



MCB ISLAMIC BANK

**SCHEDULE OF CHARGES**

**JAN – JUN 2016**

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## **MOST IMPORTANT**

### **LEVY OF FEDERAL EXCISE DUTY (FED)/ PROVINCIAL SALES TAX**

All branches are advised to recover FED / Provincial Sales taxes on all excisable/taxable banking services (as per prevailing rate) except on the following items:

- **Cheque Book Issuance Charges**
- **Umra & Hajj Services Charges**
- **Cheque Return Charges (Except Provincial Sales Tax)**
- **Utility Collection Charges**
- **Insurance/Takaful**
- **Musharakah & Modaraba Financing**

### **Note:**

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

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**POWER TO REDUCE CHARGES**

Charges mentioned in SOBC are subject to negotiation/reduction based on approvals to be given by Relevant Heads and Resident Shari'ah Board Member.

**OTHER CHARGES**

Charges not covered under this schedule shall be recovered separately on case-to-case basis as per the agreement with the customer.

**Note:**

1. Charges can be reduced but shall not be waived in full by Relevant Heads. A minimal charge not less than Rs. 1 must be recovered.
2. FED shall be recovered on actual amount recovered.

*Sali*

S. #	ITEM	RATES	GL Codes																											
<b>INTERNATIONAL BANKING</b>																														
<b>A IMPORTS</b>																														
1)																														
a)	(a) Profit on Un-funded Letters of Credit where the amount of IMPORT LC is Profit to be recovered on aggregate business of a customer per calendar year.		3030401080																											
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Above Rs. 150 Million		Negotiable (See Note below Minimum Rs.2000/-)																												
b)	Discrepancy in LC documents.	(a) If discrepancies are found in the import LC documents all charges for correspondence etc. should be recovered from the customers at actual minimum Rs.200/- plus Foreign bank charges if incurred subsequently, beign cost to bank (b) US\$50/(flat) will be added as Profit in Murabaha Selling Price	3060401010																											
	<b>Notes:</b>																													
	a) Upon cancellation of LC before its expiry no profit shall be charged. b) LC confirmation charges/charges outside Pakistan, where applicable, will be recovered on case to case basis, beign cost to bank. c) Swift charges to be included in addition to above charges, being cost to bank. d) Expected annual import volume to be ascertained and approved by Head of Financing/Business Head and periodically reviewed for determining the volume of import business to be in line with the customer's commitment.																													
2)	Revalidation Profit for expired LC	Profit not to be recovered from the date subsequent to the date of expiry. However fresh profit rates will be applicable in case of Opening of fresh LC	3030401080																											
	<b>Notes:</b>																													
	1) LC related profit will be calculated on the amount of liability as per foreign exchange ready rate prevailing on the date of revalidation. 2) Revalidation Profit will be charged upon acceptance of documents by the applicant drawn against expired LC for the period beyond original expiry of the LC																													
3)	Registration of contract with SBP in respect of Private Foreign Currency Financing obtained by Customers in Pakistan from foreign lenders.	Upto Rs.5,000/- as handling charges	3030401620																											
4)	Issuance of undertaking favoring SBP for providing forward cover exchange risk under "Supplier/Buyer Credit", and deferred payment LCs for period over one year on behalf of applicant.  Minimum Charge	Upto @1.60% charges to be charged per annum on reducing liability  Upto PKR 1,500/-																												
5)	Issuance of certificate (NOC) regarding unilateral waad in lieu of forward exchange booking/payment through other bank at importer's request.	Upto PKR 1 Million Over PKR 1 Million	Upto PKR 800/- Upto PKR 1,200/-																											
6)	<b>Amendment in LC Contract</b> (a) Amendments without increase in amount or extension in expiry date.	Profit Rs.1,400/- per transaction, (Plus applicable swift charges as cost to bank).	3030401080																											
	(b) Amendments LC/ Contract involving change in amount and/ or extension in expiry date	Profit Rs.1,400/- per transaction plus applicable charges as per item 1 & 6 on pg. 1 & 2 as cost to bank.	3030401630																											
7)	<b>Registration of Import contract</b>  Per transaction foreign & local		3030401630																											
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Above Rs. 100 Million		Negotiable (See Note below Minimum Rs.1,500/-)																												
8)	Advance payment to suppliers for import against which LC/ Import contract has not been registered or Remittance after receipt of import documents (Open Account Transaction)  Minimum Charges	Upto 0.15% as service charges.  Rs.1,500 (Plus Applicable SWIFT charges) as service charges	3030401640																											
9)	Import on Collection Bills (Foreign Import Documentary Bills for Collection)  (a) Handling Charges	Rs.1,200/- (Flat) per collection provided if charges are on Drawee's A/c	3030401060																											

