ZARAI TARAQIATI BANK LIMITED HEAD OFFICE, FAISAL AVENUE, ISLAMABAD

FINANCE AND ACCOUNTS DIVISION CENTRAL ACCOUNTS DEPARTMENT

Circular Letter NO. F&AD/CAD/15/2025/

Dated: - June 20, 2025

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

Subject: - SCHEDULE OF BANK CHARGES JULY- DECEMBER, 2025

The Schedule of Bank Charges effective from July 01, 2025 to December 31, 2025 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.

(SAFDAR ABBAS ZAIDI)
Head - Finance & Accounts Division

Copy to: -

- 1. PS to President, ZTBL, HO, Islamabad.
- 2. All Group Heads/CFO/CIA/CRO/CIO/CCO/Company Secretary, ZTBL, HO, Islamabad.
- 3. All Divisional/ Departmental Heads, ZTBL, HO, Islamabad.
- 4. All General Managers in the field.
- 5. Treasurer, Treasury Division, ZTBL, Karachi.
- 6. Training & Development Division, ZTBL, Staff College, Islamabad.
- 7. All Incharge Audit Zones/HO Units, in the field.
- 8. Web Management Unit, DCED, DBD, ZTBL HO, Islamabad for uploading on ENB.
- 9. File NO.CAD/PU/18/2025/

Head - Central Accounts Department

ZARAI TARAQIATI BANK LIMITED

SCHEDULE OF BANK CHARGES EFFECTIVE FROM JULY 01, 2025 TO DECEMBER 31, 2025

1)	DRAFTS & TTS	RATE	MINIMUM
-	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)	
	a) a) DD/II concollation charact		

g) a) DD/π cancellation charges

i)	For Account Holder	Rs.200/- (Flat)
ii)	For Non Account Holder	Rs.300/- (Flat)

b) Issuance of duplicate DD in lieu of original reported lost

i) For Account Holder/ Non Account Holder Rs.300/- (Flat)

2) PAY ORDER

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) Issuance of duplicate Pay Order In lieu of Original reported lost

i) For Account Holder/Non Account Holder Rs.250/ (Flat)

3) CALL DEPOSIT RECEIPT (CDR)

a)	Issuance Charges per CDR For Non-account holders	Rs.100/-
b)	For Account Holders	Free

c) Issuance of Duplicate CDR Rs.100/For A/C holder and non A/C holder

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.

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/-	+ Courier
c)	Other cheque/demand instrument	0.60%			Charges
	Like dividend warrants.	1			1

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) (exclusive of FED/PST)

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 as 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) ZTBL DEPOSIT PRODUCTS

CLEARING THROUGH NIFT	FREE
ONLINE CASH DEPOSIT WITHIN CITY	FREE
ONLINE CASH DEPOSIT INTERCITY	FREE
SMS ALERTS ON ADC TRANSACTIONS	FREE
*MOBILE APP FACILITIES INCLUDING;	TIVE
• FUND TRASNFER (LOCAL/IBFT)	
BILL PAYMENTS	FREE
MOBILE TOPUP	1 1 V ton ton
ACCOUNT STATEMENT	
*INTERNET BANKING FACILITIES INCLUDING;	
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BILL PAYMENTS	FREE
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BANKING FACILITIES	
CHEQUEBOOK	FREE 50 LEAVES CHEQUEBOOK ON AVG
	QUARTERLY BALANCE OF PKR 50,000
DEBIT CARD	FREE ZTBL SILVER DEBIT CARD ON AVG
	QUARTERLY BALANCE OF PKR 100,000
LOCKERS (Subject to Availability)	ANNUAL RENT WAIVER ON SMALL LOCKER ON
	AVG QUARTERLY BALANCE OF PKR 500,000
	ANNUAL RENT WAIVER ON MEDIUM/LARGE
	LOCKER ON AVG QUARTERLY BALANCE OF PKR
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BANKING FACILITIES	
1ST COMPLIMENTARY CHEQUBOOK	FREE
CHEQUEBOOK	FREE 50 LEAVES CHEQUEBOOK ON AVG
	MONTHLY BALANCE OF PKR 50,000
DEBIT CARD	FREE 7TBL SILVER DEBIT CARD ON AVG
	MONTHLY BALANCE OF PKR 100,000
LOCKERS (Subject to Availability)	FREE LOCKER FACILITY ON AVG MONTHLY
LO OKERO (OOD)COTTO / Warrasim//	BALANCE OF PKR 200,000
DUPLICATE ACCOUNT STATEMENT	FREE
ISSUANCE OF BANK CERTIFICATE FOR VISA	FREE
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ZTBL PLS SAVING ACCOUNT	
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ONLINE CASH DEPOSIT INTERCITY	FREE
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*DEBIT CARD IS COMPULSORY FOR AVAILING SERVICES PERTAINING TO MOBILE APP/INTERNET		
	*DEBIT CARD IS COMPULSORY FOR AVAILING SERVICE	ES PERTAINING TO MOBILE APP/INTERNET

