PAN ASIA BANK
The Truly Sri Lankan Bank

Tariff of Charges - Domestic Banking Operations - General Operations

w.e.f 01st January 2024

Index

Section		Page No
1	**Current Accounts**	1
1.01	Service Charges	1
1.02	Outward Cheque Returns (Returns made in Inward)	1
1.03	Stop Payments	1
1.04	Inward Returns (Cheque Deposit Returns)	1
1.05	Statements	1
1.06	Retrieval of periodic statements (Printed copies of statements)	2
1.07	Cheque Book Charges	2
1.08	Sri Lanka Rupee Bank Drafts / Cheque Purchases	2
1.09	SWEEP/ZBA Facility Set Up Charge	2
1.10	Closure of Current Accounts	2
1.11	Preparation of Cash Orders	2
2	**Savings Accounts**	
2.01	Closure of Accounts	2
2.02	Statements	2
2.03	Retrieval of periodic statements (Printed copies of Statements)	2
2.04	Re- issuance of a Passbook	2
2.05	Monthly Service Charges	2
3	**Fixed Deposits & REPOS**	
3.01	Issuance of a Duplicate FD Certificate	3
3.02	REPOs - Service Charges	3
4	**Outward Remittances**	
4.01	Outward Telegraphic Transfers	3
4.02	Foreign Drafts	3
5	**Inward Remittances**	
5.01	Inward Telegraphic Transfers	4
5.02	Purchase of FCY Bank Drafts/ Cheques	4
5.03	FCY Drafts Sent on Collection	4
5.04	Depositing Currency Notes to FCY Accounts	4
6	**Other Foreign Currency Transactions**	
6.01	Issuance of FCY notes	4
6.02	Issuance of Travel Cards	4
6.03	Encashment of Travel Cards	4
7	**Other Operations**	
7.01	Balance Confirmations	4
7.02	FES VISA Letter Charges	5
7.03	Pay Orders	5
7.04	Standing Orders	5
7.05	SLIPS Transfers	5
7.06	RTGS Transfers	5
7.07	Safe Deposit Lockers	5

PAN ASIA BANK
The Truly Sri Lankan Bank

Tariff of Charges - Domestic Banking Operations - General Operations

w.e.f 01st January 2024

Index

Section		Page No
7.08	Visa Debit Cards	5
7.09	VISA Debit Card Transactions	6
7.10	CEFTS Transactions	6
7.11	Internet Banking	6
7.12	SMS Alerts	6
7.13	Utility Bill Payments	6
7.14	Manual Fund Transfers	6
7.15	Salary Transfers	6
7.16	Dormant Account Activation Charges	6
7.17	Portfolio Charges	6
7.18	Cheque/ Voucher Retrieval	6

Tariff of Charges - Domestic Banking Operations - General Operations

PAN ASIA BANK
The Truly Sri Lankan Bank

Description	Standard	Prime	Private
1. Current Accounts			
1.01 Monthly Service Charges			
(a) Non Personal Account	Monthly Average Balance < Rs 25,000/- : Rs. 2,000/- per Month	Monthly Average Balance < Rs 25,000/- : Rs. 2,000/- per Month	Monthly Average Balance < Rs 25,000/- : Rs. 2,000/- per Month
(b) Personal Account	Monthly Average Balance < Rs 10,000/- : Rs. 500/- per Month	Monthly Average Balance < Rs 10,000/- : Rs. 500/- per Month	Monthly Average Balance < Rs 10,000/- : Rs. 500/- per Month
1.02 Outward Returns (Returns made in Inward)			
(a) Refer To Drawer	Rs. 4,500/-	Rs. 4,500/-	Rs. 4,500/-
(b) Effects Not Realized	Rs. 2,500/-	Rs. 2,500/-	Rs. 2,500/-
(c) Technical Reasons	Rs. 500/-	Rs 500/-	Rs 500/-
Cheque irregularly drawn			
Cheque not drawn in accordance with mandate			
Alteration not confirmed by drawer			
Drawer's signature differs from specimen			
Amounts in words and figures differ			
Funds in Transition			
Credits not verified.			
(d) Other Returns			
Payment postponed pending drawer's confirmation	Rs. 4,500/-	Rs. 4,500/-	Rs. 4,500/-
1.03 Stop Payments			
(a) Funds not available to meet the stopped cheque	Rs. 4,500/-	Rs. 4,500/-	Rs. 4,500/-
(b) Funds available to meet the stopped cheque	Rs. 2,000/-	Rs. 2,000/-	FOC
(c) Loss of a Cheque Book/ stolen	Loss of entire cheque book - Rs. 5,000/-	Loss of entire cheque book - Rs. 5,000/-	Loss of entire cheque book - Rs. 5,000/-
(d) Cancellation	Rs. 500/-	Rs. 500/-	Rs. 500/-
1.04 Inward Returns (Cheque Deposit Returns)			
(a) Refer to Drawer/ ENR	Rs. 150/-	Rs. 150/-	Rs. 150/-
(b) Dispatch of Cheque Returns by Registered Post	Rs. 150/-+ Rs. 50/- Postage	Rs. 150/-+ Rs. 50/- Postage	FOC
(c) Issuance of Duplicate CRNs	Rs. 500/-	Rs. 500/-	Rs. 500/-
1.05 Statements			
(a) Daily Statements	Rs. 2,000/- per month	Rs. 2,000/- per month	50% waived off
(b) Weekly Statements	Rs. 1,000/- per month	Rs. 1,000/- per month	50% waived off
(c) e-Statements	FOC	FOC	FOC
(d) Monthly	FOC	FOC	FOC

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Description		Standard	Prime	Private
1.06	**Retrieval of periodic statements (Printed copies of statements)**	Within 6 years Rs. 100/- per page Over 6 years Rs. 500/- per page	Within 6 years Rs. 100/- per page Over 6 years Rs. 500/- per page	Within 6 years Rs. 100/- per page Over 6 years Rs. 500/- per page
1.07	**Cheque Book Charges**			
	(a) Per Leaf	Rs. 35/-	Rs. 35/-	FOC
	(b) Postage	Actual Charges	Actual Charges	FOC
	(c) Loose leaf	Rs. 200/-	Rs. 200/-	FOC
	(d) Customized Cheque Leaves (including continuous cheque leaves)	Rs. 35/- per leaf + printing charges	Rs. 35/- per leaf + printing charges	FOC
1.08	**Sri Lanka Rupee Bank Drafts / Cheques Purchases**			
	(a) Government Salary Cheques	FOC	FOC	FOC
	(b) Others (Credited to LKR Accounts)	0.75% of face value Min Rs 2,000/-	0.75% of face value Min Rs 2,000/-	0.75% of face value Min Rs 2,000/-
1.09	**SWEEP/ZBA Facility Set Up Charge**			
	(a) Business Accounts	Rs. 500/-	Rs. 500/-	FOC
	(b) Personal Accounts	Rs. 250/-	Rs. 250/-	FOC
1.10	**Closure of Current Accounts**			
	(a) For Bad Conduct	Rs. 2,000/-	Rs. 2,000/-	Rs. 2,000/-
	(b) On Customer Request	LKR Accounts - Rs. 1,000/- FCY Accounts - USD 10 or equivalent	LKR Accounts - Rs. 1,000/- FCY Accounts - USD 10 or equivalent	LKR Accounts - Rs. 1,000/- FCY Accounts - FOC
	(c) Additional Fee For Unreturned Leaves (Per Leaf)	FOC	FOC	FOC
1.11	**Preparation of Cash Orders**	0.25% of the Cash Order Value	0.25% of the Cash Order Value	FOC
2.	**Savings Accounts**			
2.01	**Closure of Accounts**			
	(a) Rupee Accounts	Rs. 500/-	Rs. 500/-	Rs. 500/-
	(b) Foreign Currency Accounts	USD 10 or equivalent	USD 10 or equivalent	FOC
	(c) Minor Account Closure	Rs. 500/-	Rs. 500/-	Rs. 500/-
2.02	**Statements**			
	(a) Monthly Statement	FOC	FOC	FOC
	(b) e- statement	FOC	FOC	FOC
2.03	**Retrieval of periodic statements (Printed copies of statements)**	Within 6 years Rs. 100/- per page Over 6 years Rs. 500/- per page	Within 6 years Rs. 100/- per page Over 6 years Rs. 500/- per page	Within 6 years Rs. 100/- per page Over 6 years Rs. 500/- per page
2.04	**Re- issuance of a Passbook**	Rs. 500/-	Rs. 500/-	FOC
2.05	**Monthly Service Charges**			
	Normal Savings Accounts	Avg. Bal < Rs 999/- : Rs. 50/- per month	Avg. Bal < Rs 999/- : Rs. 50/- per month	Avg. Bal < Rs 999/- : Rs. 50/- per month

