSPF) - SOC	70610813	Rs. 500/-	
28) Finance To Non Agri / Industrial-SOC	70610814	Rs.1,000/-	
29) Micro Finance to Women Cooperative Societies-SOC	70610815	Rs. 200/-	
30) Crop Production Loan (CPLI) –IND	70610816	New	Re-Finance
		Up to Rs.300,000/- Rs.3,000/-	Up to Rs.300,000/- Rs.3,000/-
		>300,000<=400,000/- Rs.4,000/-	>300,000<=400,000/- Rs.4,000/-
31) Agricultural Running Finance Scheme (ARF)-IND	70610817	New	Re-Finance
		Up to Rs.200,000/- Rs.3,000/-	Up to Rs.200,000/- Rs.3,000/-
		>200,000<=500,000/- Rs.5,000/-	>200,000<=500,000/ - Rs.5,000/-
32) Agriculture Finance Against Pledge of Gold / Gold Ornaments-IND	70610818	1% of Loan Amount (Min. Rs.500/-, Max. Rs.3,000/-)	
33) Finance Against SSCs / DSCs-IND	70610819	Rs.500/-	
34) Short Term Livestock Goat & Sheep-IND	70610823	New	Re-Finance
		Rs. 1,500/-	Rs. 1,500/-
35) Livestock Farming Goat & Sheep-IND	70610824	New	Re-Finance
		Up to Rs.200,000/- Rs.2,000/-	Up to Rs.200,000/- Rs.2,000/-
		>200,000<=400,000/- Rs.4,000/-	>200,000<=400,000/- Rs.4,000/-
36) Livestock Project Finance (LSPF) – IND	70610825	Loan Amount	Fee
		Up to 500,000	Rs.3,000/-
		>500,000 <= 1,000,000	Rs.5,000/-
37) Commodity Operation Finance (COF)-IND	-	Free	
38) Advance Against PLS Term Deposit-IND	70610827	Rs.500/-	
39) Running Finance to Small Businessmen (RFSB)	70610828	Rs.1,000/-	
40) PPCBL Business Finance Scheme - Small Enterprises (SE)	70610829	Loan Amount	Fee
		Up to 1,00,000	Rs.5,000/-
		>1,000,000 <= 2,000,000	Rs.8,000/-
		>2,000,000 <= 5,000,000	Rs.12,000/-



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		Greater than 5 M	Rs.15,000/-
		Loan Amount	Fee
		Up to 1,00,000	Rs.5,000/-
41) PPCBL Business Finance Scheme -Medium Enterprises (ME)	70610830	>1,000,000 <= 2,000,000	Rs.8,000/-
		>2,000,000 <= 5,000,000	Rs.12,000/-
		Greater than 5 M	Rs.15,000/-
42) Computer Loan-IND	70610831		Rs.500/-
43) Auto Finance (Car, M/Cycle & Rikshaw) (Other Than Staff)	70610832		Rs.500/-
44) Advance Against Salary (Other Than Staff)-IND	70610833		Rs.500/-
45) PPCBL Home Loan	70610844		0.5 % of Loan Amount
46) PROCESSING FEE - GOP MARKUP SUBSIDY SCHEME - IND	70610858		Rs. 1,500/-
47) PROCESSING FEE - GOP MARKUP SUBSIDY & RISK SHARING SCHEME FOR FARM MECHANIZATION - IND	70610859		Rs. 1,500/-
** Above mentioned Fee table will supersede Processing Fee/Charges if any, mentioned in Loan Product Policies.			
Note: - Overdue charges on defaulted loans (bullet/term/installment-based loans) will be recovered @0.09% per working day on principal amount.			
2. GUARANTEE			
<i>(Not to be issued to non-A/c Holder)</i>		0.40% per quarter or part thereof (Min. Rs.2,000/-)	
a) Issuance of Guarantee	70610851		Rs.2,000/-
b) Amendment (other than amount & period)	70610852		Rs. 2,000/- (flat)
c) Cancellation of Guarantee	70610852		Rs. 2,000/- (flat)

G. MISCELLANEOUS CHARGES

1. Communication Charges will be in addition to Commission or service charges		
a) Telephone	70610901	Rs. 100/-
b) Fax	70610902	Rs. 100/-
c) Postage	70610903	Rs. 100/-
d) Courier (Within Pakistan)	70610904	Rs. 100/-
e) Postal/Misc. Charges (LSPF)	70610905	Rs.1,000/-
f) Postal Charges Goat and Sheep Loan	70610906	Rs.1,000/-
g) Postal/Misc. Charges (ARF)	70610907	Rs.1,000/-

H. CONSUMER BANKING

1. ATM/DEBIT CARD SERVICE CHARGES	
General Debit/Prepaid Card Charges	
a) Switch Transaction Fee	
i) Withdrawals on any ATMs other than PPCBL	70611001