S #	ITEM	RATES	GL Codes
	(b) Return unpaid	US\$75/- if charges are on Drawer's (Exporter) A/c as service charges US\$ 100/- (Flat) from remitting bank plus courier charges & other charges, if any as service charges	3060401010
10)	<b>Service charges</b>		
	(a) Service charges against all import bills (Collection & LC Bills) Minimum Charges	Upto 0.15% Upto Rs 1,500/- (see note at the end of the section)	3060401010
	(b) Form "T" handling charges	Upto Rs. 25/- per "T" Form	3060401010
11)	Reimbursement charges (payable to reimbursing bank)	At actual	3030401080
12)	(a) Delivery order issued for release of consignment in the absence of original documents	Rs 2,000/-	3030401670
	(b) Arrangement/Endorsement Fee in case title/transport documents are drawn in favour of MCB Islamic Bank without prior permission in Foreign Inward Documentary Bills for Collection.	a) If charges are on drawee account upto Rs 1,000/- b) if charges are on drawer (exporter) account US\$ 50/- deductible from proceed	3030401080
13)	Clearance of Consignment under terms of limit Approval or Unarranged clearance by the Bank.  Minimum Charges	a) Charges against approved limit @ 0.20% on C&F Value (see note below) b) Charges @ 0.25% on C&F value on forced clearance (see note below) c) No charges if customer pays directly to C & F agent Upto Rs 1,000/-	3030401680
14)	<b>Profit on Sight Import Bills under LC</b>		
	(a) When retired within 10 days from the date of negotiation*	No additional charges over & above approved profit.	
	(b) When retired after 10 days but within 20 days from the date of negotiation	Approved Profit Plus Additional Charges Upto @ 0.20 per Rs 100/- on purchase price	3030401690
	(c) When retired after 20 days but within 35 days from the date of negotiation *	Approved Profit Plus Additional Charges Upto @ 0.25 per Rs 100/- on purchase price	3030401690
	(d) When retired after 35 days but within 50 days from the date of negotiation	Approved Profit Plus Additional Charges Upto @ 0.30 per Rs 100/- on purchase price	3030401690
	(e) When retired after 50 days from the date of negotiation	Approved Profit Plus Additional Charges Upto @ 0.45 per Rs 100/- on purchase price  (The above charges will be levied subject to execution of Sharia Compliance transaction). In absence of approved financing facility pricing of K+4 will be charged on Murabaha funding (import). However in case of approval of funding facility the rate of same facility will be charged on funding period.	3030401690
<b>Notes:</b> * Date of negotiation means value date when Bank's Nostro Account is Debited. Profit will be applied on outstanding from value date.			
** in case 100% cash margin is deposited on or before the date of negotiation, no profit other than normal profit will be charged.			
15)	LC cancellation charges	Upto PKR 2,000/- per LC plus Swift charges	3030401080
16)	(a) Usance bills drawn under letter of credit other than "Supplier credit" and deferred payment Letter of Credit of period over one year. (b) Extension in maturity of Usance Bills under LC contract. Minimum Charges	PKR 1,200/- per bill, (flat) at the time of retirement of bill. In addition, acceptance charges Upto 0.15% per month for the period beyond validity of Letter of credit. Service charges upto PKR1,500/- flat per bill. Upto PKR1,000/-	
17)	Transfer of LC to new beneficiary.	Profit at rates applicable in case of opening of fresh LC.	
18)	Service charges in lieu of exchange earnings if importer arranges Foreign Exchange Cover through another Bank for effecting payment of import transaction lodged with MCB Islamic Bank.	Service charges upto 0.10% plus handling charges PKR 800/- flat.	
17)	DIA Profit for bills drawn under LC if business commitment exceeds Rs. 250 M p.a	Negotiable by Branch/ Relationship/ Regional Manager with the approval of Head Financing.	
18)	Discrepant documents handling charges under import LCs as cost to bank.	a) If Charges are on Applicant's Account - All charges for correspondence SWIFT etc. plus foreign bank's charges (if any) b) If Charges are on Beneficiary's Account - US\$75/- or equivalent	3060401010



