

S. #	ITEM	RATES		
	<b>INTERNATIONAL BANKING</b>			
<b>A</b>	<b>IMPORTS</b>			
1)	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.			
Amount Range		1st quarter or part thereof	Subsequent quarters or part thereof	
From	To			
1	500,000	1,750		1,250
500,001	800,000	2,800		2,000
800,001	1,000,000	3,500		2,500
1,000,001	2,000,000	7,000		5,000
2,000,001	3,000,000	10,500		7,500
3,000,001	4,000,000	14,000		10,000
4,000,001	5,000,000	17,500		12,500
5,000,001	6,000,000	21,000		15,000
6,000,001	7,000,000	24,500		17,500
7,000,001	8,000,000	28,000		20,000
8,000,001	9,000,000	31,500		22,500
9,000,001	10,000,000	35,000		25,000
10,000,001	11,000,000	38,500		27,500
11,000,001	12,000,000	42,000		30,000
12,000,001	13,000,000	45,500		32,500
13,000,001	14,000,000	49,000		35,000
14,000,001	15,000,000	52,500		37,500
15,000,001	16,000,000	56,000		40,000
16,000,001	17,000,000	59,500		42,500
17,000,001	18,000,000	63,000		45,000
18,000,001	19,000,000	66,500		47,500
19,000,001	20,000,000	70,000		50,000
20,000,001	21,000,000	73,500		52,500
21,000,001	22,000,000	77,000		55,000
22,000,001	23,000,000	80,500		57,500
23,000,001	24,000,000	84,000		60,000
24,000,001	25,000,000	87,500		62,500
25,000,001	26,000,000	91,000		65,000
26,000,001	27,000,000	94,500		67,500
27,000,001	28,000,000	98,000		70,000
28,000,001	29,000,000	101,500		72,500
29,000,001	30,000,000	105,000		75,000
30,000,001	31,000,000	108,500		77,500
31,000,001	32,000,000	112,000		80,000
32,000,001	33,000,000	115,500		82,500
33,000,001	34,000,000	119,000		85,000
34,000,001	35,000,000	122,500		87,500
35,000,001	36,000,000	126,000		90,000
36,000,001	37,000,000	129,500		92,500
37,000,001	38,000,000	133,000		95,000
38,000,001	39,000,000	136,500		97,500
39,000,001	40,000,000	140,000		100,000
40,000,001	41,000,000	143,500		102,500
41,000,001	42,000,000	147,000		105,000
42,000,001	43,000,000	150,500		107,500
43,000,001	44,000,000	154,000		110,000
44,000,001	45,000,000	157,500		112,500
45,000,001	46,000,000	161,000		115,000
46,000,001	47,000,000	164,500		117,500
47,000,001	48,000,000	168,000		120,000
48,000,001	49,000,000	171,500		122,500
49,000,001	50,000,000	175,000		125,000
50,000,001	51,000,000	178,500		127,500
51,000,001	52,000,000	182,000		130,000

MCB Bank Limited - Islamic Banking  
Schedule of Bank Charges  
Jan-June 2010

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	52,000,001	53,000,000 159,000 106,000
	53,000,001	54,000,000 162,000 108,000
	54,000,001	55,000,000 165,000 110,000
	55,000,001	56,000,000 168,000 112,000
	56,000,001	57,000,000 171,000 114,000
	57,000,001	58,000,000 174,000 116,000
	58,000,001	59,000,000 177,000 118,000
	59,000,001	60,000,000 180,000 120,000
	60,000,001	61,000,000 183,000 122,000
	61,000,001	62,000,000 186,000 124,000
	62,000,001	63,000,000 189,000 126,000
	63,000,001	64,000,000 192,000 128,000
	64,000,001	65,000,000 195,000 130,000
	65,000,001	66,000,000 198,000 132,000
	66,000,001	67,000,000 201,000 134,000
	67,000,001	68,000,000 204,000 136,000
	68,000,001	69,000,000 207,000 138,000
	69,000,001	70,000,000 210,000 140,000
	70,000,001	71,000,000 213,000 142,000
	71,000,001	72,000,000 216,000 144,000
	72,000,001	73,000,000 219,000 146,000
	73,000,001	74,000,000 222,000 148,000
	74,000,001	75,000,000 225,000 150,000
	75,000,001	76,000,000 228,000 152,000
	76,000,001	77,000,000 192,500 154,000
	77,000,001	78,000,000 195,000 156,000
	78,000,001	79,000,000 197,500 158,000
	79,000,001	80,000,000 200,000 160,000
	80,000,001	81,000,000 202,500 162,000
	81,000,001	82,000,000 205,000 164,000
	82,000,001	83,000,000 207,500 166,000
	83,000,001	84,000,000 210,000 168,000
	84,000,001	85,000,000 212,500 170,000
	85,000,001	86,000,000 215,000 172,000
	86,000,001	87,000,000 217,500 174,000
	87,000,001	88,000,000 220,000 176,000
	88,000,001	89,000,000 222,500 178,000
	89,000,001	90,000,000 225,000 180,000
	90,000,001	91,000,000 227,500 182,000
	91,000,001	92,000,000 230,000 184,000
	92,000,001	93,000,000 232,500 186,000
	93,000,001	94,000,000 235,000 188,000
	94,000,001	95,000,000 237,500 190,000
	95,000,001	96,000,000 240,000 192,000
	96,000,001	97,000,000 242,500 194,000
	97,000,001	98,000,000 245,000 196,000
	98,000,001	99,000,000 247,500 198,000
	99,000,001	100,000,000 250,000 200,000
	<b>Above Rs. 100 Million</b>	See Note below (Minimum Rs.1500/-)
b)	Discrepancy in L/C documents.	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. US\$20(flat) will be added as service charges in Murabaha Selling Price.
	<b>Notes:</b>	
	a) Service Charges is subject to negotiation with clients on their group business basis after obtaining approval from the concerned (Group) Head / Business Head.	
	b) (Group) Head 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. 1,500/-.	
	c) LC confirmation charges, where applicable, will be recovered on case to case basis.	
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/Cs
3)	Transfer of L/C to new beneficiary.	Transfer Charges at rates applicable in case of opening of fresh L/C.
4)	Issuance of certificate (NOC) regarding forward exchange booking/payment through	a) Up to L/C amount of Rs.1.0M Rs.600/- per application - (Flat). b) Over Rs.1.0 M - Rs.800/- (Flat)

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	other bank at importer's request.		
5)	Charges against Acceptance of Bills drawn at Usance under L/C. Rs. 500/- per bill (flat) in addition to the following charges.		
	<b>Amount Range</b>	<b>Per Month or part thereof</b>	
	<b>From</b>	<b>To</b>	
	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
	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

MCB Bank Limited - Islamic Banking  
Schedule of Bank Charges  
Jan-June 2010

S. #	ITEM	RATES
	53,000,001	54,000,000
	54,000,001	55,000,000
	55,000,001	56,000,000
	56,000,001	57,000,000
	57,000,001	58,000,000
	58,000,001	59,000,000
	59,000,001	60,000,000
	60,000,001	61,000,000
	61,000,001	62,000,000
	62,000,001	63,000,000
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	65,000,001	66,000,000
	66,000,001	67,000,000
	67,000,001	68,000,000
	68,000,001	69,000,000
	69,000,001	70,000,000
	70,000,001	71,000,000
	71,000,001	72,000,000
	72,000,001	73,000,000
	73,000,001	74,000,000
	74,000,001	75,000,000
	75,000,001	76,000,000
	76,000,001	77,000,000
	77,000,001	78,000,000
	78,000,001	79,000,000
	79,000,001	80,000,000
	80,000,001	81,000,000
	81,000,001	82,000,000
	82,000,001	83,000,000
	83,000,001	84,000,000
	84,000,001	85,000,000
	85,000,001	86,000,000
	86,000,001	87,000,000
	87,000,001	88,000,000
	88,000,001	89,000,000
	89,000,001	90,000,000
	90,000,001	91,000,000
	91,000,001	92,000,000
	92,000,001	93,000,000
	93,000,001	94,000,000
	94,000,001	95,000,000
	95,000,001	96,000,000
	96,000,001	97,000,000
	97,000,001	98,000,000
	98,000,001	99,000,000
	99,000,001	100,000,000
	Over 100,000,000	See note below Minimum Rs.500/-
6)	Amendments without increase in amount or extension in expiry date.	Rs.1000/- per transaction, (Flat)
7)	Amendments LC/ Contract involving change in amount and/ or extension in expiry date.	Rs.1000/- per transaction plus Charges as per item 1.
8)	Registration of Import contract <u>Contract Basis</u> Upto Rs.50 Million Upto Rs.100 Million Over Rs.100 Million	0.25 % (Flat) 0.20 % (Flat) Negotiable (see note below)  <i>Minimum Rs.1000/-</i>
	<i>Note:</i> Service charges is subject to negotiation with client on their trade business basis after obtaining approval from (Group) Head & Business Head.	
9)	Advance payment to suppliers for Import against which LC/ Import contract has not been registered.	0.10% Min Rs. 1,000 (plus usual remittance charges).

