



SCHEDULE OF CHARGES
JUL – DEC 2015

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:

For provincial sales tax application, please refer to the circulars issued in this regards from time to time:

For details please refer POK circular No.

PO/CAD-OPS/GEN/159 dated June 22, 2006

PO/CAD-OPS/GEN/153 dated June 13, 2007

PO/CAD-OPS/GEN/154 dated June 15, 2007



POWER TO REDUCE CHARGES

Charges mentioned in ISOBC are subject to negotiation/reduction based on approvals as under, to be given Relevant Heads and Resident Sharíah Board Member.

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.

S. #	ITEM	RATES		GL Codes	
	<div>INTERNATIONAL BANKING</div>				
A	<div>IMPORTS</div>				
1)				3030401080	
a)	(a) Service charges on Cash Letters of Credit where the amount of IMPORT L/C is: Charges to be recovered on aggregate business of a customer per calendar year.				
	From	Amount Range To	1st quarter or part thereof		Subsequent quarters or part thereof
	1	500,000	2,000		1,500
	500,001	800,000	3,200		2,400
	800,001	1,000,000	4,000		3,000
	1,000,001	2,000,000	8,000		6,000
	2,000,001	3,000,000	12,000		9,000
	3,000,001	4,000,000	16,000		12,000
	4,000,001	5,000,000	20,000		15,000
	5,000,001	6,000,000	24,000		18,000
	6,000,001	7,000,000	28,000		21,000
	7,000,001	8,000,000	32,000		24,000
	8,000,001	9,000,000	36,000		27,000
	9,000,001	10,000,000	40,000		30,000
	10,000,001	11,000,000	44,000		33,000
	11,000,001	12,000,000	48,000		36,000
	12,000,001	13,000,000	52,000		39,000
	13,000,001	14,000,000	56,000		42,000
	14,000,001	15,000,000	60,000		45,000
	15,000,001	16,000,000	64,000		48,000
	16,000,001	17,000,000	68,000		51,000
	17,000,001	18,000,000	72,000		54,000
	18,000,001	19,000,000	76,000		57,000
	19,000,001	20,000,000	80,000		60,000
	20,000,001	21,000,000	84,000		63,000
	21,000,001	22,000,000	88,000		66,000
	22,000,001	23,000,000	92,000		69,000
	23,000,001	24,000,000	96,000		72,000
	24,000,001	25,000,000	100,000		75,000
	25,000,001	26,000,000	104,000		78,000
	26,000,001	27,000,000	108,000		81,000
	27,000,001	28,000,000	112,000		84,000
	28,000,001	29,000,000	116,000		87,000
	29,000,001	30,000,000	120,000		90,000
	30,000,001	31,000,000	124,000		93,000
	31,000,001	32,000,000	128,000		96,000
	32,000,001	33,000,000	132,000		99,000
	33,000,001	34,000,000	136,000		102,000
	34,000,001	35,000,000	140,000		105,000
	35,000,001	36,000,000	144,000		108,000
	36,000,001	37,000,000	148,000		111,000
	37,000,001	38,000,000	152,000		114,000
	38,000,001	39,000,000	156,000		117,000
	39,000,001	40,000,000	160,000		120,000
	40,000,001	41,000,000	164,000		123,000
	41,000,001	42,000,000	168,000		126,000
	42,000,001	43,000,000	172,000		129,000
	43,000,001	44,000,000	176,000		132,000
	44,000,001	45,000,000	180,000		135,000
	45,000,001	46,000,000	184,000		138,000
	46,000,001	47,000,000	188,000		141,000
	47,000,001	48,000,000	192,000		144,000
	48,000,001	49,000,000	196,000		147,000
	49,000,001	50,000,000	200,000		150,000
	50,000,001	51,000,000	178,500		127,500
	51,000,001	52,000,000	182,000		130,000
	52,000,001	53,000,000	185,500		132,500
	53,000,001	54,000,000	189,000		135,000
	54,000,001	55,000,000	192,500		137,500
	55,000,001	56,000,000	196,000		140,000
	56,000,001	57,000,000	199,500		142,500
	57,000,001	58,000,000	203,000		145,000
	58,000,001	59,000,000	206,500		147,500
	59,000,001	60,000,000	210,000		150,000
	60,000,001	61,000,000	213,500		152,500
	61,000,001	62,000,000	217,000		155,000
	62,000,001	63,000,000	220,500		157,500
	63,000,001	64,000,000	224,000		160,000
	64,000,001	65,000,000	227,500		162,500
	65,000,001	66,000,000	231,000		165,000
	66,000,001	67,000,000	234,500		167,500
	67,000,001	68,000,000	238,000		170,000
	68,000,001	69,000,000	241,500		172,500
	69,000,001	70,000,000	245,000		175,000
	70,000,001	71,000,000	248,500		177,500
	71,000,001	72,000,000	252,000		180,000
	72,000,001	73,000,000	255,500		182,500
	73,000,001	74,000,000	259,000		185,000
	74,000,001	75,000,000	262,500		187,500
	75,000,001	76,000,000	228,000		152,000
	76,000,001	77,000,000	231,000		154,000
	77,000,001	78,000,000	234,000		156,000

S. #	ITEM	RATES	GL Codes
	78,000,001	79,000,000 237,000	158,000
	79,000,001	80,000,000 240,000	160,000
	80,000,001	81,000,000 243,000	162,000
	81,000,001	82,000,000 246,000	164,000
	82,000,001	83,000,000 249,000	166,000
	83,000,001	84,000,000 252,000	168,000
	84,000,001	85,000,000 255,000	170,000
	85,000,001	86,000,000 258,000	172,000
	86,000,001	87,000,000 261,000	174,000
	87,000,001	88,000,000 264,000	176,000
	88,000,001	89,000,000 267,000	178,000
	89,000,001	90,000,000 270,000	180,000
	90,000,001	91,000,000 273,000	182,000
	91,000,001	92,000,000 276,000	184,000
	92,000,001	93,000,000 279,000	186,000
	93,000,001	94,000,000 282,000	188,000
	94,000,001	95,000,000 285,000	190,000
	95,000,001	96,000,000 288,000	192,000
	96,000,001	97,000,000 291,000	194,000
	97,000,001	98,000,000 294,000	196,000
	98,000,001	99,000,000 297,000	198,000
	99,000,001	100,000,000 300,000	200,000
	Above Rs. 100 Million		Negotiable (See Note below Minimum Rs.2000/-)
b)	Discrepancy in L/C documents.	(a) If discrepancies are found in the import L/C documents all charges for correspondence etc. should be recovered from the customers at actual, minimum Rs.200/- plus Foreign bank charges if incurred subsequently. (b) US\$50/-(flat) will be added as service charges in Murabaha Selling Price.	3060401010
	Notes: a) <i>Head Finaincng</i> is authorized to refund L/C service charges on prorata basis upon cancellation of L/C before its expiry. However while refunding prorata service charges for unexpired period, care should be taken that the service charges for partial usage should be charged subject to minimum of Rs.2,000/-. b) L/C confirmation charges/ charges outside Pakistan, where applicable, will be recovered on case to case basis. c) Swift charges to be included in addition to above charges.. 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 Charges for expired L/C.	Charges to be recovered from the date subsequent to the date of expiry of L/C at rates applicable in case of Opening of fresh L/C	3030401080
	Notes: 1) L/C Service Charges will be calculated on the amount of liability as per foreign exchange rate prevailing on the date of revalidation. 2) Revalidation service charges will be charged upon acceptance of documents by the applicant drawn against expired L/C for the period beyond original expiry of the L/C.		
3)	Registration of contract with SBP in respect of Private Foreign Currency Financing obtained by Customers in Pakistan from foreign lenders.	Upto Rs.5000/- as handling charges	3030401620
4)	Issuance of certificate (NOC) regarding forward exchange booking/payment through other bank at importer's request.	Upto 1M Rs.800/- Over 1M Rs.1200/-	
5)	Amendment in L/C Contract (a) Amendments without increase in amount or extension in expiry date.	Rs.1,200/- per transaction, (Plus applicable swift charges).	3030401080
	(b) Amendments LC/ Contract involving change in amount and/ or extension in expiry date.	Rs.1,200/- per transaction plus applicable charges as per item 1 & 6 on pg. 1 & 2	3030401630
6)	Registration of Import contract Per transaction foreign & local		3030401630
	Amount Range	Subsequent quarters or part thereof	
	From To		
	1 500000	-	
	500001 800000	1,500	
	800001 1000000	2,400	
	1000001 2000000	3,000	
	2000001 3000000	6,000	
	3000001 4000000	9,000	
	4000001 5000000	12,000	
	5000001 6000000	15,000	
	6000001 7000000	18,000	
	7000001 8000000	21,000	
	8000001 9000000	24,000	
	9000001 10000000	27,000	
	10000001 11000000	30,000	
	11000001 12000000	33,000	
	12000001 13000000	36,000	
	13000001 14000000	39,000	
	14000001 15000000	42,000	
	15000001 16000000	45,000	
	16000001 17000000	48,000	
	17000001 18000000	51,000	
	18000001 19000000	54,000	
	19000001 20000000	57,000	
	20000001 21000000	60,000	
	21000001 22000000	63,000	
	22000001 23000000	66,000	

S. #	ITEM	RATES	GL Codes
	23000001	24000000	69,000
	24000001	25000000	72,000
	25000001	26000000	75,000
	26000001	27000000	78,000
	27000001	28000000	81,000
	28000001	29000000	84,000
	29000001	30000000	87,000
	30000001	31000000	90,000
	31000001	32000000	93,000
	32000001	33000000	96,000
	33000001	34000000	99,000
	34000001	35000000	102,000
	35000001	36000000	105,000
	36000001	37000000	108,000
	37000001	38000000	111,000
	38000001	39000000	114,000
	39000001	40000000	117,000
	40000001	41000000	120,000
	41000001	42000000	123,000
	42000001	43000000	126,000
	43000001	44000000	129,000
	44000001	45000000	132,000
	45000001	46000000	135,000
	46000001	47000000	138,000
	47000001	48000000	141,000
	48000001	49000000	144,000
	49000001	50000000	147,000
	50000001	51000000	125,000
	51000001	52000000	127,500
	52000001	53000000	130,000
	53000001	54000000	132,500
	54000001	55000000	135,000
	55000001	56000000	137,500
	56000001	57000000	140,000
	57000001	58000000	142,500
	58000001	59000000	145,000
	59000001	60000000	147,500
	60000001	61000000	150,000
	61000001	62000000	152,500
	62000001	63000000	155,000
	63000001	64000000	157,500
	64000001	65000000	160,000
	65000001	66000000	162,500
	66000001	67000000	165,000
	67000001	68000000	167,500
	68000001	69000000	170,000
	69000001	70000000	172,500
	70000001	71000000	175,000
	71000001	72000000	177,500
	72000001	73000000	180,000
	73000001	74000000	182,500
	74000001	75000000	185,000
	75000001	76000000	150,000
	76000001	77000000	152,000
	77000001	78000000	154,000
	78000001	79000000	156,000
	79000001	80000000	158,000
	80000001	81000000	160,000
	81000001	82000000	162,000
	82000001	83000000	164,000
	83000001	84000000	166,000
	84000001	85000000	168,000
	85000001	86000000	170,000
	86000001	87000000	172,000
	87000001	88000000	174,000
	88000001	89000000	176,000
	89000001	90000000	178,000
	90000001	91000000	180,000
	91000001	92000000	182,000
	92000001	93000000	184,000
	93000001	94000000	186,000
	94000001	95000000	188,000
	95000001	96000000	190,000
	96000001	97000000	192,000
	97000001	98000000	194,000
	98000001	99000000	196,000
	99000001	100000000	198,000
	Above Rs. 100 Million		Negotiable (See Note below Minimum Rs.1,500/-)
7)	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% Rs.1,500 (Plus Applicable SWIFT charges)	3030401640
8)	Import on Collection Bills (Foreign Import Documentary Bills for Collection) (a) Handling Charges (b) Return unpaid	Rs.1,000/- (Flat) per collection provided if charges are on Drawee's A/c US\$75/-if charges are on Drawer's (Exporter) A/c US\$ 100/- (Flat) from remitting bank plus courier charges & other charges, if any.	3030401060 3060401010