S. #	ITEM	RATES	GL Codes
	<b>Note:</b> Note: No charges to be recovered in case such charges have already been charged under the Private Labeling arrangements		
19)	Freight certificate for import on FOB basis	Upto Rs 1,000/- per certificate as service charges	3030401080
20)	Credit report on beneficiaries or foreign buyer	At actual as service charges	
<b>Note:</b> All trade finance / guarantee related items can be relaxed / waived by the Head of Financing/Business Head subject to FED. Over & above charges will be included in charity.			

B		EXPORTS		
1	<b>Letters of Credit :</b>			
	(a) Advising (Foreign & Inland)	Upto Rs. 2,000/-, US\$ 50/- outside Pakistan plus applicable courier/swift charges (at actual)		3030401720
	(b) Amendment Advising (Foreign & Inland)	Upto Rs. 1,200/- Flat, USD 50 outside Pakistan plus applicable courier/swift charges (at actual)		3030401720
	(c) Musharakah Export Financing - Foreign	Upto 0.25% - Minimum Rs 500/- plus applicable swift charges/courier (at actual)		3030401720
	(d) Addition of Confirmation (foreign & Inland)	Upto 0.25% or Rs 5000/- per quarter whichever is higher (Subject to availability of country limits/cross border risk)		3030401110
	(e) Transfer of export L/C (Foreign & Inland)	Rs 1,500/-		3030401720
	(f) Reimbursement payment to other local banks from Non Resident Rupee Accounts/ ACU Dollar Accounts.	Upto Rs 1,000/-		3030401110
	(g) Negotiation charges on all export bills purchases/discharged			
	(i) Clean Documents	Upto PKR 1,000/-		
	(ii) Discrepant Documents	Upto PKR 2,000/-		
2	When documents are sent to other bank for negotional under restricted letter of credit.	Rs. 1,000/- plus applicable courier/swift charges (at actual)		3030401110
3	<b>Collections Charges:</b>			
	(a) Clean Bills (cheque, bank draft etc.)	i) Rs 100/- per collection.		3030401110
	(b) Documentary Bills without exchange difference earnings	ii) Rs 500/- per collection.		
4	<b>Handling Charges:</b>	<b>Minimum</b>	<b>Maximum</b>	
	(a) Duty Draw Back Claims	Rs. 250/-	@ 0.25%	3030401730
	(b) Issuance/Reissuance/Duplicate of Annex 'A' for the purpose of claiming duty draw back	Rs 250/- per transaction (see note below)		3030401730
	(c) On all SBP/Govt. related subsidy claims	0.15% per transaction, Minimum Charges upto Rs 250/- per transaction.		3030401300
	(d) On collection of Exp. Dev. Surcharge	Rs 80/- per transaction.		3030401730
	(e) Research & Development Support Claims (R&D)	0.25%, Minimum Upto 250/- per transaction		3030401290
	(f) Charges on Export Advance Payment	0.15%, Minimum upto Rs 1,500/- per transaction		3030401740
	(g) (i) IERS Part - I where pre-shipment is obtained from MCB Islamic Bank and export is routed through other Bank.	Upto Rs 2,000/- per shipment.		3030401110
	(ii) IERS Part - II NOC for entitlement.	Upto Rs 1,000/- per NOC.		3030401110
	(h) In lieu of exchange earnings where exporter sells foreign exchange to some other bank whereas documents were sent for collection by MCB Islamic Bank Ltd. Minimum charges	Upto 0.10% (flat) per transaction.  Upto PKR 1,000/-		3030401110
	(i) NOC issuance charges against "E" Forms (to be utilized through any other bank	Upto Rs. 500/- per "E" Form		3060402010
<b>Note:-</b> Charges are subject to the negotiation with client on case to case basis depending on cost & benefit analysis after obtaining approval from Head of Financing/Business Head & ratification by the FCG				
5	Service charges against export documents sent on collection basis where payments cover is already received in our NOSTRO account.	Upto Rs 1,000/-		
	Upto PKR 150 Million	Upto 0.15%		

