



Schedule of Charges  
January to June 2025

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## FOREIGN CURRENCY ACCOUNTS & REMITTANCES

### Outward

Foreign Remittance through FCY Account	
a) Current FCY Accounts:	a) Commission @ 0.12% per US\$1,000/- or part thereof, equivalent for other currencies, Min. US\$6/-, Max US\$30/- or equivalent for other currencies.
b) Saving FCY Accounts:	b) Commission @0.25% per US \$1,000/- or part thereof, equivalent for other currencies, Min. US \$12/-, Max US \$60/- or equivalent for other currencies. In addition, SWIFT message charges and foreign bank charges also apply
Remittance of cash deposited in FCY Accounts and withdrawn via FTT / FDD / Conversion/Transfer/ Inward Clearing within 15 Days from the date of such deposit	Charges of Foreign Remittance through FCY account, plus service charges @ 0.25% to be recovered Min Rs. 200/-

### Inward

Home Remittance (including PRI)	Free if proceeds are credited to an account with our bank; otherwise, Flat Rs 500/- Inclusive Postage / Courier Charges
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### Collection & Clearing

Clean Outward Bills for collection (OBC) Lodgment	0.7%, Min USD 8, Max USD 18 or equivalent Rupees per collection. For international collection, additional foreign bank charges will apply plus courier charges (International: USD 35 or equivalent, Domestic: PKR 50)
Inward Bills for collection (IBC)	Free
US Dollar Outward Local Clearing	Free
Return of cheque in local Dollar Clearing:	Rs.500/- (Flat)
(a) Inward Clearing	
(b) Outward Clearing	Rs.500/- (Flat)
Stop Payment of Cheque	USD 10/- or equivalent other FCY
<b>Miscellaneous Charges</b>	
Issuance of Certificate regarding Performance, Balance, Maintenance etc.	Rs. 300/- per certificate
Cheque book Issuance for FCY accounts	Free
Duplicate Statement of Account	Rs. 35/- per statement (Charges are inclusive of Sales Tax/FED)
Standing instruction charges in foreign currency Accounts	USD 5/- or Equivalent per transaction
Foreign SWIFT Charges	
a) Full Text LC/ Guarantee & Long Messages	Rs.2,000/-flat
b) Short Text/LC amendment & other messages	Rs.1,000/-flat
Correspondent Charges (If Any)	To be recovered as per actual
Postage & Courier (If Any)	
(a) Local	at actual Min Rs. 100/-
(b) Foreign	at actual Min Rs. 2,600/-

## Domestic Banking

### Remittances

Issuance of Pay Order (PO) / CDR/ DD: For All Emaan Islamic Accounts	Free
Pay order in favor of Educational Institution, HEC / Board etc. for payment of Student fee/dues	Free
Stop Payment of PO/DD/CDR	Rs. 600/- Flat per instructions
Cancellation/ Refund of PO / DD / CDR	Free
RTGS	Free

### Online, Clearing & Collection Transactions

Within City Online Cash/Cheque Deposit & Withdrawal:	Free
Inter-city Online Cash/Cheque:	
(a) Deposit	Free
(b) Withdrawal	Free
Same Day Clearing Charges	Free
ECIB Report	at actual or Rs. 50 /- (Flat) (which ever is higher)
Cheque Returned Unpaid:	
(a) Inward Clearing	Rs: 800/- (due to funds insufficient)
(b) Outward Clearing	Free
Intercity Outward Clearing	Free
Online Transfer from One Customer Account to Another Account	Free
Outward Bills for Collection (where NIFT not available)	Rs. 250/- plus courier charges or actual wherever applicable