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	or Remittance after receipt of Import documents (Open Account Transaction)	
<b>10)</b>	<b>Import on Collection Bills (Foreign Import Documentary Bills for Collection):</b>	
a)	Handling Charges	Rs.1,000/- (Flat) per collection provided if charges are on Drawee's A/c US\$15/-if charges are on Principal's Account
b)	Return unpaid	US\$ 100/- (Flat) from remitting bank plus courier charges & other charges, if any.
<b>11)</b>	<b>Service charges against all import bills.</b>	0.10%, Minimum Rs. 1,000/- (See note below)
	<b>Note:</b> Subject to negotiation on trade business <b>commitment</b> of Rs.100M & above or fund based limits of Rs.100M and above or average deposit of Rs.50M and above after approval from (Group) Head /Business Head	
<b>12)</b>	Reimbursement charges (payable to reimbursing bank)	At actual
<b>13)</b>	(a) Delivery order issued for release of consignment in the absence of original documents	Rs.1000/- (Flat)
	b) Arrangement/Endorsement Fee in case title/transport documents are drawn in favour of MCB without prior permission in Foreign Inward Documentary Bills for Collection.	a) Commission against approved limit Upto @ 0.20% on C&F Value (see note below) b) Commission Upto @ 0.25% on C&F value on forced clearance. (see note below) Minimum Rs.500/-.
<b>14)</b>	Clearance of Consignment under terms of limit approval or Unarranged clearance by the Bank	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) Minimum Rs.500/-.
	<b>Note:</b> - Charges can be reduced in case of a) above upto 0.10% and b) above upto 0.15% subject to negotiation with the clients on their group business basis by the (Group) Head/Business Head. It may, however, be observed that such reduction in a) & b) respectively shall not be less than min.charges of Rs.500/- - All Charges related to imports shall be recovered on/after execution of Murabaha agreement.	
<b>15)</b>	D/A service charges for bills drawn under L/C if business <b>commitment</b> exceeds Rs. 250 M p.a.	Negotiable by Branch/ Relationship/ Regional Manager with the approval of Business Group Head.
<b>16)</b>	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\$50/-
<b>17)</b>	Profit on Sight Import Bills under LC	In absense of approved financing facility pricing of K + 4 will be charged on Murabaha Funding (Import). However, incase of approval of funding facility the rate of same facility will be charged on funding period.
<b>18)</b>	Credit report on beneficiaries or foreign buyer	At actual
<b>19)</b>	LC cancellation charges	If requested by customer all L/C related service charges(L/C opening charges) borned by bank before the execution of Murabaha must be recovered from the customer.Rs. 2,000/- per LC plus SWIFT charges
	<b>Note:</b> All trade finance/guarantee related items (including but not limited to LC service charges, service fees,renewal/interim review fees, etc.) can be relaxed/waived by the Businesses subject to sign off by <b>relevant</b> TPD and subject to FED.	
<b>B</b>	<b>EXPORTS</b>	
<b>1</b>	<b>Letters of Credit :</b>	
	(a) Advising (Foreign & Inland)	MCB Customers Rs. 1,000/-, USD 50 outside Pakistan plus applicable courier charges

S. #	ITEM	RATES
	(b) Amendment Advising (Foreign & Inland)	MCB Customers Rs. 750/- Flat, USD 50 outside Pakistan plus applicable courier charges
	(c) - Purchase of bill under Murabahah arrangement in Export Letters of Credit. (Pak Rs.) - Service Charges - purchase of bill under Murabahah arrangements.	0.25% - <i>Minimum Rs.300/-</i> Rs.500/- Flat
	(d) Addition of Confirmation (foreign & Inland)	0.25% per quarter on prorata basis <i>Minimum Rs.1,000/-</i> (Subject to availability of country limits/cross border risk)
	(e) Transfer of export L/C (Foreign & Inland)	Rs.1,000/-
	(f) Reimbursement payment to other local banks from Non Resident Rupee Accounts/ ACU Dollar Accounts.	Rs.500/-
2	When documents are sent to other bank under restricted letter of credit.	Rs.1,000/-
3	<b>Collections Charges:</b>	
	(a) Clean Bills (cheque, bank draft etc.)	i) Rs.100/- per collection.
	(b) Documentary Bills without exchange difference earnings.	Rs.200/- per collection.
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	<b>Handling Charges:</b>	
	(a) Duty Draw Back Claims.	<b>Minimum</b> Rs. 300/-
	(b) Issuance/Reissuance/Duplicate of Annex'A' for the purpose of claiming duty draw back	<b>Maximum</b> @ 0.25%
	(c) On Freight subsidy Claims	Rs.100/- per transaction ( <b>see note below</b> )
	(d) On collection of Exp. Dev. Surcharge	0.10%, minimum Rs.100/- per transaction.
	(e) Research & Development Support Claims (6% R&D)	Rs.80/- per transaction. 0.25%, Minimum Rs.1,000/- per transaction per transaction
	<b>Note:</b> Subject to negotiation on business <b>commitment</b> volume of Rs.100M & above after obtaining approval from (Group) Head/Business Head	
	(f) Charges on Advance Payment	0.13%, minimum Rs.1,000/- per transaction.
	<b>Note:-</b> Charges are subject to the negotiation with client on case to case basis depending on cost & benefit analysis after obtaining approval from (Group) Head/Business Head.	
6	Service charges against export documents sent on collection basis where payment cover is already received in our Nostro Account.	Upto Rs. 150 M 0.13 per hundred Above Rs. 150 M 0.10 per hundred (Minimum Rs.1,000/- (See note below)
	<b>Note:</b> All trade finance/guarantee related items (including but not limited to LC service charges, service fees, renewal/interim review fees, etc.) can be relaxed/waived by the Businesses subject to sign off by <b>relevant</b> TPD and FED.	
C	<b>REMITTANCES</b>	
1)	<b>Outward Remittances :</b>	
	(a) Money transfer under general permission or specific approval of SBP or from foreign currency accounts.	<b>Service Charges:</b> (i) Minimum US\$ 5/- per item upto Value of Rs.10,000/- or its equivalent. (ii) 0.01% (Flat) per item for value of over Rs.10,000/- or its equivalent. <i>Minimum US\$ 8/- Maximum US\$ 75/-</i> (iii) No Charges for MCB staff upto US\$ 1000/- per year from branch where his/ her salary A/c is maintained.
	(b) Inward collection relating to Foreign Currency Accounts received from abroad or local banks or our own branches with foreign currency payment involved.	@ US\$ 1/- per US\$ 1,000/- subject to Minimum US\$ 3/- Maximum US\$ 6/-.

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	(c) Surrender of Foreign Currency Notes for deposits into foreign currency account	0.25% (upfront) - Minimum Rs.100/- This will be applicable only in case of remittance is effected within 3 days of cash deposit.
	(d) Sale of Traveler Cheques expressed in foreign currency.	1% of the amount of T.C. Sold. <i>Minimum Rs.200/-</i> <b>(see note below)</b>
	(e) Inquiries regarding non-receipt of funds where the bank acted correctly	<i>Rs.200/- each</i>
	(f) Communication charges for Back to Back transactions	<i>US\$ 30/- or its equivalent per transaction</i>
	<b>Note :</b> <i>In addition to above, Service charges/recovery of courier/postage/telex/fax/cable charges will also be made according to prescribed tariff (wherever applicable).</i>	
<b>2)</b>	<b>Inward Remittances :</b>	
a)	Home Remittances	Rs. 3/- plus cost of Money Order or telegram charges when T.T. is requested No Money Order or Telegram charges if funds are remitted to branch of the same Bank.
b)	Others	Nil, where proceeds credited to an account with the drawee bank in other cases Rs. 10/- (Flat)
c)	Inward Foreign Draft, Foreign Mail, Transfer where payment made to beneficiary, after payment cover is received in our Nostro Accounts (other than Home Remittances).	Service charges @ 0.15% - Minimum Rs.200/-
d)	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	@ 0.15% Charges. <i>Minimum Rs.200/-</i> <b>(see note below)</b>
	<b>Note :</b> <i>In addition to above Service charges / recovery of courier / postage / telex / fax / cable charges will also be made according to prescribed tariff (wherever applicable).</i>	
<b>D</b>	<b>MISCELLANEOUS</b>	
1)	Correspondent's charges	At actual.
<b>2)</b>	<b>Tariff Charges :</b> (Postage / Cable / Telex / Fax / telephone & courier	<b>At actual subject to Minimum as under :</b>
(a)	Postage (Ordinary)	Local Rs.25/-, Inland Rs.40/- Foreign at actual, <i>Minimum Rs. 100/-</i>
(b)	Postage (Registered)	Local Rs.30/-, Inland Rs.50/- Foreign at actual, <i>Minimum Rs. 100/-</i>
(c)	Telegram	Local/Inland Rs.50/-
(d)	SWIFT - For Short Message  - For Long Message	Rs. 500/- (min) or actual which ever is higher.  Rs. 1,500/- (min) or actual which ever higher. (See Note Below)
<b>(e)</b>	<b>Fax/Telephone</b>	Local : Rs.20/- Inland: Rs.25/- per minute or part thereof, Min.Rs.50/- Foreign: (a) L/C Messages. Min Rs.500/- for short telex message. Rs. 1,500/- for full telex message. (See Note Below) (b) L/C amendment, Telegraphic Transfer and miscellaneous messages. Rs.500/- for short telex message. Rs. 1,500/- for full telex message. (See Note Below)
	<b>Notes:</b> Subject to negotiation on business <b>commitment</b> volume of Rs.200M & above after obtaining approval from (Group) Head/ Business Head	
(f)	Courier.	Local Rs.50/- Inland Rs.75/- Foreign Rs. 1,200/- or at actual