S. #	ITEM	RATES	GL Codes
	Above PKR 150 Million	Upto 0.13%	
	Minimum charges	Upto PKR 1,500/-	
6	Charges for registration of contract for Export of Raw Cotton with State Bank of Pakistan and subsequent handling of shipping documents for return of Bank Guarantee from State Bank of Pakistan.	Upto Rs 1,200/- per transaction.	3060402010
7	Handling charges on applications under "Private Commodity Exchange arrangements with Foreign Parties.	Upto 0.40% Minimum upto PKR 1,000/-	3060402010
<b>Note:</b> All trade finance/guarantee related items can be relaxed/ waived by the Head Financing subject to sign off by Head TPO/Head of Financing and subject to FED. Over and above charges will be included in Charity.			

C			
<div style="border: 1px solid black; padding: 5px; width: fit-content; margin: 0 auto;">REMITTANCES</div>			
1)	<b>Outward Remittances :</b>		
	(a) Money transfer under general permission or specific approval of SBI <sup>2</sup> or from foreign currency accounts.	<b>Service Charges:</b> (i) Minimum US\$ 5/- per item upto Value of US\$100 or its equivalent (ii) Minimum US\$ 8/- per item above Value of US\$100 or its equivalent	3030401010
	(b) Inquiries regarding non receipt of funds where bank acted correctly.	Rs 300/- each plus applicable swift charges (at actual)	3060601030
	(c) Communication charges for back to back transactions - Remittance below US\$ 100 or its equivalent - Remittance above US\$ 100	US\$15/- per transaction or its equivalent US\$30/- per transaction or its equivalent.	3060602030
	(d) Inward collection relating to Foreign Currency Accounts received from abroad or local banks or our own branches with foreign currency payment involved.	US\$ 3/- for collection upto US\$ 1,000/-, 0.1% for collection above US \$ 1,000/-	3060801030
	(e) Remittance from Foreign Currency Account within 10 days of Fcy deposits in cash.	Minimum Charges US \$ 3/- (Upto US\$ 1,000/-) Maximum Charges US \$ 6/- (Above US\$ 1,000/-)	3060601030
	Upto US\$ 10,000/- or equivalent currency Above US\$ 10,000/- or equivalent currency	Upto 0.25% Upto 0.50%	
		These charges will be charged in case of remittance is effected within 10 days of cash deposits.	
<b>Note :</b> a) In addition to above, Service charges/recovery of courier/postage/telex/fax/cable charges will also be made according to prescribed tariff (wherever applicable).			
2)	<b>Inward Remittances :</b>		
	(a) Inward Foreign Draft, Foreign Mail, Transfer where payment made to beneficiary, after payment cover is received in our Nostro Accounts (other than Home Remittances).	Service charges @ 0.15% - Minimum Rs 400/-	3030401010
	(b) Inward cheques expressed in foreign currency drawn on foreign currency A/c's received from local / up-country bank's branches for payment in Pak Rupees after conversion at authorized dealers buying TT clean rates	Service charges @ 0.15% - Minimum Rs 400/-	3030401010
<b>Note :</b> a) In addition to above, Service charges/recovery of courier/postage/telex/fax/cable charges will also be made according to prescribed tariff (wherever applicable) b) Charges are subject to the negotiation with client on case to case basis depending on cost & benefit analysis after obtaining approval from Head of Financing/Business Head & ratification by the FCO			

D			
<div style="border: 1px solid black; padding: 5px; width: fit-content; margin: 0 auto;">MISCELLANEOUS</div>			
1)	<b>Authenticate and relay message</b>		
	(i) Outward i.e. if sent on behalf of a local FI to a foreign bank. (ii) Inward i.e. if sent on behalf of a foreign bank to a local FI.	Upto PKR 1,500/- plus applicable SWIFT charges at actual Upto US\$ 50/- plus applicable swift charges at actual	3060601010
	(a) Fax/Telephone		
	i) Domestic	At actual	
	ii) Foreign	At actual	