### Miscellaneous Charges

Cheque Book Issuance	Free
Stop Payment of Cheques	Rs. 600/- per instruction
Standing Instruction Charges	Rs. 325/- per attempt
Account Closing Charges	Free
Issuance of Balance/ Account Maintenance	Rs. 300/- per certificate
WHT Certificate	Free
All Other Certificates not specified else where	PKR 175/-
Hold Mail Service (Discontinue for new cases)	Rs. 2,000/- per annum in advance (Jan to Dec)
Retrieval of Old Records:	Rs. 500/-
<b>SMS Alerts Service</b>	
a) ATM / POS Transaction	a) Free
b) All Transactions	b) Rs.250/- + fed per month
E-Alert charges	Free
Ad-hoc Account statement Issuance Charge	Rs. 35/-
All Reminder Letter Charges	Rs. 130/-

## Visa Debit Card

VISA Debit Card Annual Charges	Rs. 2,800/- per annum.
VISA Debit Card Replacement Charges	Rs. 1,800/-
PayPak Debit Card	Rs. 2,000/- per annum.
PayPak Debit Card Replacement Charges	Rs 1,800/-

### Cash Withdrawal

From Own Bank ATM	Free
From Other Bank's ATM	Rs. 23.44/-
International ATM	4.5% of transaction amount or Rs. 100/- (whichever is higher)
Charge Back - International	1,000/- Plus Tax
Charge Back-Local	Rs. 300/- (per transaction)
Arbitration charges	USD 500/- or equivalent
VDC Limit Enhancement	Rs.1450/-

### Balance Inquiry

From Own Bank ATMs	Free
From Other Banks' ATMs (MNET Network)	Rs. 3.13/- per transaction
From Other Banks' ATMs (1-Link ATMs)	Rs. 3.13/- per transaction
International ATM	Rs. 225/- per transaction

### ATM Slip Charges

Emaan Islamic Card on Silkbank ATM	Rs. 3.5/- per transaction
Emaan Islamic Card at Member Bank ATM	Rs. 3.13/- per transaction

### Point of Sale (POS) Transactions

POS Transaction (In Pakistan)	Free
POS Charges (International)	4.5% of transaction amount or Rs. 100/- whichever is higher (except for PayPak)

### Miscellaneous Charges

<b>IBFT Charges</b>	
a) Aggregated Rs less than Rs 25,000	Free
b) More than Rs. 25,000/-	0.1 % of the transactions amount or Rs. 200/- whichever is lower in a month
Document Retrieval Fee:	
(a) Local	Rs. 370/- per document
(b) International	Rs. 1,000/- per document

### Lockers

Charges for Safe Deposit Lockers	
a. Small	Rs. 7,500/- per annum
b. Medium	Rs. 10,000/- per annum
c. Large	Rs. 12,500/- per annum
d. Extra Large	Rs. 15,000/- per annum
Late payment charge (to be deposited in Charity fund)	10% of the applicable annual locker rent every year
<b>Key Deposit (Refundable)</b>	
Small	Rs. 3,500/-
Medium	Rs. 4,000/-
Large	Rs. 5,000/-
Extra Large	Rs. 6,500/-
Locker Breaking Charges	4,000/- flat per locker or at actual whichever is higher

## Product-Based Charges & Waivers

Emaan Business Value Account Plus	<p>Waiver of Charges on below services based on maintaining a balance of Rs. 10,000/-</p> <ul style="list-style-type: none"> <li>• Intercity Transactions</li> <li>• Cheque Books</li> <li>• Pay Orders &amp; Demand Drafts</li> <li>• Emaan Debit Card</li> <li>• E-Statements Facility</li> <li>• Mobile Banking - SilkMobile</li> <li>• Internet Banking Facility</li> <li>• SMS Alerts for ADC transactions</li> </ul> <p>In Addition to above Waivers, charges on following services will also be waived based on maintaining a balance of Rs. 100,000/-</p> <ul style="list-style-type: none"> <li>• ATM Transactions from other Banks</li> <li>• Free Funds Transfer &amp; Interbank Funds Transfer*</li> <li>• Free Inventory Takaful Coverage**</li> <li>• ATM Cash Withdrawal Takaful Coverage*</li> </ul> <p>* Terms and conditions applied</p>
Emaan All in One Account	<p>Waiver of Charges on below Services subject to maintenance of minimum monthly average balance of Rs. 100,000 and above:</p> <ol style="list-style-type: none"> <li>i) SMS Alerts for ADC Transactions</li> <li>ii) Pay Order &amp; Demand Draft Issuance</li> <li>iii) ATM Transaction from other Banks' ATMs</li> <li>iv) Cheque Books</li> <li>v) Over the Counter Cash Withdrawal</li> <li>vi) Debit Card Fee on Annual basis</li> <li>vii) IBFT (Inter Bank Fund Transfer)</li> <li>viii) Complimentary Takaful Coverages*</li> </ol> <p>* Terms and condition applied</p>