S. #	ITEM	RATES
		(For every 0.5kg of weight or part thereof) whichever is higher plus taxes wherever applicable.
	(g) Charges to be claimed from remitting bank against inward remittances if mentioned 'OUR'	US\$ 30/- or its equivalent per message (MT 103)
3)	Standing Instructions charges In Foreign Currency Account.	US\$ 5/- per instruction
4)	Credit Information Report including credit report on foreign Suppliers/ buyers with prior intimation to the customers.	a) Actual Min.Rs.300/-. No charge if report is requested by scheduled bank/ DFI. b) Foreign Banks/Agents charges/Credit reporting agencies (at actual) will be extra c) Postage/Courier/Telex/Fax/Cable charges will also be recovered according to the prescribed Tariff.
5)	a) DD / TT cancellation charges for Foreign Currency Account. b) Under general permission or specific approval of SBP (c) Cancellation of Inward Swift Messages	Rs.300/- per item Rs.200/- US\$ 30/- per case
6)	Issuance of duplicate FDD.	Rs.500/-
7)	Issuance of Business performance certificate at customer's request.	Rs.1,000/-
8)	Service charges for verification of test/signature and on Mail L/Cs.	Rs.300/- per instance
9)	Purchase of Traveller Cheques/Drafts etc.	Rs.100/- (Flat)
10)	Collection for Foreign Currency Accounts.	US\$ 5/- for collection upto US\$1000/- US\$ 15/- for collection above US\$1000/-

**DOMESTIC BANKING**

**REMITTANCES**

**1 Issuance of Drafts, MT, FAX-PRESS and TT:**

- (a) Upto Rs.100,000/-  
 (b) Over Rs.100,000/-

(c) Issuance of Duplicate Draft:

- Rs. 100  
 0.1% min Rs.150/- for account holder  
 0.2% min Rs.250/- for Non-account holder  
 Rs.200/- for Account Holders  
 Rs.500/- for Non-Account Holders  
 (see note below)

**Note:**

- a) Recovery of Remittance charges from Banks, DFIs & utility companies subject to arrangements.  
 b) In case of cash deposit of small denomination notes, **other than Cash Management Transactions:**  
 If total amount deposited is Rs.500,000/- and above, in the form of Rs.10, 20 and 50 notes **then** 0.05% of the amount will be charged.  
 c) 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.  
 d) Remittance charges subject to negotiation with client having annual Import/Export business **commitment** of over Rs.2 M OR average financing of Rs. 50 M after obtaining approval from (Group) Head/Business Heads.

**2 Cross Branch Transaction:**

(In Online Branches through A/c to A/c, debit/credit through cash cheques)

Within City			
Deposits			Free
Withdrawals			Free
Fund Transfer			Free
Intercity			
	Current A/C	Saving A/C	
Deposits-Cash	Rs.50	Rs.50	
Deposits-Cheque	Rs.50	Rs.50	
Withdrawals	Rs.100	Rs.150	
Funds Transfer	Rs.50	Rs.50	

The above charges shall not be applicable to customers, for transactions between pooling and lending branches, whose loan has been transferred/ parked in lending branch. Any transaction by the customer other than between pooling and lending branch shall be subject to charges.

S. #	ITEM	RATES		
	<p><b>Note :-</b>            a) Withholding Tax to be deducted wherever applicable.            b) Charges For accounts having special arrangement for online electronic salary / other transfers through Cash Management Division, the minimum balance requirement of Rs.0.100M may be waived after obtaining approval from Head of Cash Management Division.            c) Waiver of charges on case to case basis may be allowed after obtaining approval from (Group) Head/Business Heads.            d) No Charges for MCB Staff Members.</p>			
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 Registered post inland on party's request.		
5	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)		
	<p><b>Note:</b>            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.</p>			
6	<p><b>Network Express Collection Account for clients depositing cheques/DD/PO only:</b>            Remittance charges for transfer of funds to Main Collection Account through</p> <p>Mail Transfer for clients depositing cheques/DD/PO only.</p>	<p>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.  <b>(See note below)</b></p>		
	<p><b>Note :</b>            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 Manager / General Manager.</p>			
7	Cash Management	All charges for cash management products (collection & disbursement) will be decided on a case-to-case basis through agreement between the customers and the bank.		
8	a) Issuance of Pay Order.	Rs.75/- for Account Holders, Rs.250/- for Non-Account Holders. NO charges from students for payment of fee favouring educational institutions.		
	b) Issuance of Duplicate Pay Order	Rs.150/- for Account Holders. Rs.300/- for Non-Account Holders.		
	c) Cancellation of DD/Pay Order.	Rs.150/- for Account Holders. Rs.250/- for Non-Account Holders in cash (See note below meant for only c)		
	d) Issuance of Rupee Travelers Cheque	i) Rs.5/- per piece for denomination of less than Rs. 5,000/- ii) No charges on issuance of higher denomination - above Rs. 5,000/-		
	e) Lost RTC Refund / Deletion	Rs.500/- per application		
	<p><b>Note:</b>            No charges from the customers having trade business of Rs.20 M &amp; above during a calendar year. Charges shall also be not recovered from from customers having average <b>financing</b> utilization of Rs.50M &amp; above during a calendar year.</p>			
9	a) Inland Letter of credit (opening charges)	Charges to be recovered as under: Minimum Rs. 1,000/-		
		Amount Range	Per Quarter or part thereof	Subsequent Quarters
		From	To	
		1	500,000	1,750
		500,001	800,000	2,800
		800,001	1,000,000	3,500
		1,000,001	1,500,000	5,250
		1,500,001	2,000,000	7,000
		2,000,001	2,500,000	8,750
		2,500,001	3,000,000	10,500
		3,000,001	3,500,000	12,250
		3,500,001	4,000,000	14,000
		4,000,001	4,500,000	15,750

MCB Bank Limited - Islamic Banking  
 Schedule of Bank Charges  
 Jan-June 2010

S. #	ITEM	RATES		
	4,500,001	5,000,000	20,000	17,500
	5,000,001	5,500,000	22,000	19,250
	5,500,001	6,000,000	24,000	21,000
	6,000,001	6,500,000	26,000	22,750
	6,500,001	7,000,000	28,000	24,500
	7,000,001	7,500,000	30,000	26,250
	7,500,001	8,000,000	32,000	28,000
	8,000,001	8,500,000	34,000	29,750
	8,500,001	9,000,000	36,000	31,500
	9,000,001	9,500,000	38,000	33,250
	9,500,001	10,000,000	40,000	35,000
	10,000,001	11,000,000	44,000	38,500
	11,000,001	12,000,000	48,000	42,000
	12,000,001	13,000,000	52,000	45,500
	13,000,001	14,000,000	56,000	49,000
	14,000,001	15,000,000	60,000	52,500
	15,000,001	16,000,000	64,000	56,000
	16,000,001	17,000,000	68,000	59,500
	17,000,001	18,000,000	72,000	63,000
	18,000,001	19,000,000	76,000	66,500
	19,000,001	20,000,000	80,000	70,000
	20,000,001	21,000,000	84,000	73,500
	21,000,001	22,000,000	88,000	77,000
	22,000,001	23,000,000	92,000	80,500
	23,000,001	24,000,000	96,000	84,000
	24,000,001	25,000,000	100,000	87,500
	25,000,001	26,000,000	104,000	91,000
	26,000,001	27,000,000	108,000	94,500
	27,000,001	28,000,000	112,000	98,000
	28,000,001	29,000,000	116,000	101,500
	29,000,001	30,000,000	120,000	105,000
	30,000,001	31,000,000	124,000	108,500
	31,000,001	32,000,000	128,000	112,000
	32,000,001	33,000,000	132,000	115,500
	33,000,001	34,000,000	136,000	119,000
	34,000,001	35,000,000	140,000	122,500
	35,000,001	36,000,000	144,000	126,000
	36,000,001	37,000,000	148,000	129,500
	37,000,001	38,000,000	152,000	133,000
	38,000,001	39,000,000	156,000	136,500
	39,000,001	40,000,000	160,000	140,000
	40,000,001	41,000,000	164,000	143,500
	41,000,001	42,000,000	168,000	147,000
	42,000,001	43,000,000	172,000	150,500
	43,000,001	44,000,000	176,000	154,000
	44,000,001	45,000,000	180,000	157,500
	45,000,001	46,000,000	184,000	161,000
	46,000,001	47,000,000	188,000	164,500
	47,000,001	48,000,000	192,000	168,000
	48,000,001	49,000,000	196,000	171,500
	49,000,001	50,000,000	200,000	175,000
	50,000,001	51,000,000	204,000	178,500
	51,000,001	52,000,000	182,000	156,000
	52,000,001	53,000,000	185,500	159,000
	53,000,001	54,000,000	189,000	162,000
	54,000,001	55,000,000	192,500	165,000
	55,000,001	56,000,000	196,000	168,000
	56,000,001	57,000,000	199,500	171,000
	57,000,001	58,000,000	203,000	174,000
	58,000,001	59,000,000	206,500	177,000
	59,000,001	60,000,000	210,000	180,000
	60,000,001	61,000,000	213,500	183,000
	61,000,001	62,000,000	217,000	186,000
	62,000,001	63,000,000	220,500	189,000
	63,000,001	64,000,000	224,000	192,000
	64,000,001	65,000,000	227,500	195,000
	65,000,001	66,000,000	231,000	198,000
	66,000,001	67,000,000	234,500	201,000
	67,000,001	68,000,000	238,000	204,000
	68,000,001	69,000,000	241,500	207,000

