

ZARAI TARAQIATI BANK LIMITED
HEAD OFFICE, FAISAL AVENUE, ISLAMABAD

FINANCE AND ACCOUNTS DIVISION
CENTRAL ACCOUNTS DEPARTMENT

Circular Letter NO. F&AD/CAD/ 03/2024/ 34

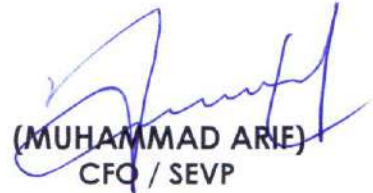
Dated: - June 21, 2024

All Regional Business Heads/Branch Managers
Zarai Taraqati Bank Limited.

Subject: - SCHEDULE OF BANK CHARGES JULY- DECEMBER, 2024

The Schedule of Bank Charges effective from July 01, 2024 to December 31, 2024 is enclosed. Kindly read the instructions carefully and ensure deduction of different bank charges and Government taxes/levies at the prescribed rates and the same be transferred/deposited in Government Treasury within prescribed time limit. Further, copy of the Schedule of Bank Charges; be **DISPLAYED ON NOTICE BOARD FOR INFORMATION OF THE CUSTOMERS.**

Please acknowledge receipt.


(MUHAMMAD ARIE)
CFO / SEVP

Copy to: -

1. PS to President, ZTBL, Head Office, Islamabad.
2. All Group Heads/CCO/CIA/Company Secretary, ZTBL, HO, Islamabad.
3. All Divisional/Departmental Heads, ZTBL, HO, Islamabad.
4. Treasurer, Treasury Division, ZTBL, Karachi.
5. Provincial Chief (Punjab) ZTBL, Lahore.
6. All Regional General Managers (NPLS & SAM Recovery), ZTBL, in the field.
7. All In-Charge, Audit Zones/HO Units, in the Field.
8. Webmaster, ZTBL, Head Office, Islamabad; for uploading the same on Bank's Website.
9. File NO.CAD/PU/18/2024/


(ALI HASSAN)
Head (CAD)

ZARAI TARAQIATI BANK LIMITED

SCHEDULE OF BANK CHARGES EFFECTIVE FROM JULY 01, 2024 TO DECEMBER 31, 2024

1) DRAFTS & TTs	<u>RATE</u>	<u>MINIMUM</u>
a) Upto Rs. 10,000	0.15%	Rs. 50/-
b) Rs.10, 001 to 100,000	0.10%	Rs.100/-
c) Over Rs. 100,000	0.05%	Rs.200/-
d) Fax charges	Actual	Rs.100/-
e) Postage on MTs	Actual	Rs.30/- (Registered Rs.50/-)
f) Courier Charges (Where cheque/advices are dispatched through Courier on request of the customer)	Rs.100/- (Flat)	
g) a) <u>DD/TT cancellation charges</u>		
i) For Account Holder	Rs.200/- (Flat)	
ii) For Non Account Holder	Rs.300/- (Flat)	
b) <u>Issuance of duplicate DD in lieu of original reported lost</u>		
i) For Account Holder/ Non Account Holder	Rs.300/- (Flat)	
2) <u>PAY ORDER</u>		
a) <u>Issuance or cancellation of Pay Order</u>		
i) For Account Holder	Rs.150/- (Flat)	
ii) For Non Account Holder	Rs.200/- (Flat)	
b) <u>Issuance of duplicate Pay Order In lieu of Original reported lost</u>		
i) For Account Holder/ Non Account Holder	Rs.250/ (Flat)	
3) <u>CALL DEPOSIT RECEIPT (CDR)</u>		
a) Issuance Charges per CDR For Non-account holders	Rs.100/-	
b) For Account Holders	Free	
c) Issuance of Duplicate CDR For A/C holder and non A/C holder	Rs.100/-	

NOTE

The charges for making the instrument for payment of fee/dues in favor of Educational Institutions i.e. HEC/Boards etc. not to exceed 0.50% of fee/dues amount or Rs.25/- per instrument (including FED/PST) whichever is less.