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		Rs. 15/- Per Transaction	
b) Balance enquiry			
i) From any ATM other than PPCBL	70611002	Rs. 5/- Per Transaction	
c) Charges on Declined POS Transaction			
i) For Local-Incase of Low Balance and Excess Over Limit	70611003	Rs. 5/- Per Transaction	
ii) For International- Incase of Low Balance and Excess Over Limit	70611003	Rs. 35/- Per Transaction	
d) Funds Transfer through ATM			
i) Within PPCBL (Inter-Account Funds Transfer)	70611004	Rs. 50/- Per Transaction	
ii) IBFT (Inter Bank Funds Transfer) (Exclusive of all applicable taxes)	70611005	Transaction Slab (PKR) (K=1000)	Fee
		Up to Rs. 10,000/-	Rs.25/-
		From Rs. 10,001/- to Rs. 250,000/-	Rs.50/-
		Above Rs. 250,000/-	Rs.100/-
2. ISSUANCE FEE OF ATM/DEBIT CARD		Annual Charges	
Basic Card	70611006	Rs. 500/-	
Supplementary Card	70611007	Rs. 300/-	
Card Replacement Fee (upon Request)	70611008	Rs. 300/-	
Debit Card Issuance (One Time Fee)	70611009	Rs. 500/- (No charges subject to maintenance of balance Rs. 10,000/- & above during last six months)	



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I. WAIVERS: -

- a) NO Commission/Charges (DD/PO/Online) will be recovered from Individual/Joint Current Deposit A/c Holders maintaining average balance Rs.100,000/- & above to the extent of five (05) transactions or Rs. 500,000/- per month as the case may be.
- b) NO Commission/Charges (DD/PO/Online) will be recovered from Companies Current Deposit A/c Holders maintaining average balance Rs. 200,000/- & above to the extent of five (05) transactions or Rs. 1,000,000/- per month as the case may be.
- c) NO Commission/Charges (DD/PO/Online) will be recovered from serving staff if remitted amount during a particular month does not exceed of his gross salary amount. Otherwise, he/she will be charged full charges amount.
- d) NO Commission/Charges (DD/PO/Online) will be recovered from retired staff if remitted amount during a particular month does not exceed of his gross pension amount. Otherwise, he/she will be charged full charges amount.
- e) Locker rent will not be recovered from CD & PLS SB A/c Holders subject to availability of locker in the same branch & fulfillment of mentioned below minimum balance requirement; -
 - i) If the a/c holder maintains monthly average balance Rs.500,000/-, he/she will be entitled to a Small Size Locker **free** of rent.
 - ii) If the a/c holder maintains monthly average balance Rs.1,000,000/-, he/she will be entitled to a Medium Size Locker **free** of rent.
 - iii) If the a/c holder maintains monthly average balance Rs.1,500,000/-, he/she will be entitled to a Large Size Locker **free** of rent.
- f) All serving Staff is entitled for one locker at 50% rent without payment of key deposit amount.
- g) Commission will not be recovered on the Fee amount deposited by any student in **Fee Collection Account**.
- h) Rebate of 20% in amount of commission on Guarantee shall be allowed if overall business exceeds Rs.100 million in preceding calendar year.
- i) No Cheque Book charges will be recovered from such CD Account Holders maintaining monthly average balance of Rs.100,000/- & above.
- j) Maximum three cheque books of 25 leaves semi-annually are allowed **free** of cost to all serving staff of the Bank.
- k) Cheque Return Charges & Stop Payment Charges will **not** be recovered from Bank serving staff.
- l) No charges will be applied on issuance of Tax Certificate on demand of customers.
- m) No ATM Card Issuance charges to be recovered from Bank Serving Staff.

Notes: -

- 1) **Wherever applicable, all levies by the Government (Taxes /Excise Duty/PST/FST/FED/Withholding Tax etc.) or charges claimed by other banks on any transaction are to be recovered from the customers in addition to charges mentioned in this document unless otherwise specified.**
- 2) In case of clients maintaining substantial deposit / handsome ancillary business, charges are negotiable on case-to-case basis with the approval of competent authority on the recommendations of the Head Business Development Division, Head Office - Lahore.
- 3) All SBP instructions for recovery of bank charges are to be strictly followed.
- 4) No Service Charges for A/c maintenance will be recovered from dormant A/Cs till the period of dormancy.
- 5) Basic Banking Accounts are also exempted from the recovery of account maintenance charges.
- 6) Following accounts are exempt from levy of service charges;
 - i. Accounts maintained by Employees of Govt./Semi-Govt. Institutions for Salary, Pension & Benevolent Fund purpose including widows/ children of deceased employees eligible for family pension / benevolent fund grant etc.; in any manner whatsoever.
 - ii. Mustahqeen Zakat
 - iii. Zakat accounts maintained for collection & disbursement of Zakat Funds
 - iv. Students
 - v. No charges on conversion of existing accounts to Basic Banking Accounts (BBA) as per SBP Instruction.
- 7) SBP BPRD Circular No. 07-2011 narrates "The services rendered by banks for the opening and maintenance of regular savings



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accounts shall be **free** of charge. There shall be no condition of maintaining a minimum balance for these accounts. These instructions are applicable equally on all existing and new accounts. Similarly, no charges would be recovered by banks at the time of closing an account.”