## Trade Services \*

### Imports (LC/ Advance Payment/ Contract/ Collection/ Open Account)

To be paid flat / lump sum in advance

LC Opening Commission (Local as well as FCY)

#### Letter of Credit

		Minimum Rs. 2,200			Minimum Rs. 2,200
From	To	Per QTR or Part thereof	From	To	Per QTR or Part thereof
UPTO	500,000	2,200	27,500,001	30,000,000	115,000
500,001	800,000	2,600	30,000,001	32,500,000	125,000
800,001	1,000,000	3,600	32,500,001	35,000,000	135,000
1,000,001	1,500,000	5,000	35,000,001	37,500,000	145,000
1,500,001	2,000,000	7,000	37,500,001	40,000,000	155,000
2,000,001	2,500,000	9,000	40,000,001	42,500,000	165,000
2,500,001	3,000,000	11,000	42,500,001	45,000,000	175,000
3,000,001	3,500,000	13,000	45,000,001	47,500,000	185,000
3,500,001	4,000,000	15,000	47,500,001	50,000,000	195,000
4,000,001	4,500,000	17,000	50,000,001	52,500,000	205,000
4,500,001	5,000,000	19,000	52,500,001	55,000,000	215,000
5,000,001	5,500,000	21,000	55,000,001	57,500,000	225,000
5,500,001	6,000,000	23,000	57,500,001	60,000,000	235,000
6,000,001	6,500,000	25,000	60,000,001	62,500,000	245,000
6,500,001	7,000,000	27,000	62,500,001	65,000,000	255,000
7,000,001	7,500,000	29,000	65,000,001	67,500,000	265,000
7,500,001	8,000,000	31,000	67,500,001	70,000,000	275,000
8,000,001	8,500,000	33,000	70,000,001	72,500,000	285,000
8,500,001	9,000,000	35,000	72,500,001	75,000,000	295,000
9,000,001	9,500,000	37,000	75,000,001	80,000,000	315,000
9,500,001	10,000,000	39,000	80,000,001	82,500,000	325,000
10,000,001	12,500,000	45,000	82,500,001	85,000,000	335,000
12,500,001	15,000,000	55,000	85,000,001	87,500,000	345,000
15,000,001	17,500,000	65,000	87,500,001	90,000,000	355,000
17,500,001	20,000,000	75,000	90,000,001	92,500,000	365,000
20,000,001	22,500,000	85,000	92,500,001	95,000,000	375,000
22,500,001	25,000,000	95,000	95,000,001	97,500,000	385,000
25,000,001	27,500,000	105,000	97,500,001	100,000,000	395,000

#### **Note :**

- Discount may be offered to customers in the above mentioned charges subject to the Regional/Business Head's approval.
- All LC amount exceeding Rs.100 Million shall attract additional service charges of Rs. 5,000/- (First Quarter) per Rs. 1 Million each (or part thereof) and Rs. 2,500/- (for Subsequent Quarter)