at

4) BANKER CHEQUE

Banking Service	Charges
Issuance of Banker Cheque	Rs.150/- (Flat) for Account holders Rs.200/- (Flat) for Non Account holders (up to amount 500,000/-) Amount Exceeding 500,000/- 0.2 % of Transaction Amount (Min Rs.1000/-, Max Rs.5000/-) for Non Account holders
	0.5% of fee/dues or 25/- per instrument (whichever is less) inclusive of Sales Tax/FED from students for payment of fee favoring educational Institutes (i.e HEC, Boards etc.)
Cancellation of Banker Cheque	Rs.200/- (Flat) for Account holders Rs.300/- (Flat) for Non Account holders
Duplicate Issuance of Banker Cheque	Rs.300/- Flat for Account/Non Account holders

5) BILLS

Collections: -

	MIN:	MAX:	
a) Documentary bills	0.35%		
b) Clean (including cheque/DD/PO)	0.20%	Rs.200/-	Rs.10000/-
c) Other cheque/demand instrument Like dividend warrants.	0.60%		+ Courier Charges

NOTE

In addition to above, commission/service charges, courier/postage and all applicable Government levies will also be recovered according to prescribed tariff (where applicable).

6) RETURNING CHARGES

A charge of Rs.200/- for documentary and Rs.100/- flat for clean collection be made in case the instrument is returned unpaid.

7) MISCELLANEOUS CHARGES

i) Issuance of Cheque Book Rs.12/- Per leaf
(exclusive of FED/PST)

ii) Issuance of cheque book in lieu of lost cheque book Rs.100/- (10 leaves)

iii) Charges on Un-Remunerative Deposit

Accounts (i.e. Accounts where the Customers are Maintaining balance less than Rs. 5,000/- except PLS Savings Accounts, Assan Accounts, BBA, Accounts of Mustehqeen-e-Zakat, Students, Employees of Government/ Semi Government, Institution for Salary & Pension purposes etc. as per SBP instructions.) Rs.50/- per month
(inclusive of FED/PST)

iv) Stop payment of cheque * Rs.300/- per instruction
*Stop payment charges are to be levied per instruction whether it is for one or more cheque.

- v) Issuance of statement of account on requests
- vi) Standing instructions charges

Rs.50/- other than staff
Rs.100/- per instruction

8) **BASIC BANKING ACCOUNT (BBA)**

Maximum of two deposits and withdrawals transactions (Cash & Clearing) per month are allowed free of charge on BBA Holders. However, any transaction (Cash & Clearing) in a calendar month after those mentioned above will be charged a flat fee of Rs.50/- in addition to regular charges for services as per SOC.

9) **FREE BANKING SERVICES**

Rozana Bachat Account

- i) Two Free Pay Orders/DDs p.m. upto the amount of average daily balance of the month
- ii) Free Cheque Books
- iii) Free Account Balance Statement

If monthly average balance is Rs. 200,000/- or above

Zarai Term Deposit Certificate

- i) Two Free Pay Orders/DDs p.m. up to the amount of ZTDC.
- ii) Free Cheque Books for CD/SB Account.

If ZTDC is of Rs. 200,000/- or above.

ZTBL Current Account

- i) Free 50 leaves cheque book based on average quarterly balance of Rs. 50,000/-
- ii) Free SMS facility on maintaining minimum balance of Rs. 50,000/-
- iii) Free Silver Debit Card on maintaining an average quarterly balance of Rs. 100,000/-
- iv) Free small locker on maintaining an average quarterly balance of Rs. 500,000/-
- v) Free medium/large locker on maintaining an average quarterly balance of Rs. 1,000,000/-

ZTBL Pension Account

Current

- i) Free SMS Facility.
- ii) Free iNet/Online banking access (once launched/available).
 - Free funds transfer upto Rs. 200,000/- *(within ZTBL)
 - Free of Charge Utility Bills Payment
 - Free Mobile top up.
 - Free e-statement

