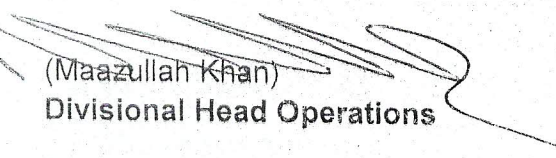


Information Circular No. 90 /HO/OPS/2019  
June 21, 2019

All Chief Managers/ Managers,  
Bank of Azad Jammu & Kashmir.

**SCHEDULE OF BANK CHARGES**

Schedule of Bank Charges for the period July 01 to December 31, 2019 is enclosed herewith for information and implementation please.

  
(Maazullah Khan)  
Divisional Head Operations

  
(Shahid Shehzad Mir)  
Divisional Head FCD

- CC: 1- PSO To the President BAJK  
2- All Divisional Heads/ Chief Compliance Officer  
3- All Regional Controllers  
4- All Zonal Chiefs

## SCHEDULE OF BANK CHARGES

July 01 to December 31, 2019

Sr.	Description	Charges	FED As Applicable
<b>A REMITTANCES</b>			
<b>i Issuance of DDs/Banker's Cheque.</b>			
a)	Upto Rs.100,000/-	Free for A/C Holders having average balance of Rs. 0.025 (M) Flat Rs. 300 for Non A/C Holders	Yes
b)	Over Rs.100,000/-	Free for A/C Holders having average balance of Rs.0.025 (M) 0.20% Min. Rs.500/- for Non-A/C holders.	Yes
c) ii) DDs/Banker's Cheque Cancellation			
d) iii) Issuance of Duplicate DD/Banker's Cheque			
Rs. 400/- Flat			
Rs. 200/- Flat			
<b>ii Pay Order</b>			
a) Issuance			
Free for A/C Holders having average balance of Rs.0.025 (M)			
Rs.300/- for Non A/c holders			
b) Cancellation			
Rs. 300/- (Flat) Plus FED			
c) Issuance of duplicate pay order			
Rs. 500/- (Flat)			
<b>iii Call Deposits</b>			
a) Issuance of Call Deposit Receipt			
Free for All			
b) Issuance of Duplicate Call Deposit Receipt			
Rs. 500/- Flat			
<b>iv Online Payment/ Transfer</b>			
a) With in Branches of a Zone			
Free			
b) Interzone Branches			
Rs. 100/- Flat			
<b>B COLLETION OF BILLS</b>			
i Clean (Including Cheques/ Dividend warrants/Banker's Cheque, payment order, Call Deposit Receipts)			
0.20% Min Rs.300 Max Rs.1,000/-			
Yes			
ii For collection from within radius of 25 Km. (Outside Municipal Limits)			
Rs. 250/- (Flat).			
Yes			
iii Same Day Clearing Charges			
Rs. 500/-			
Yes			
iv Postage/ Courier Charges @ Rs. 100/- Flat will be recovered			
<b>C MISCELLANEOUS CHARGES</b>			
<b>i ISSUANCE OF CHEQUE BOOK</b>			
a) Issuance of Cheque Book.			
Rs. 8/- per leaf			
No			
b) Issuance of Cheque Book to CD Account holders having average balance of Rs. 0.025 (M) in Current Account.			
Free of charges			
c) Issuance of duplicate cheque book if cheque book lost (When cheque book requisition slip is not produced)			
Rs100/ + cost of cheque book.			
No			
ii Stop payment instructions.			
Rs. 300/- per instruction			
Yes			
iii Cheque Return (For outward clearing/ collection)			
Rs. 300/- per cheque.			
Yes			
iv Standing Instructions Fee.			
Rs. 200/- per instruction			
Yes			
v Issuance of duplicate TDR/BTDR			
Rs. 300/- Flat			
Yes			
vi Request for Statement of Account outside periodical cycle			
Rs. 50/- Flat			
Yes			
vii Issuance of Balance certificate			
Rs. 200/- Flat			
Yes			

**Note:**

All Govt. accounts are exempted from levy of above charges (Applicable on A, B & C)  
 All senior citizens of the age of 60 or above will be entitled for 50% special concession in bank charges (Applicable on A, B & C)  
 Clients having average balance of Rs. 0.025 M in Current account and Rs. 0.100 M in all other accounts are exempted from levy of above charges (Applicable on B & C)