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Description	Standard	Prime	Private
3. Fixed Deposits and REPOs			
3.01 Issuance of a duplicate FD Certificate	Rs. 1,000/-	Rs. 1,000/-	FOC
3.02 REPO - For customers only			
Service Charge - Only if the REPO amount is less than Rs. 1Mn and the period is less than one month (to be recovered at the branch level)	Rs. 500/-	Rs 500/-	FOC
4. Outward Remittances			
4.01 Outward Telegraphic Transfers			
(a) From LKR Accounts			
General (Services / Other) & Migration Purpose	2% (Min - Rs. 10,000/-)	2% (Min - Rs. 10,000/-)	1% (Min - Rs. 10,000/-)
Educational and Medical	Rs. 6,000/- + SWIFT Charges Rs. 1,500/-	Rs. 6,000/- + SWIFT Charges Rs. 1,500/-	Rs. 3,000/- + SWIFT Charges Rs. 1,500/-
(b) From FCY Accounts			
Cross Border	USD 25 + SWIFT Charges USD 5	USD 25 + SWIFT Charges USD 5	USD 20 + SWIFT Charges USD 5
Local	USD 5	USD 5	USD 5
(c) Inquiries and amendments on Outward Remittances	Rs. 3,500/- or USD 10	Rs. 3,500/- or USD 10	Rs. 3,500/- or USD 10
4.02 Foreign Drafts			
(a) Issuance of Foreign Drafts			
From LKR Accounts	Rs. 1,000/-	Rs. 1,000/-	Rs. 1,000/-
Educational			
Customer	Rs. 1,000/-	Rs. 1,000/-	Rs. 1,000/-
Non Customer	Rs. 3,000/-	N/A	N/A
From FCY Accounts	USD 10 or equivalent	USD 10 or equivalent	USD 10 or equivalent
For Migration Purposes	USD 25	USD 25	USD 25
(b) Cancellation of Foreign Drafts			
Customers	Rs. 2,000/- or USD 10	Rs. 2,000/- or USD 10	Rs. 2,000/- or USD 10
Non Customers	Rs. 2,000/- or USD 10	N/A	N/A
(c) Cancellation of Foreign Drafts and re-issuance			
Customers	Actual foreign bank charges	Actual foreign bank charges	Actual foreign bank charges
Non Customers	Rs. 1,500/-, Educational : Rs.300/-	N/A	N/A
(d) Stop Payment of a Foreign Draft (Subject to H/O approval)	Actual foreign bank charges	Actual foreign bank charges	Actual foreign bank charges
(e) Return of Foreign Drafts	Actual foreign bank charges	Actual foreign bank charges	Actual foreign bank charges
(f) Inquiries on drafts	Actual foreign bank charges	Actual foreign bank charges	Actual foreign bank charges

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Description	Standard	Prime	Private
5. Inward Remittances			
5.01 Inward Telegraphic Transfers			
(a) Credited to LKR Accounts			
Personal	Rs.500/-	Rs.500/-	FOC
Non Personal	Rs.1,000/-	Rs.1,000/-	FOC
(b) Credited to FCY Accounts	PFCA Accounts - FOC Other - USD 5	PFCA Accounts - FOC Other - USD 5	FOC
(c) Inquiries	Actual foreign bank charges	Actual foreign bank charges	Actual foreign bank charges
(d) Return funds as requested by Remitting Banks	Actual foreign bank charges	Actual foreign bank charges	Actual foreign bank charges
5.02 Purchase of FCY bank drafts/ cheques			
(a) Purchased to LKR Accounts*	Rs. 500/-	Rs. 500/-	Rs. 500/-
	*hold USD 20 or equivalent from the customer account for corresponding bank charges		
(b) Purchased to FCY Accounts**			
USD Instruments	0.5 % or Min USD 10	0.5 % or Min USD 10	50% Off
Other Currencies	0.5 % or Min equivalent of USD 10	0.5 % or Min equivalent of USD 10	50% Off
	**hold USD 20 or equivalent from the customer account for corresponding bank charges		
5.03 FCY drafts sent on collection			
(a) USD instruments	USD 10 + Actual foreign bank charges + Postage charges	USD 10 + Actual foreign bank charges + Postage charges	USD 10 + Actual foreign bank charges + Postage charges
(b) Other currencies	Equivalent of USD 10 + Actual foreign bank charges + Postage charges	Equivalent of USD 10 + Actual foreign bank charges + Postage charges	Equivalent of USD 10 + Actual foreign bank charges + Postage charges
5.04 Depositing currency notes to FCY Accounts			
To PFCA, BFCA etc (Subject to exhange control regulations)	FOC	FOC	FOC
6. Other Foreign Currency Transactions			
6.01 Issuance of FCY notes			
(a) LKR Accounts	1.5% on Transaction Amount (Min Rs. 2,500/-)	1.5% on Transaction Amount (Min Rs. 2,500/-)	1.5% on Transaction Amount (Min Rs. 1,500/-)
(b) FCY Accounts	1% on Transaction Amount (Min USD 10)	1% on Transaction Amount (Min USD 10)	1% on Transaction Amount (Min USD 10)
6.02 Issuance of Travel Cards			
(a) From LKR Accounts			
New Cards	Rs. 500/-	Rs. 500/-	Rs. 500/-
Re-loads	Rs. 300/-	Rs. 300/-	Rs. 300/-
(b) From FCY Accounts			
New Cards	Rs. 500/-	Rs. 500/-	Rs. 500/-
Re-loads	Rs. 300/-	Rs. 300/-	Rs. 300/-
6.03 Encashment of Travel Cards	At TT Buying Rate	At TT Buying Rate	At TT Buying Rate
7. Other Operations			
7.01 Balance Confirmations			
Educational Purposes	Standard Format - Rs. 500/- Special Format - Rs. 1000/-	Standard Format - Rs. 500/- Special Format - Rs. 1000/-	FOC
For Foreign Travel and Any Other Purposes	Standard Format - Rs. 750/- Special Format - Rs. 1000/-	Standard Format - Rs. 750/- Special Format - Rs. 1000/-	FOC

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Description	Standard	Prime	Private
7.02 FES VISA Letter Charges			
Education/ Medical	FOC	FOC	FOC
Other purposes (including group letters)	Rs. 1000/-	Rs. 1000/-	FOC
7.03 Pay Orders			
(a) Issuance			
Customer	Rs. 500/-	Rs. 500/-	Rs. 250/-
Non Customer	Only to Government Institutions : Rs. 2,000/-	N/A	N/A
(b) Cancellations			
Customer	Rs. 500/-	Rs. 500/-	Rs. 500/-
Non Customer	Rs. 1,000/-	Rs. 1,000/-	Rs. 1,000/-
(c) Issuance Of Duplicate Pay Orders			
Customer	Rs. 2,000/-	Rs. 2,000/-	FOC
Non Customer	Rs. 2,500/-	N/A	N/A
7.04 Standing Orders			
(a) Setting Up Charges	Rs. 250/-	Rs. 250/-	FOC
(b) Transfer of funds - outside the bank			
By Pay Order	Rs. 350/- + Postage Rs. 50/-	Rs. 350/- + Postage Rs. 50/-	Postage only
By SLIPS	Rs. 50/-	Rs. 50/-	FOC
(c) Cancellation of Standing Orders	FOC	FOC	FOC
7.05 SLIPS Transfers			
(a) Processed Manually	Rs. 50/-	Rs. 50/-	FOC
(b) Bulk SLIPS (Soft Copy)	Rs. 50/- per one	Rs. 50/- per one	Rs. 50/- per one
(c) FD interest payment to other banks through SLIPS	FOC	FOC	FOC
7.06 RTGS Transfers	Rs. 400/-	Rs. 400/-	Rs. 400/-
7.07 Safe Deposit Lockers			
(a) Eligibility	**Lien in FD or Savings** Small Rs. 100,000/- Medium Rs. 250,000/- Large Rs. 1,000,000/-	**Lien in FD or Savings** Small Rs. 100,000/- Medium Rs. 250,000/- Large Rs. 1,000,000/-	**Lien in FD or Savings** Small Rs. 100,000/- Medium Rs. 250,000/- Large Rs. 1,000,000/-
(b) Rental			
Small	Rs. 3,500/- p.a. + SSCL+ VAT	Rs. 3,500/- p.a. + SSCL+ VAT	Rs. 3,500/- p.a. + SSCL+ VAT
Medium	Rs. 6,000/- p.a. + SSCL+ VAT	Rs. 6,000/- p.a. + SSCL+ VAT	Rs. 6,000/- p.a. + SSCL+ VAT
Large	Rs. 10,000/- p.a. + SSCL+ VAT	Rs. 10,000/- p.a. + SSCL+ VAT	Rs. 10,000/- p.a. + SSCL+ VAT
(c) Replacement of Lock and key	Actual Cost+ Rs. 2,000/-	Actual Cost + Rs. 2,000/-	Actual Costs
7.08 VISA Debit Cards			
(a) Issuance of New Cards			
Personalized	Rs. 750/-	Rs. 750/-	FOC
Non Personalized	Rs. 600/-	Rs. 600/-	FOC
(b) Replacement of Cards			
Personalized	Rs. 750/-	Rs. 750/-	FOC
Non Personalized	Rs. 600/-	Rs. 600/-	FOC
(d) New PIN / Limit Enhancement / Linking of Accounts / Reactivations	FOC	FOC	FOC
(e) Service Charges	Rs. 175/- per quarter	Rs. 175/- per quarter	Rs. 125/- per quarter
(F) Sammana, Ranaviru	Rs. 125/- per quarter	Rs. 125/- per quarter	N/A