S. #	ITEM	RATES	GL Codes																																																																							
9)	Service charges (a) Service charges against all import bills. (Collection & L/C Bills) Minimum Charges (b) Form "I" handling charges	Upto 0.15% Upto Rs.1,500/- (see note at the end of the section) Upto Rs. 25/- per "I" Form	3060401010 3060401010																																																																							
10)	Reimbursement charges (payable to reimbursing bank)	At actual	3030401080																																																																							
11)	(a) Delivery order issued for release of consignment in the absence of original documents 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.	Rs.2,000/- a) If charges are on drawee account upto Rs.1,000/- b) If charges are on drawer (exporter) account US\$ 50/- deductible from proceed.	3030401670 3030401080																																																																							
12)	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																																																																							
13)	Profit on Sight Import Bills under LC (a) When retired within 10 days from the date of negotiation* (b) When retired after 10 days but within 20 days from the date of negotiation (c) When retired after 20 days but within 35 days from the date of negotiation * (d) When retired after 35 days but within 50 days from the date of negotiation (e) When retired after 50 days from the date of negotiation	No additional charges over & above approved profit. Approved Profit Plus Additional Charges Upto @ 0.20 per Rs.100/- on purchase price Approved Profit Plus Additional Charges Upto @ 0.25 per Rs. 100/- on purchase price Approved Profit Plus Additional Charges Upto @ 0.30 per Rs.100/- on purchase price 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 absense 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 3030401690 3030401690 3030401690																																																																							
Notes: * Date of negotiation means value date when Bank's Nostro Account is Debited. Profit and Service Charges 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 service charges will be charged.																																																																										
14)	LC cancellation charges	If requested by customer all L/C related service charges(L/C opening charges) will be bore by bank before the execution of Murabaha must be recovered from the customer.Rs. 2,000/- per LC plus applicable SWIFT charges	3030401080																																																																							
15)	Transfer of L/C to new beneficiary.	Transfer Charges at rates applicable in case of opening of fresh L/C.																																																																								
16)	(a) Charges against Acceptance of Bills drawn at Usance under L/C.	Rs.1,000/- per bill (flat) in addition to the following charges.	3030401080																																																																							
<table><tr><th colspan="2">Amount Range</th><th rowspan="2">Per Month or part thereof</th></tr><tr><th>From</th><th>To</th></tr><tr><td>1</td><td>500,000</td><td>1,000</td></tr><tr><td>500,001</td><td>800,000</td><td>1,200</td></tr><tr><td>800,001</td><td>1,000,000</td><td>1,500</td></tr><tr><td>1,000,001</td><td>1,500,000</td><td>2,250</td></tr><tr><td>1,500,001</td><td>2,000,000</td><td>3,000</td></tr><tr><td>2,000,001</td><td>2,500,000</td><td>3,750</td></tr><tr><td>2,500,001</td><td>3,000,000</td><td>4,500</td></tr><tr><td>3,000,001</td><td>3,500,000</td><td>5,250</td></tr><tr><td>3,500,001</td><td>4,000,000</td><td>6,000</td></tr><tr><td>4,000,001</td><td>4,500,000</td><td>6,750</td></tr><tr><td>4,500,001</td><td>5,000,000</td><td>7,500</td></tr><tr><td>5,000,001</td><td>5,500,000</td><td>8,250</td></tr><tr><td>5,500,001</td><td>6,000,000</td><td>9,000</td></tr><tr><td>6,000,001</td><td>6,500,000</td><td>9,750</td></tr><tr><td>6,500,001</td><td>7,000,000</td><td>10,500</td></tr><tr><td>7,000,001</td><td>7,500,000</td><td>11,250</td></tr><tr><td>7,500,001</td><td>8,000,000</td><td>12,000</td></tr><tr><td>8,000,001</td><td>8,500,000</td><td>12,750</td></tr><tr><td>8,500,001</td><td>9,000,000</td><td>13,500</td></tr><tr><td>9,000,001</td><td>9,500,000</td><td>14,250</td></tr><tr><td>9,500,001</td><td>10,000,000</td><td>15,000</td></tr><tr><td>10,000,001</td><td>11,000,000</td><td>16,500</td></tr></table>				Amount Range		Per Month or part thereof	From	To	1	500,000	1,000	500,001	800,000	1,200	800,001	1,000,000	1,500	1,000,001	1,500,000	2,250	1,500,001	2,000,000	3,000	2,000,001	2,500,000	3,750	2,500,001	3,000,000	4,500	3,000,001	3,500,000	5,250	3,500,001	4,000,000	6,000	4,000,001	4,500,000	6,750	4,500,001	5,000,000	7,500	5,000,001	5,500,000	8,250	5,500,001	6,000,000	9,000	6,000,001	6,500,000	9,750	6,500,001	7,000,000	10,500	7,000,001	7,500,000	11,250	7,500,001	8,000,000	12,000	8,000,001	8,500,000	12,750	8,500,001	9,000,000	13,500	9,000,001	9,500,000	14,250	9,500,001	10,000,000	15,000	10,000,001	11,000,000	16,500
Amount Range		Per Month or part thereof																																																																								
From	To																																																																									
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10,000,001	11,000,000	16,500																																																																								

MCB Islamic Bank Limited -
Schedule of Bank Charges
July to December 2015

S. #	ITEM	RATES	GL Codes
	11,000,001	12,000,000	18,000
	12,000,001	13,000,000	19,500
	13,000,001	14,000,000	21,000
	14,000,001	15,000,000	22,500
	15,000,001	16,000,000	24,000
	16,000,001	17,000,000	25,500
	17,000,001	18,000,000	27,000
	18,000,001	19,000,000	28,500
	19,000,001	20,000,000	30,000
	20,000,001	21,000,000	31,500
	21,000,001	22,000,000	33,000
	22,000,001	23,000,000	34,500
	23,000,001	24,000,000	36,000
	24,000,001	25,000,000	37,500
	25,000,001	26,000,000	39,000
	26,000,001	27,000,000	40,500
	27,000,001	28,000,000	42,000
	28,000,001	29,000,000	43,500
	29,000,001	30,000,000	45,000
	30,000,001	31,000,000	46,500
	31,000,001	32,000,000	48,000
	32,000,001	33,000,000	49,500
	33,000,001	34,000,000	51,000
	34,000,001	35,000,000	52,500
	35,000,001	36,000,000	54,000
	36,000,001	37,000,000	55,500
	37,000,001	38,000,000	57,000
	38,000,001	39,000,000	58,500
	39,000,001	40,000,000	60,000
	40,000,001	41,000,000	61,500
	41,000,001	42,000,000	63,000
	42,000,001	43,000,000	64,500
	43,000,001	44,000,000	66,000
	44,000,001	45,000,000	67,500
	45,000,001	46,000,000	69,000
	46,000,001	47,000,000	70,500
	47,000,001	48,000,000	72,000
	48,000,001	49,000,000	73,500
	49,000,001	50,000,000	75,000
	50,000,001	51,000,000	76,500
	51,000,001	52,000,000	78,000
	52,000,001	53,000,000	79,500
	53,000,001	54,000,000	81,000
	54,000,001	55,000,000	82,500
	55,000,001	56,000,000	84,000
	56,000,001	57,000,000	85,500
	57,000,001	58,000,000	87,000
	58,000,001	59,000,000	88,500
	59,000,001	60,000,000	90,000
	60,000,001	61,000,000	91,500
	61,000,001	62,000,000	93,000
	62,000,001	63,000,000	94,500
	63,000,001	64,000,000	96,000
	64,000,001	65,000,000	97,500
	65,000,001	66,000,000	99,000
	66,000,001	67,000,000	100,500
	67,000,001	68,000,000	102,000
	68,000,001	69,000,000	103,500
	69,000,001	70,000,000	105,000
	70,000,001	71,000,000	106,500
	71,000,001	72,000,000	108,000
	72,000,001	73,000,000	109,500
	73,000,001	74,000,000	111,000
	74,000,001	75,000,000	112,500
	75,000,001	76,000,000	114,000
	76,000,001	77,000,000	115,500
	77,000,001	78,000,000	117,000
	78,000,001	79,000,000	118,500
	79,000,001	80,000,000	120,000
	80,000,001	81,000,000	121,500
	81,000,001	82,000,000	123,000
	82,000,001	83,000,000	124,500
	83,000,001	84,000,000	126,000
	84,000,001	85,000,000	127,500
	85,000,001	86,000,000	129,000
	86,000,001	87,000,000	130,500
	87,000,001	88,000,000	132,000
	88,000,001	89,000,000	133,500
	89,000,001	90,000,000	135,000
	90,000,001	91,000,000	136,500
	91,000,001	92,000,000	138,000
	92,000,001	93,000,000	139,500
	93,000,001	94,000,000	141,000
	94,000,001	95,000,000	142,500
	95,000,001	96,000,000	144,000
	96,000,001	97,000,000	145,500
	97,000,001	98,000,000	147,000
	98,000,001	99,000,000	148,500
	99,000,001	100,000,000	150,000
	Over 100,000,000	See note below Minimum Rs.1,000/-	
(b) Extension in maturity of Usance Bill under L/C/Contract	Service charges upto Rs.1500/- (Flat per bill)		

S. #	ITEM	RATES		GL Codes
17)	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	Charges as under plus handling charges Rs.800/- Flat.		
	Amount Range	Charges		
	From To			
	1 500,000	500		
	500,001 800,000	800		
	800,001 1,000,000	1,000		
	1,000,001 1,500,000	1,500		
	1,500,001 2,000,000	2,000		
	2,000,001 2,500,000	2,500		
	2,500,001 3,000,000	3,000		
	3,000,001 3,500,000	3,500		
	3,500,001 4,000,000	4,000		
	4,000,001 4,500,000	4,500		
	4,500,001 5,000,000	5,000		
	5,000,001 5,500,000	5,500		
	5,500,001 6,000,000	6,000		
	6,000,001 6,500,000	6,500		
	6,500,001 7,000,000	7,000		
	7,000,001 7,500,000	7,500		
	7,500,001 8,000,000	8,000		
	8,000,001 8,500,000	8,500		
	8,500,001 9,000,000	9,000		
	9,000,001 9,500,000	9,500		
	9,500,001 10,000,000	10,000		
	10,000,001 11,000,000	11,000		
	11,000,001 12,000,000	12,000		
	12,000,001 13,000,000	13,000		
	13,000,001 14,000,000	14,000		
	14,000,001 15,000,000	15,000		
	15,000,001 16,000,000	16,000		
	16,000,001 17,000,000	17,000		
	17,000,001 18,000,000	18,000		
	18,000,001 19,000,000	19,000		
	19,000,001 20,000,000	20,000		
	20,000,001 21,000,000	21,000		
	21,000,001 22,000,000	22,000		
	22,000,001 23,000,000	23,000		
	23,000,001 24,000,000	24,000		
	24,000,001 25,000,000	25,000		
	25,000,001 26,000,000	26,000		
	26,000,001 27,000,000	27,000		
	27,000,001 28,000,000	28,000		
	28,000,001 29,000,000	29,000		
	29,000,001 30,000,000	30,000		
	30,000,001 31,000,000	31,000		
	31,000,001 32,000,000	32,000		
	32,000,001 33,000,000	33,000		
	33,000,001 34,000,000	34,000		
	34,000,001 35,000,000	35,000		
	35,000,001 36,000,000	36,000		
	36,000,001 37,000,000	37,000		

S. #	ITEM	RATES	GL Codes
	37,000,001	38,000,000	38,000
	38,000,001	39,000,000	39,000
	39,000,001	40,000,000	40,000
	40,000,001	41,000,000	41,000
	41,000,001	42,000,000	42,000
	42,000,001	43,000,000	43,000
	43,000,001	44,000,000	44,000
	44,000,001	45,000,000	45,000
	45,000,001	46,000,000	46,000
	46,000,001	47,000,000	47,000
	47,000,001	48,000,000	48,000
	48,000,001	49,000,000	49,000
	49,000,001	50,000,000	50,000
	50,000,001	51,000,000	51,000
	51,000,001	52,000,000	52,000
	52,000,001	53,000,000	53,000
	53,000,001	54,000,000	54,000
	54,000,001	55,000,000	55,000
	55,000,001	56,000,000	56,000
	56,000,001	57,000,000	57,000
	57,000,001	58,000,000	58,000
	58,000,001	59,000,000	59,000
	59,000,001	60,000,000	60,000
	60,000,001	61,000,000	61,000
	61,000,001	62,000,000	62,000
	62,000,001	63,000,000	63,000
	63,000,001	64,000,000	64,000
	64,000,001	65,000,000	65,000
	65,000,001	66,000,000	66,000
	66,000,001	67,000,000	67,000
	67,000,001	68,000,000	68,000
	68,000,001	69,000,000	69,000
	69,000,001	70,000,000	70,000
	70,000,001	71,000,000	71,000
	71,000,001	72,000,000	72,000
	72,000,001	73,000,000	73,000
	73,000,001	74,000,000	74,000
	74,000,001	75,000,000	75,000
	75,000,001	76,000,000	76,000
	76,000,001	77,000,000	77,000
	77,000,001	78,000,000	78,000
	78,000,001	79,000,000	79,000
	79,000,001	80,000,000	80,000
	80,000,001	81,000,000	81,000
	81,000,001	82,000,000	82,000
	82,000,001	83,000,000	83,000
	83,000,001	84,000,000	84,000
	84,000,001	85,000,000	85,000
	85,000,001	86,000,000	86,000
	86,000,001	87,000,000	87,000
	87,000,001	88,000,000	88,000
	88,000,001	89,000,000	89,000
	89,000,001	90,000,000	90,000
	90,000,001	91,000,000	91,000
	91,000,001	92,000,000	92,000
	92,000,001	93,000,000	93,000
	93,000,001	94,000,000	94,000
	94,000,001	95,000,000	95,000
	95,000,001	96,000,000	96,000
	96,000,001	97,000,000	97,000
	97,000,001	98,000,000	98,000
	98,000,001	99,000,000	99,000
	99,000,001	100,000,000	100,000
	Over 100,000,000	See note below	
		Minimum Rs.1,000/-	
17)	D/A service charges for bills drawn under L/C 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.	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
	Note: <i>Note: No charges to be recovered in case such charges have already been charged under the Private Labeling arrangements.</i>		
19)	Freight certificate for Import on FOB basis.	Upto Rs.1,000/- per certificate	3030401080
20)	Credit report on beneficiaries or foreign buyer	At actual	
Note: 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.			