CHEQUEBOOK	FREE 50 LEAVES CHEQUEBOOK ON AVG
	QUARTERLY BALANCE OF PKR 50,000
DEBIT CARD	FREE ZTBL SILVER DEBIT CARD ON AVG
	QUARTERLY BALANCE OF PKR 100,000
LOCKERS (Subject to Availability)	ANNUAL RENT WAIVER ON SMALL LOCKER ON
	AVG QUARTERLY BALANCE OF PKR 500,000
	ANNUAL RENT WAIVER ON MEDIUM/LARGE
	LOCKER ON AVG QUARTERLY BALANCE OF PKR
	1,000,000

ZARAI TERM DEPOSIT CERTIFICATE

DEPOSITORS MAINTAINING MINIMUM INVESTMENT OF RS.2,00,000/-, AT LEAST FOR A PERIOD OF SIX MONTHS, WILL BE ELIGIBLE TO GET AGRI. LOAN FROM ZTBL WITHOUT ANY LOAN APPRAISAL FEE., PROVIDED OTHERWISE ELIGIBLE.

***Terms & conditions applied.

9) ONLINE & CLEARING (NIFT) CHARGES

i)	Online Cash Withdrawals Charges within City	Rs 100/-
ii)	Online Cash Withdrawals Charges Inter City	Rs.100/-
iii)	Online Account to Account Transfer Charges within City	Rs 100/-
iv)	Online Account to Account Transfer Charges Inter City	Rs.100/-
V)	Online Cash Deposit Within City	Free
vi)	Online Cash Deposit Inter City	Free
vii)	NIFT Clearing Charges within City	Free
∨iii)	NIFT Clearing Charges Inter City	Rs.500/-
ix)	Clearing Cheque Returned within City	Rs.100/-
X)	Clearing Cheque Returned Inter City	Rs.350/-
xi)	Special same day clearing through NIFT	Rs.400/- Flat/instrument
xii)	Same day Clearing Returned charges through NIFT	Rs.400/- per instrument

10) LOCKERS/KEY DEPOSIT CHARGES

(To be recovered annually, in advance)

i)

Туре	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.

Туре	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.

<u>NOTE</u>

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.

11) 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)

	Data and These	Ch aware s
Services	Date and Time	Charges
Collection of cash from ZTBL		Rs. 600/- per service up to an
branches for delivery to their	As and when	amount of Rs. One million
nominated bank branches or	required during	
vice versa with in radius of 30	banking hours	amount in excess of Rs. One
KMs.		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/-

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

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

13) 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

14) CHARGES FOR DIGITAL BANKING SERVICES

Product Type		Particulars	Charges	
ATM Card Issuance Fee	Silver Card	Valid for 03 vars	Rs. 800/~	
ATM Card Issuance Fee	Gold Card	Valid for 03 years	Rs. 1,500/-	
ATM Card Renewal Fee	Silver Card	A 54 or 02 110 org	Rs. 800/-	
ATM Card Renewal Fee	Gold Card	After 03 years	Rs. 1,500/-	
ATM Card Replacement Fee	Silver Card	On Customer request	Rs. 800/-	
ATM Card Replacement Fee	Gold Card	any time	Rs. 1,500/-	
ATM Card Activation	Silver Card		Free	