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Description		Standard	Prime	Private
7.09	**VISA Debit Card Transactions**			
	(a) POS Transactions	FOC	FOC	FOC
	(b) ATM Daily Limit - local/ overseas	Rs. 150,000/-	Rs. 150,000/-	Rs. 200,000/-
	(c) POS Daily Limit - local/ overseas	Rs. 350,000/-	Rs. 350,000/-	Rs. 400,000/-
	(d) Fuel Surcharge	2%	2%	2%
	(e) ATM Withdrawal fee own bank ATMs	FOC	FOC	FOC
	(f) Withdrawals from Lanka Pay	Rs. 30/-	Rs. 30/-	Rs. 30/-
	(g) Foreign ATM Cash Withdrawals - VISA network	Rs. 500/-	Rs. 500/-	Rs. 500/-
	(h) Balance inquiry - Lanka Pay	Rs.7/50	Rs.7/50	FOC
7.10	**CEFT Transactions**			
	(a) Over the counter	Rs. 100/- per transaction	Rs. 100/- per transaction	FOC
	(b) Internet Banking	Rs. 30/- per transaction	Rs. 30/- per transaction	FOC
7.11	**Internet Banking**			
	(a) Joining Fee (Personal or Corporate Customer)	FOC	FOC	FOC
	(b) Annual Fee			
	Personal	Annually Rs. 500/- (Rs 250/- to be charged from customers at the beginning of each half of the year)	Annually Rs. 500/- (Rs 250/- to be charged from customers at the beginning of each half of the year)	FOC
	Corporate	Annually Rs 1000/- (Rs. 500/- to be charged from customers at the beginning of each half of the year)	N/A	N/A
	(c) Re-issue of PIN	FOC	FOC	FOC
7.12	**SMS Alerts**			
	(a) Personal	Rs. 100/- per quarter	Rs. 100/- per quarter	FOC
	(b) Corporate	Rs. 250/- per quarter	Rs. 250/- per quarter	FOC
7.13	**Utility Bill Payments**			
	(a) Electricity Bills - (CEB)	Rs. 15/-	Rs. 15/-	Rs. 15/-
	(b) Electricity Bills - (LECO)	Rs. 25/-	Rs. 25/-	Rs. 25/-
	(c) Water Bills	Rs. 25/-	Rs. 25/-	Rs. 25/-
7.14	**Manual Fund Transfers**			
	(a) Between Own, Related Or Unrelated LKR or FCY Accounts	FOC	FOC	FOC
7.15	**Salary Transfers**			
	(a) Salary Transfers - internal	FOC	FOC	FOC
7.16	**Dormant Account Activation Charges**			
	Current/ Savings	LKR Accounts - Rs. 250/- FCY Accounts - USD 2	LKR Accounts - Rs. 250/- FCY Accounts - USD 2	LKR Accounts - Rs. 250/- FCY Accounts - USD 2
7.17	**Portfolio Charges**			
	When prime portfolio in FDs, Savings and Current accounts drops below Rs 5 Million	N/A	Rs. 500/-	N/A
7.18	**Cheque/ Voucher Retrieval**			
	(a) Retrieval of a cheque/ voucher from Lanka Clear	Rs. 500/- per document	Rs. 500/- per document	Rs. 500/- per document
	(b) Retrieval of an image of a cheque/ voucher from Lanka Clear	Rs. 500/- per document	Rs. 500/- per document	Rs. 500/- per document
	(c) Certified copy of an image of a cheque/ voucher from Lanka Clear	Rs. 500/- per document	Rs. 500/- per document	Rs. 500/- per document
	(d) Archived Voucher Retrievals from Transnational	Rs. 500/- per voucher	Rs. 500/- per voucher	Rs. 250/- per voucher

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PAN ASIA BAI
The Truly Sri Lankan

Tariff of Charges - Domestic Banking Operations - Credit Operations

w.e.f 1st January 2024

Index

Section		Page No
1	**Credit Facility Documentation Fees - Retail & SME**	
1.01	Cash backed facilities	7
1.02	Consumer Loan and Education Loan Scheme	7
1.03	Consumer – Rocell	7
1.04	Consumer - Special State Sector Companies through Pettah Branch	7
1.05	Solar loans	7
1.06	Housing Loans	7
1.07	Step - up Housing loans	7
1.08	Condominium Investment Loan (Term Loan)	7
1.09	Sammana	7
1.10.	Ranaviru Loans - KIA/MIA/DIA	7
1.11	Green Channel Loan processing fee	7
1.12	Microfinance Loans	7
1.13	OD/TLN/STLs/ Trade Finance and other business related facilities	8
1.14	Temporary Facilities	8
2	**Facility Early Settlement Fees (Partial & Full)**	
2.01	Sammana / ESP / KIA / MIA / DIA and other Term Loans	8
2.02	Consumer Loan Scheme	8
2.03	Solar / Aspire Education/ Rocell Loans	9
2.04	Consumer - Special State Sector Companies	9
2.05	Housing Loans	9
2.06	Step up Housing Loans	9
2.07	Condominium Investment Loan (Term Loan)	9
3	**Late Payment Administrative Fee (Loans)**	9
4	**Documentation Fees - Corporate Banking**	
4.01	New Facilities	9
4.02	Renewals	9
5	**Status Reports**	10
6	**Other**	
6.01	Issuing copies of security documents (From CAU)	10
6.02	Letters & Other	10
6.03	Pro-note stamp duty	10

Tariff of Charges - Domestic Banking Operations - Credit Operations

PAN ASIA BANK
The Truly Sri Lankan Bank

Description		Standard	Prime Banking	Private Banking
1. Credit Facility Documentation Fees - Retail & SME				
1.01	**Cash backed facilities**			
	(a) Against own deposits	Upto Rs 0.5Mn - Rs 1,000/- Above Rs 0.5Mn - Rs 2,000/-	Upto Rs 0.5Mn - Rs 1,000/- Above Rs 0.5Mn - Rs 2,000/-	Upto Rs 0.5Mn - Rs 1,000/- Above Rs 0.5Mn - Rs 2,000/-
	(b) Against 3rd party deposits	Upto Rs 0.5Mn - Rs 1,000/- Above Rs 0.5Mn - Rs 2,000/-	Upto Rs 0.5Mn - Rs 1,000/- Above Rs 0.5Mn - Rs 2,000/-	Upto Rs 0.5Mn - Rs 1,000/- Above Rs 0.5Mn - Rs 2,000/-
	(c) Cash back renewal fee	Upto Rs 0.5Mn - Rs 500/- Above Rs 0.5Mn - Rs 1,000/-	Upto Rs 0.5Mn - Rs 500/- Above Rs 0.5Mn - Rs 1,000/-	Upto Rs 0.5Mn - Rs 500/- Above Rs 0.5Mn - Rs 1,000/-
	(d) Account Debit Interest (ADI) adjustment charges due to FD Maturity/Renewal	Rs. 1,000/-	Rs. 1,000/-	Rs. 1,000/-
1.02	**Consumer Loan and Education Loan Scheme**			
	(a) Loan Value upto Rs. 400,000/- and below Rs. 1Mn (Minimum loan value Rs 400,000/-)	Rs. 10,000/-	Rs. 10,000/-	Rs. 10,000/-
	(b) Loan Value equal to Rs. 1Mn or above	Rs. 12,500/-	Rs. 12,500/-	Rs. 12,500/-
1.03	**Consumer – Rocell**			
	Documentation Charges	Rs.2,500/-	Rs.2,500/-	Rs.2,500/-
1.04	**Consumer - Special State Sector Companies through Pettah Branch**			
	(a) Loan value up to Rs.1 Mn	Rs. 8,500/-	Rs. 8,500/-	Rs. 8,500/-
	(b) Loan value above Rs.1 Mn	Rs. 10,500/-	Rs. 10,500/-	Rs. 10,500/-
1.05	**Solar loans**			
	Documentation Charges	Rs.7,500/-	Rs.7,500/-	Rs.7,500/-
1.06	**Housing Loans**			
	Documentation Charges	0.50% (Min. Rs.5,000/-, Max. Rs.25,000/-)	0.50% (Min. Rs.5,000/-, Max. Rs.25,000/-)	0.50% (Min. Rs.5,000/-, Max. Rs.25,000/-)
1.07	**Step - up Housing loans**			
	Documentation Charges	0.50% (Min. Rs.5,000/-, Max. Rs.50,000/-)	0.50% (Min. Rs.5,000/-, Max. Rs.50,000/-)	0.50% (Min. Rs.5,000/-, Max. Rs.50,000/-)
1.08	**Condominium Investment Loan (Term Loan)**			
	Documentation Charges	0.75% (Min. Rs.25,000/- and Max. Rs.100,000/-)	0.75% (Min. Rs.25,000/- and Max. Rs.100,000/-)	0.75% (Min. Rs.25,000/- and Max. Rs.100,000/-)
1.09	**Sammana**			
	(a) New	Rs.1,000/-	Rs.1,000/-	Rs.1,000/-
	(b) Top Up			
	As a Separate Loan	Rs.2,000/-	Rs.2,000/-	Rs.2,000/-
	Settling with the existing loan	Rs.3,000/-	Rs.3,000/-	Rs.3,000/-
1.10	**Ranaviru Loans - KIA/MIA/DIA**			
	(a) New	Rs.2,000/-	Rs.2,000/-	Rs.2,000/-
	(b) Top Up			
	As a Separate Loan	Rs.3,000/-	Rs.3,000/-	Rs.3,000/-
	Settling with the existing loan	Rs.4,000/-	Rs.4,000/-	Rs.4,000/-
1.11	**Green Channel Loan processing fee**	Rs. 10,000/-	Rs. 10,000/-	Rs. 10,000/-
1.12	**Microfinance Loans**	Rs 1,500/-	N/A	N/A