Savings

- i) No fee or service charges for maintaining account.
- ii) Free SMS Facility.
- iii) Free iNet/Online banking access (once launched/available).
 - Free funds transfer upto Rs. 200,000/- *(within ZTBL)
 - Free of Charge Utility Bills Payment
 - Free Mobile top up.
 - Free e-statement

10) **ONLINE & CLEARING (NIFT) CHARGES**

- i) Online Cash Withdrawals Charges within City
- ii) Online Cash Withdrawals Charges Inter City
- iii) Online Account to Account Transfer Charges within City
- iv) Online Account to Account Transfer Charges Inter City
- v) Online Cash Deposit Within City
- vi) Online Cash Deposit Inter City
- vii) NIFT Clearing Charges within City
- viii) NIFT Clearing Charges Inter City
- ix) Clearing Cheque Returned within City

Rs 100/-
Rs.100/-
Rs 100/-
Rs.100/-
Free
Free
Free
Rs.500/-
Rs.100/-

- x) Clearing Cheque Returned Inter City
- xi) Special same day clearing through NIFT
- xii) Same day Clearing Returned charges through NIFT per instrument

Rs.250/-
Rs.400/- Flat/instrument
Rs.300/-

11) LOCKERS/KEY DEPOSIT CHARGES

(To be recovered annually, in advance)

i)

Type	Rent per Annum	Key Deposit
Small	Rs.1,200/-	Rs.3,000/-
Medium	Rs.1,800/-	Rs.5,000/-
Large	Rs.2,500/-	Rs.7,000/-

- ii) Additional Rent Charges: 25% of applicable Annual Rent will be recovered after one month from due date.

Type	Rate after one month from due date
Small	Rs.1,500/-
Medium	Rs.2,250/-
Large	Rs.3,125/-

- iii) Break Opening Charges: Rs.1500/- or actual whichever is higher.

NOTE

In case a locker is broken due to non-payment of fee and its contents are retained with inventory in a separate locker, whenever, the locker holder (s) visit the bank for collection of items, all outstanding fee (with late payment fee) and break opening charges should be recovered before the contents are delivered.

12) CHARGES (CASH-IN-TRANSIT+BANK'S MARGIN) THAT THE BANK WILL CHARGE FOR THE SERVICES RENDERED ON PAYMENT OF PRIZE MONEY CLAIM AND FACE VALUE OF NATIONAL PRIZE BOND BY COMMERCIAL BANKS

i) CIT CHARGES (PRIZE BOND)

SERVICES	DATE AND TIME	CHARGES
Collection of cash from ZTBL branches for delivery to their nominated bank branches or vice versa with in radius of 30 KMs.	As and when required during banking hours	Rs. 600/- per service up to an amount of Rs. One million plus Rs. 0.15 per thousand on amount in excess of Rs. One million.
Seal Charges		PKR 25/-

Service after banking hours and during holidays, services charges will be charged double after regular banking hours/weekends/public holidays, PKR 800/- Shipment night.

- ii) Bank's commission/Service Charges: -
- a. Up to Rs.10,000 Rs.50/-
 - b. 10,001 to 100,000 Rs.200/-
 - c. 100001 to 500,000 Rs.600/-

13) SECP FEE STRUCTURE FOR ONLINE FACILITY FOR BANKS TO ACCESS INFORMATION ABOUT COMPANIES REGISTERED UNDER THE COMPANIES ACT, 2017

	Private Company	Public Company
Fee for accessing same information through online portal by Banks	Rs.1100/-	Rs.2000/-

14) HOME REMITTANCES

CHARGES ON ISSUANCE OF ENCASHMENT CERTIFICATE

Product Type	Particulars	Charges
Encashment Certificate	Within 3 months of the date of remittance received	Free
Encashment Certificate	Beyond 3 months of the date of remittance received	Flat Rs.300 + FED per certificate
Duplicate Encashment Certificate	Within one year of the date of remittance received	Flat Rs.300 + FED per certificate
Duplicate Encashment Certificate	Beyond one year of the date of remittance received	Flat Rs.600 + FED per certificate