LC Amendments commission (Local as well as FCY)	Rs. 1,500/- per amendment (flat) or commission at rates specified under LC opening commission, if amendment increase in amount or extension in period of shipment
Commission on retirement of imports Bills including LC (Local as well as FCY)	0.15% minimum Rs. 1,800/-
LC Cancellation (Local as well as FCY)	
a) FCY	Rs. 2,000/- plus SWIFT charges (At Actual)
b) LCY	Rs. 1,000/- (flat) & communication charge (At Actual)
Imports on consignment basis (Local as well as FCY)	
a) Contract Registration Commission	0.4% Flat (Min Rs 2500)
b) Contract Amendment Commission	Rs. 1500/- per amendment
c) Document received against contract	Rs. 1,500/- flat plus service charges @18 paise per 100 Rupees (Min 2,000/-) and Swift charges of 1,000/-
d) Retirement Commission	@15 paise per Rupee100/- where Fx is done by Emaan Islamic (min. 1500) @15 paise per Rupee100/- where Fx is done by other bank (min. 1800)

Import document handling against FCY demand draft / TT without LC Contract	Rs. 1,500/- flat plus service charges @18 paisas per 100 Rupees (Min 2,000/-) and Swift charges of 1,000/-
Credit Report	At Actual or Rs 50/- (which ever is higher)
Usance bills draws under import Bill (Local as well as FCY)	

From	To	Per Month or Part thereof	From	To	Minimum Rs. 1,200 Per Month or Part thereof
UPTO	1,000,000	1,200	32,500,001	35,000,000	33,750
1,000,001	1,500,000	1,250	35,000,001	37,500,000	36,250
1,500,001	2,000,000	1,750	37,500,001	40,000,000	38,750
2,000,001	2,500,000	2,250	40,000,001	42,500,000	41,250
2,500,001	3,000,000	2,750	42,500,001	45,000,000	43,750
3,000,001	3,500,000	3,250	45,000,001	47,500,000	46,250
3,500,001	4,000,000	3,750	47,500,001	50,000,000	48,750
4,000,001	4,500,000	4,250	50,000,001	52,500,000	51,250
4,500,001	5,000,000	4,750	52,500,001	55,000,000	53,750
5,000,001	5,500,000	5,250	55,000,001	57,500,000	56,250
5,500,001	6,000,000	5,750	57,500,001	60,000,000	58,750
6,000,001	6,500,000	6,250	60,000,001	62,500,000	61,250
6,500,001	7,000,000	6,750	62,500,001	65,000,000	63,750
7,000,001	7,500,000	7,250	65,000,001	67,500,000	66,250
7,500,001	8,000,000	7,750	67,500,001	70,000,000	68,750
8,000,001	8,500,000	8,250	70,000,001	72,500,000	71,250
8,500,001	9,000,000	8,750	72,500,001	75,000,000	73,750
9,000,001	9,500,000	9,250	75,000,001	77,500,000	76,250
9,500,001	10,000,000	9,750	77,500,001	80,000,000	78,750
10,000,001	12,500,000	11,250	80,000,001	82,500,000	81,250
12,500,001	15,000,000	13,750	82,500,001	85,000,000	83,750
15,000,001	17,500,000	16,250	85,000,001	87,500,000	86,250
17,500,001	20,000,000	18,750	87,500,001	90,000,000	88,750
20,000,001	22,500,000	21,250	90,000,001	92,500,000	91,250
22,500,001	25,000,000	23,750	92,500,001	95,000,000	93,750
25,000,001	27,500,000	26,250	95,000,001	97,500,000	96,250
27,500,001	30,000,000	28,750	97,500,001	100,000,000	98,750
30,000,001	32,500,000	31,250			