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Description		Standard	Prime Banking	Private Banking
1.13	**OD/TLN/STLs/ Trade Finance and other business related facilities**			
	(a) New Facilities			
	Up to Rs 250,000/-	Rs 2,500/-	Rs 2,500/-	Rs 2,500/-
	Rs 250,001/- - Rs 500,000/-	Rs 5,000/-	Rs 5,000/-	Rs 5,000/-
	Rs 500,001/- - Rs 1,000,000/-	Rs 7,500/-	Rs 7,500/-	Rs 7,500/-
	Rs 1,000,001/- - Rs 3,000,000/-	Rs 10,000/-	Rs 10,000/-	Rs 10,000/-
	Rs 3,000,001/- - Rs 5,000,000/-	Rs 12,500/-	Rs 12,500/-	Rs 12,500/-
	Over 5Mn	0.25%	0.25%	0.25%
	(b) Facility renewal fees			
	Up to Rs 2,500,000/-	Rs 2,500/-	Rs 2,500/-	Rs 2,500/-
	Rs 2,500,001/- - Rs 5,000,000/-	Rs 3,500/-	Rs 3,500/-	Rs 3,500/-
	Rs 5,000,001/- - Rs 25,000,000/-	Rs 7,000/-	Rs 7,000/-	Rs 7,000/-
	Rs 25,000,001/- - Rs 100,000,000/-	Rs 12,500/-	Rs 12,500/-	Rs 12,500/-
	Rs 100,000,001/- - Rs 1,000,000,000/-	Rs 30,000/-	Rs 30,000/-	Rs 30,000/-
	Over 1Bn	Rs 60,000/-	Rs 60,000/-	Rs 60,000/-
	The above tariff will be applicable to the Facilities that are backed by Mixed Securities			
	(c) Facility Amendments (Restructure/Reschedule)			
	Originated by the Branch	0.15% of facility amount Min - Rs 2,000/- Max - Rs 50,000/-	0.15% of facility amount Min - Rs 2,000/- Max - Rs 50,000/-	0.15% of facility amount Min - Rs 2,000/- Max - Rs 50,000/-
	Originated by the Recoveris Dept	N/A	N/A	N/A
	(d) Temporary Facilities Extention Fees (Not applicable for Cash Back facilites)	Up to Rs 500,000/- Rs 1,000/- Rs 500,001/- - Rs 5,000,000/- Rs 2,000/- Rs 5,000,001/- - Rs 10,000,000/- Rs 4,000/- Above Rs 10,000,001/- Rs 7,500/-	Up to Rs 500,000/- Rs 1,000/- Rs 500,001/- - Rs 5,000,000/- Rs 2,000/- Rs 5,000,001/- - Rs 10,000,000/- Rs 4,000/- Above Rs 10,000,001/- Rs 7,500/-	Up to Rs 500,000/- Rs 1,000/- Rs 500,001/- - Rs 5,000,000/- Rs 2,000/- Rs 5,000,001/- - Rs 10,000,000/- Rs 4,000/- Above Rs 10,000,001/- Rs 7,500/-
1.14	**Temporary Facilities**			
	(a) Approved TODs	0.25% of the approved limit. (Min Rs. 2,500/- Max of Rs. 25,000/-)	0.25% of the approved limit. (Min Rs. 2,500/- Max of Rs. 25,000/-)	0.25% of the approved limit. (Min Rs. 2,500/- Max of Rs. 25,000/-)
	(b) Casual excesses/ excess limits (Applicable for Inward Cheque payments and cash withdrawals)	Rs.125/- Flat	Rs.125/- Flat	Rs.125/- Flat
	(c) Casual TOD Commission (Monthly Charge)			
	- For TODs without prior arrangements Above Rs. 25,000/-			
	Type A: Rs. 25,001/- to Rs.100,000/-	Rs. 1,500/-	Rs. 1,500/-	Rs. 1,500/-
	Type B: Rs.100,001/- to Rs. 500,000/-	Rs. 2,000/-	Rs. 2,000/-	Rs. 2,000/-
	Type C: Rs. 500,001/- to Rs. 1,000,000/-	Rs. 2,500/-	Rs. 2,500/-	Rs. 2,500/-
	Type D: > Rs.1,000,001/-	Rs. 3,000/-	Rs. 3,000/-	Rs. 3,000/-
	- For TODs without prior arrangements, Below Rs. 25,000/-			
	TOD created during Inward Clearing	Rs. 125/-	Rs. 125/-	Rs. 125/-
	TOD created when applying charges (Commission / Interest, etc):	Rs. 100/-	Rs. 100/-	Rs. 100/-
2.	**Facility Early Settlement Fees (Partial & Full)**			
2.01	**Sammana / ESP / KIA / MIA / DIA and other Term Loans excluding Consumer/Solar/Education/Housing loans**			
	(a) Partial settlement	3% of the capital repayment	3% of the capital repayment	3% of the capital repayment
	(b) Full settlement	3% of the capital outstanding (Minimum of Rs.10,000/-)	3% of the capital outstanding (Minimum of Rs.10,000/-)	3% of the capital outstanding (Minimum of Rs.10,000/-)
	(c) Facility Restructure/Reschedule (Originated by Branch/Recoveries Dept)	N/A	N/A	N/A
2.02	**Consumer Loan Scheme**			
	(a) Full settlements	Loan O/S 100% - 75% - 4% Less than 75% - 50% - 3% Less than 50% - 25% - 2% Loan O/S Less than 25% - 1%	Loan O/S 100% - 75% - 4% Less than 75% - 50% - 3% Less than 50% - 25% - 2% Loan O/S Less than 25% - 1%	Loan O/S 100% - 75% - 4% Less than 75% - 50% - 3% Less than 50% - 25% - 2% Loan O/S Less than 25% - 1%
	(b) Partial Settlement	4% of the repayment capital or Rs 10,000/- whichever is higher	4% of the repayment capital or Rs 10,000/- whichever is higher	4% of the repayment capital or Rs 10,000/- whichever is higher

Above fees & commissions are subject to applicable government taxes

Description		Standard	Prime Banking	Private Banking
2.03	**Solar / Aspire Education/ Rocell Loans**			
	(a) Full settlements	4% of the capital outstanding	4% of the capital outstanding	4% of the capital outstanding
	(b) Partial Settlement			
	If the remaining amount after settlement >=50% of the original loan granted	2% of the repayment amount (Max Rs. 15,000/-)	2% of the repayment amount (Max Rs. 15,000/-)	2% of the repayment amount (Max Rs. 15,000/-)
	If the remaining amount after settlement <50% of the original loan granted	4% of the repayment amount	4% of the repayment amount	4% of the repayment amount
2.04	**Consumer - Special State Sector Companies**			
	(a) If settled within 2 years of disbursement	4% of the outstanding	4% of the outstanding	4% of the outstanding
	(b) If settled after 2 years of disbursement	3% of the oustanding	3% of the oustanding	3% of the oustanding
	(c) For Top ups	3% & 2% respectively	3% & 2% respectively	3% & 2% respectively
2.05	**Housing Loans**			
	(a) Full settlements	Loan O/S 100% - 75% - 3% Less than 75% - 50% - 2% Less than 50% - 25% - 1% Loan O/S Less than 25% - 0.5%	Loan O/S 100% - 75% - 3% Less than 75% - 50% - 2% Less than 50% - 25% - 1% Loan O/S Less than 25% - 0.5%	Loan O/S 100% - 75% - 3% Less than 75% - 50% - 2% Less than 50% - 25% - 1% Loan O/S Less than 25% - 0.5%
	(b) Partial Settlement	5% of the settlement amount	5% of the settlement amount	5% of the settlement amount
2.06	**Step up Housing Loans**			
	(a) Within 5 years from the date of grant	2.5% of capital outstanding	2.5% of capital outstanding	2.5% of capital outstanding.
	(b) More than 5 years from the date of grant	1.5% of capital outstanding	1.5% of capital outstanding	1.5% of capital outstanding
	Same method will be applied for partial settlment for capital repayment			
2.07	**Condominium Investment Loan (Term Loan)**	No early settlement charges	No early settlement charges	No early settlement charges
3.	**Late Payment Administrative Fee (Loans)**			
	Value of installment in arrears;			
	Rs. 1,000/- to Rs.50,000/-	1st month - Rs. 500/- 2nd month - Rs. 750/-	1st month - Rs. 500/- 2nd month - Rs. 750/-	1st month - Rs. 500/- 2nd month - Rs. 750/-
	Rs. 50,001/- to Rs.100,000/-	1st month - Rs. 750/- 2nd month - Rs. 1,000/-	1st month - Rs. 750/- 2nd month - Rs. 1,000/-	1st month - Rs. 750/- 2nd month - Rs. 1,000/-
	Rs. 100,001/- to Rs.250,000/-	1st month - Rs. 1,000/- 2nd month - Rs.1,250/-	1st month - Rs. 1,000/- 2nd month - Rs.1,250/-	1st month - Rs. 1,000/- 2nd month - Rs.1,250/-
	Rs. 250,001/- to Rs.500,000/-	1st month - Rs. 1,250/- 2nd month - Rs. 1,500/-	1st month - Rs. 1,250/- 2nd month - Rs. 1,500/-	1st month - Rs. 1,250/- 2nd month - Rs. 1,500/-
	Rs. 500,001/- to Rs.1,000,000/-	1st month - Rs. 1,500/- 2nd month - Rs. 1,750/-	1st month - Rs. 1,500/- 2nd month - Rs. 1,750/-	1st month - Rs. 1,500/- 2nd month - Rs. 1,750/-
	Above Rs. 1 Mn	1st month - Rs. 1,750/- 2nd month - Rs. 2,000/-	1st month - Rs. 1,750/- 2nd month - Rs. 2,000/-	1st month - Rs. 1,750/- 2nd month - Rs. 2,000/-
	*Note: a) Bullet repayment loans - on total loan outstanding b) Exclusions - Sammana, Ranaviru Harasara, KIA/MIA/DIA, Micro Finance, Overdraft, Leasing, Credit Cards, Hire Purchase, Margin Trading facilities, Consumer loans, special consumer loans, education loans, Rocell & Solar Loans.			
4.	**Documentation Fees - Corporate Banking**			
	For other facilities + CRIB charges			
4.01	**New Facilities**			
	(a) Below Rs. 100Mn	0.05% (Min Rs. 50,000/-, Max Rs. 75,000/-)	N/A	N/A
	(b) Rs. 100.1 Mn to Rs. 500Mn	0.05% (Min - Rs. 100,000/- , Max - Rs. 125,000/-)	N/A	N/A
	(c) Above Rs. 500.1 Mn	Flat fee of Rs. 175,000/-	N/A	N/A
4.02	**Renewals**			
	(a) Below Rs. 100Mn	0.05% - (Min Rs. 50,000/- Max Rs. 75,000/-)	N/A	N/A
	(b) Rs. 100.1 Mn to Rs. 500Mn	0.05% (Min Rs. 75,000/- Max Rs. 125,000/-)	N/A	N/A
	(c) Above Rs. 500.1 Mn	Flat fee of Rs. 175,000/-	N/A	N/A