	Gold C	ard		
			Own Bank ATMs	Free (As per
	Silver C	ard	(Up to 50K)	regulator instruction
ATM Cash Withdrawal	Sliver Cara		1Link member bank ATMs (Up to 50K)	Free
AIM Cash Wilharawai			Own Bank ATMs	Free (As per
			(Up to 100K)	regulator instruction
	Gold Card		1Link member bank ATMs (Up to 100K)	Free
				Rs.2.5 per receipt,
				Fee will be charged
ATM Receipt Fee			Us on Them	the customer
				required receipt of
				the transaction
Card less/Biometric Transact	ion		Us-on-Us Only	Rs. 15.00 per
Cara lessy biorneriic fransaci	1011		OS-OH-OS OTHY	transaction
				Up to 2% of
				transaction amount
				per transaction (for
1-Link ID - Biometric ATM Tran	eactions :	on 1-link		ZTBL accountholder
member banks	BUCHONS (DIT I-FILIK	Us on Them	on 1-Link member
HEHIDEI DÜHK				banks) According to
				user's bank SOC (for
				other bank account
				on ZTBL ATMs)
			On own Banks ATM	Free (As per
Balance Enquiry			OH OWN BUINS AIM	regulator instruction
(Silver & Gold) Card.			On any other 1Link	Rs. 3.13 per
(Silver & Cold) Cara.			member Banks ATM	transaction (Inclusive
			Hieriber barks Aim	of FED)
Fund Transfers Through	ADC Ch	annel	AVELS: PUBLICATION	
			Fund Transfer to Own	
		Silver Card	Account, Any ZTBL	Free
Intra Pank Funds Transfor (ET)			Account (Up to 200K)	
Intra Bank Funds Transfer (FT)			Fund Transfer to Own	
		Gold Card	Account, Any ZTBL	Free
			Account (Up to 500K)	
		Silver Card	Up to 200K	Up to Rs.25,000 per
				month per
				account/wallet is
				free
				After limit exhaust, a
Funds Transfer Through ATM t	o Other			transaction fee of
Bank (IBFT)		Gold Card	Up to 500K	0.1% of the
		20.0000		transaction amount
				or Rs.200, whichever
				is lower will be
				charged (As per
				regulator Instructions
				regulator Instructions
				regulator Instructions) Rs. 1 per transaction
Only Account Title Fetch				Rs. 1 per transaction (Since 1 Link charges
Only Account Title Fetch Utility Bill Payments	WH 3°			regulator Instructions) Rs. 1 per transaction
Utility Bill Payments	CH-Z	Silver Card		Rs. 1 per transaction (Since 1Link charges member banks)
	W.H.	Silver Card Gold Card		Rs. 1 per transactions (Since 1Link charges member banks) Free for customer
Utility Bill Payments	WH.			Rs. 1 per transactions (Since 1Link charges member banks) Free for customer Rs. 1 per transaction
Utility Bill Payments Bill Payment	W.H.			Rs. 1 per transactions (Since 1Link charges member banks) Free for customer Rs. 1 per transaction (Since 1Link charges
Utility Bill Payments	NC PLANT			Rs. 1 per transaction (Since 1Link charges member banks) Free for customer Rs. 1 per transaction (Since 1Link charges member banks)
Utility Bill Payments Bill Payment			Up to 100K 100K+ to 1M	Rs. 1 per transactions (Since 1Link charges member banks) Free for customer Rs. 1 per transaction (Since 1Link charges



		Above 1M	
Purchase (POS)			
Point of Sale transaction (POS)	Silver Card	Up to 50K	F
(Domestic)	Gold Card	Up to 100K	Free for customer
*		In case of Valid Claim	Free for customer
Dispute Handling charges		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 Co	ounter)		AUSTRALE STREET
Bill Payments			Free (Account Holders / Non- Account Holders) Both
Funds Transfer Through 1LINK OTC to (IBFT)	Other Bank		Free
Internet Banking			
Funds Transfer Through ATM to Othe	r Bank (IBFT)	From 0 to 10,000	
	. DOLIK (IDI 1)	From 10,001+ to 200,000	
Only Account Title Fetch			Free for IB register
Utility Bill Payment			Users
Bill Inquiry on 1 link BPS fee Mobile Top-up			
Mobile Top-op		Up to 100K	
Tax Payment charges		100K+ to 1M	Free (As per
raxt aymem enarges		Above 1M	regulator instruction
Mobile Banking			
Funds Transfer Through ATM to Othe	r Bank (IRET)	From 0 to 10,000	
	T DOTK (IDI 1)	From 10,001+ to 200,000	Free for MB register
Only Account Title Fetch			Users
Utility Bill Payment			Francista AAD register
Bill Inquiry on 1 link BPS fee Mobile Top-up			Free for MB register Users
Mobile Top-op		Up to 100K	
Tax Payment charges		100K+ to 1M	Free (As per
Tax Fayment Charges		Above 1M	regulator instruction
Accessibility of multiple acco	unts from a sin		
		Max. 03 account link	
Additional Account Linking & Delink	ing on single	including Default	Rs.400 per additional account
Card (Silver & Gold)		account.	decouri
DIGITAL BANKING SERVICE CH	IARGES FOR ZT	BLSTAFF	
ATM Card Issuance Fee	Silver Card	Valid for 03 years	Rs. 800/-
ATM Card Issuance Fee	Gold Card		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	Rs.800/-
ATM Card Replacement Fee	Gold Card	any time	Rs.1,500/-
ATM Card Activation	Silver Card Gold Card		Free
		Own Bank ATMs (Up to 50K)	Free (As per regulator instruction)
ATM Cash Withdrawal	Silver Card	1Link member bank ATMs (Up to 50K)	Free
And Cast will alawai		Own Bank ATMs	Free (As per
	Gold Card	(Up to 100K)	regulator instruction
		1Link member bank ATMs (Up to 100K)	Free
			Rs.2.5 per receipt,