MCB Bank Limited - Islamic Banking  
Schedule of Bank Charges  
Jan-June 2010

S. #	ITEM	RATES		
	69,000,001	70,000,000	245,000	210,000
	70,000,001	71,000,000	248,500	213,000
	71,000,001	72,000,000	252,000	216,000
	72,000,001	73,000,000	255,500	219,000
	73,000,001	74,000,000	259,000	222,000
	74,000,001	75,000,000	262,500	225,000
	75,000,001	76,000,000	266,000	228,000
	76,000,001	77,000,000	231,000	192,500
	77,000,001	78,000,000	234,000	195,000
	78,000,001	79,000,000	237,000	197,500
	79,000,001	80,000,000	240,000	200,000
	80,000,001	81,000,000	243,000	202,500
	81,000,001	82,000,000	246,000	205,000
	82,000,001	83,000,000	249,000	207,500
	83,000,001	84,000,000	252,000	210,000
	84,000,001	85,000,000	255,000	212,500
	85,000,001	86,000,000	258,000	215,000
	86,000,001	87,000,000	261,000	217,500
	87,000,001	88,000,000	264,000	220,000
	88,000,001	89,000,000	267,000	222,500
	89,000,001	90,000,000	270,000	225,000
	90,000,001	91,000,000	273,000	227,500
	91,000,001	92,000,000	276,000	230,000
	92,000,001	93,000,000	279,000	232,500
	93,000,001	94,000,000	282,000	235,000
	94,000,001	95,000,000	285,000	237,500
	95,000,001	96,000,000	288,000	240,000
	96,000,001	97,000,000	291,000	242,500
	97,000,001	98,000,000	294,000	245,000
	98,000,001	99,000,000	297,000	247,500
	99,000,001	100,000,000	300,000	250,000
	Over Rs. 100 Million	See note below		
	<b>Note:</b> Charges negotiable on case to case basis under approval of (Group) Head/Business Heads.			
10	Handling service charges on Inland Import Collection Bills at Opening to be recovered under Murabahah Price	Rs.1,000/- (flat) per collection.		
11	<b>Amendment charges:</b> 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	Rs.1,000/- (Flat) Plus applicable SWIFT/Postage/Courier etc.charges  Rs.1,000/- per transaction plus Charges as per item 9 above.		
12	Advising/Amendment/confirmation/ cancellation charges of (inward) inland L/Cs. Above Rs.500 Million <b>Note:</b> Charges Negotiable on case to case basis under approval of (Group) Head/ Business Head.	Same as under Export-International <b>(See note below)</b>		
13	Issuance of SBP/NBP cheque on client's account.  <b>Note:</b> 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 <b>relevant TPD</b> and (Group) Head/ <b>Business Head</b> subject to FED.	Rs.300/- each.		
<b>B</b>	<b>BILLS</b>			
1	<b>Collections :</b> (a) Documentary Bills  <b>Note:</b> For business <b>commitment</b> of over Rs.100M charges are negotiable with client after obtaining approval from (Group) Head/ Business Heads (b) i ) Clean (including cheques/dividend warrants/bank drafts etc;). ii) For MCB own Cheques/DD/PO.	0.40% Minimum Rs.1,000/- plus courier charges as mentioned at A-5 above. (see note below)  0.25% - Minimum Rs.100/- plus postage/ courier charges. 0.15% - Minimum Rs.50/- plus postage/ courier charges.  <b>Note:</b> a) No charges if branch is situated within a radius of 25 KMs as it will be treated as		

S. #	ITEM	RATES																																																																																												
		local branch. For Financing Customers distance may be relaxed upto 35 KMs  <b>b)</b> If total annual volume exceed Rs.50 M following slab shall be applicable  Above Rs.50M to 500M 0.15% Above Rs.500M upto 1,000M 0.10% Above Rs.1000M 0.05%  <b>c)</b> In case of urgent collection of local cheque of Rs.0.500 million and above; Rs.300 per collection. Returning charges of such collection @ Rs.100/- per collection  <b>d)</b> 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 charges are to be recovered once only.  <b>e)</b> 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.  <b>f)</b> Collecting agent's charges, if the collecting bank is other than the bank, will be extra.  <b>g)</b> Telegram/Trunk Call Charges will be extra, if fate of the instrument is asked for by telegram/ telephone.																																																																																												
2	Returning charges for documentary and clean collections	Rs.500/- plus courier charges as mentioned at A-5 above																																																																																												
3	<b>Storage charges:</b> (a) When cleared within 3 days of receipt by branch  (b) From fourth day of receipt by branch.	No charge.  Re.1/- per packet per day. <i>Minimum Rs.50/-</i>																																																																																												
4	<b>Documentary bills drawn against inland letters of credit:</b> i) <b>Sight Bills :</b> (a) Service Charges on negotiation of bills	<i>Minimum Rs.500/-</i>																																																																																												
		<table border="1"> <thead> <tr> <th colspan="2">Amount Range</th> <th rowspan="2">Service Charges (Rs)</th> </tr> <tr> <th>From</th> <th>To</th> </tr> </thead> <tbody> <tr><td>1</td><td>500,000</td><td>2,500</td></tr> <tr><td>500,001</td><td>800,000</td><td>4,000</td></tr> <tr><td>800,001</td><td>1,000,000</td><td>5,000</td></tr> <tr><td>1,000,001</td><td>1,500,000</td><td>7,500</td></tr> <tr><td>1,500,001</td><td>2,000,000</td><td>10,000</td></tr> <tr><td>2,000,001</td><td>2,500,000</td><td>12,500</td></tr> <tr><td>2,500,001</td><td>3,000,000</td><td>15,000</td></tr> <tr><td>3,000,001</td><td>3,500,000</td><td>17,500</td></tr> <tr><td>3,500,001</td><td>4,000,000</td><td>20,000</td></tr> <tr><td>4,000,001</td><td>4,500,000</td><td>22,500</td></tr> <tr><td>4,500,001</td><td>5,000,000</td><td>25,000</td></tr> <tr><td>5,000,001</td><td>5,500,000</td><td>27,500</td></tr> <tr><td>5,500,001</td><td>6,000,000</td><td>30,000</td></tr> <tr><td>6,000,001</td><td>6,500,000</td><td>32,500</td></tr> <tr><td>6,500,001</td><td>7,000,000</td><td>35,000</td></tr> <tr><td>7,000,001</td><td>7,500,000</td><td>37,500</td></tr> <tr><td>7,500,001</td><td>8,000,000</td><td>40,000</td></tr> <tr><td>8,000,001</td><td>8,500,000</td><td>42,500</td></tr> <tr><td>8,500,001</td><td>9,000,000</td><td>45,000</td></tr> <tr><td>9,000,001</td><td>9,500,000</td><td>47,500</td></tr> <tr><td>9,500,001</td><td>10,000,000</td><td>50,000</td></tr> <tr><td>10,000,001</td><td>11,000,000</td><td>55,000</td></tr> <tr><td>11,000,001</td><td>12,000,000</td><td>60,000</td></tr> <tr><td>12,000,001</td><td>13,000,000</td><td>65,000</td></tr> <tr><td>13,000,001</td><td>14,000,000</td><td>70,000</td></tr> <tr><td>14,000,001</td><td>15,000,000</td><td>75,000</td></tr> <tr><td>15,000,001</td><td>16,000,000</td><td>80,000</td></tr> <tr><td>16,000,001</td><td>17,000,000</td><td>85,000</td></tr> <tr><td>17,000,001</td><td>18,000,000</td><td>90,000</td></tr> </tbody> </table>	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
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MCB Bank Limited - Islamic Banking  
Schedule of Bank Charges  
Jan-June 2010

S. #	ITEM	RATES	
	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	255,000
	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
	Over Rs. 75 Million	See note below	
	<p><i>Note:</i> Negotiable by Branch Manager/ <b>Relationship Manager</b> with the approval of (Group) Head/ Business Heads upto business commitment over Rs.75M</p>		
	<p>(b) Collection charges for restricted L/C (Where negotiation is restricted to some other bank and presented to us for forwarding).</p>	Forwarding Bank/Branch would charge handling charges of Rs. 600/- (Flat)	
<b>II)</b>	<p><b>Usance Bills:</b> At opening end: (a) Handling charges</p>	Upto 0.25% Min Rs. 600/- per bill-Max Rs. 1,200/- per bill at the time of retirement	

MCB Bank Limited - Islamic Banking  
Schedule of Bank Charges  
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S. #	ITEM	RATES	
	(b) If bill matures after expiry of L/C	of bill (Usual charges as at (a) above, i.e. Rs.500/-per bill plus delivery against acceptance Following Service Charges shall be applicable on realization for the period beyond validity of L/C. Minimum Rs.500/-	
<b>Amount Range</b>		<b>Service Charges Upto (Rs)</b>	
<b>From</b>	<b>To</b>		
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	
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	

MCB Bank Limited - Islamic Banking  
 Schedule of Bank Charges  
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S. #	ITEM	RATES
	52,000,001	53,000
	53,000,001	54,000
	54,000,001	55,000
	55,000,001	56,000
	56,000,001	57,000
	57,000,001	58,000
	58,000,001	59,000
	59,000,001	60,000
	60,000,001	61,000
	61,000,001	62,000
	62,000,001	63,000
	63,000,001	64,000
	64,000,001	65,000
	65,000,001	66,000
	66,000,001	67,000
	67,000,001	68,000
	68,000,001	69,000
	69,000,001	70,000
	70,000,001	71,000
	71,000,001	72,000
	72,000,001	73,000
	73,000,001	74,000
	74,000,001	75,000
	75,000,001	76,000
	76,000,001	77,000
	77,000,001	78,000
	78,000,001	79,000
	79,000,001	80,000
	80,000,001	81,000
	81,000,001	82,000
	82,000,001	83,000
	83,000,001	84,000
	84,000,001	85,000
	85,000,001	86,000
	86,000,001	87,000
	87,000,001	88,000
	88,000,001	89,000
	89,000,001	90,000
	90,000,001	91,000
	91,000,001	92,000
	92,000,001	93,000
	93,000,001	94,000
	94,000,001	95,000
	95,000,001	96,000
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	97,000,001	98,000
	98,000,001	99,000
	99,000,001	100,000
	100,000,001	101,000
	101,000,001	102,000
	102,000,001	103,000
	103,000,001	104,000
	104,000,001	105,000
	105,000,001	106,000
	106,000,001	107,000
	107,000,001	108,000
	108,000,001	109,000
	109,000,001	110,000
	110,000,001	111,000
	111,000,001	112,000
	112,000,001	113,000
	113,000,001	114,000
	114,000,001	115,000
	115,000,001	116,000
	116,000,001	117,000
	117,000,001	118,000
	118,000,001	119,000
	119,000,001	120,000
	120,000,001	121,000
	121,000,001	122,000