S. #	ITEM	RATES	GL Codes
B	<div>EXPORTS</div>		
1	Letters of Credit :		
	(a) Advising (Foreign & Inland)	Upto Rs. 1,700/-, US\$ 50/- outside Pakistan plus applicable courier/swift charges (at actual)	3030401720
	(b) Amendment Advising (Foreign & Inland)	Upto Rs. 1,000/- 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) Reimbursement payment to other local banks from		
2	When documents are sent to other bank under restricted letter of credit.	Rs.1,000/- plus applicable courier/swift charges (at actual)	3030401110
3	Collections Charges:		
	(a) Clean Bills (cheque, bank draft etc.)	i) Rs.100/- per collection.	3030401110
	(b) Documentary Bills without exchange difference earnings.	Rs.500/- per collection.	3030401110
4	Local US\$ Collection & Settlement:		
	a) For collection of instrument	Rs.300/- plus courier/Fax/Telephone Charges at actual (This includes Rs.100/- payable to NIFT for its services.)	
	b) For instruments return unpaid	Rs.450/- plus courier/Fax/Telephone Charges at actual. (This includes Rs.200/- payable to NIFT for its services.)	
5	Handling Charges:	Minimum	Maximum
	(a) Duty Draw Back Claims.	Rs. 250/-	@ 0.25%
	(b) Issuance/Reissuance/Duplicate of Annex'A' for the purpose of claiming duty draw back	Rs.250/- per transaction (see note below)	
	(c) On Freight subsidy Claims	0.15% per transaction, Minimum Charges upto Rs.250/- per transaction.	
	(d) On collection of Exp. Dev. Surcharge	Rs.80/- per transaction.	
	(e) Research & Development Support Claims (R&D)	0.25%, Minimum Upto 250/- per transaction	
	(f) Charges on Advance Payment	0.15%, Minimum upto Rs.1,500/- per transaction	
	(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.	
	(ii) IERS Part I- II NOC for entitlement.	Upto Rs.1,000/- per NOC.	
	(h) On EE /EF NOC issued to another bank under ERF scheme	Upto Rs.1,000/- per NOC	
	(i) NOC issuance charges against "E" Forms (to be utilized through any other bank	Upto Rs. 500/- per "E" Form	
	Note:- 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		
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 Gurantee from State Bank of Pakistan.	Upto Rs.1,200/- per transaction.	
7	Issuance of Business Performance/ W.H.Tax certificate (at customer's request)	Upto Rs.1,000/-	
6	Service charges against export documents sent on collection basis where payment cover is already received in our Nostro Account.	Upto Rs. 150 M Above Rs. 150 M	Upto 0.15 per hundred Upto 0.13 per hundred
	Minimum Charges	Upto Rs.1,500/-	
	Note: All trade finance/guarantee related items can be relaxed/waived by the Head Financing subject to sign off by Head TPD and subject to FED. Over and above charges will be included in Charity		

S. #	ITEM	RATES	GL Codes
C	REMITTANCES		
1)	Outward Remittances :	Service Charges:	
	(a) Money transfer under general permission or specific approval of SBP or from foreign currency accounts.	(i) Minimum US\$ 5/- per item upto Value of US\$100 or its equivalent. (ii) Upto 0.1% of the value	3030401010
	Minimum Charges	US\$ 8/-	
	(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/- Minimum Charges US \$ 3/- Maximum Charges US \$ 6/-	3060601030
	(c) Surrender of Foreign Currency Notes for deposits into foreign currency account	Following charges are not applicable on FCY surrendered in lieu of export proceed under the approval of SBP. These charges will be applicable only in case of remittance is effected within 10 days of cash deposits.	3060601030
Amount Range (USD)		Charges (USD)	
From	To		
1	500	1	
501	1,000	3	
1,001	1,500	4	
1,501	2,000	5	
2,001	2,500	6	
2,501	3,000	8	
3,001	3,500	9	
3,501	4,000	10	
4,001	4,500	11	
4,501	5,000	13	
5,001	5,500	14	
5,501	6,000	15	
6,001	6,500	16	
6,501	7,000	18	
7,001	7,500	19	
7,501	8,000	20	
8,001	8,500	21	
8,501	9,000	23	
9,001	9,500	24	
9,501	10,000	25	
10,001	11,000	55	
11,001	12,000	60	
12,001	13,000	65	
13,001	14,000	70	
14,001	15,000	75	
15,001	16,000	80	
16,001	17,000	85	
17,001	18,000	90	
18,001	19,000	95	
19,001	20,000	100	
20,001	21,000	105	
21,001	22,000	110	
22,001	23,000	115	
23,001	24,000	120	
24,001	25,000	125	
25,001	26,000	130	
26,001	27,000	135	
27,001	28,000	140	
28,001	29,000	145	
29,001	30,000	150	
30,001	31,000	155	
31,001	32,000	160	
32,001	33,000	165	
33,001	34,000	170	
34,001	35,000	175	
35,001	36,000	180	
36,001	37,000	185	
37,001	38,000	190	
38,001	39,000	195	
39,001	40,000	200	
40,001	41,000	205	
41,001	42,000	210	
42,001	43,000	215	
43,001	44,000	220	
44,001	45,000	225	
45,001	46,000	230	
46,001	47,000	235	
47,001	48,000	240	
48,001	49,000	245	
49,001	50,000	250	
50,001	51,000	255	
51,001	52,000	260	
52,001	53,000	265	
53,001	54,000	270	
54,001	55,000	275	
55,001	56,000	280	

MCB Islamic Bank Limited -
Schedule of Bank Charges
July to December 2015

S. #	ITEM	RATES	GL Codes
	56,001	57,000 285	
	57,001	58,000 290	
	58,001	59,000 295	
	59,001	60,000 300	
	60,001	61,000 305	
	61,001	62,000 310	
	62,001	63,000 315	
	63,001	64,000 320	
	64,001	65,000 325	
	65,001	66,000 330	
	66,001	67,000 335	
	67,001	68,000 340	
	68,001	69,000 345	
	69,001	70,000 350	
	70,001	71,000 355	
	71,001	72,000 360	
	72,001	73,000 365	
	73,001	74,000 370	
	74,001	75,000 375	
	75,001	76,000 380	
	76,001	77,000 385	
	77,001	78,000 390	
	78,001	79,000 395	
	79,001	80,000 400	
	80,001	81,000 405	
	81,001	82,000 410	
	82,001	83,000 415	
	83,001	84,000 420	
	84,001	85,000 425	
	85,001	86,000 430	
	86,001	87,000 435	
	87,001	88,000 440	
	88,001	89,000 445	
	89,001	90,000 450	
	90,001	91,000 455	
	91,001	92,000 460	
	92,001	93,000 465	
	93,001	94,000 470	
	94,001	95,000 475	
	95,001	96,000 480	
	96,001	97,000 485	
	97,001	98,000 490	
	98,001	99,000 495	
	99,001	100,000 500	
	100,001	101,000 505	
	101,001	102,000 510	
	102,001	103,000 515	
	103,001	104,000 520	
	104,001	105,000 525	
	105,001	106,000 530	
	106,001	107,000 535	
	107,001	108,000 540	
	108,001	109,000 545	
	109,001	110,000 550	
	110,001	111,000 555	
	111,001	112,000 560	
	112,001	113,000 565	
	113,001	114,000 570	
	114,001	115,000 575	
	115,001	116,000 580	
	116,001	117,000 585	
	117,001	118,000 590	
	118,001	119,000 595	
	119,001	120,000 600	
	120,001	121,000 605	
	121,001	122,000 610	
	122,001	123,000 615	
	123,001	124,000 620	
	124,001	125,000 625	
	125,001	126,000 630	
	126,001	127,000 635	
	127,001	128,000 640	
	128,001	129,000 645	
	129,001	130,000 650	
	130,001	131,000 655	
	131,001	132,000 660	
	132,001	133,000 665	
	133,001	134,000 670	
	134,001	135,000 675	
	135,001	136,000 680	
	136,001	137,000 685	
	137,001	138,000 690	
	138,001	139,000 695	
	139,001	140,000 700	
	140,001	141,000 705	
	141,001	142,000 710	
	142,001	143,000 715	
	143,001	144,000 720	
	144,001	145,000 725	
	145,001	146,000 730	
	146,001	147,000 735	
	147,001	148,000 740	
	148,001	149,000 745	
	149,001	150,000 750	
	Over 150,000	See note below	
(d)	Sale of Traveler Cheques expressed in foreign currency.	1% of the amount of T.C. Sold. Minimum Rs.200/-	3030401010

S. #	ITEM	RATES	GL Codes																																																																																																																																																																																																																							
		(see note below)																																																																																																																																																																																																																								
	Note : 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 FCG																																																																																																																																																																																																																									
2)	Inward Remittances : (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). (b) Inward cheques expressed in foreign currency drawn on foreign currency A/cs received from local / up-country bank's branches for payment in Pak Rupees after conversion at authorized dealers buying TT clean rates	<div>Service charges @ 0.15% - Minimum Rs.400/-</div> <div>Service charges @ 0.15% - Minimum Rs.400/-</div>	<div>3030401010</div> <div>3030401010</div>																																																																																																																																																																																																																							
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	63,000,001	64,000,000	96,000
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	65,000,001	66,000,000	99,000
	66,000,001	67,000,000	100,500
	67,000,001	68,000,000	102,000
	68,000,001	69,000,000	103,500
	69,000,001	70,000,000	105,000
	70,000,001	71,000,000	106,500
	71,000,001	72,000,000	108,000
	72,000,001	73,000,000	109,500
	73,000,001	74,000,000	111,000
	74,000,001	75,000,000	112,500
	75,000,001	76,000,000	114,000
	76,000,001	77,000,000	115,500
	77,000,001	78,000,000	117,000
	78,000,001	79,000,000	118,500
	79,000,001	80,000,000	120,000
	80,000,001	81,000,000	121,500
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	82,000,001	83,000,000	124,500
	83,000,001	84,000,000	126,000
	84,000,001	85,000,000	127,500
	85,000,001	86,000,000	129,000
	86,000,001	87,000,000	130,500
	87,000,001	88,000,000	132,000
	88,000,001	89,000,000	133,500
	89,000,001	90,000,000	135,000
	90,000,001	91,000,000	136,500
	91,000,001	92,000,000	138,000
	92,000,001	93,000,000	139,500
	93,000,001	94,000,000	141,000
	94,000,001	95,000,000	142,500
	95,000,001	96,000,000	144,000
	96,000,001	97,000,000	145,500
	97,000,001	98,000,000	147,000
	98,000,001	99,000,000	148,500
	99,000,001	100,000,000	150,000
	Over 100,000,000	See note below	
Note : 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 FCG			

S. #	ITEM	RATES	GL Codes
D	MISCELLANEOUS		
1)	Correspondent's charges	At actual.	3060601010
2)	Tariff Charges : (Postage / Swift / Fax / telephone & courier)	At actual.	
(a)	Postage (Ordinary) Local (within city) Inland (Intercity) Foreign	At actual. At actual. At actual.	3060602030
(b)	Postage (Registered) Local (within city) Inland (Intercity) Foreign	At actual. At actual. At actual.	3060602030
(c)	Telegram	At actual.	
(d)	SWIFT 1) LG/ Gurantee Message, Issuance/Ammendmend (i) Single page (ii) More than one page. 2) Authenticate and relay messages a) Outward i.e. If sent on behalf of a local FI to a foreign bank b) Inward i.e. If sent on behalf of a foreign bank to a local FI	At actual. At actual. Up to Rs. 1,500 plus applicable SWIFT charges mentioned at (i) above Up to US\$ 50 plus applicable SWIFT charges mentioned at (i) above	for others 3060602040 for trade trans. 3060602120
(e)	Fax/Telephone (i) Domestic (ii) Foreign : a) Single page a) More than one page (f) Courier.	At actual. At actual. At actual. At actual.	3060602050 for others 3060602030 for trade trans. 3060602105
(g)	Charges to be claimed from remitting bank against inward remittances if mentioned 'OUR'	US\$ 30/- or its equivalent per message (MT 103) MT-103 : no charges will be claimed from non-Nostro servicing agents/banks.	3060601030
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 Taffir	3030401110
5)	Cancellation a) DD / TT/Banker's cheque cancellation charges for Foreign Currency Account. b) Under general permission or specific approval of SBP (c) Cancellation of Inward Swift Messages - Remittance below US\$ 100 or its equivalent - Remittance above US\$ 100 or its equivalent	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. Rs.350/- 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 3060601030 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)	Purchase of Traveller Cheques/Drafts etc.	Rs.500/- (Flat)	3030401010
9)	Outward Collection for Foreign Currency Accounts.	0.15% Minimum US \$ 10 whichever is higher along with applicable courier charges	3060601030
11)	Local US \$ collection & settlement : a) For Collection of instrument b) For instrument return unpaid.	Up to Rs.300/- plus courier /Fax/Telephone charges at actual. This includes Rs.100/- payable to NIFT for its services Up to Rs.450/- plus courier /Fax/Telephone charges at actual.	3040401110 3040401110
12)	For any query requested by customer beyond 2 years relating to	Upto Rs.1,000/-	