S. #	ITEM	RATES	GL Codes
	(b) Courier	At actual	
	(c) Chans to be claimed from remitting bank against inward remittance if mentioned "our".	Upto US\$ 30/- or its equivalent per message MT-103 (no charges will be claimed from Non-NOSTRO servicing against Agents Banks.	
3)	Standing instructions charges in Foreign Currency Account.	US\$ 6/- per instruction	3060601030
4)	Credit Information Report including credit report on foreign Suppliers/ buyers with prior intimation to the customers.	a) At actual as charged by the Foreign Bank / Agent /Credit Reporting Agency Which Provides the report b) No Charges if report is provided to Scheduled Bank /DFI in Pakistan for bank's own customer. US \$ 50 where report is provided to a bank outside pakistan c) Postage/Courier/Fax/Swift charges to be recovered to the prescribed Taffr.	3030401110
5)	<b>Cancellation</b>		
	a) DD / TT/Banker's cheque cancellation charges for Foreign Currency Account.	Rs 500/- per item Plus applicable SWIFT/postage charges (at actual) Should not be charged from Pakistan Remittance Initiative (PRI) related foreign exchanged arrangement as per SBP instructions. Applicable to previously issued instruments as well.	3060601030
	b) Under general permission or specific approval of SBP	Rs 350/-	3060601030
	(c) Cancellation of Inward Swift Messages - Remittance below US\$ 100 or its equivalent - Remittance above US\$ 100 or its equivalent	US\$15/- per transaction or its equivalent. US\$30/- per transaction or its equivalent. - (Swift/postage charges will also be added accordingly - Should not be charged from Pakistan Remittance Initiative (PRI) related foreign exchanged arrangement as per SBP instructions.	3060601030
6)	Issuance of duplicate FDD/Foreign Banker's Cheque.	Rs 500/- plus applicable swift+D1036/postage/correspondent charges (at actual)	3060601130
7)	Issuance of Business performance certificate at customer's request.	Rs 1,000/-	3060402010
8)	Outward Collection for Foreign Currency Accounts.	0.15% Minimum US \$ 10 whichever is higher along with applicable courier charges	3060601030
9)	Clean Bills (cheque, bank draft etc.)	Upto PKR 100/- per collection.	3060601030
10)	<b>Local US \$ collection &amp; settlement :</b>		
	a ) For Collection of instrument	Up to Rs 300/- plus courier /fax/Telephone charges at actual This includes Rs.100/- payable to NIFT for its services	3040401110
	b ) For instrument return unpaid.	Up to Rs.450/- plus courier /fax/Telephone charges at actual	3040401110
11)	For any query requested by customer beyond 2 years relating to trade transactions.	Upto Rs.1,000/-	





S. #	ITEM	RATES	GL Codes
2	<b>Amendment in LC/Contracts:</b> a) Without increase in amount or extension in expiry period of LC/contract	Upto Rs 1,400/- Plus applicable SWIFT/Postage/Couner etc charges	3040401090 3030401630
	b) Involving increase in amount and/or extension in expiry period of LC/contract	Upto Rs 1,300/- per transaction plus applicable charges as per item 1(a) above	
3	Documentary inward bills for collection	Service Charges Upto 0.15% <b>Minimum upto PKR 1,500/-</b>	
4	<b>Documentary bills drawn against LC</b> <b>(a) Sight Bills</b> (i) If retired within 03 days from the date of lodgement (ii) If retired after 03 days from the date of lodgement  Minimum Charges	Only profit but no service charges Profit and service charges @ 0.25% p.a  Upto PKR 1,000/-	
	<b>(b) Usance Bills</b> (i) Handling Charges (ii) If bill matures after expiry of LC  (iii) Extension in maturity of Usance Bills Minimum Charges	Upto 0.25% (Minimum PKR 500/- per bill at the time of retirement) Usance charges at item 1 above plus PKR 500/- per bill along with acceptance service charges upto 0.15% per month on bill amount on retirement for the period beyond validity of LC  Same as under "Import" (international banking section) Upto PKR 500/-	
	<b>(c) Bills under Forced PAD i.e. payment not received on due date</b>	Service charges upto @ 0.45% in addition to the agreed profit on outstanding financing plus handling charges (mentioned above) and serviced charges recoverable on usance bills under LCs (mentioned above)	
	<b>5 Storage Charges</b> (a) when cleared with 03 days of receipt of branch (b) when cleared after 03 days of receipt of branch	No charges PKR 100/- per packet (minimum PKR 50)	
<b>Note:</b> Charges Negotiable on case to case basis under approval of Head of Financing/ Business Head			