**Note:**

- If The Maturity Of The Bill Falls Within L/C Validity No Acceptance Charges Will Be Recovered.
- If The Bill Falls Due for Payment Beyond the Validity Of The L/C Then The Above Service Charges Will Be Charged Per Month From The L/C Expiry Date Till The Date Of Actual Bill Retirement.
- All Acceptances Over Rs 100 million Shall Attract Additional Charges of Rs.750/ Per Rupees million each (Monthly or part thereof) The Regional Head, At Its Discretion, May Offer Reduced Rates To the Customer

a) Collection Charges	0.4% per bill Min Rs. 1500/-
b) If bill matures after expiry of LC	If bill matures after expiry of LC (Acceptance) as per Usance bills draws under import Bill grid
Import bills returned unpaid under collection / contract (Local as well as FCY)	In Land LC Documents returned unpaid -3,000/- flat plus swift charges of 1,000/- and communication charges Import bills return unpaid - handling charges USD 100/- flat or equivalent plus courier charges of Rs. 2,000/-
Discrepancy Fee	Handling of In Land LC Documents with discrepancies - 3,000/- flat plus swift charges of 1,000/- and communication charges Handling discrepant documents under import LC - USD 75/- or equivalent, plus swift charges of 1,000/- and communication charges
Issuance of certificate for booking of foreign exchange under LC at importers request to other bank	Rs. 3,000/- per certificate

**Note:**

The management at its discretion may offer reduced rates to the customer  
Charges relating to customer may differ as per the arrangement between the customer and bank



### Export (LC / Collection / Advance Payment)

To be paid flat / lump sum in advance

LC advising / amendment (Local as well as FCY)	In Land Export LC advising a) LC Advising - Rs. 1500/- flat b) LC Amendment - Rs. 1000/- flat c) Postage/courier charges for LC advising amendment - Rs. 150/- flat  LC Advising - For beneficiary within Pakistan Rs. 2,000/- For Beneficiary outside Pakistan USD 60/- flat  LC Amendment - For beneficiary within Pakistan Rs. 1,000/- For Beneficiary outside Pakistan USD 30/- flat
Export LC Transfer / reimbursement (Local as well as FCY)	Transfer: Rs. 1,500/- (flat) Reimbursement: Rs. 750/- (flat)
Restricted Letter of credit (Local as well as FCY)	Collection charges for inland LC/restricted LC - Rs 1,000/- Flat  if negotiation is restricted to some other bank - Rs 600/- per bill
Documentary Export Collection (with/without letter of credit)	<b>Collections</b> a) Clean Cheques/Drafts/FTCs - Rs. 100/- b) Documentary (on which bank does not earn any exchange difference) - Rs. 240/- per collection Duty Drawback Claim - 0.25% of the amount of Claim min Rs. 250 per case.
Documents returned unpaid under inland letter of credit	3,000/- flat plus swift charges of 1,000/- and communication charges
NOC issued / Docs transferred	Rs. 750/- flat
EDS	Rs. 80/- per transaction
Handling of subsidy applications	0.25%, minimum Rs. 500/- per application
Credit report charges	At Actual
Handling of R&D cases	0.25% of the amount of claim. Min 250 per case.
L/C confirmation charges	0.25% per quarter or part thereof, Min Rs. 300/-
Service charges for issuance of EPRC against advance Payment	Free
Transfer of export bills lodged under collection to other bank	Rs. 1,500/- (Flat)
Handling of export documents against which advance payment is received	<b>Advance Payment</b> a) Service charges - 0.15% - Min Rs. 400/- b) Commission - Rs. 240 flat c) Export Development Surcharge - As per prevailing SBP Regulation (as & when shipment is effected)
Assignment of proceeds under L/C	Rs. 750/-(flat)
Collection cleans	<b>Collections</b> a) Clean cheques / Drafts / FTCs - Rs 100/- b) Documentary (on which bank does not earn any exchange difference) Rs. 240/- per collection Flat
Service charges against export documents sent on collection basis, where payment cover is already received / Advance payment in bank's foreign currency account	15 paisas per Rs.100/-
Handling of IERF application	Rs. 1,000/- per case
Export performance verification EE form	Issuance of business performance certificate of previous years on customer's request - Rs 2500/- Per Certificate Issuance of EE NOC to other banks - Rs 1,000/- per case