S. #	ITEM	RATES	GL Codes
	trade transactions.		

S. #	ITEM	RATES	GL Codes
	DOMESTIC BANKING		
A	REMITTANCES		
1	Bankers Instrument (s)		
	(A) Issuance of Drafts, MT, FAX-PRESS and TT:		
	(a) Upto Rs.100,000/-	Rs.200/- for A/c Holder (Through transfer of cheque) Rs.350/- for Non A/c Holder	3030401010
	(b) Over Rs.100,000/-	0.1% for Account Holder (Min Charges Rs.250/-) 0.2% for Non-Account Holder (Min Charges Rs.350/-)	
	(c) Issuance of Duplicate Draft:	Rs.300/- for Account Holders Rs.750/- for Non-Account Holders (see note below)	3060601130
	(B) Issuance of Pay Order.	Rs.200/- for Account Holders If account holder request for issuance of payorder through cash that should be treated as non account holder and the charges as per non account holder should be recovered. 0.2% for Non-Account Holder (Min Charges Rs.350/-)	3030401010
	a) Issuance of Duplicate Pay Order	Rs.300/- for Account Holders. Rs.750/- for Non-Account Holders.	3060601130
	(C) Issuance of Banker's Cheque <u>Account Holder (as and when this service is available)</u>		3060601130
	(a) Upto Rs.500,000/-	Upto Rs.200/-	
	(b) From Rs.500,000/- to Rs.1,000,000/-	Upto Rs.350/-	
	(c) Exceeding Rs.1,000,000/-	Upto Rs.500/-	
	<u>for Non-Account Holder (as and when this service is available)</u>		
	(a) Upto Rs.200,000/-	Upto Rs.300/-	
	(b) Over Rs.200,000/-	Upto Rs.0.15% (min charges Rs.300/-)	
	(D) Cancellation of DD/Pay Order/Call Receipt/Banker's Cheque	Rs.250/- for Account Holders Rs.350/- for Non-Account Holders in cash (At actual), applicable to previously issued instruments as well.	3060601130
	(H) Issuance of Duplicate Banker's Cheque	Rs.300/- for Account Holders. Rs.750/- for Non-Account Holders.	
	(I) Issuance of SBP/NBP cheque on client's account.	Rs.500/- each.	3060601030
	Note: a) Recovery of Remittance charges from Banks, DFIs & utility companies subject to arrangements. b) Company a/cs having average credit balance of Rs.5.00 M and above in their lanat/current account may be allowed TWICE A MONTH free remittance equal to their average credit balance for last 6 months from the date of transaction. c) The charges from students for making DD/PO/Banker's Cheque any other related instrument for payment of fee/dues in favour of education institution, HEC/Board etc may not exceed 0.50% of fee/dues or Rs.25/- per instrument whichever is less. d) Remittance charges subject to negotiation with client having annual Import/Export/Remittance business of over Rs.200 M, Transaction Banking Business above 500 M after obtaining approval from Head of Financing/Business Heads. Charges shall also be recovered from customers having average financing utilization of RS. 50 M & above during a calendar year. e) Charges shall be recovered from customer having trade business of Rs.20M & above during a calendar year or having average advances utilization of Rs.50M and above during a calendar year.		
2	Cross Branch Transaction:	Free	3030401150
	Note :- a) Withholding Tax to be deducted wherever applicable. c) For MCB Islamic Bank branches approval of reduction/waiver to be obtained from Business Head/GM on case to case basis. d) Student should be allowed free of cost online deposit in collection of educational institution for payment of fee and no service fee on depositing fee directly in fee collection account of educational institute e) Remittance charges will be recovered at the above rates, even where collections made by branches are remitted to other locations, notwithstanding the purpose, whether for centralization or otherwise. In case of cash deposit, charges to be decided on case to case basis as per arrangement under approval of GM/Business Head.		
3	Fax charges on TT	Rs.100/- Flat	
4	Postage charges on MT	Actual - Minimum Rs. 50/- if sent by Registered post locally, Rs.75/- if sent by	

S. #	ITEM	RATES	GL Codes
5		Registered post inland on party's request.	
	Courier charges (where advices are despatched through courier on request of the customer)	Local / Inland Rs.75/-, Rs.100/- for more than 2 DD/TT/MT drawn on same branch by the same customer 'at the same 'time.(See note below)	
	Note: <i>Courier charges may be exempted from those account holders who maintain a minimum balance of Rs.1.0M in their lanat (current) A/c OR under Special arrangement.</i>		
6	Network Express Collection Account for clients depositing cheques/DD/PO only: Remittance charges for transfer of funds to Main Collection Account through Mail Transfer for clients depositing cheques/DD/PO only.	Volume of annual Remittance business. Upto Rs.100 Million 0.15% <i>Minimum Rs.20/-</i> Above Rs.100 Million 0.10%, <i>Minimum Rs.60/-</i> plus courier charges at actual. (See note below)	
	Note : <i>Remittance charges will be recovered at the above rates, even where collections made by branches are remitted to other locations, notwithstanding the purpose, whether for centralization or otherwise. In case of cash deposit, charges to be decided on case to case basis as per arrangement under approval of Regional Head/General Manager/Business Head.</i>		

S. #	ITEM	RATES		GL Codes
B	IMPORTS			
1	a) Inland Letter of credit (opening charges)	Charges to be recovered as under: Minimum Rs. 2,000/-		3030401090
	Amount Range	Per Quarter or part thereof	Subsequent Quarters	
	From To			
	1 500,000	2,250	2,000	
	500,001 800,000	3,600	3,200	
	800,001 1,000,000	4,500	4,000	
	1,000,001 1,500,000	6,750	6,000	
	1,500,001 2,000,000	9,000	8,000	
	2,000,001 2,500,000	11,250	10,000	
	2,500,001 3,000,000	13,500	12,000	
	3,000,001 3,500,000	15,750	14,000	
	3,500,001 4,000,000	18,000	16,000	
	4,000,001 4,500,000	20,250	18,000	
	4,500,001 5,000,000	22,500	20,000	
	5,000,001 5,500,000	24,750	22,000	
	5,500,001 6,000,000	27,000	24,000	
	6,000,001 6,500,000	29,250	26,000	
	6,500,001 7,000,000	31,500	28,000	
	7,000,001 7,500,000	33,750	30,000	
	7,500,001 8,000,000	36,000	32,000	
	8,000,001 8,500,000	38,250	34,000	
	8,500,001 9,000,000	40,500	36,000	
	9,000,001 9,500,000	42,750	38,000	
	9,500,001 10,000,000	45,000	40,000	
	10,000,001 11,000,000	49,500	44,000	
	11,000,001 12,000,000	54,000	48,000	
	12,000,001 13,000,000	58,500	52,000	
	13,000,001 14,000,000	63,000	56,000	
	14,000,001 15,000,000	67,500	60,000	
	15,000,001 16,000,000	72,000	64,000	
	16,000,001 17,000,000	76,500	68,000	
	17,000,001 18,000,000	81,000	72,000	
	18,000,001 19,000,000	85,500	76,000	
	19,000,001 20,000,000	90,000	80,000	
	20,000,001 21,000,000	94,500	84,000	
	21,000,001 22,000,000	99,000	88,000	
	22,000,001 23,000,000	103,500	92,000	
	23,000,001 24,000,000	108,000	96,000	
	24,000,001 25,000,000	112,500	100,000	
	25,000,001 26,000,000	117,000	104,000	
	26,000,001 27,000,000	121,500	108,000	
	27,000,001 28,000,000	126,000	112,000	
	28,000,001 29,000,000	130,500	116,000	
	29,000,001 30,000,000	135,000	120,000	
	30,000,001 31,000,000	139,500	124,000	
	31,000,001 32,000,000	144,000	128,000	
	32,000,001 33,000,000	148,500	132,000	
	33,000,001 34,000,000	153,000	136,000	
	34,000,001 35,000,000	157,500	140,000	
	35,000,001 36,000,000	162,000	144,000	
	36,000,001 37,000,000	166,500	148,000	
	37,000,001 38,000,000	171,000	152,000	
	38,000,001 39,000,000	175,500	156,000	
	39,000,001 40,000,000	180,000	160,000	
	40,000,001 41,000,000	184,500	164,000	
	41,000,001 42,000,000	189,000	168,000	
	42,000,001 43,000,000	193,500	172,000	
	43,000,001 44,000,000	198,000	176,000	
	44,000,001 45,000,000	202,500	180,000	
	45,000,001 46,000,000	207,000	184,000	
	46,000,001 47,000,000	211,500	188,000	
	47,000,001 48,000,000	216,000	192,000	
	48,000,001 49,000,000	220,500	196,000	
	49,000,001 50,000,000	225,000	200,000	
	50,000,001 51,000,000	204,000	178,500	
	51,000,001 52,000,000	208,000	182,000	
	52,000,001 53,000,000	212,000	185,500	
	53,000,001 54,000,000	216,000	189,000	
	54,000,001 55,000,000	220,000	192,500	
	55,000,001 56,000,000	224,000	196,000	
	56,000,001 57,000,000	228,000	199,500	
	57,000,001 58,000,000	232,000	203,000	
	58,000,001 59,000,000	236,000	206,500	
	59,000,001 60,000,000	240,000	210,000	
	60,000,001 61,000,000	244,000	213,500	
	61,000,001 62,000,000	248,000	217,000	
	62,000,001 63,000,000	252,000	220,500	
	63,000,001 64,000,000	256,000	224,000	
	64,000,001 65,000,000	260,000	227,500	
	65,000,001 66,000,000	264,000	231,000	
	66,000,001 67,000,000	268,000	234,500	
	67,000,001 68,000,000	272,000	238,000	
	68,000,001 69,000,000	276,000	241,500	
	69,000,001 70,000,000	280,000	245,000	
	70,000,001 71,000,000	284,000	248,500	
	71,000,001 72,000,000	288,000	252,000	
	72,000,001 73,000,000	292,000	255,500	

MCB Islamic Bank Limited -
Schedule of Bank Charges
July to December 2015

S. #	ITEM		RATES		GL Codes
	73,000,001	74,000,000	296,000	259,000	
	74,000,001	75,000,000	300,000	262,500	
	75,000,001	76,000,000	266,000	228,000	

S. #	ITEM	RATES	GL Codes
	76,000,001	77,000,000	269,500
	77,000,001	78,000,000	273,000
	78,000,001	79,000,000	276,500
	79,000,001	80,000,000	280,000
	80,000,001	81,000,000	283,500
	81,000,001	82,000,000	287,000
	82,000,001	83,000,000	290,500
	83,000,001	84,000,000	294,000
	84,000,001	85,000,000	297,500
	85,000,001	86,000,000	301,000
	86,000,001	87,000,000	304,500
	87,000,001	88,000,000	308,000
	88,000,001	89,000,000	311,500
	89,000,001	90,000,000	315,000
	90,000,001	91,000,000	318,500
	91,000,001	92,000,000	322,000
	92,000,001	93,000,000	325,500
	93,000,001	94,000,000	329,000
	94,000,001	95,000,000	332,500
	95,000,001	96,000,000	336,000
	96,000,001	97,000,000	339,500
	97,000,001	98,000,000	343,000
	98,000,001	99,000,000	346,500
	99,000,001	100,000,000	350,000
	Over Rs. 100 Million	See note at the end of the section	
	b) Service charges on all import bills presented in availment of our LCs Minimum charges	Upto 0.15%	3060401010
	c) Discrepant documents handling charges (from applicant or beneficiary in accordance with LC terms.)	Upto Rs.1,500/- Upto Rs.1,500/-	3060401010
	Note: Charges negotiable on case to case basis under approval of Head of Financing/Business Heads.		
2	Handling service charges on Inland Import Collection Bills at Opening to be recovered under Murabahah Price	Rs.1,000/- (flat) per collection.	
3	Amendment charges: a) Without increase in amount or extension in expiry period of L/C contract. b) Involving increase in amount and/or extension in expiry period of LC contract	Upto Rs.1,300/- Plus applicable SWIFT/Postage/Courier etc.charges Upto Rs.1,300/- per transaction plus applicable charges as per item 1(a) above	LC 3040401090 Contract 3030401630
4	Advising/Amendment/confirmation/ cancellation charges of (inward) inland L/Cs.	Same as under Export-International (See note below)	
	Note: Charges Negotiable on case to case basis under approval of Head of Financing/ Business Head.		