Above fees & commissions are subject to applicable government taxes

Description		Standard	Prime Banking	Private Banking
5. Status Reports				
	(a) At the request of customer - loan customers	Rs.1,000/-	Rs.1,000/-	Rs.1,000/-
	(b) At the request of customer - foreign buyers	Actual cost + SWIFT charges of Rs.1,000/-	Actual cost + SWIFT charges of Rs.1,000/-	SWIFT charges of Rs.1,000/-
6. Other				
6.01	**Charges for issuing copies of security documents (From CAU)**	Rs. 25/- per page	Rs. 25/- per page	Rs. 25/- per page
6.02	**Letters & Other**			
	(a) Interest Rate change request, Loan type change request (fixed to floating and vice versa) & Tenor change request (for all Consumer, Rocell, Education and Solar Loans)	Rs. 2,000/-	Rs. 2,000/-	Rs. 2,000/-
	(b) Balance confirmation letter for settlement (Consumer, Aspire Education, Solar,Rocell)	Rs. 2,000/-	Rs. 2,000/-	Rs. 2,000/-
	(c) Consumer loan - No Arrears Confirmation Letter	Rs. 1,500/-	Rs. 1,500/-	Rs. 1,500/-
	(d) Consumer loan - Purpose Confirmation Letter	Rs. 2,000/-	Rs. 2,000/-	Rs. 2,000/-
	(e) Consumer loan - Settlement Confirmation Letter	FOC	FOC	FOC
6.03	**Pro-note stamp duty**	LKR 1/- for each LKR 1,000/-	LKR 1/- for each LKR 1,000/-	LKR 1/- for each LKR 1,000/-

Above fees & commissions are subject to applicable government taxes

PAN ASIA BANK
The Truly Sri Lankan Bank

Tariff of Charges - Domestic Banking Operations - Legal Operations

w.e.f 1st January 2024

Index

Section		Page No
1	**Revised Legal Documentation Charges Structure (Rs)**	
1.01	Title Reports	11
1.02	Mortgage Bonds consideration	11
1.03	Deed of Release	11
1.04	MB over movable property	11
1.05	Branch leases	11
1.06	Lease Manager's quarters	11
1.07	Checking & approving Transfer Deeds	11
1.08	Transfer deeds attesting by Bank's legal	11
1.09	Other Deeds, Postponements, rectification or any other kind of deeds	11
1.10	Power of Attorney (drafting and attesting)	11
1.11	Power of Attorneys (drafting without attesting)	11
1.12	Approving Power of Attorney formats	11
1.13	Power of Attorney execute for Lease / Loan Receivables & Loan Securitized by shares	11
1.14	Approving special guarantee formats	11
1.15	Tri-partite Agreements on Condominiums	11
1.16	Drafting of cancellation of tripartite agreements on condominiums	11
1.17	Special agreement relating to lending	11
1.18	Escrow Agreement	11
1.19	Work done for Leasing Department	11
2	**Panel Lawyer Charges**	
2.01	Title Reports	12
2.02	Mortgage Bonds consideration	12
2.03	MB over movable property	12
3	**Revised Legal Documentation Charges Structure (Entries)**	12

Tariff of Charges - Domestic Banking Operations - Legal Operations

PAN ASIA BANK
The Truly Sri Lankan Bank

	Description	Charges (Rs.)
1	**Revised Legal Documentation Charges Structure**	
1.01	Title Reports	For individuals Rs. 2,500/- + actual expenses (extracts, deed copies etc.) + travelling
		Companies Rs. 3,000/- + actual expenses-(extracts, deed copies etc.) + travelling
1.02	Mortgage Bonds consideration	**Primary Mortgage** 1) Upto Rs 499,999/- – 1.5% subject to Minimum Rs.5,000/- 2) Rs 500,000/- to Rs 999,999/- - 1% subject to Minimum Rs 7,500/- 3) Rs 1Mn to Rs 24,999,999/- – 0.75% subject to Minimum Rs 10,000/- 4) Rs 25Mn to Rs 49,999,999/- – Rs 187,500/- + 0.5% of the excess consideration over Rs 25Mn 5) Rs 50Mn and above – Rs 312,500/- + 0.3% of the excess consideration over Rs 50 Mn **(subject to a maximum of Rs 450,000/-)** **Additional MB** 1) Upto Rs 499,999/- – 1.5% subject to Minimum Rs.5,000/- 2) Rs 500,000/- to Rs 999,999/- - 1% subject to Minimum Rs 7,500/- 3) Rs 1Mn to Rs 4,999,999/- – **0.75% subject to Minimum Rs 10,000/-** 4) Rs 5Mn to Rs 24,999,999/- – **Rs. 40,000/-** + 0.4% of the excess over Rs 5Mn 5) Rs 25Mn and above - **Rs. 120,000/-** + 0.3% of the excess over Rs 25Mn **(subject to a maximum of Rs 300,000/-)**
1.03	Deed of Release	Lost Mortgage Bond by the customer- Rs. 10,000/-
		Release of a portion of a larger land -Rs. 3,000/- per each Lot (excluding right of ways)
1.04	MB over movable property	Mortgage over book debts and stocks 1% of the consideration subject to minimum Rs. 10,000/- & maximum Rs. 50,000/-
		Mortgage over lease receivables 1)Less than 50Mn- Rs. 50,000/- 2)Rs 50 Mn or above- 0.3% subject to maximum Rs. 250,000/-
		Vehicle mortgages 1% of the consideration subject to minimum Rs. 10,000/- & maximum Rs. 50,000/-
1.05	Branch leases	Rs. 25,000/- from Landlord Renewals – Rs. 12,500/- from Landlord Deed of assignment due to change of ownership - Rs 5,000/-
1.06	Lease Manager's quarters	Rs. 3,000/- from Landlord to cover the expenses
1.07	Checking & approving Transfer Deeds	Rs. 7,500/-
1.08	Transfer deeds attesting by Bank's legal	1% of total consideration (only if the executants or witnesses (who know the executants) are known to the Bank)
		Staff - 0.5% of total consideration (only if the executants or witnesses (who know the executants) are known to the Bank)
1.09	Other Deeds, Postponements, rectification or any other kind of deeds	Rs. 5,000/-
1.10	Power of Attorney (drafting and attesting)	Rs. 15,000/-
1.11	Power of Attorneys (drafting without attesting)	Rs 10,000/-
1.12	Approving Power of Attorney formats	Rs. 2,500/-
1.13	Power of Attorney execute for Lease / Loan Receivables & Loan Securitized by shares	Rs 10,000/-
1.14	Approving special guarantee formats	Rs. 2,500/-
1.15	Tri-partite Agreements on Condominiums	Rs 25,000/-
1.16	Drafting of cancellation of tripartite agreements on condominiums	Rs 15,000/-
1.17	Special agreement relating to lending	Rs. 5,000/- or depending on work involved
1.18	Escrow Agreement	Quarterly fee for Legal or minimum Rs. 50,000/- or to be decided on the agreement and work involved
1.19	Work done for Leasing Department	Auto Loans-Rs. 10,000/-

Above fees & commissions are subject to applicable government taxes

2	**Panel Lawyer Charges**	
	However kindly note that the Panel Lawyers charges as agreed with the Bank shall be as follows. (all payments to the Panel Lawyers should go through the Bank (CAU) and should not allow the customers to pay the Panel Lawyers direct as the Bank should be aware of the payments to the panel lawyers. The balance of the revised legal documentation charges (after payment to the panel lawyers) should be credited to "Other Income – Legal PL category LK 9007041009 Head Office". The full aforesaid legal fee should be called "Legal Documentation charges" and the customers should be advised accordingly.	
		Pan Asia Bank – Panel Lawyers- Agreed Payments - Primary and Additional Bonds
2.01	Title Reports	For individuals Rs. 1,500/- + actual expenses, For Companies Rs. 2,000/- + actual expenses
2.02	Mortgage Bonds consideration (Mortgage Bond, Section 47(a) Declaration and Address Registration)	< Rs. 0.5Mn - 1.5% or Minimum 5,000/-
		Rs. 0.5 to Rs. 999,999/- - 1% or Minimum 7,500/-
		Rs. 1Mn to Rs.5Mn - 0.75% Minimum 10,000/- (Maximum Rs 30,000/-)
		Rs. 5Mn < 0.6% or Maximum 30,000/-
2.03	MB over movable property	1% of consideration subject to Minimum Rs. 3000/- and Maximum Rs. 15,000/-)
3	**Revised Legal Documentation Charges Structure (Entries)**	
	Kindly ensure to obtain the invoice raised by the External Panel Lawyer with the confirmation of the Panel Lawyer of the execution of the mortgage bond and submit the same with all the security documents to CAU to ensure the smooth collection of the charges at the same time of disbursing the facilities /marking the limits. The CAU should pass the following entries;	
	Scenario 1 – Documentation done by External Panel Lawyer	
	(1).Collection of all legal fees centrally by CAU as per the Bank's tariff.	
	Dr - Client's account - Rs 50,000/-	
	Cr - Other income- Legal PL category LK 9007041009 Head office - Rs 50,000/-	
	(2). Actual charges as per the invoice raised by the External Panel Lawyer to be credited	
	Dr - Other income- Legal PL category LK 9007041009 Head office - Rs 30,000/-	
	Cr - Panel Lawyer's operative account - Rs 30,000/- (Actual Charge as per invoice raised by External Panel Lawyer)	
	Scenario 2 – Documentation done by Bank's Legal Officer	
	(1).Collection of all legal fees centrally by CAU as per Bank's tariff.	
	Dr Client's account - Rs 50,000/-	
	Cr Other income- Legal PL category LK 9007041009 Head office - Rs 50,000/-	
	(2). Travelling expenses to be credited	
	Dr Other income- Legal PL category LK 9007041009 Head office - Rs 2,000/-	
	Cr Travel and Transport Local – PL LK 9718216501 - Rs 2,000/- (collection of travelling expenses as per the confirmation of the legal officer)	
	(3)Actual expenses to be credited	
	Dr Other income- Legal PL category LK 9007041009 Head office - Rs.500/-	
	Cr Legal Fee - PL LK 9718202001 - Rs 500/- (collection of actual expenses as per the confirmation of the legal officer. (petty cash expenses))	
	Also we have observed that there are certain instances where the Legal officers and Panel Lawyers are called upon to do title searches and the Bank has not been able to collect the Title report charges and actual expenses as credit facilities are not proceeded with due to various reasons. Accordingly to prevent such losses and to prevent people merely submitting documents to get the title checked by the bank lawyers, kindly ensure that minimum Rs 7,500/- is kept under lien in the account. You are required to inform the account number with the request to carry out a title search as CAU is entrusted to collect the Legal Documentation charges of the Bank.	