MCB Bank Limited - Islamic Banking  
 Schedule of Bank Charges  
 Jan-June 2010

S. #	ITEM	RATES
	122,000,001	123,000
	123,000,001	124,000
	124,000,001	125,000
	125,000,001	126,000
	126,000,001	127,000
	127,000,001	128,000
	128,000,001	129,000
	129,000,001	130,000
	130,000,001	131,000
	131,000,001	132,000
	132,000,001	133,000
	133,000,001	134,000
	134,000,001	135,000
	135,000,001	136,000
	136,000,001	137,000
	137,000,001	138,000
	138,000,001	139,000
	139,000,001	140,000
	140,000,001	141,000
	141,000,001	142,000
	142,000,001	143,000
	143,000,001	144,000
	144,000,001	145,000
	145,000,001	146,000
	146,000,001	147,000
	147,000,001	148,000
	148,000,001	149,000
	149,000,001	150,000
	150,000,001	151,000
	151,000,001	152,000
	152,000,001	153,000
	153,000,001	154,000
	154,000,001	155,000
	155,000,001	156,000
	156,000,001	157,000
	157,000,001	158,000
	158,000,001	159,000
	159,000,001	160,000
	160,000,001	161,000
	161,000,001	162,000
	162,000,001	163,000
	163,000,001	164,000
	164,000,001	165,000
	165,000,001	166,000
	166,000,001	167,000
	167,000,001	168,000
	168,000,001	169,000
	169,000,001	170,000
	170,000,001	171,000
	171,000,001	172,000
	172,000,001	173,000
	173,000,001	174,000
	174,000,001	175,000
	175,000,001	176,000
	176,000,001	177,000
	177,000,001	178,000
	178,000,001	179,000
	179,000,001	180,000
	180,000,001	181,000
	181,000,001	182,000
	182,000,001	183,000
	183,000,001	184,000
	184,000,001	185,000
	185,000,001	186,000
	186,000,001	187,000
	187,000,001	188,000
	188,000,001	189,000
	189,000,001	190,000
	190,000,001	191,000
	191,000,001	192,000

MCB Bank Limited - Islamic Banking  
Schedule of Bank Charges  
Jan-June 2010

S. #	ITEM	RATES
	192,000,001	193,000,000
	193,000,001	194,000,000
	194,000,001	195,000,000
	195,000,001	196,000,000
	196,000,001	197,000,000
	197,000,001	198,000,000
	198,000,001	199,000,000
	199,000,001	200,000,000
	Over Rs. 200 Million	See note below
<b>Note:</b>		
Charges are negotiable if business <b>commitment</b> is over Rs.200M p.a. with approval of (Group) Head/Business Heads		
(III)	At collecting end:	
	(a) Collection Charges	Minimum Rs.500/-
	<b>Amount Range</b>	<b>Per Quarter</b>
	<b>From</b>	<b>To</b>
	<b>or part thereof Upto</b>	
	1	125,000
	125,001	500,000
	500,001	800,000
	800,001	1,000,000
	1,000,001	1,500,000
	1,500,001	2,000,000
	2,000,001	2,500,000
	2,500,001	3,000,000
	3,000,001	3,500,000
	3,500,001	4,000,000
	4,000,001	4,500,000
	4,500,001	5,000,000
	5,000,001	5,500,000
	5,500,001	6,000,000
	6,000,001	6,500,000
	6,500,001	7,000,000
	7,000,001	7,500,000
	7,500,001	8,000,000
	8,000,001	8,500,000
	8,500,001	9,000,000
	9,000,001	9,500,000
	9,500,001	10,000,000
	10,000,001	11,000,000
	11,000,001	12,000,000
	12,000,001	13,000,000
	13,000,001	14,000,000
	14,000,001	15,000,000
	15,000,001	16,000,000
	16,000,001	17,000,000
	17,000,001	18,000,000
	18,000,001	19,000,000
	19,000,001	20,000,000
	20,000,001	21,000,000
	21,000,001	22,000,000
	22,000,001	23,000,000
	23,000,001	24,000,000
	24,000,001	25,000,000
	25,000,001	26,000,000
	26,000,001	27,000,000
	27,000,001	28,000,000
	28,000,001	29,000,000
	29,000,001	30,000,000
	30,000,001	31,000,000
	31,000,001	32,000,000
	32,000,001	33,000,000
	33,000,001	34,000,000
	34,000,001	35,000,000
	35,000,001	36,000,000
	36,000,001	37,000,000
	37,000,001	38,000,000
	38,000,001	39,000,000
	39,000,001	40,000,000
	40,000,001	41,000,000
	41,000,001	42,000,000

MCB Bank Limited - Islamic Banking  
Schedule of Bank Charges  
Jan-June 2010

S. #	ITEM	RATES	
	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	
<p><i>Note:</i> For business <b>commitment</b> of over Rs.100M charges are negotiable with client after obtaining approval from (Group) Head/ Business Heads</p>			
<p>(b) In case of purchase</p>			
		Usual charges as at (a) above <b>(see note below)</b>	
<p><i>Note:</i> i) All other charges as per Notes (a) &amp; (b) and item No.2 above wherever applicable shall be extra.</p>			
<p>ii) Recovery of Remittance Charges from Banks &amp; DFIs subject to arrangements</p>			

S. #	ITEM	RATES												
	<p><i>Note:</i> 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 <b>relevant TPD</b> and (Group) Head subject to FED.</p>													
<b>C</b>	<b>FINANCES</b>													
<b>1</b>	<p>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).</p> <p><i>Note:</i> 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 Group Head/Business Heads d) The bank reserves the right to determine the applicability, as per arrangements with customers with the approval of Group Head</p>	<p>At actual, in addition :</p> <ol style="list-style-type: none"> <li>1. Legal documentation fee @ 0.20% (Flat) after acceptance of sanction by the Company but before disbursement of the total amount of sanction (Funded and Non Funded Both). <b>(To be included in Murabahah Selling Price).</b></li> <li>2. Project examination fee @ 0.25% (Flat) after acceptance of sanction by the Company but before disbursement of the total amount of sanction (Funded and Non Funded Both). <b>(To be recovered upfront before Sanction of Limit).</b></li> <li>3. Project monitoring fee @ 0.25% p.a. Payable quarterly on outstanding amount (Funded and Non Funded Both). <b>(To be included in Murabahah Selling Price)</b></li> <li>4. Front End/Arrangement Fee @ 1.00% (Flat) wherever applicable as per Bank's discretion. <b>(To be recovered upfront after Sanction of Limit.)</b></li> <li>5. Equipment Ijarah Processing Fee @ 1.00% of the amount of finance recoverable upfront</li> </ol>												
<b>2</b>	<p><b>Miscellaneous charges for issuance of NOC:</b></p> <p>For issuance of NOC at the request of customers/clients for creating charge over 'assets of the borrowing company for obtaining further financing from other 'Banks/DFIs/Financial Institutions.</p> <p><i>Note:</i> Recovery of these charges waived/negotiable from: a) Clients having total facilities exceeding Rs. 100 Million b) Clients allowed facilities under Consortium financing</p>	<p>Actual or Rs.10,000/- whichever is higher (See note below)</p>												
<b>3</b>	<p><b>For finances against pledge/hypothecation, various charges to be levied as follows :</b></p> <p>(a) Godown Rent</p> <p>(b) Godown staff salaries : Salaries of Godown keepers/Chowkidars.</p> <p>(c) Mucaddam Charges and storage or Stock Inspection.</p> <p>(d) <b>Godown Inspection Charges :</b></p> <p>(i) Within Municipal limits or within a radius of 10 Kilometers from the branch.</p> <p>(ii) Outside the above limits.</p> <p>(iii) Seasonal financing (Cotton, Rice etc.)</p> <p>(e) Delivery charges:</p>	<p>At actual. To be included in Murabahah Selling Price on case to case basis.</p> <p>At actual. To be included in Murabahah Selling Price on case to case basis.</p> <p>At actual. To be included in Murabahah Selling Price on case to case basis.</p> <p>Shall be included in Murabahah Selling Price on case to case basis</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">Upto Rs.1 Million</td> <td style="width: 40%; text-align: right;">Rs.200/-</td> </tr> <tr> <td>Above Rs.1 Million to 5 Million</td> <td style="text-align: right;">Rs.500/-</td> </tr> <tr> <td>Above Rs.5 Million to 10 Million</td> <td style="text-align: right;">Rs.1,000/-</td> </tr> <tr> <td>Above Rs.10 Million</td> <td style="text-align: right;">Rs.2,000/-</td> </tr> </table> <p>Plus actual conveyance charges. <i>Maximum one visit per month.</i></p> <p>T.A. &amp; D.A. as per rules. Applicable to Staff only in addition to charges at 'd (i)' above</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">Upto Rs.5 Million</td> <td style="width: 40%; text-align: right;">Rs.300/-</td> </tr> <tr> <td>Above Rs.5 Million</td> <td style="text-align: right;">Rs.500/-</td> </tr> </table> <p>Plus T.A. &amp; D.A. as per rules. Applicable to Staff only</p> <p>At actual. To be included in Murabahah Selling Price on</p>	Upto Rs.1 Million	Rs.200/-	Above Rs.1 Million to 5 Million	Rs.500/-	Above Rs.5 Million to 10 Million	Rs.1,000/-	Above Rs.10 Million	Rs.2,000/-	Upto Rs.5 Million	Rs.300/-	Above Rs.5 Million	Rs.500/-
Upto Rs.1 Million	Rs.200/-													
Above Rs.1 Million to 5 Million	Rs.500/-													
Above Rs.5 Million to 10 Million	Rs.1,000/-													
Above Rs.10 Million	Rs.2,000/-													
Upto Rs.5 Million	Rs.300/-													
Above Rs.5 Million	Rs.500/-													