S. #	ITEM	RATES	GL Codes
C	EXPORTS		
1	(a) Documentary Bills on collections basis	Service charges upto 0.40% plus applicable courier charges	3030401200
	Minimum Charges	Upto Rs.1,500/-	
2	Musharakah Export Financing - Foreign		
	Documentary bills other than those drawn against letter of credit	Profit to be charged on case to case basis.	3030401200
	Minimum charges	Rs.1000/-	
3	Documentary bills drawn against inland letters of credit:		
1	Sight Bills :		
	(a) Service Charges on negotiation of bills	Minimum Rs.1,000/-	3030401200
	Amount Range	Service Charges (Rs)	
	From To		
	1 500,000	2,500	
	500,001 800,000	4,000	
	800,001 1,000,000	5,000	
	1,000,001 1,500,000	7,500	
	1,500,001 2,000,000	10,000	
	2,000,001 2,500,000	12,500	
	2,500,001 3,000,000	15,000	
	3,000,001 3,500,000	17,500	
	3,500,001 4,000,000	20,000	
	4,000,001 4,500,000	22,500	
	4,500,001 5,000,000	25,000	
	5,000,001 5,500,000	27,500	
	5,500,001 6,000,000	30,000	
	6,000,001 6,500,000	32,500	
	6,500,001 7,000,000	35,000	
	7,000,001 7,500,000	37,500	
	7,500,001 8,000,000	40,000	
	8,000,001 8,500,000	42,500	
	8,500,001 9,000,000	45,000	
	9,000,001 9,500,000	47,500	
	9,500,001 10,000,000	50,000	
	10,000,001 11,000,000	55,000	
	11,000,001 12,000,000	60,000	
	12,000,001 13,000,000	65,000	
	13,000,001 14,000,000	70,000	
	14,000,001 15,000,000	75,000	
	15,000,001 16,000,000	80,000	
	16,000,001 17,000,000	85,000	
	17,000,001 18,000,000	90,000	
	18,000,001 19,000,000	95,000	
	19,000,001 20,000,000	100,000	
	20,000,001 21,000,000	105,000	
	21,000,001 22,000,000	110,000	
	22,000,001 23,000,000	115,000	
	23,000,001 24,000,000	120,000	
	24,000,001 25,000,000	125,000	
	25,000,001 26,000,000	130,000	
	26,000,001 27,000,000	135,000	
	27,000,001 28,000,000	140,000	
	28,000,001 29,000,000	145,000	
	29,000,001 30,000,000	150,000	
	30,000,001 31,000,000	155,000	
	31,000,001 32,000,000	160,000	
	32,000,001 33,000,000	165,000	
	33,000,001 34,000,000	170,000	
	34,000,001 35,000,000	175,000	
	35,000,001 36,000,000	180,000	
	36,000,001 37,000,000	185,000	
	37,000,001 38,000,000	190,000	
	38,000,001 39,000,000	195,000	
	39,000,001 40,000,000	200,000	
	40,000,001 41,000,000	205,000	
	41,000,001 42,000,000	210,000	
	42,000,001 43,000,000	215,000	
	43,000,001 44,000,000	220,000	
	44,000,001 45,000,000	225,000	
	45,000,001 46,000,000	230,000	
	46,000,001 47,000,000	235,000	
	47,000,001 48,000,000	240,000	
	48,000,001 49,000,000	245,000	
	49,000,001 50,000,000	250,000	
	50,000,001 51,000,000	204,000	
	51,000,001 52,000,000	208,000	
	52,000,001 53,000,000	212,000	
	53,000,001 54,000,000	216,000	
	54,000,001 55,000,000	220,000	
	55,000,001 56,000,000	224,000	
	56,000,001 57,000,000	228,000	
	57,000,001 58,000,000	232,000	
	58,000,001 59,000,000	236,000	

S. #	ITEM	RATES	GL Codes
	59,000,001	240,000	
	60,000,001	244,000	
	61,000,001	248,000	
	62,000,001	252,000	
	63,000,001	256,000	
	64,000,001	260,000	
	65,000,001	264,000	
	66,000,001	268,000	
	67,000,001	272,000	
	68,000,001	276,000	
	69,000,001	280,000	
	70,000,001	284,000	
	71,000,001	288,000	
	72,000,001	292,000	
	73,000,001	296,000	
	74,000,001	300,000	
	Over Rs. 75 Million	See note below	
Note: Negotiable by Branch Manager/ Relationship Manager with the approval of Head of Financing/ Business Heads upto business commitment over Rs.75M			
	(b) Collection charges for restricted L/C (Where negotiation is restricted to some other bank and presented to us for forwarding).	Forwarding Bank/Branch would charge handling charges of Rs. 1,000/-	3030401200
2	Usance Bills: At opening end: (a) Handling charges	Upto 0.25% Min Rs. 600/- per bill-Max Rs. 1,200/- per bill at the time of retirement of bill	3030401200
	(b) If bill matures after expiry of L/C	Usual charges as at (a) above, i.e. Rs.500/- per bill along with acceptance charges upto 60 a year, per month as bill amount on retirement for the period beyond validity of Following Service Charges shall be applicable on realization for the period beyond validity of L/C. Minimum Rs.500/-	3030401200
Amount Range			Service Charges Upto (Rs)
From	To		
1	500,000		750
500,001	800,000		1,200
800,001	1,000,000		1,500
1,000,001	1,500,000		2,250
1,500,001	2,000,000		3,000
2,000,001	2,500,000		3,750
2,500,001	3,000,000		4,500
3,000,001	3,500,000		5,250
3,500,001	4,000,000		6,000
4,000,001	4,500,000		6,750
4,500,001	5,000,000		7,500
5,000,001	5,500,000		8,250
5,500,001	6,000,000		9,000
6,000,001	6,500,000		9,750
6,500,001	7,000,000		10,500
7,000,001	7,500,000		11,250
7,500,001	8,000,000		12,000
8,000,001	8,500,000		12,750
8,500,001	9,000,000		13,500
9,000,001	9,500,000		14,250
9,500,001	10,000,000		15,000
10,000,001	11,000,000		16,500
11,000,001	12,000,000		18,000
12,000,001	13,000,000		19,500
13,000,001	14,000,000		21,000
14,000,001	15,000,000		22,500
15,000,001	16,000,000		24,000
16,000,001	17,000,000		25,500
17,000,001	18,000,000		27,000
18,000,001	19,000,000		28,500
19,000,001	20,000,000		30,000
20,000,001	21,000,000		31,500
21,000,001	22,000,000		33,000
22,000,001	23,000,000		34,500
23,000,001	24,000,000		36,000
24,000,001	25,000,000		37,500
25,000,001	26,000,000		39,000
26,000,001	27,000,000		40,500
27,000,001	28,000,000		42,000
28,000,001	29,000,000		43,500
29,000,001	30,000,000		45,000
30,000,001	31,000,000		46,500
31,000,001	32,000,000		48,000
32,000,001	33,000,000		49,500
33,000,001	34,000,000		51,000
34,000,001	35,000,000		52,500
35,000,001	36,000,000		54,000
36,000,001	37,000,000		55,500
37,000,001	38,000,000		57,000
38,000,001	39,000,000		58,500
39,000,001	40,000,000		60,000
40,000,001	41,000,000		61,500
41,000,001	42,000,000		63,000
42,000,001	43,000,000		64,500
43,000,001	44,000,000		66,000
44,000,001	45,000,000		67,500
45,000,001	46,000,000		69,000
46,000,001	47,000,000		70,500

S. #	ITEM	RATES	GL Codes																																																																																																					
	47,000,001	48,000,000	72,000																																																																																																					
	48,000,001	49,000,000	73,500																																																																																																					
	49,000,001	50,000,000	75,000																																																																																																					
	50,000,001	51,000,000	76,500																																																																																																					
	51,000,001	52,000,000	78,000																																																																																																					
	52,000,001	53,000,000	79,500																																																																																																					
	53,000,001	54,000,000	81,000																																																																																																					
	54,000,001	55,000,000	82,500																																																																																																					
	55,000,001	56,000,000	84,000																																																																																																					
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S. #	ITEM	RATES	GL Codes
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	23,000,001	24,000,000	96,000
	24,000,001	25,000,000	100,000
	25,000,001	26,000,000	104,000
	26,000,001	27,000,000	108,000
	27,000,001	28,000,000	112,000
	28,000,001	29,000,000	116,000
	29,000,001	30,000,000	120,000
	30,000,001	31,000,000	124,000
	31,000,001	32,000,000	128,000
	32,000,001	33,000,000	132,000
	33,000,001	34,000,000	136,000
	34,000,001	35,000,000	140,000
	35,000,001	36,000,000	144,000
	36,000,001	37,000,000	148,000
	37,000,001	38,000,000	152,000
	38,000,001	39,000,000	156,000
	39,000,001	40,000,000	160,000
	40,000,001	41,000,000	164,000
	41,000,001	42,000,000	168,000
	42,000,001	43,000,000	172,000
	43,000,001	44,000,000	176,000
	44,000,001	45,000,000	180,000
	45,000,001	46,000,000	184,000
	46,000,001	47,000,000	188,000
	47,000,001	48,000,000	192,000
	48,000,001	49,000,000	196,000
	49,000,001	50,000,000	200,000
	50,000,001	51,000,000	204,000
	51,000,001	52,000,000	208,000
	52,000,001	53,000,000	212,000
	53,000,001	54,000,000	216,000
	54,000,001	55,000,000	220,000
	55,000,001	56,000,000	224,000
	56,000,001	57,000,000	228,000
	57,000,001	58,000,000	232,000
	58,000,001	59,000,000	236,000
	59,000,001	60,000,000	240,000
	60,000,001	61,000,000	244,000
	61,000,001	62,000,000	248,000
	62,000,001	63,000,000	252,000
	63,000,001	64,000,000	256,000
	64,000,001	65,000,000	260,000
	65,000,001	66,000,000	264,000
	66,000,001	67,000,000	268,000
	67,000,001	68,000,000	272,000
	68,000,001	69,000,000	276,000
	69,000,001	70,000,000	280,000
	70,000,001	71,000,000	284,000
	71,000,001	72,000,000	288,000
	72,000,001	73,000,000	292,000
	73,000,001	74,000,000	296,000
	74,000,001	75,000,000	300,000
	75,000,001	76,000,000	304,000
	76,000,001	77,000,000	308,000
	77,000,001	78,000,000	312,000
	78,000,001	79,000,000	316,000
	79,000,001	80,000,000	320,000
	80,000,001	81,000,000	324,000
	81,000,001	82,000,000	328,000
	82,000,001	83,000,000	332,000
	83,000,001	84,000,000	336,000
	84,000,001	85,000,000	340,000
	85,000,001	86,000,000	344,000
	86,000,001	87,000,000	348,000
	87,000,001	88,000,000	352,000
	88,000,001	89,000,000	356,000
	89,000,001	90,000,000	360,000
	90,000,001	91,000,000	364,000
	91,000,001	92,000,000	368,000
	92,000,001	93,000,000	372,000
	93,000,001	94,000,000	376,000
	94,000,001	95,000,000	380,000
	95,000,001	96,000,000	384,000
	96,000,001	97,000,000	388,000
	97,000,001	98,000,000	392,000
	98,000,001	99,000,000	396,000
	99,000,001	100,000,000	400,000
	Over Rs. 100 Million	See note below	
Note: For business commitment of over Rs. 100M charges are negotiable with client after obtaining approval from Head of Financing/ Business Heads.			
(b) In case of purchase		Usual charges as at (a) above (see note below)	
Note: i) All other charges as per Notes (a) & (b) and item No.2 above wherever applicable shall be extra. ii) Recovery of Remittance Charges from Banks & DFIs subject to arrangements			

S. #	ITEM	RATES	GL Codes
	All trade finance/ guarantee related items (including but not limited to LC charges, service fees, renewal) can be relaxed/ waived by the business subject to sign-off by Head of Financing/Business Head subject to FED.		