15) CHARGES FOR DIGITAL BANKING SERVICES

PRODUCT TYPE		PARTICULARS	ZTBL CHARGES (PURPOSE)
ATM Card Issuance Fee	Silver Card	Valid for 03 years	Rs. 800/-
ATM Card Issuance Fee	Gold Card		Rs. 1,500/-
ATM Card Annual Fee	Silver Card	For 1 year	Rs. 800/-
ATM Card Annual Fee	Gold Card	For 1 year	Rs. 1,500/-
ATM Card Renewal Fee	Silver Card	After 03 years	Rs. 800/-
ATM Card Renewal Fee	Gold Card		Rs. 1,500/-
ATM Card Replacement Fee	Silver Card	On Customer request any time	Rs. 800/-
ATM Card Replacement Fee	Gold Card		Rs. 1,500/-
ATM Card Activation	Silver Card		Free
	Gold Card		
ATM Cash Withdrawal	Silver Card	Own Bank ATMs (Up to 50K)	Free (As per regulator instruction)
		1Link member bank ATMs (Up to 50K)	Rs. 23.44 per transaction (Inclusive of FED)
	Gold Card	Own Bank ATMs (Up to 100K)	Free (As per regulator instruction)
		1Link member bank ATMs (Up to 100K)	Rs. 23.44 per transaction (Inclusive of FED)
ATM Receipt Fee		Us on Them	Rs.2.5 per receipt, Fee will be charged if the customer required receipt of the

			transaction
Card less /Biometric Transaction		Us-on-Us Only	Rs. 15.00 per transaction
1-Link ID - Biometric ATM Transactions on 1-Link member banks		Us on Them	Up to 2% of transaction amount per transaction (for ZTBL accountholders on 1-Link member banks) According to user's bank SOC (for other bank accounts on ZTBL ATMs)
Balance Enquiry (Silver & Gold) Card.		On own Banks ATM	Free (As per regulator instruction)
		On any other 1Link member Banks ATM	Rs. 3.13 per transaction (Inclusive of FED)
Fund Transfers Through ADC Channel			
Intra Bank Funds Transfer (FT)	Silver Card	Fund Transfer to Own Account, Any ZTBL Account (Up to 200K)	Free
	Gold Card	Fund Transfer to Own Account, Any ZTBL Account (Up to 500K)	Free
Funds Transfer Through ATM to Other Bank (IBFT)	Silver Card	Up to 200K	Up to Rs.25,000 per month per account/wallet is free After limit exhaust, a transaction fee of 0.1% of the transaction amount or Rs.200, whichever is lower will be charged (As per regulator Instruction)
	Gold Card	Up to 500K	
Only Account Title Fetch			Rs. 1 per transaction (Since 1Link charges member banks)
Utility Bill Payment s			
Bill Payment	Silver Card	Free for customer	Free for customer
	Gold Card		
Only Bill inquiry			Rs. 1 per transaction (Since 1Link charges member banks)
Tax Payment charges (ATM)		Up to 100K	Free (As per regulator instruction)
		100K+ to 1M	
		Above 1M	
Purchase (POS)			
Point of Sale transaction (POS) (Domestic)	Silver Card	Up to 50K	Free for customer
	Gold Card	Up to 100K	
Dispute Handling charges		In case of Valid Claim	Free for customer
		In case of an invalid Claim	Rs.10/-
SMS Alert Service Charges			
ADC Services transactions			Free (As per regulator instruction)
1Link OTC Portal (Over The Counter)			