			Fee will be charged in the custamer required receipt of
			the transaction.
Cardless/Biometric Transaction		Us-on-Us Only	Rs. 15.00 per transaction
			Up to 2% of transaction amount per transaction (for
1-Link ID - Biometric ATM Transactions on 1-Link member banks		Us on Them	ZTBL accountholders on 1-Link member banks) According to user's bank SOC (for another bank account hold ZTBL ATMs)
Balance Enquiry		On own Banks ATM	Free (As per regulator instruction)
(Silver & Gold) Card.		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 Up to Rs.25,000 per
	Silver Card	Up to 200K	month per account/wallet is free
Funds Transfer Through ATM to Other Bank (IBFT)	Gold Card	Up to 500K	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)
Only Account Title Fetch			Rs. 1 per transaction (Since 1Link charges member banks)
Bill Payment	Silver Card Gold Card	Free for customer	Free for customer
Only Bill inquiry			Rs. 1 per transaction (Since 1Link charges member banks)
Tax Payment charges (ADC)		Up to 100K 100K+ to 1M Above 1M	Free (As per regulator instruction)
SMS alerts		ADC Services & Salary Credit. Transaction	Free (As per regulator instruction)
Daink of Cala transporting (DOC)	Silver C	Over the Counter transactions	Rs. 300 per annum
Point of Sale transaction (POS) (Domestic)	Silver Card Gold Card	Free for customer	Free for customer
Dispute Handling charges		In case of Valid Claim In case of invalid Claim	Free for customer Rs.10/-
1Link OTC Portal (Over The Cour	nter)		
Bill Payments			Free (Account Holders / Non- Account Holders) Both
Funds Transfer Through 1LINK OTC to O	ther Bank		Free

Accessibility of multiple accounts from a si	ngle Card (Silver & Gold)s
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 From 10,001+ to 200,000	
Only Account Title Fetch		Free for IB register
Utility Bill Payment		Users
Bill Inquiry on 1link BPS fee		
Mobile Top-up		
Tax Payment charges Only Account Title Fetch	Up to 100K 100K+ to 1M	Free (As per regulator instruction
,	Above 1M	regulator instruction,
Mobile Banking		
Funds Transfer Through ATM to Other Bank (IBFT)	From 0 to 10,000	
Torias itarisler miloogit Atm to Other bank (ibi 1)	From 10,001+ to 200,000	
Only Account Title Fetch		Free for MB register
Utility Bill Payment		Users
Bill Inquiry on 1 link BPS fee		
Mobile Top-up		
	Up to 100K	Fron /As por
Tax Payment charges	100K+ to 1M	Free (As per regulator instruction)
	Above 1M	regulator instruction)

(Note: All charges are exclusive of FED)

15) <u>SCHEDULE OF RTGS CHARGES ON SETTLEMENT OF 3RD PARTY FUNDS TRANSFER THROUGH PRISM SYSTEM</u>

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).

16) 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

1%

- Loan up to Rs. 50,000/-

2%

- Loan above Rs. 50,000/-

5



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 Kissan Khushhal Scheme (KKS)

Rs.1000/-

e. e-CIB (CWR) Charges

Rs.50/- (per borrower)

17) 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

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