Above fees & commissions are subject to applicable government taxes

PAN ASIA BANK
The Truly Sri Lankan Bank

Tariff of Charges - Domestic Banking Operations - Leasing

w.e.f 1st January 2024

Index

Section		Page No
1	**Documentation and Processing Charges**	
1.01	Documentation Fee (Leasing)	13
1.02	Documentation Fee (HP)	13
1.03	Administration Fee	13
1.04	Processing Fee	13
1.05	Auto loan Mortgage fee	13
1.06	Auto loan processing fee	13
1.07	Over Due Interest On Default Lease/HP/Auto Loan	13
1.08	Balance Confirmation	13
1.09	Invoice request / Take over letter	13
2	**Premature Settlement & Other**	
2.01	Auto Loan Pre-settlement / Part-settlement Charges	13
2.02	Sale Price – on Terminations	13
2.03	Facility Amendments Charge	13
2.04	Due Date Change Charge	13
3	**Repossessed Vehicle Parking Fees – per day**	
3.01	Bikes	13
3.02	Cars	13
3.03	Lorry	13
3.04	JCB/Machinery	13

Tariff of Charges - Domestic Banking Operations - Leasing

PAN ASIA BANK
The Truly Sri Lankan Bank

Description		Standard	Prime	Private
1. Documentation and Processing Fees				
1.01	Documentation Fee (Leasing)	Rs.6,000/-	Rs.6,000/-	Rs.6,000/-
1.02	Documentation Fee (HP)	Rs.4,480/-	Rs.4,480/-	Rs.4,480/-
1.03	Administration Fee	0.12% of the value of Lease/HP	0.12% of the value of Lease/HP	0.12% of the value of Lease/HP
1.04	Processing Fee	0.5% of the value of Lease/HP	0.5% of the value of Lease/HP	0.5% of the value of Lease/HP
1.05	Auto loan Mortgage fee	0.1% of the value of loan	0.1% of the value of loan	0.1% of the value of loan
		(Subject max. Rs.15,000 & min. Rs.5,000)	(Subject max. Rs.15,000 & min. Rs.5,000)	(Subject max. Rs.15,000 & min. Rs.5,000)
1.06	Auto loan processing fee	Rs.4,000/-	Rs.4,000/-	Rs.4,000/-
1.07	Over Due Interest On Default Lease/HP/Auto Loan	Facility rate + 2% p.a.	Facility rate + 2% p.a.	Facility rate + 2% p.a.
1.08	Balance Confirmation	Rs. 1,000/-	Rs. 1,000/-	Rs. 1,000/-
1.09	Invoice request / Take over letter / Duplicate Deletion Letter	Rs. 1,500/-	Rs. 1,500/-	Rs. 1,500/-
2. Premature Settlement & Other				
2.01	Auto loan pre settlement / part settlement charges	5% Future capital/ settlement amount.	5% Future capital/ settlement amount.	5% Future capital/ settlement amount.
2.02	Sale Price – on terminations	Rs.5,000/-	Rs.5,000/-	Rs.5,000/-
2.03	Facility Amendments Charge	Rs.6,000/-	Rs.6,000/-	Rs.6,000/-
2.04	Due Date Change Charge	Capital outstanding * Facility Interest rate * number of shifted days/365 + Handling fee of Rs. 1,000/-	Capital outstanding * Facility Interest rate * number of shifted days/365 + Handling fee of Rs. 1,000/-	Capital outstanding * Facility Interest rate * number of shifted days/365 + Handling fee of Rs. 1,000/-
2.05	Assets Repalcement fee	Rs.12,500/-	Rs.12,500/-	Rs.12,500/-
3. Repossessed Vehicle Parking Fees – per day				
3.01	Bikes	Rs. 100/-	Rs. 100/-	Rs. 100/-
3.02	Cars	Rs. 300/-	Rs. 300/-	Rs. 300/-
3.03	Lorry	Rs. 400/-	Rs. 400/-	Rs. 400/-
3.04	JCB/Machinery	Rs. 500/-	Rs. 500/-	Rs. 500/-

Above fees & commissions are subject to applicable government taxes

PAN ASIA BANK
The Truly Sri Lankan Bank

Tariff of Charges - Domestic Banking Operations - Pawning

w.e.f 1st January 2024

Index

Section		Page No
1	Minimum Charges for redemptions and renewals	14
2	Charges on Reminder Letters	14

Tariff of Charges - Domestic Banking Operations - Pawning

PAN ASIA BANK
The Truly Sri Lankan Bank

Description		Standard	Prime	Private
1.	Pawning and Ran Loan minimum charges for redemptions and renewals	Min 14 days interest to be charged	Min 14 days interest to be charged	Min 14 days interest to be charged
2.	Charges on Reminder Letters	1st Reminder Letter - borne by the bank	1st Reminder Letter - borne by the bank	1st Reminder Letter - borne by the bank
		2nd Reminder Letter - Rs. 250/-	2nd Reminder Letter - Rs. 250/-	2nd Reminder Letter - Rs. 250/-
		3rd Reminder Letter - (Auction Notice) Recovered from auction proceeds by the bank	3rd Reminder Letter - (Auction Notice) Recovered from auction proceeds by the bank	3rd Reminder Letter - (Auction Notice) Recovered from auction proceeds by the bank

Above fees & commissions are subject to applicable government taxes

PAN ASIA BANK
The Truly Sri Lankan Bank

Tariff of Charges - Domestic Banking Operations - Credit Card Operations (Master)

w.e.f 1st January 2024

Index

Section			Page No
1	**Joining Fee**		
	1.01	Primary Card	**15**
	1.02	Supplementary Card	**15**
2	**Annual Fee**		
	2.01	Primary Card	**15**
	2.02	Supplementary Card	**15**
3	**Late Payment Fee**		**15**
4	**Interest**		**15**
5	**Limit Enhancement**		
	5.01	Temporary	**15**
	5.02	Permanent	**15**
6	**Certified Copy of Card Statement**		**15**
7	**Cash Advances**		
	7.01	Cash Advance Fee	**15**
	7.02	Interest on cash advances (charged from the date advance obtained)	**15**
8	**Copy of transaction slip (Transaction within last 3 months)**		
	8.01	Local	**15**
	8.02	Overseas	**15**
9	**Overlimit Fee**		**15**
10	**Cheque return fee**		**15**
11	**Card Replacement Fee**		**15**
12	**PIN Replacement Fee**		**15**
13	**Credit card balance confirmations / visa letters**		**15**
14	**Postal Statement Charges (Per month)**		**15**

Tariff of Charges - Domestic Banking Operations - Credit Card Operations (Master)

PAN ASIA BANK
The Truly Sri Lankan Bank

Description		Standard			Private Banking
		Gold	Black	World	
1. Joining Fee					
1.01	Primary Card	FOC	FOC	FOC	FOC
1.02	Supplementary Card	FOC	FOC	FOC	FOC
2. Annual Fee					
2.01	Primary Card	Rs. 2,500/-	Rs. 3,500/-	Rs. 6,000/- (1st Year FOC)	First year FOC
2.02	Supplementary Card	Rs. 1,000/-	Rs. 1,500/-	Rs. 2,000/-(1st Year FOC)	First year FOC
3. Late Payment Fee		Rs. 1,000/-	Rs. 1,000/-	Rs. 1,000/-	Standard rates apply
4. Interest		28% p.a.	28% p.a.	28% p.a.	Standard rates apply
5. Limit Enhancement					
5.01	Temporary	Rs. 500/-	Rs. 500/-	FOC	Standard rates apply
5.02	Permanent	Rs. 1000/-	Rs. 1000/-	FOC	Standard rates apply
6. Certified Copy of Card Statement		Rs. 200/-	Rs. 200/-	FOC	Standard rates apply
7. Cash Advances					
7.01	Cash Advance Fee	4% of the advance amount or Rs 400/-whichever is higher'	4% of the advance amount or Rs 400/-whichever is higher'	4% of the advance amount or Rs 400/-whichever is higher'	Standard rates apply
7.02	Interest on cash advances (charged from the date advance obtained)	28% p.a.	28% p.a.	28% p.a.	Standard rates apply
8. Copy of transaction slip (Transaction within last 3 months)					
8.01	Local	Rs.350/-	Rs.350/-	FOC	Standard rates apply
8.02	Overseas	USD 10/-	USD 10/-	USD 10/-	Standard rates apply
9. Overlimit Fee		Rs. 1,000/-	Rs. 1,000/-	FOC	Standard rates apply
10. Cheque return fee		Rs. 500/-	Rs. 500/-	FOC	Standard rates apply
11. Card Replacement Fee		Rs. 500/-	Rs. 500/-	FOC	Standard rates apply
12. PIN Replacement Fee		Rs. 200/-	Rs. 200/-	FOC	Standard rates apply
13. Credit card balance confirmations / VISA letters		Rs. 600/-	Rs. 600/-	FOC	Standard rates apply
14 Postal Statement Charges (Per month)		Rs. 125/-	Rs. 125/-	Rs. 125/-	Standard rates apply