Bill Payments		Free (Account Holders / Non-Account Holders) Both	
Funds Transfer Through 1LINK OTC to Other Bank (IBFT)		0.2% Of transaction amount	
INTERNET BANKING			
Funds Transfer Through ATM to Other Bank (IBFT)	From 0 to 10,000 From 10,001+ to 200,000	Free for IB register Users	
Only Account Title Fetch			
Utility Bill Payment			
Bill Inquiry on 1link BPS fee			
Mobile Top-up			
Tax Payment charges	Up to 100K 100K+ to 1M Above 1M	Free (As per regulator instruction)	
Mobile Banking			
Funds Transfer Through ATM to Other Bank (IBFT)	From 0 to 10,000 From 10,001+ to 200,000	Free for MB register Users	
Only Account Title Fetch			
Utility Bill Payment			
Bill Inquiry on 1link BPS fee		Free for MB register Users	
Mobile Top-up			
Tax Payment charges	Up to 100K 100K+ to 1M Above 1M	Free (As per regulator instruction)	
Accessibility of multiple accounts from a single Card (Silver & Gold)			
Additional Account Linking & Delinking on Single Card (Silver & Gold)	Max. 03 account link including Default account.	Rs.400 per additional account	
Digital Banking Service Charges for ZTBL Staff			
ATM Card Issuance Fee	Silver Card	Valid for 03 years	Rs. 800/-
ATM Card Issuance Fee	Gold Card		Rs.1,500/-
ATM Card Annual Fee	Silver Card	For 1 year	NIL
ATM Card Annual Fee	Gold Card	For 1 year	NIL
ATM Card Renewal Fee	Silver Card	After 03 years	Rs.800/-
ATM Card Renewal Fee	Gold Card		Rs.1,500/-
ATM Card Replacement Fee	Silver Card	On Customer request any time	Rs.800/-
ATM Card Replacement Fee	Gold Card		Rs.1,500/-
ATM Card Activation	Silver Card Gold Card		Free
ATM Cash Withdrawal	Silver	Own Bank ATMs	Free (As per regulator ✓)

	Card	(Up to 50K)	instruction)
		1Link member bank ATMs (Up to 50K)	Rs.23.44 per transaction (Inclusive of FED)
	Gold Card	Own Bank ATMs (Up to 100K)	Free (As per regulator instruction)
		1Link member bank ATMs (Up to 100K)	Rs.23.44 per transaction (Inclusive of FED)
ATM Receipt Fee		Us on Them	Rs.2.5 per receipt, Fee will be charged if the customer required receipt of the transaction.
Cardless/Biometric Transaction		Us-on-Us Only	Rs. 15.00 per transaction
1-Link ID - Biometric ATM Transactions on 1-Link member banks		Us on Them	Up to 2% of transaction amount per transaction (for ZTBL accountholders on 1-Link member banks) According to user's bank SOC (for another bank account hold ZTBL ATMs)
Balance Enquiry (Silver & Gold) Card.		On own Banks ATM	Free (As per regulator instruction)
		On any other 1Link member Banks ATM	Rs. 3.13 per transaction (Inclusive of FED)
Intra Bank Funds Transfer (FT)	Silver Card	Free	Free
	Gold Card	Free	Free
Funds Transfer Through ATM to Other Bank (IBFT)	Silver Card	Up to 200K	Up to Rs.25,000 per month per account/wallet is free After limit exhaust, a transaction fee of 0.1% of the transaction amount or Rs.200, whichever is lower will be charged (As per regulator Instruction)
	Gold Card	Up to 500K	
Only Account Title Fetch			Rs. 1 per transaction (Since 1Link charges member banks)
Bill Payment	Silver Card	Free for customer	Free for customer
	Gold Card		
Only Bill inquiry			Rs. 1 per transaction (Since 1Link charges member banks)
Tax Payment charges (ADC)		Up to 100K	Free (As per regulator instruction)
		100K+ to 1M	
		Above 1M	
SMS alerts		ADC Services & Salary Credit. Transaction	Free (As per regulator instruction)
		Over the Counter transactions	Rs. 300 per annum
Point of Sale	Silver	Free for customer	Free for customer