S. #	ITEM	RATES	GL Codes
D	BILLS		
1	Collections : (a) i) Clean (including cheques/dividend warrants/bank drafts etc.); ii) For MCB Islamic Bank own Cheques/DD/PO/Bander's Cheque.	Upto 0.25% - Minimum Rs.150/- plus postage (at actual). courier charges. 0.15% - Minimum Rs.100/- plus postage/ courier charges (at actual).	3030401020 3030401020
	Note: a) No charges if collected through local clearing b) If total annual volume exceed Rs.50 M following slab shall be applicable Above Rs.50M upto 500M 0.15% Above Rs.500M upto 1,000M 0.10% Above Rs.1000M 0.05% c) In case of urgent collection of local cheque of Rs.0.500 million and above; Rs.500/- per collection. Returning charges of such collection @ Rs.200/- per collection d) Postage/Courier charges are to be recovered on collection/ realization of each instrument (whether clean or documentary). However, in case where party has deposited more than one cheque instrument on particular date to be collected/drawn on the same branch of the bank, postage/courier/Banker's Cheque charges are to be recovered once only. 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 he will be responsible for delay. f) Collecting agent's charges, if the collecting bank is other than the bank, will be extra. g) Telegram/Trunk Call Charges will be extra, if fate of the instrument is asked for by telegram/ telephone.		
2	Musharakah Export Financing - Foreign	Profit to be charged on case to case basis.	3030401020
3	Returning charges	Upt Rs.500/- plus courier charges (at actual).	
	Notes :- (a) Collecting agents charges, if the collecting bank is another bank, will be extra. (b) If fate of instrument is confirmed by telephone/fax, the cost will be recovered.		
E	FINANCES		
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). (To be included in Selling Price in case of Murabaha). 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 Head Financing before Sanction of Limit). 3. Project monitoring fee @ 0.25% p.a. Payable quarterly on outstanding amount (Funded and Non Funded Both). (To be included in Selling Price in case of Murabaha) 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
	Note: 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		
2	Miscellaneous charges for issuance of NOC: 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
	Note: Recovery of these charges shall be waived/negotiable by Head of Financing/Business Head on group business basis and or if facilities have been allowed under Consortium financing		
3	For finances against pledge/hypothecation,		Owned

S. #	ITEM	RATES	GL Codes
	various charges to be levied as follows :		3060102010 Acquired
(a)	Godown Rent	At actual. To be included in Murabahah Selling Price on case to case basis.	3060102020
(b)	Godown staff salaries : Salaries of Godown keepers/Chowkidars.	At actual. To be included in Murabahah Selling Price on case to case basis.	3060601030
(c)	Mucaddam Charges and storage or Stock Inspection.	At actual. To be included in Murabahah Selling Price on case to case basis.	3060601030
(d)	Godown Inspection Charges :	Shall be included in Murabahah Selling Price on case to case basis	3060601030
(i)	Within Municipal limits or within a radius of 10 Kilometers from the branch.	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.	3060601030
(ii)	Outside the above limits.	T.A. & D.A. as per rules. Applicable to Staff only in addition to charges at 'd (i)' above	3060601030
(iii)	Seasonal financing (Cotton, Rice etc.)	Upto Rs.5 Million Rs.300/- Above Rs.5 Million Rs.500/- Plus T.A. & D.A. as per rules. Applicable to Staff only	3060601030
(e)	Delivery charges: If a godown keeper is not posted, conveyance charges will be recovered.	At actual. To be included in Murabahah Selling Price on case to case basis.	3060601030
(f)	Other incidental expenses : Insurance premium/takaful contribution, legal charges etc.	At actual. To be included in Murabahah Selling Price on case to case basis.	3060601030
(g)	Directors search/Charge search/Local credit report/Independent stocks verification/Independent credit report/Assets valuation.	At actual. To be recovered upfront. Minimum Rs.300/-	3060601030
(h)	Handling charges on marking of lien on Govt. securities	Rs.500/- flat per customer. To be recovered upfront.	3060601030
(i)	Marking of lien on securities issued by MCB Islamic Bank for other banks	Rs.500/- flat per customer. To be recovered upfront.	3060601030
	Note : <i>b) While recovering the miscellaneous charges like godown rent, godown staff salary, inspection charges etc. the amount recovered from the customers shall not exceed the total rent of the godown, salary of the godown staff etc. In other words, miscellaneous charges will be levied at actual and not become a source of profit to the bank. Bank reserve the right to determine the applicability as per arrangement with the customer with approval from Head of Financing/Business Head of godown inspection charges. However, reimbursement of actual conveyance charges to be made to concerned staff to the debit of Expenses Account after proper approval of the Head of Financing/Business Heads.</i>		

S. #	ITEM	RATES	GL Codes																																																																																				
F	<div>STANDING INSTRUCTIONS FEE</div> <div>Standing instructions fee will be recovered in addition to the usual charges on remittances, if any</div>	Rs.200 (If not specified in the rules of specific product)	3060601030																																																																																				
7	<div>Articles in Safe Deposit :</div> <div>(Fee for articles in Safe Deposit to be recovered in advance at the time of deposit or at the commencement of each qtr: (a) Boxes & Packages (b) Envelopes</div> <div>Note :- To be insured on customers' account</div>	Rs.5/- per 100 cubic inches or part thereof. Min. Rs.400/- per quarter. Rs.5/- per 25 Sq. Inches or part thereof Min. Rs.350/- per quarter	3060103010 3060103010																																																																																				
8	<div>Safe Deposit Locker Fee</div> <div>(To be recovered Annually in Advance)</div> <div>(a) (i) Upto 0.40 cft. small (ii) From 0.41 to 1.35 cft. Medium (iii) From 1.36 to 2.00 cft. Large. (iv) From 2.01 to 3.00 cft. - Extra Large (b) Key Deposit <div>(i) Small & Medium (ii) Large (iii) Extra Large</div> (c) Breaking Charges (d) Late Payment Fee</div> <div>Notes: GM/Business Head may waive key deposits where client maintain deposits of Rs.1.0 M or above in profit bearing account and route export business of Rs.10 M and above p.a.</div>	Rs.6,000/- per annum Rs.8,000/- per annum Rs.11,000/- per annum Rs.16,000/- per annum Rs.5,000 (Flat) Actual or Rs.3,500/- per locker whichever is higher. Rs.250/- for Small - Rs.400/- for Medium - Rs.600/- for Large Per month with grace period of one month Penalty amount will be transferred to Charity Fund Account	3060103010 1030101050 3060103010 1090802060																																																																																				
H	<div>GUARANTEES</div> <div>1 Guarantees issued in favor of Shipping companies in lieu of Bills of Lading.</div> <div>2 Guarantee issued in favor of Collector of Customs in lieu of payment of import/Export Duty which are valid upto 6 months (See Note at the end of section) Minimum Charges</div>	Upto Rs.2,000/- per month till return of original guarantee subsequent to receipt and release of subsequent documents Upto 0.65% per quarter Upto Rs.2000/-	3030401080 3030401030																																																																																				
<div>Collector of Customs in lieu of payment of import/Export Duty which are valid upto 6 months</div> <table><thead><tr><th colspan="2">Amount Range</th><th>Per quarter or thereof</th></tr><tr><th>From</th><th>To</th><th></th></tr></thead><tbody><tr><td>1</td><td>500,000</td><td>3,250</td></tr><tr><td>500,001</td><td>1,000,000</td><td>3,250</td></tr><tr><td>1,000,001</td><td>1,500,000</td><td>6,500</td></tr><tr><td>1,500,001</td><td>2,000,000</td><td>9,750</td></tr><tr><td>2,000,001</td><td>2,500,000</td><td>13,000</td></tr><tr><td>2,500,001</td><td>3,000,000</td><td>16,250</td></tr><tr><td>3,000,001</td><td>3,500,000</td><td>19,500</td></tr><tr><td>3,500,001</td><td>4,000,000</td><td>22,750</td></tr><tr><td>4,000,001</td><td>4,500,000</td><td>26,000</td></tr><tr><td>4,500,001</td><td>5,000,000</td><td>29,250</td></tr><tr><td>5,000,001</td><td>5,500,000</td><td>32,500</td></tr><tr><td>5,500,001</td><td>6,000,000</td><td>35,750</td></tr><tr><td>6,000,001</td><td>6,500,000</td><td>39,000</td></tr><tr><td>6,500,001</td><td>7,000,000</td><td>42,250</td></tr><tr><td>7,000,001</td><td>7,500,000</td><td>45,500</td></tr><tr><td>7,500,001</td><td>8,000,000</td><td>48,750</td></tr><tr><td>8,000,001</td><td>8,500,000</td><td>52,000</td></tr><tr><td>8,500,001</td><td>9,000,000</td><td>55,250</td></tr><tr><td>9,000,001</td><td>9,500,000</td><td>58,500</td></tr><tr><td>9,500,001</td><td>10,000,000</td><td>61,750</td></tr><tr><td>10,000,001</td><td>10,500,000</td><td>65,000</td></tr><tr><td>10,500,001</td><td>11,000,000</td><td>68,250</td></tr><tr><td>11,000,001</td><td>11,500,000</td><td>71,500</td></tr><tr><td>11,500,001</td><td>12,000,000</td><td>74,750</td></tr><tr><td>12,000,001</td><td>12,500,000</td><td>78,000</td></tr><tr><td>12,500,001</td><td>13,000,000</td><td>81,250</td></tr></tbody></table>				Amount Range		Per quarter or thereof	From	To		1	500,000	3,250	500,001	1,000,000	3,250	1,000,001	1,500,000	6,500	1,500,001	2,000,000	9,750	2,000,001	2,500,000	13,000	2,500,001	3,000,000	16,250	3,000,001	3,500,000	19,500	3,500,001	4,000,000	22,750	4,000,001	4,500,000	26,000	4,500,001	5,000,000	29,250	5,000,001	5,500,000	32,500	5,500,001	6,000,000	35,750	6,000,001	6,500,000	39,000	6,500,001	7,000,000	42,250	7,000,001	7,500,000	45,500	7,500,001	8,000,000	48,750	8,000,001	8,500,000	52,000	8,500,001	9,000,000	55,250	9,000,001	9,500,000	58,500	9,500,001	10,000,000	61,750	10,000,001	10,500,000	65,000	10,500,001	11,000,000	68,250	11,000,001	11,500,000	71,500	11,500,001	12,000,000	74,750	12,000,001	12,500,000	78,000	12,500,001	13,000,000	81,250
Amount Range		Per quarter or thereof																																																																																					
From	To																																																																																						
1	500,000	3,250																																																																																					
500,001	1,000,000	3,250																																																																																					
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4,500,001	5,000,000	29,250																																																																																					
5,000,001	5,500,000	32,500																																																																																					
5,500,001	6,000,000	35,750																																																																																					
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8,500,001	9,000,000	55,250																																																																																					
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12,000,001	12,500,000	78,000																																																																																					
12,500,001	13,000,000	81,250																																																																																					

S. #	ITEM	RATES	GL Codes	
	13,000,001	13,500,000	84,500	
	13,500,001	14,000,000	87,750	
	14,000,001	14,500,000	91,000	
	14,500,001	15,000,000	94,250	
	15,000,001	15,500,000	97,500	
	15,500,001	16,000,000	100,750	
	16,000,001	16,500,000	104,000	
	16,500,001	17,000,000	107,250	
	17,000,001	17,500,000	110,500	
	17,500,001	18,000,000	113,750	
	18,000,001	18,500,000	117,000	
	18,500,001	19,000,000	120,250	
	19,000,001	19,500,000	123,500	
	19,500,001	20,000,000	126,750	
	20,000,001	20,500,000	130,000	
	20,500,001	21,000,000	133,250	
	21,000,001	21,500,000	136,500	
	21,500,001	22,000,000	139,750	
	22,000,001	22,500,000	143,000	
	22,500,001	23,000,000	146,250	
	23,000,001	23,500,000	149,500	
	23,500,001	24,000,000	152,750	
	24,000,001	24,500,000	156,000	
	24,500,001	25,000,000	159,250	
	25,000,001	25,500,000	162,500	
	25,500,001	26,000,000	165,750	
	26,000,001	26,500,000	169,000	
	26,500,001	27,000,000	172,250	
	27,000,001	27,500,000	175,500	
	27,500,001	28,000,000	178,750	
	28,000,001	28,500,000	182,000	
	28,500,001	29,000,000	185,250	
	29,000,001	29,500,000	188,500	
	29,500,001	30,000,000	191,750	
	30,000,001	30,500,000	195,000	
	30,500,001	31,000,000	198,250	
	31,000,001	31,500,000	201,500	
	31,500,001	32,000,000	204,750	
	32,000,001	32,500,000	208,000	
	32,500,001	33,000,000	211,250	
	33,000,001	33,500,000	214,500	
	33,500,001	34,000,000	217,750	
	34,000,001	34,500,000	221,000	
	34,500,001	35,000,000	224,250	
	35,000,001	35,500,000	227,500	
	35,500,001	36,000,000	230,750	
	36,000,001	36,500,000	234,000	
	36,500,001	37,000,000	237,250	
	37,000,001	37,500,000	240,500	
	37,500,001	38,000,000	243,750	
	38,000,001	38,500,000	247,000	
	38,500,001	39,000,000	250,250	
	39,000,001	39,500,000	253,500	
	39,500,001	40,000,000	256,750	
	40,000,001	40,500,000	260,000	
	40,500,001	41,000,000	263,250	
	41,000,001	41,500,000	266,500	
	41,500,001	42,000,000	269,750	
	42,000,001	42,500,000	273,000	
	42,500,001	43,000,000	276,250	
	43,000,001	43,500,000	279,500	
	43,500,001	44,000,000	282,750	
	44,000,001	44,500,000	286,000	
	44,500,001	45,000,000	289,250	
	45,000,001	45,500,000	292,500	
	45,500,001	46,000,000	295,750	
	46,000,001	46,500,000	299,000	
	46,500,001	47,000,000	302,250	
	47,000,001	47,500,000	305,500	
	47,500,001	48,000,000	308,750	
	48,000,001	48,500,000	312,000	
	48,500,001	49,000,000	315,250	
	49,000,001	49,500,000	318,500	
	49,500,001	50,000,000	321,750	
	50,000,001	50,500,000	325,000	
	Above Rs. 50.5 Million		See Note below (Minimum Rs.2000/-)	
Note				
Charges negotiable on case to case basis under approval of Head of Financing/ Business Head.				
3	Guarantees issued in favor of DFIs/Financial Institutions for financial accommodation to customers.	Upto 0.45% per quarter	3030401030	
	Minimum Charges	Upto Rs.2,000/-		
	DFIs/Financial Institutions			
	Amount Range			Per quarter or part thereof
	From	To		
	1	250,000		1,125
	250,000	500,000		1,125
	500,000	1,000,000		2,250
	1,000,000	1,500,000		4,500
	1,500,000	2,000,000		6,750