G															
<b>EXPORTS (TRADE SALES)</b>															
1	(a) Outward Documentary Bills on collections basis Minimum Charges	Service charges upto 0.40% plus applicable courier charges Upto Rs 1,500/-	3030401200												
2	<b>Musharakah Export Financing - Foreign</b> Documentary bills other than those drawn against letter of credit Minimum charges	Service charges upto 0.40% plus profit from the date of purchase to the date of payment and applicable courier charges. Upto PKR 1,000/-	3030401200												
3	<b>Negotiation Service Charges</b> on sight bills purchased drawn under LCs  (a) Service Charges on negotiation of bills	Minimum Rs. 1,000/-	3030401200												
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	Over Rs. 75 Million	Negotiable													
<b>Note:</b> Negotiable by Branch Manager/ Relationship Manager with the approval of Head of Financing/ Business Heads upto business commitment over Rs. 75M															
4	Collection charges for restricted L/C (Where negotiation is restricted to some other bank and presented to us for forwarding)	Forwarding Bank/Branch would recover handling charges of PKR 1,000/-	3030401200												
5	Usance/OA bills negotiaon drawn under LCs	Usual charges as at item "1" above, Outward Documentary bills on collection basis plus profit from the date of purchase till date of payment	3030401200												
6	Returning charges for documentary bills	Upto PKR 500/- plus courier charges	3030401090												
7	LC Advising/Amendments/Confirmation/Cancellation charges of (inward) Inland LCs	Same as Export (International Banking)	3030401720												
<b>Note:</b> For business commitment charges are negotiable with client after obtaining approval from Head of Financing/ Business Heads.															

S. #	ITEM	RATES	GL Codes						
H	<b>Non-Documentary Bills</b>								
1	Collection Clean (including cheques/dividends warrants bank drafts etc.) Minimum Charges	Upto 0.25% Upto PKR 150/- plus postage/courier charges (at actual)	3030401020						
	<p><b>Note:</b></p> <p>a) No charge if collected through local clearing</p> <p>b) If total annual volume exceed PKR 50 Million then following slabs shall be applicable:</p> <table border="0"> <tr> <td>above PKR 50 M to PKR 500 M</td> <td>0.15%</td> </tr> <tr> <td>above PKR 500 M to PKR 1,000 M</td> <td>0.10%</td> </tr> <tr> <td>above PKR 1,000 M</td> <td>0.05%</td> </tr> </table> <p>c) In case of urgent collection of local cheque of PKR 0.5 Million and above, PKR 500/- per collection to be charged. Returning charges of such collection is PKR 200/- per collection.</p> <p>d) Postage/Courier charges are to be recovered on collection/realization of each instrument (whether clean or documentary) on actual basis. However, in case where party has deposited more than one cheque/instruments on a particular date, to be collected/drawn on the same branch of the bank, postage/courier charges are to be recovered once only.</p> <p>e) Collection of cheque of small amount may be effected through postal service (other than courier) if specifically requested by the party in writing for which will be responsible for delay.</p> <p>f) Collecting agent's charges, if the collecting bank is other than the bank, will be extra.</p> <p>g) NWD call charges will be extra, if rate of the instrument is asked by telephone.</p>			above PKR 50 M to PKR 500 M	0.15%	above PKR 500 M to PKR 1,000 M	0.10%	above PKR 1,000 M	0.05%
above PKR 50 M to PKR 500 M	0.15%								
above PKR 500 M to PKR 1,000 M	0.10%								
above PKR 1,000 M	0.05%								
2	Purchase of Clean bills (cheque, bank draft etc.) Minimum charges	Upto 0.40% (service charge) plus profit from the date of purchase to date of payment plus courier charges (at actual) PKR 25/-							
3	Returning Charges for clean collection	Upto PKR 500/- plus courier charges (at actual)							
I	<b>Treasury &amp; Forex</b>								
1	Investment Portfolio Securities (IPS) Following Bank Charges will apply		3060601030						
	(a) (i) Transaction Charges	Upto PKR 500/- per transaction							
	(ii) Holding Charges	NIL							
	Upto PKR 1 Million	Upto PKR 500/- per quarter							
	Over PKR 1 Million								
	(b) Security Movement charges	Upto PKR 500/- per transaction							