Sr.	Description	Charges	FED As Applicable
D	ADVANCES		
1	PROCESSING FEE		
	Commercial Finance:		
a)	Running Finance	1.00% of Limit (Min. Rs. 2,000/- Max Rs. 7,000/-) for fresh as well as for Enhancement & Renewal.	Yes
b)	Demand Finance	1.00% of Limit (Min. Rs.3,000/- Max Rs.10,000/- for fresh as well as for Enhancement.	Yes
c)	Housing Finance	1.00% of Limit (Min. Rs.3000/- Max. Rs.10,000/-) for Fresh as well as for Enhancement.	Yes
d)	Auto Finance	1.00% of the Limit, Minimum Rs. 1,000/- Maximum Rs. 3,000/-	Yes
e)	BAJK Tourism Promotion	1.00% of Limit Min. Rs. 2,000/- & Max. Rs. 5,000/-	Yes
f)	Health Services	0.20% of Limit Min. Rs.5,000/- Max. Rs.10,000/-	Yes
ii	Agriculture Finance		
a)	Production Loans	Rs.1,000/- Flat	Yes
b)	Development Loans	0.5% of the Limit Min. Rs1,000/ Max. Rs.4,000/-	Yes
iii	Consumer Finance		
a)	Advance Salary	1% of Loan amount (Min. Rs. 1,000/- Max. Rs. 2,000/-	Yes
b)	Housing Finance	Rs.5,000/-	Yes
c)	Car/Motorcycle Finance	Car: Rs.3,000/- Motor-cycle: Rs.1,000/-	Yes
d)	Personal Loan	0.10% of the Limit Min. Rs. 500/-, Max. Rs.1,000/-	Yes
e)	Finance against Gold	1.00% of the Limit Min. Rs.1,000/- Max. Rs. 2,000/-	Yes
f)	Home Appliances	1.00% of the Limit Min. Rs. 1,000/- Max. Rs. 3,000/-	Yes
iv	Micro Finance	Rs.1,000/ Flat	
v	Desi Murg Bani	Free	
vi	Finances under MOUs with Government		
a)	AKSIC(All Schemes)	1.00% of the Limit Min. Rs. 2,000/- Max. Rs. 5,000/-	Yes
b)	Poultry Loan	1.00% of the Limit Min. Rs.1,000/- Max. Rs. 5,000/-	Yes
c)	Dairy/Goat/Sheep	1.00% of the Limit Min. Rs.1,000/- Max. Rs. 5,000/-	Yes
d)	Agri.Based Loan	1.00% of the Limit Min. Rs.1,000/- Max. Rs.5,000/-	Yes
e)	Women Empowerment Prosperous Kashmir	Free	
2	OTHER CHARGES		
i	Change of Security	Rs.1,000/- (other than property as security)	Yes
		Rs. 5,000/- (in case of property as security)	Yes
ii	Site visit for verification of property and business place (one time)	0.5% of Limit, Min. Rs.1,000/, Max. Rs. 2000/-	Yes
iii	Restructuring/ Rescheduling	1% of the restructure/ reschedule amount Min.Rs.1,000/- Max. Rs. 5,000/-	Yes
iv	For issuance of NOC for creating additional pari passu charge	Rs. 3,000/- (Flat)	Yes
v	Legal Expenses	Rs. 3,000/ Flat.	Yes
vi	GUARANTEES	If secured against 100% cash margin in Current Deposit Account Commission up to 0.30% per quarter	Yes
		Others 0.50% per quarter	Yes
vii	AMENDMENTS	Rs.1,500/- per amendment (flat) or commission at rate specified above if amendment involves increase in amount or extension in period.	Yes

All the above charges are not applicable to staff finances

E LOCKERS			
i Annual Fee			
a)	Small	Rs.1,500 / P.A	Yes
b)	Medium	Rs. 2,000/- P.A	Yes
c)	Large	Rs. 3,000/- P.A	Yes
d)	Extra Large	Rs. 4,500/- P.A	Yes
ii Key Deposit			
a)	Small & Medium	Rs.2,000/-	No
b)	Large & Extra Large	Rs.3,000/-	No
iii Breaking Charges			
		Actual Min. Rs.2,000/-	No
Note: Bank staff is exempted from key deposit, however 50% locker fee is recoverable			
Clients having 0.050(M) average deposit in their accounts are exempted from locker fee			

F OTHER CHARGES			
i Utility Bills Collection Charges			
		Rs. 8/- per Bill	No
ii Delivery of Cheque Book by Registered Mail/Courier			
		Rs. 100/- Fiat	No
iii Closure of Account charges			
		Rs.300/-	No
iv Handling of payments /balances from deceased accounts against Succession Certificates.			
		No Charges	No

(Maazullah Khan)  
Divisional Head  
Operations Division

(Shahid Shehzad Mir)  
Divisional Head  
Financial Control Division