Above fees & commissions are subject to applicable government taxes

PAN ASIA BANK
The Truly Sri Lankan Bank

Tariff of Charges - Domestic Banking Operations - Trade Operations

w.e.f 1st January 2024

Index

Section			Page No
1	**Imports**		
1.1	**Documentary Credit**		
	1.1.1	Issuance of Documentary Credit	16
	1.1.2	Amendments to Documentary Credits	16
	1.1.3	Arranging DC confirmation	16
	1.1.4	Cancellation of Documentary Credit	16
	1.1.5	Issuance of a draft LC	17
1.2	**Import bills under documentary credit**		
	1.2.1	Import bills payments	17
	1.2.2	Discrepancy Fee	17
	1.2.3	Reimbursement Fee	17
	1.2.4	Transfer of documents to another local bank	17
1.3	**Import Bills not under Documentary Credit**		
	1.3.1	Documents against Payment - D/P	17
	1.3.2	Documents against Acceptance - D/A	17
	1.3.3	Foreign Currency received from another bank to settle Collection Bills	17
	1.3.4	Holding uncollected DP/DA Documents after one month	17
	1.3.5	Holding unpaid matured D/A Bills 3 months afer maturity	17
	1.3.6	Avalization	17
	1.3.7	Return of Documents	18
	1.3.8	Transfer of Documents to another Local Bank	18
	1.3.9	Documents releazed Free of Payment	18
1.4	**Endorsement of Advance Invoices**		
	1.4.1	For goods received by Air way bill / Received for Shipment BL / Surrender BL	18
1.5	**Issuance of Shipping Guarantees**		
	1.5.1	Up to 1 month from the date of issuance	18
	1.5.2	Commission after 1 month till the cancellation	18
1.6	**Endorsement of Invoices for custom purpose & 1/3 of BL**		
	1.6.1	Upto 1 month from the date of endorsement	18
	1.6.2	After 1 months till originals are received	18
	1.6.3	File retreival charges	18

PAN ASIA BANK
The Truly Sri Lankan Bank

Tariff of Charges - Domestic Banking Operations - Trade Operations

w.e.f 1st January 2024

Index

Section			Page No
1.7	**OTT on Imports**		
	1.7.1	Advanced Payment	18
	1.7.2	Open Account	18
2	**Exports**		
2.1	**Documentary Credit**		
	2.1.1	Advise of Documentary Credits	18
	2.1.2	Advise of Amendments to a Documentary Credit	18
	2.1.3	Cancellations	18
	2.1.4	Confirmation of Documentary Credits	19
	2.1.5	Transfer of documentary credits	19
	2.1.6	Amendments to LC Transfer	19
	2.1.7	Cancellation of a Transfer	19
2.2	**Export Bills**		
	2.2.1	Negotioation of Bills	19
	2.2.2	Bills Sent on Collection without Negotiation	19
	2.2.3	Handling Charges on Overdue Bills	19
	2.2.4	Others	19
3	**Guarantees**		
3.1	**Against 100% Cash Margin**		
	3.1.1	Non-interest bearing	20
	3.1.2	Interest bearing	20
3.2	**Against Other Securities**		
	3.2.1	Partly Secured (More than 50% secured - Non Cash)	20
	3.2.2	Unsecured (50% or more)	20
3.3	**International guarantees against counter guarantees**		20
3.4	**Cancellation of guarantee - Submission of original guarantee**		20
3.5	**Confiscation**		20
3.6	**Amendments**		
	3.6.1	Amendments excluding Extensions / Enhancements	20
	3.6.2	Amendments for Extensions / Enhancements	20
3.7	**Standby LC's**		
	3.7.1	Issuance Commission	20
	3.7.2	Enhacement / Extension	20

Tariff of Charges - Domestic Banking Operations - Trade Operations

PAN ASIA BANK
The Truly Sri Lankan Bank

Description		Commission and Charges
1. Imports		
1.1 Documentary Credit		
1.1.1	**Issuance of Documentary Credit**	
	(a) Sight Documentary	For LKR A/C - 1st Qtr - 1% (Min Rs.15,000/-). Each additional month 0.2%. For FCBU & BFCAs - 1st Qtr - 0.25% (Min USD 50/-). Each additional month 0.15%
	(b) Usance Documentary	For LKR A/C - 1st Qtr - 1% (Min Rs.15,000/-). Each additional month 0.3%. For FCBU & BFCAs - 1st Qtr - 0.375% (Min USD 50/-). Each additional month 0.25%
	(c) Standby Documentary credit	0.5% p.q. (Min Rs.5,000/- or USD 60/-) For each additional quarter 0.15%
	(d) Additional Charges	
	Postage	Rs. 1,000/- or USD 10/-
	Courier Charges	Rs. 4,000/- (USD 40/-)
	Telex Charges - Full Telex	Rs. 4,000/- or USD 50/-
	If with an annex (per page)	Per Page - Rs. 750/- (USD 8/-) MT 740 - Rs. 750/- (USD 8/-)
	(e) Issuance of LC Copies (Duplicate)	Rs. 1,000/- for each additional copy
1.1.2	**Amendments to Documentary Credits**	
	(a) Value enhancements	
	Sight	First Quarter - 1% (Min Rs. 15,000/- or USD 50/-) For each additional month 0.2% For FCBU & BFCAs - 1st Qtr - 0.25% (Min USD 50/-). Each additional month 0.15%
	Usance	First Quarter - 1% (Min Rs. 15,000/- or USD 50/-) For each additional month 0.3% For FCBU & BFCAs - 1st Qtr - 0.375% (Min USD 50/-). Each additional month 0.25%
	(b) Extension of validity	
	Within the same quarter for which the commission has been charged	Rs. 5,000/- (USD 25/-)
	Beyond the previously charged quarter	
	Sight	0.2% p.m. (Min Rs. 5,000/- or USD 25/-)
	Usance	0.2% p.m. (Min Rs. 5,000/- or USD 25/-)
	SWIFT Charges	Rs. 3,000/-
	(c) Other amendments	Amendments to conditions : Rs. 5,000/- (USD 30/-)
1.1.3	**Arranging DC confirmation**	
	(a) Handling Charges	Rs. 1,500/- (USD 8/-)
1.1.4	**Cancellation of Documentary Credit**	
	(a) 1 month after expiry - Commission	Nil
	(b) Prior to 1 month after expiry	
	Commission	Rs. 2,500/- (USD 20/-)
	SWIFT Charges	Rs. 1,750/- (USD 10/-)

Above fees & commissions are subject to applicable government taxes

Description		Commission and Charges
1.1.5	**Issuance of a draft LC**	
	(a) Draft LC copy	
	Draft LC copy - per month	Rs. 1,500/- (USD 20/-)
	Non issuance of draft LC	Rs. 1,000/- (USD 10/-)
	(b) Draft Amendment Copy	
	Draft Amendment Copy - per month	Rs. 1,000/- (USD 10/-)
	Cancellation of draft amendment	Rs. 500/- (USD 5/-)
1.2 Import bills under documentary credit		
1.2.1	**Import bills payments**	
	(a) Foreign bills - Bill Commission	Rs. 2,500/- (USD 25/-) In lieu of exchange 0.125% (Min USD 25/- only if bill settled to the FCY A/C) SWIFT Charges Rs. 2,500/-
	(b) Acceptance Commission (For Usance Bills only)	0.75% p.q. (Min Rs. 3,500/- or USD 40/-) Each Additional month 0.15% SWIFT Charges - Rs. 2,000/-
	(c) Foreign Currency received from another bank to settle DC Bills	Commission in lieu of exchange 0.125% (Min USD 25/-)
1.2.2	**Discrepancy Fee**	JPY 9,000/-, USD 75/- , GBP 60/-, EUR 65/-, AUD 100/- Other Currencies: USD 75/- or equivalent SWIFT Charges (MT 734) : USD 25/- or JPY 2,000/- or equivalent Local Bills: Rs. 5,000/-
1.2.3	**Reimbursement Fee**	USD 50/- or Rs. 4,000/-
1.2.4	**Transfer of documents to another local bank**	
	(a) Local bank - Handling Charges	Rs. 3,000/- (USD 25/-)
	(b) SWIFT Charges	Rs. 1,000/- (USD 10/-)
1.3 Import Bills not under Documentary Credit		
1.3.1	**Documents against Payment - D/P**	
	(a) Commission	For LKR A/C 1% (Min Rs. 4,000/-) (If All Charges are on Drawee Account and do not waive then charges from Drawee - Nostro Banks - USD 60/- & USD 30/- depend on the Nostro Bank, GBP - 20/-, EUR - 25/- other currencies - USD 30/- equilevant). For FCBU & BFCAs 0.3% (Min USD 40/-)
	(b) SWIFT Charges	Rs. 3,000/- (USD 25/-)
	(c) Direct Documents under DP Terms	2% (Min Rs. 5,000/- or USD 40/-) (If All Charges are On Drawee Account and do not waive then charges from Drawee - Nostro Banks - USD 60/- & USD 30/- depend on the Nostro Bank, GBP - 20/-, EUR - 25/- other currencies - USD 30/- equilevant)
1.3.2	**Documents against Acceptance - D/A**	
	(a) Commission	For LKR A/C 1% (Min Rs. 4,000/-) (If All Charges are on Drawee Account and do not waive then charges from Drawee - Nostro Banks - USD 60/- & USD 30/- depend on the Nostro Bank, GBP - 20/-, EUR - 25/- other currencies - USD 30/- equilevant). For BFCAs 0.5% (Min USD 40/-)
	(b) SWIFT - Acceptance	Rs. 2,000/- (USD 15/-)
	Payment	Rs. 3,000/- (USD 25/-)
	(c) Direct Documents under DA	2% (Min Rs. 7,500/- or USD 60/-) (If All Charges are On Drawee Account and do not waive then charges from Drawee -Nostro Banks - USD 60/- & USD 30/- depend on the Nostro Bank, GBP - 20/-, EUR - 25/- other currencies - USD 30/- equilevant)
1.3.3	**Foreign Currency received from another bank to settle Collection Bills**	Commission in lieu of exchange 0.125% (Min USD 25/-)
1.3.4	**Holding uncollected DP/DA Documents after one month**	
	Handling fee	Rs. 2,000/- per month (USD 20/-)
1.3.5	**Holding unpaid matured D/A Bills 3 months afer maturity**	
	Handling Charges	Rs. 2,000/- per month (USD 20/-)
1.3.6	**Avalization**	
1.3.6	Commission	0.5% p.m. (Min Rs. 5,000/- or USD 50/-) 0.1% for each additional month