S. #	ITEM	RATES
	If a godown keeper is not posted, conveyance charges will be recovered.	case to case basis.
	(f) Other incidental expenses : Insurance premia, legal charges etc.	At actual. To be included in Murabahah Selling Price on case to case basis.
	(g) Directors search/Charge search/Local credit report/Independent stocks verification/Independent credit report/ CIB report/Assets valuation.	At actual. To be recovered upfront. Minimum Rs.300/-
	(h) Handling charges on marking of lien on Govt. securities	Rs.500/- flat per customer. To be recovered upfront.
	(i) Marking of lien on securities issued by MCB for other banks	Rs.500/- flat per customer. To be recovered upfront.
	(j) eCIB	Individuals Rs. 100/- Entities Rs. 200
	<b>Note :</b> While recovering the miscellaneous charges like godown rent, godown staff salary, inspection charges etc. the amount recovered from the borrowers 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. However, reimbursement of actual conveyance charges to be made to concerned staff to the debit of Expenses Account after proper approval of the (Group) Head /Business Heads.	
<b>D</b>	<b>STANDING INSTRUCTIONS FEE</b>	
	Standing instructions fee will be recovered in addition to the usual charges on remittances, if any	Rs.125/- per transaction. (If not specified in the rules of specific product)
<b>E</b>	<b>SALE &amp; PURCHASE OF SECURITIES SAFE CUSTODY ARTICLES IN SAFE DEPOSIT &amp; SAFE DEPOSIT LOCKERS</b>	
<b>1</b>	Sale and purchase of shares and securities. (Shariah Complied) <b>Note :</b> (a) The above charges are in addition to brokerage. (b) Charges is not to be recovered on purchase of newly floated Securities, where it is payable by the Government/Government Agencies and from the subscribers to new share flotation. (c) When orders for purchase or sale of shares/securities are executed through the bank's other offices, all incidental expenses such as postage, insurance charges etc., incurred will be recovered in addition to the Charges/brokerage charges.	0.15% on the first Rs.10,000/- of purchase 'price or cost thereof. Minimum Rs.50/- 0.10% on amount exceeding Rs. 10,000/- Minimum Rs.50/- <b>(See note below)</b>
<b>2</b>	Withdrawal fee on shares and securities held in safe custody (to be recovered at the time of withdrawal).	0.25% on the first Rs.10,000/- of the 'paid-up or face value - Minimum Rs.50/ 0.125% on amount exceeding Rs. 10,000/-.
<b>3</b>	Withdrawal fee on Government Securities (where shares and/ or securities sold are from those held in safe custody, either Charges on sale of shares and securities as shown against item 1 or withdrawal fees as shown against item 2 and 3 whichever is higher, will be charged, but not both).	Rs.10/- per script - <i>Minimum Rs.50/-</i>
<b>4</b>	Public Floatation of Shares/Modaraba Certificates/Offer for Sale of Shares/ Dis-investment/Term Fin. Certificates (Shariah complied)	Charges @ 0.50% plus Out of Pocket Expenses. <i>Minimum Rs.20,000/-</i> . (Subject to Negotiation of Rate based on volume of business commitment).
<b>5</b>	Issue of Right Shares (Shariah complied)	Charges @ 0.50% plus Out of Pocket Expenses. <i>Minimum Rs.20,000/-</i> . (Subject to Negotiation of Rate based on volume of business commitment).
<b>6</b>	Payment of Dividend Warrants through designated branches. <b>Note :</b> Collection & Postage charges should be condoned for MCB dividend warrants valuing upto Rs.500/-only	Charges @ 0.30% plus actual amount of postage/ courier charges, subject to negotiation of rate based on volume of business <a href="#">commitment</a>
<b>7</b>	<b>Articles in Safe Deposit :</b> (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	Rs.4/- per 100 cubic inches or part thereof. Min. Rs.300/- per quarter.

S. #	ITEM	RATES
	(b) Envelopes  <b>Note :-</b> To be insured on customers' account	Rs.2/- per 25 Sq. Inches or part thereof Min. Rs.300/- per quarter
<b>8</b>	<b>Safe Deposit Locker Fee</b> (To be recovered Annually in Advance)	
	(a) (i) Upto 0.40 cft, small	Rs.1,300/- per annum. - 50% p.a. to be charged from MCB Staff Members for small locker only.
	(ii) From 0.41 to 1.35 cft. Medium	Rs.2,000/- per annum
	(iii) From 1.36 to 2.00 cft. Large.	Rs.3,300/- per annum
	(iv) From 2.01 to 3.00 cft. - Extra Large	Rs.5,000/- per annum
	(b) Key Deposit	
	(i) Small & Medium	Rs. 1,500/-
	(ii) Large	Rs. 2,000/-
	(iii) Extra Large	Rs. 2,500/- (see noted below)
	(c) Breaking Charges	Actual or Rs.2,000/- per locker whichever is higher.
	(d) Late Payment Fee	10% of applicable Annual Rent will be recovered if 30 days overdue.
	<b>Notes:</b> a) Business Heads/(Group) Head may waive key deposit where client maintain deposits of Rs.1.0 M & above in Inat (current) account and route import / export business commitment of Rs.10M and above p.a. b) No key deposit for MCB Staff Members.	
<b>F</b>	<b>GUARANTEES</b>	
<b>1</b>	Guarantees issued in favor of Shipping companies in lieu of Bills of Lading.	Rs.1,500/- for the first month and Rs 750/- per month for the subsequent months till return of original guarantee subsequent to receipt and release of shipping documents
<b>2</b>	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)	
<b>Collector of Customs in lieu of payment of import/Export Duty which are valid upto 6 months</b>		
<b>Amount Range</b>		<b>Per quarter or thereof</b>
<b>From</b>	<b>To</b>	
1	500,000	3,000
500,001	1,000,000	6,000
1,000,001	1,500,000	9,000
1,500,001	2,000,000	12,000
2,000,001	2,500,000	15,000
2,500,001	3,000,000	18,000
3,000,001	3,500,000	21,000
3,500,001	4,000,000	24,000
4,000,001	4,500,000	27,000
4,500,001	5,000,000	30,000
5,000,001	5,500,000	33,000
5,500,001	6,000,000	36,000
6,000,001	6,500,000	39,000
6,500,001	7,000,000	42,000
7,000,001	7,500,000	45,000
7,500,001	8,000,000	48,000
8,000,001	8,500,000	51,000
8,500,001	9,000,000	54,000
9,000,001	9,500,000	57,000
9,500,001	10,000,000	60,000
10,000,001	10,500,000	63,000
10,500,001	11,000,000	66,000
11,000,001	11,500,000	69,000

MCB Bank Limited - Islamic Banking  
 Schedule of Bank Charges  
 Jan-June 2010

S. #	ITEM	RATES	
	11,500,001	12,000,000	72,000
	12,000,001	12,500,000	75,000
	12,500,001	13,000,000	78,000
	13,000,001	13,500,000	81,000
	13,500,001	14,000,000	84,000
	14,000,001	14,500,000	87,000
	14,500,001	15,000,000	90,000
	15,000,001	15,500,000	93,000
	15,500,001	16,000,000	96,000
	16,000,001	16,500,000	99,000
	16,500,001	17,000,000	102,000
	17,000,001	17,500,000	105,000
	17,500,001	18,000,000	108,000
	18,000,001	18,500,000	111,000
	18,500,001	19,000,000	114,000
	19,000,001	19,500,000	117,000
	19,500,001	20,000,000	120,000
	20,000,001	20,500,000	123,000
	20,500,001	21,000,000	126,000
	21,000,001	21,500,000	129,000
	21,500,001	22,000,000	132,000
	22,000,001	22,500,000	135,000
	22,500,001	23,000,000	138,000
	23,000,001	23,500,000	141,000
	23,500,001	24,000,000	144,000
	24,000,001	24,500,000	147,000
	24,500,001	25,000,000	150,000
	25,000,001	25,500,000	153,000
	25,500,001	26,000,000	156,000
	26,000,001	26,500,000	159,000
	26,500,001	27,000,000	162,000
	27,000,001	27,500,000	165,000
	27,500,001	28,000,000	168,000
	28,000,001	28,500,000	171,000
	28,500,001	29,000,000	174,000
	29,000,001	29,500,000	177,000
	29,500,001	30,000,000	180,000
	30,000,001	30,500,000	183,000
	30,500,001	31,000,000	186,000
	31,000,001	31,500,000	189,000
	31,500,001	32,000,000	192,000
	32,000,001	32,500,000	195,000
	32,500,001	33,000,000	198,000
	33,000,001	33,500,000	201,000
	33,500,001	34,000,000	204,000
	34,000,001	34,500,000	207,000
	34,500,001	35,000,000	210,000
	35,000,001	35,500,000	213,000
	35,500,001	36,000,000	216,000
	36,000,001	36,500,000	219,000
	36,500,001	37,000,000	222,000
	37,000,001	37,500,000	225,000
	37,500,001	38,000,000	228,000
	38,000,001	38,500,000	231,000
	38,500,001	39,000,000	234,000
	39,000,001	39,500,000	237,000
	39,500,001	40,000,000	240,000
	40,000,001	40,500,000	243,000
	40,500,001	41,000,000	246,000
	41,000,001	41,500,000	249,000
	41,500,001	42,000,000	252,000
	42,000,001	42,500,000	255,000
	42,500,001	43,000,000	258,000
	43,000,001	43,500,000	261,000
	43,500,001	44,000,000	264,000
	44,000,001	44,500,000	267,000
	44,500,001	45,000,000	270,000
	45,000,001	45,500,000	273,000
	45,500,001	46,000,000	276,000
	46,000,001	46,500,000	279,000