transaction (POS) (Domestic)	Card		
	Gold Card		
Dispute Handling charges	In case of Valid Claim		Free for customer
	In case of invalid Claim		Rs.10/-
1Link OTC Portal (Over The Counter)			
Bill Payments			Free (Account Holders / Non-Account Holders) Both
Funds Transfer Through 1LINK OTC to Other Bank (IBFT)			0.2% Of transaction amount
Accessibility of multiple accounts from a single Card (Silver & Gold)			
Additional Account Linking & Delinking on Single Card (Silver & Gold)	Max. 03 account link including Default account.		Rs.400 per additional account
INTERNET BANKING			
Funds Transfer Through ATM to Other Bank (IBFT)	From 0 to 10,000		Free for IB register Users
	From 10,001+ to 200,000		
Only Account Title Fetch			
Utility Bill Payment			
Bill Inquiry on 1link BPS fee			
Mobile Top-up			
Tax Payment charges Only Account Title Fetch	Up to 100K	Free (As per regulator instruction)	
	100K+ to 1M		
	Above 1M		
Mobile Banking			
Funds Transfer Through ATM to Other Bank (IBFT)	From 0 to 10,000		Free for MB register Users
	From 10,001+ to 200,000		
Only Account Title Fetch			
Utility Bill Payment			
Bill Inquiry on 1link BPS fee			
Mobile Top-up			
Tax Payment charges	Up to 100K	Free (As per regulator instruction)	
	100K+ to 1M		
	Above 1M		

(Note: All charges are exclusive of FED)

16) **SCHEDULE OF RTGS CHARGES ON SETTLEMENT OF 3RD PARTY FUNDS TRANSFER THROUGH PRISM SYSTEM**

i) Lower value limit Rs.10,00,000/- and above.

DAY	Transaction Time Windows	Per Transaction Charges (PKR)
Monday to Friday	9.00 AM to 1.30 PM	Rs.200/-
	1.30 PM to 3.00 PM	Rs.300/-
	3.00 PM to 4.00 PM	Rs.500/-

- ii) Lower value limit Rs.1,00,000/-.

DAY	Transaction Time Windows	Per Transaction Charges (PKR)
Monday to Friday	9.00 AM to 4.30 PM	Rs.25/-

NOTE

NIL Charges on RTGS transactions (In light of SBP Instructions vide PSD Circular No.2 of dated 18.03.2020, till further instructions of SBP).

17) CREDIT CHARGES

Following charges will also be recovered from the borrowers in addition to markup/return: -

- | | |
|-----------------------------------|----------|
| a. Documentation Charges | Rs.200/- |
| b. Loan Application/Appraisal fee | |
| - Loan up to Rs. 50,000/- | 1% |
| - Loan above Rs. 50,000/- | 2 % |
| c. Postal/Courier Charges: - | |

S.NO.	TYPES OF LOANS	RATE OF POSTAL/ COURIER CHARGES
01.	Production Loans (KKS)	Rs. 500/- per annum
02.	Development loans with tenure upto 5 Years	Rs. 1000/-
03.	Development loans with tenure above 5 Years	Rs. 2000/-

- | | |
|-----------------------------------|------------------------|
| d. Renewal Fee; | |
| Under Sada Bahar Scheme (SBS) | Rs. 300/- |
| Under Kissan Khushhal Scheme(KKS) | Rs.1000/- |
| e. e-CIB (CWR) Charges | Rs.50/- (per borrower) |

18) REPOSSESSION / CONFISCATION CHARGES

- | | |
|---|---|
| a. Tractor(s)/Loader (s) / Any other Vehicle(s) | Up to Rs. 100,000/- or actual whichever is less excluding applicable taxes. |
|---|---|

NOTE

01.In addition to above charges, all Government levies including Federal Excise Duty/Provincial Sales Tax on Services as per prevailing rates are applicable subject to change that will be notified by the Tax Department of ZTBL, Head Office, Islamabad.

02.Free remittance facility through **DD/PO/BC** only shall be available for Bank Employees in service and retired under regular scheme, for the amount not exceeding their monthly salaries & fringe benefits, if any.

03.Online transfer of funds/encashment of cheques through Current Account has been exempted from Bank charges