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Description		Commission and Charges
1.3.7	**Return of Documents**	
	(a) At the Request of the Remitting Bank	USD 200/- (To be claimed from the Remitting Bank)
	(b) At the Request of the Drawee	Rs. 4,500/- (USD 40/-)
1.3.8	**Transfer of Documents to another Local Bank**	
	(a) Handling fee	Customer: Rs. 3,500/- (USD 25/-) Non Customer: Rs. 5,000/- (USD 45/-)
	(b) SWIFT	Rs. 1,000/- (USD 10/-)
1.3.9	**Documents releazed Free of Payment**	
	(a) Without any processing by the bank	Customer : Rs. 3,000/- (USD 30/-) Non Customer : Rs. 3,500/- (USD 35/-)
	(b) With a letter of undertaking	Rs. 1,000/- (USD 10/-)
1.4	**Endorsement of Advance Invoices**	
1.4.1	**For goods received by Air way bill / Received for Shipment BL / Surrender BL**	
	(a) Commission up to one month - DC	0.125% (Min Rs. 3,500/- or USD 35/-)
	DP/ DA	
	(b) Commission after one month till the cancellation	Rs. 1,500/- (USD 15/-) p.m.
1.5	**Issuance of Shipping Guarantees**	
1.5.1	**Up to 1 month from the date of issuance**	
	(a) Commission - DC/ DP	0.3% (Min Rs. 3,500/- or USD 35/-)
	(b) Commission - DA	0.375% (Min Rs. 5,000/- or USD 50/-)
1.5.2	**Commission after 1 month till the cancellation**	Rs. 3,500/- p.m. (USD 35/-)
1.6	**Endorsement of Invoices for custom purpose & 1/3 of BL**	
1.6.1	**Upto 1 month from the date of endorsement**	0.125% (Min Rs. 3,500/- or USD 35/-)
1.6.2	**After 1 months till originals are received**	Rs. 1,500/- (USD 15/-) p.m.
1.6.3	**File retreival charges**	Over 12 months: Rs. 1,000/- per file at the request of Customer
	(a) Short SWIFTs (Including MT103/ 202)	Rs. 2,000/- (USD 25/-)
	(b) Transport Documents consigned to Collecting Bank in DP/DA bills	USD 25/-
1.7	OTT on Imports	
1.7.1	**Advanced Payment**	For LKR A/Cs 1% (Min Rs. 5,000/- No Maximum) SWIFT Chg Rs. 2,000/- For FCBU & BFCAs 0.35% (Min USD 60 & Max USD 150/-) SWIFT Chg USD 20/-
1.7.2	**Open Account**	For LKR A/Cs 1% (Min Rs. 5,000/- No Maximum) SWIFT Chg Rs. 2,000/- For FCBU & BFCAs 0.35% (Min USD 60 & Max USD 150/-) SWIFT Chg USD 20/-
2. Exports		
2.1	**Documentary Credit**	
2.1.1	**Advise of Documentary Credits**	
	(a) Customer	Rs. 2,000/- (USD 30/-)
	(b) Non customer	Rs. 3,750/- (USD 45/-)
2.1.2	**Advise of Amendments to a Documentary Credit**	
	(a) Customer	Rs. 1,500/- (USD 25/-)
	(b) Non customer	Rs. 2,000/- (USD 30/-)
2.1.3	**Cancellations**	
	(a) Customer	Rs. 2,500/- (USD 25/-) + SWIFT Charges Rs. 1,750/- (USD 17/-)
	(b) Non customer	

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Description		Commission and Charges
2.1.4	**Confirmation of Documentary Credits**	
	(a) Customer	0.5% p.q. Additional Month: 0.175% (Min USD 200/-)
	(b) Non customer	
2.1.5	**Transfer of documentary credits**	
	(a) Transfer of documentary credit to a local beneficiary	Rs. 5,000/- (USD 65/-)
	(b) Transfer of documentary credit to a foreign beneficiary	
	Commission	Rs. 13,000/- (USD 130/-)
	SWIFT Charges	Rs. 3,250/- (USD 35/-)
2.1.6	**Amendments to LC Transfer**	
	(a) Amendments to a local beneficiary	Rs. 3,000/- (USD 35/-)
	(b) Amendments to a foreign beneficiary	
	Commission	Rs. 5,000/- (USD 50/-)
	SWIFT Charges	Rs. 2,000/- (USD 25/-)
2.1.7	**Cancellation of a Transfer**	Rs. 2,500/- (USD 25/-) + SWIFT Charges Rs. 1,750/- (USD 17/-)
2.2	**Export Bills**	
2.2.1	**Negotioation of Bills**	
	(a) Foreign bills	
	DC	0.3% (Min Rs. 5,000/- or USD 35/-) and Max. Rs. 25,000/- or USD 150/-)
	Handling Charges	Rs. 3,500/- (USD 35/-)
	Discrepancy Fee	Rs. 3,250/- (USD 35/-)
2.2.2	**Bills Sent on Collection without Negotiation**	
	(a) Bills - Commission	Collection Commision (Foreign) - 0.3% Min. USD 35/- or equivalent LKR Max USD 150/- or equivalent LKR Collection Commision (Local) - 0.3% Min. Rs. 5,000.00 Max Rs. 20,000.00
	(b) Bill Purchase under Documentary collection	Purchase - Commission 0.3% (Min Rs. 5,000/- or USD 35/-) Discounting Interest as per the credit approval
2.2.3	**Handling Charges on Overdue Bills**	Rs. 2,000/- (USD 20/-) Overdue Interest on Bills - Normal Int. + 2% and as per Government Regulation
2.2.4	**Others**	
	(a) Extension of Maturity Date	Rs. 2,000/- (USD 20/-) + SWIFT
	(b) Status Report	Actual + Rs. 2,000/- (USD 25/-)
	(c) Any Confirmation at the request of the customer	Rs. 2,000/- (USD 20/-)
	(d) Loan (ETR/ STL, PCL) Processing Fee	Rs. 1,000/- (USD 20/-)
	(e) Issuance of Counter Indemnity	2.5% (Min Rs. 2,500/- USD 25/-)
	(f) Issuance of Statements	Rs. 300/- (USD 5/-)
	(g) Certification of Export Proceeds	Rs. 1,000/- (USD 10/-)
	(h) Balance Confirmations	Rs. 500/- (USD 5/-)
	(i) Courier Charges -	(Asia,Africa,Middle East - USD 55/-) (Europe / Aussie - USD 60/-)
		(North/South America, Russia- USD 80/-) (Local - Rs. 1,000/-)
	(J) SWIFT Charges	Rs. 2,250/- (USD 25/-)
	(k)Tracer Charges	Rs. 2,500/- + SWIFT

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Description		Commission and Charges
3. Guarantees		
3.1	**Against 100% Cash Margin**	
3.1.1	**Non-interest bearing**	
	(a) Commission	1% p.a. (Min Rs. 1,000/- (USD 10/-)
	(b) Documents Handling Charges	Rs. 1,500/- (USD 20/-)
3.1.2	**Interest bearing**	
	(a) Commission	1% p.a. (Min Rs. 2,500/- or USD 25/-)
	(b) Documents Handling Charges	Documents Handling Charges - Rs. 1,500/- (USD 20/-)
3.2	**Against Other Securities**	
3.2.1	**Partly Secured (More than 50% Secured - Non cash)**	
	(a) Commission	3% p.a. (Min Rs. 3,000/- or USD 30/-)
	(b) Documents Handling Charges	Rs. 1,500/- (USD 20)
3.2.2	**Unsecured (50% or More)**	
	(a) Commission	4% p.a. (Min Rs. 4,000/- or USD 40/-)
	(b) Documents Handling Charges	Rs. 1,500/- (USD 20)
3.3	**International guarantees against counter guarantees**	As per the credit approval (Min 0.75% p.q. Min USD 150/-)
3.4	**Cancellation of guarantee - Submission of original guarantee**	FOC
3.5	**Confiscation**	Rs. 2,000/- (USD 20/-)
3.6	**Amendments**	
3.6.1	**Amendments excluding Extensions / Enhancements**	Rs. 1,500/- (USD 15/-)
3.6.2	**Amendments for Extensions / Enhancements**	Same as Issuance
3.7	**Standby LC's**	
3.7.1	**Issuance Commision**	1% p.q. Min. Rs. 2,500/- (USD 25/-)
3.7.2	**Enhacement / Extension**	1% p.q. Min. Rs. 2,500/- (USD 25/-)

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