



## INTERNATIONAL BANKING



S.#	ITEMS	RATES	GL CODE														
A	<b>IMPORTS</b>																
1	<b>Documentary Credit (LC)</b> Where total volume of import LC business of a customer during a calendar year is: Upto Rs.50 Million Above Rs.50 Million upto Rs.75 Million Above Rs.75 Million upto Rs.100 Million Above Rs.100 Million upto Rs.150 Million Above Rs.150 Million  Minimum Charges	<table border="0"> <tr> <td style="text-align: center;"><i>First Quarter</i></td> <td style="text-align: center;"><i>Each Subsequent Quarter</i></td> </tr> <tr> <td style="text-align: center;">Upto 0.40%</td> <td style="text-align: center;">Upto 0.30%</td> </tr> <tr> <td style="text-align: center;">Upto 0.35%</td> <td style="text-align: center;">Upto 0.25%</td> </tr> <tr> <td style="text-align: center;">Upto 0.30%</td> <td style="text-align: center;">Upto 0.20%</td> </tr> <tr> <td style="text-align: center;">Upto 0.25%</td> <td style="text-align: center;">Upto 0.15%</td> </tr> <tr> <td style="text-align: center;">Negotiable</td> <td></td> </tr> <tr> <td colspan="2" style="text-align: center;">Upto Rs.2,000/-</td> </tr> </table>	<i>First Quarter</i>	<i>Each Subsequent Quarter</i>	Upto 0.40%	Upto 0.30%	Upto 0.35%	Upto 0.25%	Upto 0.30%	Upto 0.20%	Upto 0.25%	Upto 0.15%	Negotiable		Upto Rs.2,000/-		3030401080
<i>First Quarter</i>	<i>Each Subsequent Quarter</i>																
Upto 0.40%	Upto 0.30%																
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Negotiable																	
Upto Rs.2,000/-																	
	<b>Notes:</b> a) - Group Heads are authorized to refund LC Commission on prorata basis upon cancellation of LC before its expiry However while refunding prorata commission for unexpired period, care should be taken that the commission for partial usage should be charged subject to minimum of Rs.2,000/- b) LC confirmation charges / charges outside Pakistan, where applicable, will be recovered on case to case basis. c) Plus applicable Swift /Courier charges																
2	<b>Revalidation commission for expired LCs</b>  <b>Notes:</b> 1) LC commission will be calculated on the amount of liability as per foreign exchange rate prevailing on the date of revalidation 2) Revalidation commission will be charged upon acceptance of documents by the applicant drawn against expired LCs for the period beyond original expiry of the LC.	Commission to be charged from the date subsequent to the date of expiry of LC at rates applicable in case of opening of fresh LC.	3030401080														
3	<b>Non-reimbursable LC under Barter/ Aid/ Loans and authorization to pay</b>  Minimum Charges	Upto 1% for first quarter Upto 0.30% for each subsequent quarter  Upto Rs. 1,500/-	3030401080														
4	<b>LC opened under "Suppliers Credit", "Pay As You Earn Scheme" and "Deferred Payment" LCs for period over one year</b>	Upto 0.40% per quarter upto final payment. (At the time of opening of LC commission to be charged on full amount of LC liability plus interest payable thereon for the period from the date of opening of the LC till the expiry of LC. Thereafter commission is to be recovered on six monthly basis on outstanding / reducing liability) as per revised schedule of charges applicable as on date.	3030401080														
5	<b>Registration of contract with SBP in respect of Private Foreign Currency Loans obtained by borrowers in Pakistan from foreign lenders.</b>	Upto Rs.5,000/- as handling charges	3030401620														
6	<b>Issuance of undertaking favouring SBP for providing forward cover exchange risk under "Suppliers/Buyers Credit", "Pay As You Earn Scheme" and "Deferred Payment LCs for period over one year" on behalf of applicant.</b>  Minimum Charges	Upto @ 1.60% commission to be charged per annum on reducing liability  Upto Rs.1,500/-	3030401080														