S. #	ITEM		RATES		GL Codes
	2,000,001	2,500,000	9,000		
	2,500,001	3,000,000	11,250		
	3,000,001	3,500,000	13,500		
	3,500,001	4,000,000	15,750		
	4,000,001	4,500,000	18,000		
	4,500,001	5,000,000	20,250		
	5,000,001	5,500,000	22,500		
	5,500,001	6,000,000	24,750		
	6,000,001	6,500,000	27,000		
	6,500,001	7,000,000	29,250		
	7,000,001	7,500,000	31,500		
	7,500,001	8,000,000	33,750		
	8,000,001	8,500,000	36,000		
	8,500,001	9,000,000	38,250		
	9,000,001	9,500,000	40,500		
	9,500,001	10,000,000	42,750		
	10,000,001	10,500,000	45,000		
	10,500,001	11,000,000	47,250		
	11,000,001	11,500,000	49,500		
	11,500,001	12,000,000	51,750		
	12,000,001	12,500,000	54,000		
	12,500,001	13,000,000	56,250		
	13,000,001	13,500,000	58,500		
	13,500,001	14,000,000	60,750		
	14,000,001	14,500,000	63,000		
	14,500,001	15,000,000	65,250		
	15,000,001	15,500,000	67,500		
	15,500,001	16,000,000	69,750		
	16,000,001	16,500,000	72,000		
	16,500,001	17,000,000	74,250		
	17,000,001	17,500,000	76,500		
	17,500,001	18,000,000	78,750		
	18,000,001	18,500,000	81,000		
	18,500,001	19,000,000	83,250		
	19,000,001	19,500,000	85,500		
	19,500,001	20,000,000	87,750		
	20,000,001	20,500,000	90,000		
	20,500,001	21,000,000	92,250		
	21,000,001	21,500,000	94,500		
	21,500,001	22,000,000	96,750		
	22,000,001	22,500,000	99,000		
	22,500,001	23,000,000	101,250		
	23,000,001	23,500,000	103,500		
	23,500,001	24,000,000	105,750		
	24,000,001	24,500,000	108,000		
	24,500,001	25,000,000	110,250		
	25,000,001	25,500,000	112,500		
	25,500,001	26,000,000	114,750		
	26,000,001	26,500,000	117,000		
	26,500,001	27,000,000	119,250		
	27,000,001	27,500,000	121,500		
	27,500,001	28,000,000	123,750		
	28,000,001	28,500,000	126,000		
	28,500,001	29,000,000	128,250		
	29,000,001	29,500,000	130,500		
	29,500,001	30,000,000	132,750		
	30,000,001	30,500,000	135,000		
	30,500,001	31,000,000	137,250		
	31,000,001	31,500,000	139,500		
	31,500,001	32,000,000	141,750		
	32,000,001	32,500,000	144,000		
	32,500,001	33,000,000	146,250		
	33,000,001	33,500,000	148,500		
	33,500,001	34,000,000	150,750		
	34,000,001	34,500,000	153,000		
	34,500,001	35,000,000	155,250		
	35,000,001	35,500,000	157,500		
	35,500,001	36,000,000	159,750		
	36,000,001	36,500,000	162,000		
	36,500,001	37,000,000	164,250		
	37,000,001	37,500,000	166,500		
	37,500,001	38,000,000	168,750		
	38,000,001	38,500,000	171,000		
	38,500,001	39,000,000	173,250		
	39,000,001	39,500,000	175,500		
	39,500,001	40,000,000	177,750		
	40,000,001	40,500,000	180,000		
	40,500,001	41,000,000	182,250		
	41,000,001	41,500,000	184,500		
	41,500,001	42,000,000	186,750		
	42,000,001	42,500,000	189,000		
	42,500,001	43,000,000	191,250		
	43,000,001	43,500,000	193,500		
	43,500,001	44,000,000	195,750		
	44,000,001	44,500,000	198,000		
	44,500,001	45,000,000	200,250		
	45,000,001	45,500,000	202,500		
	45,500,001	46,000,000	204,750		
	46,000,001	46,500,000	207,000		
	46,500,001	47,000,000	209,250		
	47,000,001	47,500,000	211,500		
	47,500,001	48,000,000	213,750		
	48,000,001	48,500,000	216,000		
	48,500,001	49,000,000	218,250		

S. #	ITEM	RATES	GL Codes
	49,000,001	49,500,000	220,500
	49,500,001	50,000,000	222,750
	50,000,001	50,500,000	225,000
	38,000,001	38,500,000	171,000
	38,500,001	39,000,000	173,250
	39,000,001	39,500,000	175,500
	39,500,001	40,000,000	177,750
	40,000,001	40,500,000	180,000
	40,500,001	41,000,000	182,250
	41,000,001	41,500,000	184,500
	41,500,001	42,000,000	186,750
	42,000,001	42,500,000	189,000
	42,500,001	43,000,000	191,250
	43,000,001	43,500,000	193,500
	43,500,001	44,000,000	195,750
	44,000,001	44,500,000	198,000
	44,500,001	45,000,000	200,250
	45,000,001	45,500,000	202,500
	45,500,001	46,000,000	204,750
	46,000,001	46,500,000	207,000
	46,500,001	47,000,000	209,250
	47,000,001	47,500,000	211,500
	47,500,001	48,000,000	213,750
	48,000,001	48,500,000	216,000
	48,500,001	49,000,000	218,250
	49,000,001	49,500,000	220,500
	49,500,001	50,000,000	222,750
	50,000,001	50,500,000	225,000
	Above Rs. 50,500,000	See Note below (Minimum Rs.2000/-)	
Note: Service charges are subject to negotiation with client on their business basis after obtaining approval from the Head Financing/Business Head .			
4	Bank Guarantee assignment noting (having assignment clause) charges/confirmation genuineness in favour of other Banks.	Upto Rs.1000	3030401030
5	Other Guarantees	Minimum Service Fee Rs. 1,500/- per annum per guarantee or Rs.400/- per quarter wherever guarantee validity is less than one year. . Charges may be waived against 100% Cash kept in Margin Account	3030401030
Amount Range		per quarter or part thereof	
From	To		
1	500,000	2,000	
500,001	1,000,000	2,000	
1,000,001	1,500,000	4,000	
1,500,001	2,000,000	6,000	
2,000,001	2,500,000	8,000	
2,500,001	3,000,000	10,000	
3,000,001	3,500,000	12,000	
3,500,001	4,000,000	14,000	
4,000,001	4,500,000	16,000	
4,500,001	5,000,000	18,000	
5,000,001	5,500,000	20,000	
5,500,001	6,000,000	22,000	
6,000,001	6,500,000	24,000	
6,500,001	7,000,000	26,000	
7,000,001	7,500,000	28,000	
7,500,001	8,000,000	30,000	
8,000,001	8,500,000	32,000	
8,500,001	9,000,000	34,000	
9,000,001	9,500,000	36,000	
9,500,001	10,000,000	38,000	
10,000,001	10,500,000	40,000	
10,500,001	11,000,000	42,000	
11,000,001	11,500,000	44,000	
11,500,001	12,000,000	46,000	
12,000,001	12,500,000	48,000	
12,500,001	13,000,000	50,000	
13,000,001	13,500,000	52,000	
13,500,001	14,000,000	54,000	
14,000,001	14,500,000	56,000	
14,500,001	15,000,000	58,000	
15,000,001	15,500,000	60,000	
15,500,001	16,000,000	62,000	
16,000,001	16,500,000	64,000	
16,500,001	17,000,000	66,000	
17,000,001	17,500,000	68,000	
17,500,001	18,000,000	70,000	
18,000,001	18,500,000	72,000	
18,500,001	19,000,000	74,000	
19,000,001	19,500,000	76,000	
19,500,001	20,000,000	78,000	
20,000,001	20,500,000	80,000	
20,500,001	21,000,000	82,000	
21,000,001	21,500,000	84,000	
21,500,001	22,000,000	86,000	
22,000,001	22,500,000	88,000	

S. #	ITEM	RATES	GL Codes																																																																																				
	22,500,001	23,000,000	90,000																																																																																				
	23,000,001	23,500,000	92,000																																																																																				
	23,500,001	24,000,000	94,000																																																																																				
	24,000,001	24,500,000	96,000																																																																																				
	24,500,001	25,000,000	98,000																																																																																				
	25,000,001	25,500,000	100,000																																																																																				
	25,500,001	26,000,000	102,000																																																																																				
	26,000,001	26,500,000	104,000																																																																																				
	26,500,001	27,000,000	106,000																																																																																				
	27,000,001	27,500,000	108,000																																																																																				
	27,500,001	28,000,000	110,000																																																																																				
	28,000,001	28,500,000	112,000																																																																																				
	28,500,001	29,000,000	114,000																																																																																				
	29,000,001	29,500,000	116,000																																																																																				
	29,500,001	30,000,000	118,000																																																																																				
	30,000,001	30,500,000	120,000																																																																																				
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	Note: Service charges are subject to negotiation with client on their group business basis after obtaining approval from the Head of Financing/Business Head.																																																																																						
6	Back to Back Guarantees Including Performance Bonds, Bid Bonds, Advance Payment Guarantees issued against counter guarantee of Islamic Banking institution. Minimum Charges	To be negotiated by FID on case ot case basis plus actual cost of Stamp paper,courier / swift charges etc. Minimum charges Upto US\$ 500/-	3030401030																																																																																				
	<table><thead><tr><th colspan="2">Amount Range</th><th>Per quarter or part thereof *[1]</th></tr><tr><th>From</th><th>To</th><th></th></tr></thead><tbody><tr><td>1</td><td>500,000</td><td>2,000</td></tr><tr><td>500,001</td><td>1,000,000</td><td>2,000</td></tr><tr><td>1,000,001</td><td>1,500,000</td><td>4,000</td></tr><tr><td>1,500,001</td><td>2,000,000</td><td>6,000</td></tr><tr><td>2,000,001</td><td>2,500,000</td><td>8,000</td></tr><tr><td>2,500,001</td><td>3,000,000</td><td>10,000</td></tr><tr><td>3,000,001</td><td>3,500,000</td><td>12,000</td></tr><tr><td>3,500,001</td><td>4,000,000</td><td>14,000</td></tr><tr><td>4,000,001</td><td>4,500,000</td><td>16,000</td></tr><tr><td>4,500,001</td><td>5,000,000</td><td>18,000</td></tr><tr><td>5,000,001</td><td>5,500,000</td><td>20,000</td></tr><tr><td>5,500,001</td><td>6,000,000</td><td>22,000</td></tr><tr><td>6,000,001</td><td>6,500,000</td><td>24,000</td></tr><tr><td>6,500,001</td><td>7,000,000</td><td>26,000</td></tr><tr><td>7,000,001</td><td>7,500,000</td><td>28,000</td></tr><tr><td>7,500,001</td><td>8,000,000</td><td>30,000</td></tr><tr><td>8,000,001</td><td>8,500,000</td><td>32,000</td></tr><tr><td>8,500,001</td><td>9,000,000</td><td>34,000</td></tr><tr><td>9,000,001</td><td>9,500,000</td><td>36,000</td></tr><tr><td>9,500,001</td><td>10,000,000</td><td>38,000</td></tr><tr><td>10,000,001</td><td>10,500,000</td><td>40,000</td></tr><tr><td>10,500,001</td><td>11,000,000</td><td>42,000</td></tr><tr><td>11,000,001</td><td>11,500,000</td><td>44,000</td></tr><tr><td>11,500,001</td><td>12,000,000</td><td>46,000</td></tr><tr><td>12,000,001</td><td>12,500,000</td><td>48,000</td></tr><tr><td>12,500,001</td><td>13,000,000</td><td>50,000</td></tr></tbody></table>		Amount Range		Per quarter or part thereof *[1]	From	To		1	500,000	2,000	500,001	1,000,000	2,000	1,000,001	1,500,000	4,000	1,500,001	2,000,000	6,000	2,000,001	2,500,000	8,000	2,500,001	3,000,000	10,000	3,000,001	3,500,000	12,000	3,500,001	4,000,000	14,000	4,000,001	4,500,000	16,000	4,500,001	5,000,000	18,000	5,000,001	5,500,000	20,000	5,500,001	6,000,000	22,000	6,000,001	6,500,000	24,000	6,500,001	7,000,000	26,000	7,000,001	7,500,000	28,000	7,500,001	8,000,000	30,000	8,000,001	8,500,000	32,000	8,500,001	9,000,000	34,000	9,000,001	9,500,000	36,000	9,500,001	10,000,000	38,000	10,000,001	10,500,000	40,000	10,500,001	11,000,000	42,000	11,000,001	11,500,000	44,000	11,500,001	12,000,000	46,000	12,000,001	12,500,000	48,000	12,500,001	13,000,000	50,000	
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S. #	ITEM	RATES	GL Codes
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	14,500,001	15,000,000	58,000
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	15,500,001	16,000,000	62,000
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	17,000,001	17,500,000	68,000
	17,500,001	18,000,000	70,000
	18,000,001	18,500,000	72,000
	18,500,001	19,000,000	74,000
	19,000,001	19,500,000	76,000
	19,500,001	20,000,000	78,000
	20,000,001	20,500,000	80,000
	20,500,001	21,000,000	82,000
	21,000,001	21,500,000	84,000
	21,500,001	22,000,000	86,000
	22,000,001	22,500,000	88,000
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	25,500,001	26,000,000	102,000
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	26,500,001	27,000,000	106,000
	27,000,001	27,500,000	108,000
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	49,000,001	49,500,000	196,000
	49,500,001	50,000,000	198,000
	Above Rs. 50 Million	Negotiable (See Note below)	
7	Amendment in Guarantees		3030401030
	(a) Amendment without increase in amount or extension in expiry date when charges are on account of principal or beneficiary.		
	(i) Located in Pakistan	Upto Rs.1,200 per transaction.	
	(ii) Located outside Pakistan	Upto US\$ 50/- or equivalent in other currencies per transaction.	
	(b) Amendment involving change in amount or extension in expiry date/ cancellation of guarantee.	Charges as per item "a" above plus applicable charges as per item # 1 to 6 above.	3030401030
8	Cancellation of Guarantee		
	before expiry date when charges are on account of principal or beneficiary.		
	(i) Located in Pakistan	Upto Rs.1,200 per transaction.	
	(ii) Located outside Pakistan	Upto US\$ 50/- or equivalent in other currencies per transaction.	