S. #	ITEM	RATES	
	46,500,001	47,000,000	282,000
	47,000,001	47,500,000	285,000
	47,500,001	48,000,000	288,000
	48,000,001	48,500,000	291,000
	48,500,001	49,000,000	294,000
	49,000,001	49,500,000	297,000
	49,500,001	50,000,000	300,000
	50,000,001	50,500,000	303,000
	Above Rs. 50.5 Million		See Note below (Minimum Rs.1000/-)

**Note**

Charges negotiable on case to case basis under approval of (Group) **Head/ Business Head**

**3 Guarantees issued in favor of DFIs/Financial Institutions for financial accommodation to customers.**

Minimum Rs.1,000/-

DFIs/Fainancial Institutions		
Amount Range		Per quarter or part thereof
From	To	
1	250,000	1,000
250,000	500,000	2,000
500,001	1,000,000	4,000
1,000,001	1,500,000	6,000
1,500,001	2,000,000	8,000
2,000,001	2,500,000	10,000
2,500,001	3,000,000	12,000
3,000,001	3,500,000	14,000
3,500,001	4,000,000	16,000
4,000,001	4,500,000	18,000
4,500,001	5,000,000	20,000
5,000,001	5,500,000	22,000
5,500,001	6,000,000	24,000
6,000,001	6,500,000	26,000
6,500,001	7,000,000	28,000
7,000,001	7,500,000	30,000
7,500,001	8,000,000	32,000
8,000,001	8,500,000	34,000
8,500,001	9,000,000	36,000
9,000,001	9,500,000	38,000
9,500,001	10,000,000	40,000
10,000,001	10,500,000	42,000
10,500,001	11,000,000	44,000
11,000,001	11,500,000	46,000
11,500,001	12,000,000	48,000
12,000,001	12,500,000	50,000
12,500,001	13,000,000	52,000
13,000,001	13,500,000	54,000
13,500,001	14,000,000	56,000
14,000,001	14,500,000	58,000
14,500,001	15,000,000	60,000
15,000,001	15,500,000	62,000
15,500,001	16,000,000	64,000
16,000,001	16,500,000	66,000
16,500,001	17,000,000	68,000
17,000,001	17,500,000	70,000
17,500,001	18,000,000	72,000
18,000,001	18,500,000	74,000
18,500,001	19,000,000	76,000
19,000,001	19,500,000	78,000
19,500,001	20,000,000	80,000
20,000,001	20,500,000	82,000
20,500,001	21,000,000	84,000
21,000,001	21,500,000	86,000
21,500,001	22,000,000	88,000
22,000,001	22,500,000	90,000
22,500,001	23,000,000	92,000
23,000,001	23,500,000	94,000
23,500,001	24,000,000	96,000
24,000,001	24,500,000	98,000
24,500,001	25,000,000	100,000

MCB Bank Limited - Islamic Banking  
 Schedule of Bank Charges  
 Jan-June 2010

S. #	ITEM	RATES
	25,000,001	25,500,000
	25,500,001	26,000,000
	26,000,001	26,500,000
	26,500,001	27,000,000
	27,000,001	27,500,000
	27,500,001	28,000,000
	28,000,001	28,500,000
	28,500,001	29,000,000
	29,000,001	29,500,000
	29,500,001	30,000,000
	30,000,001	30,500,000
	30,500,001	31,000,000
	31,000,001	31,500,000
	31,500,001	32,000,000
	32,000,001	32,500,000
	32,500,001	33,000,000
	33,000,001	33,500,000
	33,500,001	34,000,000
	34,000,001	34,500,000
	34,500,001	35,000,000
	35,000,001	35,500,000
	35,500,001	36,000,000
	36,000,001	36,500,000
	36,500,001	37,000,000
	37,000,001	37,500,000
	37,500,001	38,000,000
	38,000,001	38,500,000
	38,500,001	39,000,000
	39,000,001	39,500,000
	39,500,001	40,000,000
	40,000,001	40,500,000
	40,500,001	41,000,000
	41,000,001	41,500,000
	41,500,001	42,000,000
	42,000,001	42,500,000
	42,500,001	43,000,000
	43,000,001	43,500,000
	43,500,001	44,000,000
	44,000,001	44,500,000
	44,500,001	45,000,000
	45,000,001	45,500,000
	45,500,001	46,000,000
	46,000,001	46,500,000
	46,500,001	47,000,000
	47,000,001	47,500,000
	47,500,001	48,000,000
	48,000,001	48,500,000
	48,500,001	49,000,000
	49,000,001	49,500,000
	49,500,001	50,000,000
	50,000,001	50,500,000
	38,000,001	38,500,000
	38,500,001	39,000,000
	39,000,001	39,500,000
	39,500,001	40,000,000
	40,000,001	40,500,000
	40,500,001	41,000,000
	41,000,001	41,500,000
	41,500,001	42,000,000
	42,000,001	42,500,000
	42,500,001	43,000,000
	43,000,001	43,500,000
	43,500,001	44,000,000
	44,000,001	44,500,000
	44,500,001	45,000,000
	45,000,001	45,500,000
	45,500,001	46,000,000
	46,000,001	46,500,000
	46,500,001	47,000,000
	47,000,001	47,500,000

S. #	ITEM	RATES	
	47,500,001	48,000,000	192,000
	48,000,001	48,500,000	194,000
	48,500,001	49,000,000	196,000
	49,000,001	49,500,000	198,000
	49,500,001	50,000,000	200,000
	50,000,001	50,500,000	202,000
	Above Rs. 50,500,000	See Note below (Minimum Rs.1000/-)	
	<i>Note:</i>		
	Service charges are subject to negotiation with client on their group business basis after obtaining approval from the (Group) Head/ <b>Business Head</b> .		
4	<b>Bank Guarantee assignment noting charges in favor of other banks.</b>	Rs 1,000/- (Flat)	
5	<p><b>Other Guarantees</b>  <b>Quarter will start from the data of issuance of guarantee</b>                      Minimum Service Fee Rs. 1,000/- per annum per guarantee or Rs.250/- per quarter wherever guarantee validity is less than one year. .                      Charges may be waived against 100% Cash kept in Margin Account</p>		
	<b>Amount Range</b>		
	<b>From</b>	<b>To</b>	<b>per quarter or part thereof</b>
	1	500,000	2,000
	500,001	1,000,000	4,000
	1,000,001	1,500,000	6,000
	1,500,001	2,000,000	8,000
	2,000,001	2,500,000	10,000
	2,500,001	3,000,000	12,000
	3,000,001	3,500,000	14,000
	3,500,001	4,000,000	16,000
	4,000,001	4,500,000	18,000
	4,500,001	5,000,000	20,000
	5,000,001	5,500,000	22,000
	5,500,001	6,000,000	24,000
	6,000,001	6,500,000	26,000
	6,500,001	7,000,000	28,000
	7,000,001	7,500,000	30,000
	7,500,001	8,000,000	32,000
	8,000,001	8,500,000	34,000
	8,500,001	9,000,000	36,000
	9,000,001	9,500,000	38,000
	9,500,001	10,000,000	40,000
	10,000,001	10,500,000	42,000
	10,500,001	11,000,000	44,000
	11,000,001	11,500,000	46,000
	11,500,001	12,000,000	48,000
	12,000,001	12,500,000	50,000
	12,500,001	13,000,000	52,000
	13,000,001	13,500,000	54,000
	13,500,001	14,000,000	56,000
	14,000,001	14,500,000	58,000
	14,500,001	15,000,000	60,000
	15,000,001	15,500,000	46,500
	15,500,001	16,000,000	48,000
	16,000,001	16,500,000	49,500
	16,500,001	17,000,000	51,000
	17,000,001	17,500,000	52,500
	17,500,001	18,000,000	54,000
	18,000,001	18,500,000	55,500
	18,500,001	19,000,000	57,000
	19,000,001	19,500,000	58,500
	19,500,001	20,000,000	60,000
	20,000,001	20,500,000	61,500
	20,500,001	21,000,000	63,000
	21,000,001	21,500,000	64,500
	21,500,001	22,000,000	66,000
	22,000,001	22,500,000	67,500
	22,500,001	23,000,000	69,000