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7	<b>Issuance of No objection certificate (NOC)</b> regarding forward exchange booking through other bank at importer's request.	<b>LC amount</b> Upto Rs. 1 Million Over Rs. 1 Million	<b>Charges per application</b> Upto Rs. 800 Upto Rs. 1200	3030401080
8	<b>Registration of Import Contract</b> Per Transaction (foreign & local)			3030401630
	<b>Contract Business:</b> Upto Rs. 50 Million Upto Rs. 100 Million Over Rs. 100 Million	Upto 0.30% Upto 0.25% Negotiable		3030401080 3030401630
	<b>Minimum Charges</b>	Upto Rs.1,500/-		
9	<b>Amendment in LC/Contract</b>			3030401080 3030401630
	(a) Amendment without increase in amount or extension in expiry date	Upto Rs.1,200/- per transaction. (plus applicable SWIFT charges)		
	(b) Amendment involving increase in amount and/or extension in expiry date	Upto Rs.1,200/- per transaction plus applicable commission as per item 1, 4, 5 & 8 on page No. 5 & 6		
10	<b>Advance payment to suppliers for Import</b> against which LC / Import Contract has not been registered.	Upto Rs.0.15%		3030401640
	<b>OR</b>			
	Remittance after receipt of Import documents. (Open Account Transactions)			3030401650
	<b>Minimum Charges</b>	Upto Rs.1,500/- (plus applicable SWIFT charges)		
11	<b>Import on Collection Basis -</b> (Foreign Import Documentary Bills for Collection)			
	a) Handling commission.	i) Upto Rs.1,000/- per collection if charges are on Drawee's (Importer's) account ii) US\$75/- if charges are on Drawer's (Exporter's) account		3030401060
	b) Return unpaid.	US\$100/- (Flat) from remitting bank plus courier charges & other charges, if any.		3060401010
12	<b>Service charges</b>			
	(a) Service charges against all import bills. (Collection & LC Bills)	Upto 0.15%		3060401010
	<b>Minimum Charges</b>	Upto Rs.1,500/-		
	(b) Form "I" handling charges	Upto Rs. 25/- per "I" Form		3060401010
13	<b>Reimbursement charges</b> (payable to reimbursing bank).	At actual		3030401080
14	a) <b>Delivery order</b> issued for release of consignment in the absence of original transport documents.	Upto Rs.2,000/-		3030401670
	b) <b>Arrangement/Endorsement Fee</b> in case title/transport documents are drawn in favour of MCB without prior permission in Foreign Inward Documentary Bills for Collection.	a) If charges are on Drawee's (Importer's) account Upto Rs 1,000/- b) If charges are on Drawer's (Exporter's) account US \$ 50/- deductible from proceed.		3030401080
15	<b>Clearance of Consignment under terms of Limit Approval</b> or unarranged clearance by the Bank.	a) Commission against approved limit Upto @ 0.20% on C&F value b) Commission Upto @ 0.25% on C&F value on forced clearance. c) No charges if customer pays directly to C & F agent		3030401680
	<b>Minimum Charges</b>	Upto Rs.1,000/-		



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16	<b>Sight Import Bills under LCs:</b>	Mark-up (as per policy circulars/credit approval) plus commission as under	
	(a) When retired within 10 days from the date of negotiation*	No Commission.	
	(b) When retired after 10 days but within 20 days from the date of negotiation *	Commission Upto @ 0.20 per Rs.100/- on purchase price	3030401690
	(c) When retired after 20 days but within 35 days from the date of negotiation *	Commission Upto @ 0.25 per Rs.100/- on purchase price	3030401690
	(d) When retired after 35 days but within 50 days from the date of negotiation *	Commission Upto @ 0.30 per Rs.100/- on purchase price	3030401690
	(e) When retired after 50 days from the date of negotiation *	Commission Upto @ 0.45 per Rs.100/- on purchase price	3030401690
<p><b>Notes:</b>            *Date of negotiation means value date when Bank's Nostro Account is Debited. M-up and Commission will be applied on outstanding amount (after reducing the cash margin).            **No mark up to be charged in case 100% interest free cash margin is deposited on or before the date of negotiation*</p>			
17	<b>a) Usance Bills drawn under letters of credit other than "Pay As You Earn Scheme", "Suppliers Credit" and "Deferred Payment Letters of Credits of period over one year."</b>	Rs.1,000/-per bill, (Flat) at the time of retirement of bill. In addition, acceptance commission Upto @ 0.15% per month for the period beyond validity of letter of credit.	3030401710
	<b>b) Extension in maturity of Usance Bills under L/C / Contract</b>	Service charges up to Rs.1,500/- Flat per bill.	
	<b>Minimum Charges</b>	Upto Rs.1,000/-.	
18	<b>Import Bills under Forced PAD i.e. payment not received on due date</b>	Markup plus commission Upto @ 0.45 %- on outstanding finance plus handling charges and commission recoverable on usance bills under LCs .Compliance of PR-8 to be ensured in case of Forced PAD (where applicable).	3030401700
19	<b>Discrepant documents handling charges under Import LCs.</b>	a) If charges are on Applicant's account:- All charges for correspondence SWIFT etc. plus Foreign Bank's charges (if any) b) If charges are on Beneficiary's account:- US\$75/- or equivalent	3060401010
<p><b>Note :</b>            No charges to be recovered in case such charges have already been charged under any of the institutional arrangements such as "Private Labeling"</p>			
20	<b>LC cancellation charges</b>	Upto Rs.2,000/- per LC Plus SWIFT charges	3030401080
21	<b>Commission in lieu of exchange earnings if importer arranges Foreign Exchange Cover through another Bank for effecting payment of Import transaction lodged with MCB</b>	Commission up to @ 0.10% plus Handling Charges Rs.800/- Flat	
22	<b>Freight certificate for import on FOB basis.</b>	Up to Rs.1,000/- per certificate	