### Inland Bills

Documentary Bills (with or without LC's) within Pakistan	Documentary bills drawn against Inland Letter of Credit Sight bills
i) Collection charges for inland LC / restricted LC -	Rs 1000/- Flat per bill
ii) If negotiation is restricted to some other bank	Rs 600/- Flat per bill
iii) Postage/Courier Charges for LCs & Amendments Advising	Rs. 150/-
Documentary collection (drawn against with LC or without LC )	0.4% Min Rs. 500/- Plus communication charges

### Guarantees

#### Guarantees

Guarantees Amount Range		Amount in PKR		Guarantees Amount Range		Amount in PKR	
From	To	First QTR or Part thereof	Service Charges subsequent QTR or Part thereof	From	To	First QTR or Part thereof	Service Charges subsequent QTR or Part thereof
UPTO	500,000	1,250	625	27,500,001	30,000,000	115,000	57,500
500,001	800,000	3,250	1,625	30,000,001	32,500,000	125,000	62,500
800,001	1,000,000	4,500	2,250	32,500,001	35,000,000	135,000	67,500
1,000,001	1,500,000	6,250	3,125	35,000,001	37,500,000	145,000	72,500
1,500,001	2,000,000	8,750	4,375	37,500,001	40,000,000	155,000	77,500
2,000,001	2,500,000	11,250	5,625	40,000,001	42,500,000	165,000	82,500
2,500,001	3,000,000	13,750	6,875	42,500,001	45,000,000	175,000	87,500
3,000,001	3,500,000	16,250	8,125	45,000,001	47,500,000	185,000	92,500
3,500,001	4,000,000	18,750	9,375	47,500,001	50,000,000	195,000	97,500
4,000,001	4,500,000	21,250	10,625	50,000,001	52,500,000	179,375	89,688
4,500,001	5,000,000	23,750	11,875	52,500,001	55,000,000	188,125	94,063
5,000,001	5,500,000	26,250	13,125	55,000,001	57,500,000	196,875	98,438
5,500,001	6,000,000	28,750	14,375	57,500,001	60,000,000	205,625	102,813
6,000,001	6,500,000	31,250	15,625	60,000,001	62,500,000	214,375	107,188
6,500,001	7,000,000	33,750	16,875	62,500,001	65,000,000	223,125	111,563
7,000,001	7,500,000	36,250	18,125	65,000,001	67,500,000	231,875	115,938
7,500,001	8,000,000	38,750	19,375	67,500,001	70,000,000	240,625	120,313
8,000,001	8,500,000	41,250	20,625	70,000,001	75,000,000	249,375	124,688
8,500,001	9,000,000	43,750	21,875	75,000,001	77,500,000	266,875	133,438
9,000,001	9,500,000	46,250	23,125	77,500,001	80,000,000	275,625	137,813
9,500,001	10,000,000	48,750	24,375	80,000,001	82,500,000	284,375	142,188
10,000,001	12,500,000	56,250	28,125	82,500,001	85,000,000	293,125	146,563
12,500,001	15,000,000	68,750	34,375	85,000,001	87,500,000	301,875	150,938
15,000,001	17,500,000	81,250	40,625	87,500,001	90,000,000	310,625	155,313
17,500,001	20,000,000	93,750	46,875	90,000,001	92,500,000	319,375	159,688
20,000,001	22,500,000	106,250	53,125	92,500,001	95,000,000	328,125	164,063
22,500,001	25,000,000	118,750	59,375	95,000,001	97,500,000	336,875	168,438
25,000,001	27,500,000	105,000	52,500	97,500,001	100,000,000	345,625	172,813