S. #	ITEM	RATES	GL Codes
J	<b>FINANCES</b>		
1	Following charges will be recovered in addition to Profit/Return on investment. Miscellaneous (i.e. charges for documentation, evaluation of security and maintenance thereof etc).	At actual, in addition  1. Legal documentation fee @ 0.20% (Flat) after acceptance of sanction by the Company but before disbursement of the total amount of sanction (Funded and Non Funded Both). <b>(To be included in Selling Price in case of Murabaha).</b>  2. Project examination fee @ 0.25% (Flat) after acceptance of sanction by the Company but before disbursement of the total amount of stock inspection report charges of Rs. 2500/- per report by <b>Head Financing before Sanction of Limit).</b>  3. Project monitoring fee @ 0.25% p.a. Payable quarterly on outstanding amount (Funded and Non Funded Both). <b>(To be included in Selling Price in case of Murabaha)</b>  4. Front End/Arrangement Fee @ 1.00% (Flat) wherever applicable as per Bank's discretion. (To be recovered upfront after Sanction of Limit only in case of Syndication, not for bilateral arrangements)  5. Equipment Ijarah Processing Fee @ 1.00% of the amount of finance recoverable upfront	3060601030
	<p><b>Note:</b> a) All legal fees and out of pocket expenses including but not limited to travel and accommodation, utilities printing, etc., will be on account of the customer. These charges are to be kept at actual basis. No charges on account of this facility shall be borne by MCB Islamic Bank Ltd. b) Legal fees and charges are to be paid in actual. c) Above charges to be recovered upfront before booking of Ijarah and reduction/waiver to be approved by Head of Financing/Business Heads d) The bank reserves the right to determine the applicability, as per arrangements with customers with the approval of Head of Financing/Business Heads. e) Head Financing/Business Head can waive stock inspection charges of Rs 2500/- report</p>		
2	<b>Miscellaneous charges for issuance of NOC:</b>  For issuance of NOC at the request of customers/clients for creating charge over assets of the financed company for obtaining further financing from other Banks/DFIs/Financial Institutions  Minimum Charges	On case to case basis as per agreement with the party.  Upto Rs.10,000/-	3060601030
	<p><b>Note:</b> Recovery of these charges shall be waived/negotiable by Head of Financing/Business Head on group business basis and if facilities have been allowed under Consortium financing</p>		
3	<b>For finances against pledge/hypothecation, various charges to be levied as follows :</b>  (a) Godown Rent  (b) Godown staff salaries Salaries of Godown keepers/Chowkidars.  (c) Mucaddam Charges and storage or Stock Inspection.  (d) <b>Godown Inspection Charges :</b>  (i) Within Municipal limits or within a radius of 10 Kilometers from the branch.  (ii) Outside the above limits.  (iii) Seasonal financing (Colton, Rice etc.)  (e) Delivery charges. If a godown keeper is not posted, conveyance charges will be recovered  (f) Other incidental expenses	At actual. To be included in Murabahah Selling Price on case to case basis.  At actual. To be included in Murabahah Selling Price on case to case basis  At actual. To be included in Murabahah Selling Price on case to case basis  Shall be included in Murabahah Selling Price on case to case basis  Upto Rs.1 Million Rs.400/- Above Rs.1 Million to 5 Million Rs.700/- Above Rs.5 Million to 10 Million Rs.1,500/- Above Rs.10 Million Rs.2,500/- Plus actual conveyance charges. Maximum one visit per month  T.A. & D.A. as per rules. Applicable to Staff only in addition to charges at 'd (i)' above  Upto Rs.5 Million Rs.300/- Above Rs.5 Million Rs.500/- Plus T.A. & D.A. as per rules. Applicable to Staff only  At actual. To be included in Murabahah Selling Price on case to case basis  At actual. To be included in Murabahah Selling Price on	Owned 3060102010 Acquired 3060102020  3060601030  3060601030  3060601030  3060601030  3060601030  3060601030  3060601030  3060601030  3060601030