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B	<b>EXPORTS</b>		
1	<b>Letters of Credit:</b>		
	(a) Advising (Foreign and Inland)	Upto Rs.1,700/- (US \$ 50/- for outside Pakistan) plus applicable courier/swift charges (At Actual)	3030401720
	(b) Amendment Advising(Foreign and Inland)	Upto Rs.1,000/- (US \$ 50/- for outside Pakistan) plus applicable courier/swift charges (At Actual)	3030401720
	(c) Negotiation of Rupee bills under export Letters of Credit. Minimum Charges	Upto 0.25%/- Rs. 500/- plus applicable courier/swift charges(At Actual)	3030401110
	(d) Negotiation commission on all export bills purchased/discounted i) Clean Documents ii) Discrepant Documents	Upto Rs.1,000/- Up to Rs. 2,000/-	3030401110
	<i>Note:- In case of overdue negotiated bill, Mark-up as per bank's approved applicable rate to be recovered.</i>		
	(e) Addition of Confirmation (Foreign and Inland) Minimum Charges	To be approved by FID on case to case basis Upto 0.25% or Rs. 5,000 per quarter (whichever is higher) (Subject to availability of country /cross border risk limits.)	3030401110
	(f) Transfer of export LC.(Foreign and Inland)	Upto Rs.1,500/-	3030401720
	(g) Reimbursement payment to other local Banks from Non-Resident Rupee Accounts/ACU Accounts.	Upto Rs.1,000/-	3030401110
2	<b>When documents</b> are sent to other bank for negotiation under restricted letter of credit.	Upto Rs.1,000/- plus applicable courier charges (At Actual)	3030401110
3	<b>Documentary Bills</b> without exchange difference earnings.	Upto Rs.500/- per collection.	3030401110
4	<b>Handling Charges:</b>		
	(a) Duty Draw Back Claims. Minimum Charges	Upto @ 0.25% per case Rs. 250/-	3030401730
	(b) Issuance/Reissuance/Duplicate of Annex'A' for the purpose of claiming duty draw back	Upto Rs.250/- per transaction	3030401730
	(c) On Freight Subsidy Claims Minimum Charges	Upto 0.15%, per transaction. Upto Rs.250/- per transaction	3030401300
	(d) On collection of Exp.Dev.Surcharge	Upto Rs.80/- per transaction	3030401730
	(e) Research & Development Support Claims (R&D) Minimum Charges	Upto 0.25%, per transaction Upto Rs.250/- per transaction	3030401290
	(f) Export Advance Payments Minimum Charges	Upto 0.15%, per transaction. Upto Rs.1,500/- per transaction	3030401740
	(g) i) ERF Part-I,where pre-shipment is obtained from MCB whereas export is routed through other bank. ii) ERF II – NOC for Entitlement	Upto Rs.2,000/- per shipment Up to Rs. 1,000/- per NOC	3030401110