S. #	ITEM	RATES	GL Codes
9	Actual Administrative cost for expired Guarantee until original Guarantee is returned to the Bank.	Up to Rs.1,000/- to be recovered per quarter till return of the original instrument.	3030401030
	Note: (a) Guarantee confirmation charges, where applicable, will be recovered on case to case basis. (b) All guarantees issued by banks must be for a specific amount having fixed expiry date and a date by which the claims are to be lodged. (c) Service charges on Guarantee is to be charged from the date of the Guarantee including claims period or till such time the bank is released from its liability under the Guarantee, whichever ever is later.		

S. #	ITEM	RATES	GL Codes
I	MISCELLANEOUS		
1	Charges for issuance of Duplicate/ photostat copy or Fresh statement of account other than half yearly statement	Rs. 35/- (Inclusive of FED)	3060601300
2	Issuance of Cheque Book a) For LCY (Ilanat & Almakhray Savings a/c) i) Hidayat Current Account ii) Hifazat Saving Account iii) Hifazat Plus Saving Account iv) Asaan Saving Account v) Asaan Current Account b) For FCY a/c	Rs.9/- per leaf plus excise duty if any.(Hidayat Current a/c & Al Makhraj Hifazat Saving Deposit a/c & Hifazat plus Savings Deposits a/c.) For FCY a/c US\$ 0.15/- , GB.£.0.10/- , Euro€ 0.10/- (Per Leaf)	3060601120
3	Issuance of new cheque book in lieu of lost cheque book (LCY/FCY) (These charges are in addition to stop payment charges prescribed below).	Rs.200/- per request plus, Cheque Book Charges	3060601120
4	Stop payment charges	Charges per instruction. Rs.300/- for local currency account. US\$ 40/- , GB.£. 40/- , Euro 40/- for foreign currency account and foreign currency cheques/drafts	3060601220
5	Charges for cheques returned	Inward Rs.350/-(LCY) US\$6/- ,GB.£.5/- ,Euro".5/- (FCY) These charges are recovered from the drawer(our A/c holder) who has issued cheque drawn on our bank branch which is returned unpaid due to insufficient funds. Where cheques returned on counter no charges will be recovered	3060601190
6	Account Maintenance/Service Charges Minimum balance to be maintained: (i) Hidayat Current accounts (LCY) (ii) All Fcy Accounts	No Account maintenance charge will be received	3060701050
7	Transaction Fee on Basic Banking Account (BBA) a) Each month the account holder will be allowed 2 deposits transactions (either cash or through clearing) 2 withdrawals (either cash or clearing) Transaction over & above the limit will be charged b) Unlimited withdrawals through MCB Islamic Bank's own ATMs c) Duplicate statement of account (other than once in a year)	Free Rs.35/- per transaction Free of Charge Rs.35/- (Inclusive of FED) (Amount collected under this head will be transferred to Charity Account)	1090802060 1090802060
8	Same Day Clearing charges paid to NIFT a) for Lcy Account b) for Fcy Account	At Actual At Actual	3060601200
	Note: GM/ Business Head may waive the charges in view of business consideration		
9	Inter-City Clearing a) Clearing Charges b) Cheque Returning Charges	At Actual At Actual	3060601310
10	Balance Confirmation Certificates (Required by customers other than auditors.)	Rs. 100/- per certificate. US\$.3/- ,GB.£.2/- ,Euro".2/- (FCY) per certificate	3060601320
11	Account Maintenance Certificate (For submission to financial institutions/Embassies/ Companies & Govt Agencies at customer request	Rs.100 per certificate US\$.3/- ,GB.£.2/- ,Euro".2/- (FCY) per certificate	3060601330
12	Charges on Collection of Utility Bills (Electricity, Gas,Telephone & Water) either paid by cash or by Cheque	- Rs.8/- per bill Flat These charges are recoverable from Utility Companies and not from customer.	Electricity 3060701020 Gas 3060701030 Telephone 3060701040 Water 3060701090
13	Courier	At Actual	3060601330
14	Account Closing Processing Cost (Except profit bearing accounts)		

S. #	ITEM	RATES					GL Codes
15	Real Time Gross Settlement Charges (RTGS) (FED is applicable on Bank's income as per rules).	a) For LCY a/c b) For FCY a/c		Rs.250/- or entire amount if balance is below Rs.250/- US \$ 6, GB £ 5/-, Euro € or entire amount if balance is below/equivalent US\$ 5/-			3060601330
		Days	Transaction	SBP	Bank	Total	
			Time	Charges	Charges	Charges	
		MT 103					
		Monday to Friday	9:00 AM to 2:00 PM	Rs.200/-	Rs.20/-	Rs.220/-	
			2:00 PM to 3:30 PM	Rs.300/-	Rs.30/-	Rs.330/-	
			3:30 PM to 4:30 PM	Rs.500/-	Rs.50/-	Rs.550/-	
		MT 102					
		Monday to Friday	9:00 AM to 4:30 PM	Rs.200/-	Rs.20/-	Rs.220/-	

S. #	ITEM	RATES	GL Codes
Q	CONSUMER FINANCING		
1	Car Ijarah wa Iqtina		
	- Processing Fee		3030101180
	New Car	Rs.4,500/- non refundable	
	Used and Imported cars	Rs.5,000/- non refundable	
	- Repossession Charges	At actual	3030601080
	- Income estimation charges	At actual	3030401010
	- Pre agreed price under Car Ijarah wa Iqtina shall be determined by adding the amount in Bank's investment at the rate as follows:		
	1st Year	Upto 10% of remaining principal amount	
	2nd Year	Upto 5% of remaining principal amount	
	3rd Year and all subsequent years	Upto 4% of remaining principal amount	
	- Late Payment Charges	Rs.1000/- flat Charges so collected shall be booked in Charity collection A/c	3060702060
	- Cheque Return Charges	Rs.500/- per transaction	
	- Installment Collection Charges	Rs.400/- per visit	
3	Equipment Ijarah wa Iqtina - (Application Processing Fee)	1% of the amount of finance, recoverable upfront	
	Note: 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 IBD/IBB. 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/Regional Head.		

S. #	ITEM	RATES	GL Codes
R	<div style="border: 1px solid black; padding: 5px; text-align: center;"> FEE EXEMPTIONS GRID </div>		
A	<p>I For Individuals and All Association of Persons: Where Average monthly balance of Rs.1 M in profit bearing account or current and equivalent amount in Foreign currency.</p> <ul style="list-style-type: none"> - Stop payment charges - 50% discount on locker rental (no minimum charge) 		
II	<p>For Individuals and All Association of Persons:</p> <p>1. For already opened accounts, the customer will have to maintain minimum average monthly balance (as calculated by Symbols) of PKR 25K for one calendar month to qualify for the freebies for subsequent one calendar month. The aforesaid criteria would have to be maintained by the customer to continue to avail the freebies for subsequent one calendar month periods. Customer's failure to do so for any given calendar one month period would disqualify him/her for the freebies for the subsequent one calendar month period and consequently standard charges would have to be applied for the aforesaid services.</p> <p>2. For attracting NEW customer accounts yet to be opened, a credit balance of PKR 25K would immediately qualify the customers for the abovementioned freebies for a maximum period of one calendar month and then, for subsequent months, the customer would have meet (1) above to continue to qualify for the freebies.</p> <ul style="list-style-type: none"> - Issuance of Pay Order / Demand Draft (unlimited). - Cheque book (one cheque book up to 50 leaves per calendar month). - Cheque book (one cheque book up to 50 leaves per calendar month). maintenance renewal fee will continue to be charged). - Intercity clearing (unlimited). - Bank Statement (unlimited). - Balance confirmation certificate (unlimited). 		
	<p>Note: (a) Will be applicable on monthly average balance (b) These waivers will also be applicable to customers having average balance utilization of Rs.25M (average annual balance) for lending customers. (c) Discount on locker is subject to availability of locker at the account residing branch. (d) For already opened accounts, the customer will have to maintain minimum average monthly balance (as calculated by Symbols) of PKR 25K for one calendar month to qualify for the freebies for subsequent one calendar month. The aforesaid criteria would have to be maintained by the customer to continue to avail the freebies for subsequent one calendar month periods. Customer's failure to do so for any given calendar one month period would disqualify him/her for the freebies for the subsequent one calendar month period and consequently standard charges would have to be applied for the aforesaid services. (e) For attracting NEW customer accounts yet to be opened, a credit balance of PKR 25K would immediately qualify the customers for the abovementioned freebies for a maximum period of one calendar month and then, for subsequent months, the customer would have meet (1) above to continue to qualify for the freebies. (f) Multiple accounts of a given legal person / entity shall be eligible for the aforesaid freebies provided that each of them individually meets the aforesaid criteria. However, the abovementioned criteria cannot be applied in aggregation of various accounts of the same legal person / entity. (g) These waivers will also be applicable to customers having average annual balance utilization of PKR 25 million for lending customers.</p>		
B	<p>Powers to Reduce Charges</p> <p>Charges mentioned in ISOBC are subject to negotiation/ reduction based on approval of Relevant Head & RSBM.</p>		
	<p>NOTE: 1. Charges can be reduced but shall not be waived in full by Relevant Head & Shari'ah Advisro. A minimal charge not less than Rs. 1 must be recovered. 2. FED shall be recovered on actual amount recovered.</p>		

S	<div style="border: 1px solid black; padding: 5px; text-align: center;"> FOR MCB STAFF (Regular/Contractual/Outsourced/Retired) </div>		
(A)	<p>A minimum charge for Rs.1/- per service, to be recovered from the staff, for the following items:</p>		
1	<p>Money Transfer under general permission or specific approval of SBP or from Foreign Currency A/c (upto US \$ 1,000/- or equivalent per annum) from branch where his/her salary a/c maintained.) In case the FCY A/c is maintained at any other branch, a declaration to confirm observance of total Remittance of US\$ 1,000/- or equivalent per annum is to be sought and place on record by respective branch.</p>		
2	<p>Cross Branch Trasaction</p>		
3	<p>Duplicate statement of A/c</p>		
4	<p>Instruments (PO & DD)</p>		

S. #	ITEM	RATES	GL Codes
5	Stop Payment Charges on All A/cs		
10	Locker Small size Rs.1 per annum (for one locker)		
i	Locker Small Size (Rs.1 per annum (for 1 locker)		
ii	Medium Size - Rs.1,000/- per annum (for one locker)		
iii	Large Size - Rs.2,000/- per annum (for one locker)		
11	Account Maintenance Charges (Except Saving A/c)		
12	Issuance of Cheque Book All A/cs (New or in lieu of lost)		
13	Account closing processing cost		
15	Banker's Cheque		
18	IPS Charges		
(C)	OSPs (Outsourced Service Providers) A minimum charge for Rs.1/- per service, to be recovered from the staff, for the following items: Service Providers (OSPs) providing services to the MCB Islamic Bank Bank. - Issuance of Cheque Books all A/cs (new or in lieu of lost) - Account Maintenance Charges (except profit bearing accounts) Notes: a) No security O/A of Key Deposit on Lockers b) wherever applicable, all levies by the Government (taxes/ excise duty/ with holding tax/ FED etc.) are to be recovered from the customers in addition to charges mentioned in this document unless otherwise specific. c) One locker only on concessational rate d) The applicability of any of the charges mentioned in this document is part of the "Total Earning" from the customers hence may vary from customer to customer based on the combination of products/ services availed from the Bank and correspondingly the risks associated with each customer. e) Certain products of the Bank may offer exemption from charges as per their features and term & conditions.		