<b>Back to Back - Guarantee issuance</b>	
1) Back to back guarantees including issued against counter guarantee of foreign correspondent bank and performance bonds, bid bonds, advance payment guarantee, etc	As per guarantee amount slab/range (min 100 USD)
2) Counter guarantees issued by us for guarantee issuance abroad	As per guarantee amount slab/range (min 100 USD)
<b>Amendment</b>	Rs.1,200/- per amendment (flat) or plus slabs specified above if amendment involves increase in amount or extension in period. In case of back to back Guarantee: USD 75/- or plus slabs specified in grid if amendment involves increase in amount or extension in period
Legal Fees	To be recover as per Actual
<b>Service charges for claims by Beneficiary</b>	
a) guarantees issues at customer's request within Pakistan	Rs 2,000/- Flat
b) guarantees issued at customer's request for foreign banks/back to back	USD 120/- Flat or equivalent in other FCY Currency
Endorsement of Airway bill & shipping guarantees - guarantees to issue to shipping companies in lieu of bill of lading	Rs. 1,850/- (flat)
<ul style="list-style-type: none"> <li>• Charges relating to customer may differ as per the arrangement between the customer and bank</li> <li>• Over Rs 100 million Negotiable Minimum service charges Rs 2,000/- per annum per guarantee or Rs 600/ per qtr wherever guarantee validity is less than one year.</li> <li>• All guarantees exceeding Rs 100 million shall attract additional service charges of Rs. 4000/- per 1 million (per quarter or part thereof) &amp; Rs 2,000/- for subsequent quarter</li> <li>• In addition to the above, service charges, recovery of courier/postage / fax charges will also be recovered according to the prescribed tariff (wherever applicable)</li> <li>• Charges negotiable on a case-to-case basis under the approval of relevant Regional Business Head / Divisional Head.</li> <li>• In addition to the charges above, all applicable Government levies will also be recovered.</li> <li>• The Bank reserves the right to charge different rates on the basis of volume offered subject to prior approval by concerned sanctioning authority.</li> </ul>	

#### **FINANCE / ADVANCES**

Following Charges may be Recovered in Addition to Profit;

Processing Fee for Fresh Credit Proposals / Renewals / Interim Reviews for Enhancement	Non-Refundable Processing Fee for SME / Commercial Financing including Funded and Non-Funded Facilities (Fresh / Enhancement / Renewal)
Up to Rs. 1M	4,000 Flat
Above 1M to 5M	Rs. 5,500 or 0.05% (whichever is higher)
Above 5M to 10M	Rs. 6,500 or 0.06% (whichever is higher)
Above 10 to 15M	Rs. 12,000 or 0.05% (whichever is higher)
Above 15M to 20M	Rs. 14,000 or 0.06% (whichever is higher)
Above 20M to 30M	Rs. 17,000 or 0.05% (whichever is higher)
Above 30M to 50M	Rs. 18,000 or 0.06% (whichever is higher)
Above 50M to 100M	Rs. 27,000 or 0.06% (whichever is higher)
Above 100M	Rs. 37,000 or 0.055% (whichever is higher)

Note: In case of Temporary Extension in Existing Facilities / Annual Internal review of credit facilities, having tenor of more than one year, the fee shall not be applicable

\*Charges relating to customer may differ as per the arrangement between the customer and bank

### Emaan Cash Management

Other Charges may vary as per agreement with the customer.

### Waivers for Staff (Permanent and Contractual) applicable only on Staff Account being maintained

Cheque Book Issuance	Free
Pay Order / Demand Draft Issuance	Free
Inter City and Online Transactions	Free
Local Collection Charge	Free
Cheque Return Charge	Free
Stop Payment of Cheques	Free
Issuance of Certificates	Free
PO / DD Cancellation and Stop Payment	Free
VISA Debit Card Issuance & Annual Fee Charge	Free
IBFT Charges	Free
SMS Alerts Service	Free

#### Notes:

(i) In addition to above withholding tax, excise duty, stamp duty, provincial federal tax or any other government tax announced from time to time are for client account and will be charged in addition to above rates where applicable.

(ii) Charges may be reduced or waived on case to case basis with the approval of Business Head

(iii) Any Charges which are not covered under this schedule shall be recovered separately on case-to-case basis as per the agreement with the customer.