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	(h) In lieu of exchange earnings where exporter sells foreign exchange to some other bank where as documents were sent for collection by MCB Minimum Charges	Upto 0.10% (flat) per transaction.  Upto Rs.1,000/-	3060402010
	(i) NOC issuance charges against "E" Forms to be utilized through any other bank	Upto Rs. 500/- per "E" Form	3060402010
5	Service charges against export documents sent on collection basis where payment cover is already received in our Nostro Account. Upto 150 million Above 150 million Minimum Charges	Upto 0.15 % Upto 0.13 %  Upto Rs.1500/-	3060402010
6	Charges for registration of contract for Export of Raw Cotton with State Bank of Pakistan and subsequent handling of shipping documents for return of Bank Guarantee from State Bank of Pakistan.	Up to Rs. 1,200/- per transaction	
7	Handling Charges on applications under "Private Commodity Exchange Arrangement With Foreign Parties"	Up to 0.40% Minimum up to Rs. 1,000/-	
<b>REMITTANCES</b>			
1	Outward Remittances :		
	(a) Money transfer under general permission or specific approval of SBP or from Foreign Currency Accounts.  Minimum Charges	i) Minimum US\$ 5/- per item upto value of US\$ 100 or its equivalent.  ii) Upto 0.1% of the value  US\$ 8/-	3030401010
	(b) Inquiries regarding non-receipt of funds where the bank acted correctly	Rs. 300/- each plus applicable Swift charges (At Actual)	3060601030
	(c) Communication charges for Back to Back transactions - Remittances below or equal to US\$ 100 or its equivalent - Remittances above US\$ 100 or its equivalent	50% of normal charges i.e., US\$ 15/- or its equivalent per transaction  US\$ 30/- or its equivalent per transaction	3060602030
	(d) Inward collection relating to Foreign Currency Accounts received from abroad or local banks or our own branches with foreign currency payment involved. Minimum Charges Maximum Charges	US\$ 3/- for collection upto US\$ 1,000/- 0.1 % for collection above US\$ 1,000/-  US\$ 3/- US\$ 6/-	3060601030
	(e) Surrender of Foreign Currency Notes for deposit into foreign currency account i) Upto USD 10,000 (or equivalent currency) ii) USD 10,001 (or equivalent currency) and above	0.25% 0.50%	3060601030
	<p>Note: In addition to above, commission/service charges/recovery of courier/postage/fax/ cable charges will also be made according to prescribed tariff (wherever applicable).</p>		



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2	<b>Inward Remittances :</b>		
	(a) Inward Foreign Draft, where payment made to beneficiary, after payment is received in our Nostro Accounts (other than Home Remittances).	0.15% -	3030401010
	Minimum Charges	Rs.400/-	
	(b) Inward cheques expressed in foreign currency drawn on foreign currency A/cs received from local / up-country bank's branches for payment in Pak Rupees after conversion at authorized dealers buying TT clean rates.	0.15% Commission.	3030401010
	Minimum Charges	Rs.400/-	
	<p><b>Note:</b>  <i>In addition to above, commission / service charges / recovery of courier /postage/fax/ cable charges will also be made according to prescribed tariff (wherever applicable)</i></p>		
<b>MISCELLANEOUS</b>			
1	<b>Correspondent's charges</b>	At actual.	3060601010
2	<b>Tarrif Charges</b>		
	(Postage / Swift / Fax / Telephone and Courier)		
	(a) Postage (Ordinary)		
	Local (with in city)	At actual.	3060602030
	Inland (intercity)	At actual.	
	Foreign	At actual.	
	(b) Postage (Registered)		3060602030
	Local (with in city)	At actual.	
	Inland (intercity)	At actual.	
	Foreign	At actual.	
	(c) Telegram	At actual.	
	(d) Swift charges:		3060602040
	(i) LC/ Guarantee Message, (issuance/Amendment)		(For others)
	a) Single page	At actual.	3060602120
	b) More than one page	At actual.	(For Trade Transactions only)
	(ii) Authenticate and relay messages		
	a) Outward i.e. If sent on behalf of a local FI to a foreign bank	Up to Rs. 1,500 plus applicable SWIFT charges mentioned at (i) above	
	b) Inward i.e. If sent on behalf of a foreign bank to a local FI	Up to US\$ 50 plus applicable SWIFT charges mentioned at (i) above	
	(e) Fax/Telephone		
	i) Domestic :	At actual.	3060602050
	ii) Foreign :		
	a) Single page	At actual.	
	b) More than one page	At actual.	
	(f) Courier.	At actual.	3060602030 (For Others)
	(g) Charges to be claimed from remitting bank against inward remittances if mentioned 'OUR'	Upto US\$ 30/- or its equivalent per message MT-103 No charges will be claimed from Non-Nostro Servicing Agents/Banks	3060602105 (For Trade Transactions only) 3060601030
3	<b>Standing Instructions charges in foreign currency account.</b>	US\$ 6/- per instruction	3060601030
4	<b>Credit Information Report</b> including Credit Report on Foreign Suppliers/ Buyers with prior intimation to the customer	a) At actual as charged by the Foreign Bank / Agent / Credit Reporting Agency Which Provides the report  b) No Charges if report is provided to Scheduled Bank / DFI in Pakistan for bank's own customer, US \$ 50 where report is provided to a bank outside pakistan  c) Postage/Courier/Fax/Swift charges to be recovered according to the prescribed Tariff.	3030401110



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5	<b>Cancellation</b>		
	(a) Banker's Cheque cancellation charges for i) Foreign Currency Account.	Rs.500/- per item Plus applicable SWIFT/postage charges (At Actual), should not be charged from Pakistan Remittance Initiative (PRI) related foreign exchanged arrangement as per SBP instructions. Applicable to previously issued instruments as well.	3060601030
	ii) Under general permission or specific approval of SBP.	Rs.350/-	3060601030
	(b) Cancellation of Inward Swift Messages		3060601030
	- Remittances below or equal to US\$ 100 or its equivalent	US\$ 15/- or its equivalent per transaction	
	- Remittances above US\$ 100 or its equivalent	US\$ 30/- or its equivalent per transaction - SWIFT/Postage charges will also be added accordingly - Should not be charged from Pakistan Remittance Initiative (PRI) related foreign exchanged arrangement as per SBP instructions.	
6	Issuance of duplicate Foreign Banker's Cheque	Rs.500/- Plus applicable Correspondent/ SWIFT/postage charges	3060601130
7	Issuance of Business performance certificate (at customer's request.)	Upto Rs.1,000/-	3060402010
8	Purchase of Traveller Cheques/Drafts etc.	Rs.500/- (Flat)	3030401010
9	Outward Collection for Foreign Currency Accounts.	0.15% Minimum US \$ 10 whichever is higher along with applicable courier charges	3060601030
10	Clean Bills (cheque, bank draft etc.)	Upto Rs.100/- per collection.	3030401110
11	Local US \$ collection & settlement:		3030401110
	a) For Collection of instrument	Up to Rs.300/- plus courier /Fax/Telephone charges at actual. This includes Rs.100/- payable to NIFT for its services	
	b) For instrument return unpaid.	Up to Rs.450/- plus courier /Fax/Telephone charges at actual. This includes Rs.200/- payable to NIFT for its services	
12	For any enquiry requested by customer beyond 2 years relating to trade transactions	Up to Rs. 1,000	





## DOMESTIC BANKING



S.#	ITEMS	RATES	GL CODE														
A	<b>TRADE PURCHASES (IMPORTS)</b>																
1	a) Letters of Credit "Where total volume of Inland LC business of a customer during a calendar year is:" Upto Rs.50 Million Above Rs.50 Million upto Rs.75 Million Above Rs.75 Million upto Rs.100 Million Above Rs.100 Million upto Rs.150 Million Above Rs.150 Million Minimum Charges	<table border="0"> <tr> <td>First Quarter</td> <td>Each Subsequent Quarter</td> </tr> <tr> <td>Upto 0.45%</td> <td>Upto 0.40%</td> </tr> <tr> <td>Upto 0.40%</td> <td>Upto 0.35%</td> </tr> <tr> <td>Upto 0.35%</td> <td>Upto 0.30%</td> </tr> <tr> <td>Upto 0.30%</td> <td>Upto 0.25%</td> </tr> <tr> <td>Negotiable</td> <td></td> </tr> <tr> <td>Upto Rs 2,000/-</td> <td></td> </tr> </table>	First Quarter	Each Subsequent Quarter	Upto 0.45%	Upto 0.40%	Upto 0.40%	Upto 0.35%	Upto 0.35%	Upto 0.30%	Upto 0.30%	Upto 0.25%	Negotiable		Upto Rs 2,000/-		3030401090
First Quarter	Each Subsequent Quarter																
Upto 0.45%	Upto 0.40%																
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Upto 0.30%	Upto 0.25%																
Negotiable																	
Upto Rs 2,000/-																	
	b) Service Charges on all inward bills presented in availment of our LCs Minimum Charges	Upto 0.15% Upto Rs.1,500/-	3060401010														
	c) Discrepant documents handling charges (from applicant or beneficiary in accordance with LC terms)	Upto Rs. 1,500/-	3030401010														
2	Amendment in LC/Contract:		3030401090 3030401630														
	a) Without increase in amount or extension in expiry period	Upto Rs.1,200/- per transaction Plus applicable SWIFT/Postage/Courier etc.charges															
	b) Involving increase in amount and/or extension in expiry period	Upto Rs.1,200/- per transaction plus applicable commission as per item 1 (a) above and item 8 page 6															
3	Documentary Inwards Bills for collection Minimum Charges	Service Charges Upto 0.15% Upto Rs.1,500/-	3030401060														
4	Documentary bills drawn against L/C a) Sight Bills:																
	i) If retired within 3 days from the date of lodgment	Markup (As prescribed in policy circular) but No Commission	3030401690														
	ii) If retired after 3 days from the date of lodgment Minimum Charges	Markup (As prescribed in policy circular) and Commission Upto @ 0.25% per anum Upto Rs.1,000/-															
	b) Usance Bills:		3030401710														
	(i) Handling Charges	Upto 0.25% Min Rs.600/- Max Rs.1,200 per bill at the time of retirement of bill.															
	(ii) If bill matures after expiry of LC.	(Usual charges as at (i) above) plus Rs.500/- per bill along with acceptance commission Upto @ 0.15% per month on bill amount on retirement for the period beyond validity of LC.															
	iii) Extension in maturity of Usance Bills Minimum Charges	Same as under Import -International Banking Upto Rs.500/-.															
	c) Bills under Forced PAD i.e. payment not received on due date	Commission Upto @ 0.45 % in addition to mark up as per credit approval on outstanding finance plus handling charges (above-(i)) and commission recoverable on usance bills under LCs (above-(ii))	3030401700														
5	Storage charges																
	(a) When cleared within 3 days of receipt by branch.	No charge.															
	(b) From fourth day of receipt by branch. Minimum Charges	RS.100/- per packet per day. Rs.50/-	3060601130														



S.#	ITEMS	RATES	GL CODE
<b>TRADE SALES (EXPORTS)</b>			
B			
1	<b>Outward documentary Bills on collection basis</b> Minimum Charges	Service Charges upto 0.40% plus applicable courier charges Upto Rs.1,500/-	3030401200
2	<b>Purchase of Bills</b> Documentary Bills other than those drawn against letter of credit Minimum Charges	Commission Upto 0.40% plus mark-up from the date of purchase to the date of payment and courier charges Upto Rs.1,000/-	3030401200
3	<b>Negotiation Commission</b> on sight bills purchased drawn under LCs Upto Rs.50 Million Upto Rs.75 Million Above Rs. 75 Million Minimum Charges	Upto 0.50% Upto 0.40% Negotiable Upto Rs.1,000/-	3030401200
4	<b>Collection charges for restricted LC</b> (Where negotiation is restricted to some other bank and presented to us for forwarding).	Forwarding Bank/Branch would recover handling charges of Up to Rs.1,000/-	
5	<b>Usance/DA bills negotiation drawn under LCs</b>	Usual commission as at above 1-Outward Documentary bills on collection basis Plus Markup/Markdown from the date of purchase till the date of payment.	3030401200
6	<b>Returning charges for documentary collections.</b>	Upto Rs.500/- plus courier charges	3030401090
7	<b>LC Advising/Amendment/Confirmation/ Cancellation charges of (Inward) Inland LCs.</b>	Same as under Export -International Banking	3030401720
<b>TREASURY &amp; FOREX</b>			
<b>INVESTOR PORTFOLIO SECURITIES (IPS)</b>			
Following Bank charges will apply			
a (i).	<b>Transaction Charges:</b>	Upto Rs. 500 per transaction	
(ii).	<b>Holding Charges:</b>	Nil	
	Upto PKR 1 Million:	Upto Rs.500/- Quarter	
	Greater than PKR 1 Million:	Upto Rs.500 per transaction	
b.	<b>Security Movement Charges (to another bank):</b>	Upto Rs.500 per transaction	