MCB Bank Limited - Islamic Banking  
Schedule of Bank Charges  
Jan-June 2010

S. #	ITEM		RATES
	23,000,001	23,500,000	70,500
	23,500,001	24,000,000	72,000
	24,000,001	24,500,000	73,500
	24,500,001	25,000,000	75,000
	25,000,001	25,500,000	76,500
	25,500,001	26,000,000	78,000
	26,000,001	26,500,000	79,500
	26,500,001	27,000,000	81,000
	27,000,001	27,500,000	82,500
	27,500,001	28,000,000	84,000
	28,000,001	28,500,000	85,500
	28,500,001	29,000,000	87,000
	29,000,001	29,500,000	88,500
	29,500,001	30,000,000	90,000
	30,000,001	30,500,000	76,250
	30,500,001	31,000,000	77,500
	31,000,001	31,500,000	78,750
	31,500,001	32,000,000	80,000
	32,000,001	32,500,000	81,250
	32,500,001	33,000,000	82,500
	33,000,001	33,500,000	83,750
	33,500,001	34,000,000	85,000
	34,000,001	34,500,000	86,250
	34,500,001	35,000,000	87,500
	35,000,001	35,500,000	88,750
	35,500,001	36,000,000	90,000
	36,000,001	36,500,000	91,250
	36,500,001	37,000,000	92,500
	37,000,001	37,500,000	93,750
	37,500,001	38,000,000	95,000
	38,000,001	38,500,000	96,250
	38,500,001	39,000,000	97,500
	39,000,001	39,500,000	98,750
	39,500,001	40,000,000	100,000
	40,000,001	40,500,000	101,250
	40,500,001	41,000,000	102,500
	41,000,001	41,500,000	103,750
	41,500,001	42,000,000	105,000
	42,000,001	42,500,000	106,250
	42,500,001	43,000,000	107,500
	43,000,001	43,500,000	108,750
	43,500,001	44,000,000	110,000
	44,000,001	44,500,000	111,250
	44,500,001	45,000,000	112,500
	45,000,001	45,500,000	113,750
	45,500,001	46,000,000	115,000
	46,000,001	46,500,000	116,250
	46,500,001	47,000,000	117,500
	47,000,001	47,500,000	118,750
	47,500,001	48,000,000	120,000
	48,000,001	48,500,000	121,250
	48,500,001	49,000,000	122,500
	49,000,001	49,500,000	123,750
	49,500,001	50,000,000	125,000
	50,000,001	50,500,000	126,250
	Above Rs. 50.5 Million		See Note below (Minimum Rs.1000/-)
	<i>Note:</i>		
	Service charges are subject to negotiation with client on their group business basis after obtaining approval from the (Group) Head/ <b>Business Head</b>		
6	<b>Back to Back guarantees including guarantees issued against counter guarantee of our foreign correspondent bank and Performance Bonds, Bid Bonds, Advance Payment Guarantees etc.</b>		(See note at the end of section)
	<b>Amount Range</b>		<b>Per quarter or part thereof *[1]</b>
	<b>From</b>	<b>To</b>	
	1	500,000	2,000
	500,001	1,000,000	4,000
	1,000,001	1,500,000	6,000

MCB Bank Limited - Islamic Banking  
 Schedule of Bank Charges  
 Jan-June 2010

S. #	ITEM	RATES	
	1,500,001	2,000,000	8,000
	2,000,001	2,500,000	10,000
	2,500,001	3,000,000	12,000
	3,000,001	3,500,000	14,000
	3,500,001	4,000,000	16,000
	4,000,001	4,500,000	18,000
	4,500,001	5,000,000	20,000
	5,000,001	5,500,000	22,000
	5,500,001	6,000,000	24,000
	6,000,001	6,500,000	26,000
	6,500,001	7,000,000	28,000
	7,000,001	7,500,000	30,000
	7,500,001	8,000,000	32,000
	8,000,001	8,500,000	34,000
	8,500,001	9,000,000	36,000
	9,000,001	9,500,000	38,000
	9,500,001	10,000,000	40,000
	10,000,001	10,500,000	42,000
	10,500,001	11,000,000	44,000
	11,000,001	11,500,000	46,000
	11,500,001	12,000,000	48,000
	12,000,001	12,500,000	50,000
	12,500,001	13,000,000	52,000
	13,000,001	13,500,000	54,000
	13,500,001	14,000,000	56,000
	14,000,001	14,500,000	58,000
	14,500,001	15,000,000	60,000
	15,000,001	15,500,000	62,000
	15,500,001	16,000,000	64,000
	16,000,001	16,500,000	66,000
	16,500,001	17,000,000	68,000
	17,000,001	17,500,000	70,000
	17,500,001	18,000,000	72,000
	18,000,001	18,500,000	74,000
	18,500,001	19,000,000	76,000
	19,000,001	19,500,000	78,000
	19,500,001	20,000,000	80,000
	20,000,001	20,500,000	82,000
	20,500,001	21,000,000	84,000
	21,000,001	21,500,000	86,000
	21,500,001	22,000,000	88,000
	22,000,001	22,500,000	90,000
	22,500,001	23,000,000	92,000
	23,000,001	23,500,000	94,000
	23,500,001	24,000,000	96,000
	24,000,001	24,500,000	98,000
	24,500,001	25,000,000	100,000
	25,000,001	25,500,000	102,000
	25,500,001	26,000,000	104,000
	26,000,001	26,500,000	106,000
	26,500,001	27,000,000	108,000
	27,000,001	27,500,000	110,000
	27,500,001	28,000,000	112,000
	28,000,001	28,500,000	114,000
	28,500,001	29,000,000	116,000
	29,000,001	29,500,000	118,000
	29,500,001	30,000,000	120,000
	30,000,001	30,500,000	122,000
	30,500,001	31,000,000	124,000
	31,000,001	31,500,000	126,000
	31,500,001	32,000,000	128,000
	32,000,001	32,500,000	130,000
	32,500,001	33,000,000	132,000
	33,000,001	33,500,000	134,000
	33,500,001	34,000,000	136,000
	34,000,001	34,500,000	138,000
	34,500,001	35,000,000	140,000
	35,000,001	35,500,000	142,000
	35,500,001	36,000,000	144,000
	36,000,001	36,500,000	146,000

S. #	ITEM	RATES	
	36,500,001	37,000,000	148,000
	37,000,001	37,500,000	150,000
	37,500,001	38,000,000	152,000
	38,000,001	38,500,000	154,000
	38,500,001	39,000,000	156,000
	39,000,001	39,500,000	158,000
	39,500,001	40,000,000	160,000
	40,000,001	40,500,000	162,000
	40,500,001	41,000,000	164,000
	41,000,001	41,500,000	166,000
	41,500,001	42,000,000	168,000
	42,000,001	42,500,000	170,000
	42,500,001	43,000,000	172,000
	43,000,001	43,500,000	174,000
	43,500,001	44,000,000	176,000
	44,000,001	44,500,000	178,000
	44,500,001	45,000,000	180,000
	45,000,001	45,500,000	182,000
	45,500,001	46,000,000	184,000
	46,000,001	46,500,000	186,000
	46,500,001	47,000,000	188,000
	47,000,001	47,500,000	190,000
	47,500,001	48,000,000	192,000
	48,000,001	48,500,000	194,000
	48,500,001	49,000,000	196,000
	49,000,001	49,500,000	198,000
	49,500,001	50,000,000	200,000

Above Rs. 50 Million See Note Below

**Note:**

(a) Minimum Service Charge Rs. 1,000/- per annum per guarantee or Rs.250/- per quarter wherever guarantee validity is less than one year.  
 Charges may be waived against 100% Cash kept in Margin Account.

(b) All trade finance/guarantee related items (including but not limited to LC charges, service fees, renewal/interim review fees etc) can be relaxed /waived by the Business subject to sign off by **relevant** TPD subject to FED.

**G**

**MISCELLANEOUS**

1	Charges for issuance of Duplicate/ photostat copy or Fresh statement of account other than half yearly statement  (a) For last one year (b) For period other than last one year	Rs. 50/- Rs. 200/- No Charges for MCB Staff members
2	Issuance of Cheque Book	Rs.6/- per leaf plus excise duty if any.(CD & FCY a/c) Rs.5/- per leaf plus excise duty if any.(SD a/c) No charges for MCB Staff members.
3	Issuance of new cheque book in lieu of lost cheque book. (These charges are in addition to stop payment charges prescribed below).	Rs. 150/- per request plus charges per leaf for fresh cheque book for respective account, as per (2) above. No charges for MCB Staff members.
4	Stop payment charges	Charges per instruction. Rs. 250/- for local currency account. US\$ 5/- for foreign currency account and foreign currency cheques/drafts. No Charges for MCB Staff Members
5	Account closing processing cost	a) Rs.250/- for local currency account or entire amount if balance in the account is below Rs.250/-. No Charges for MCB Staff Members  b) US\$ 5/- for foreign currency account or entire amount if balance in the account is below US\$5/-. No Charges for MCB Staff Members
6	Charges for cheques returned	Inward Rs.300/- These charges are to be 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.
7	<b>Transaction Fee on Basic Banking Account (BBA)</b>  a) Each month the account holder will be allowed	FREE

S. #	ITEM	RATES												
	2 deposits transactions (either cash or through clearing) 2 withdrawals (either cash or clearing) Transactions over & above the limit will be charged	Rs. 35/- per transaction												
	b) Unlimited withdrawals through MCB's own ATMs	Free of Charge												
	c) Duplicate/ additional statement of account (i.e. over and above two periodical statements dispatched in the year on six monthly basis)	Rs. 50/-												
8	Same Day Clearing charges paid to NIFT	Rs.300/- per cheque <b>(See note below)</b>												
	<b>Note:</b> (Group) Head/ <b>Business Head</b> may waive the charges in view of business consideration													
9	Inter-City Clearing a) Clearing Charges b) Cheque Returning Charges	Rs.200/- including NIFT Charges Rs.200/- including NIFT Charges												
10	Balance Confirmation Certificates (Required by customers other than auditors.)	Rs. 100/- per certificate.												
11	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 customers. Further, there will be no charges if paid by cheque of the same branch, where the bill is being paid												
12	Charges on Call Deposit Receipt.	Rs. 50/- for MCB Customers. Rs. 100/- for Non MCB Customers.												
13	Bulk salary processing charges	<table border="1"> <thead> <tr> <th>Average Balance Current A/c CASA</th> <th>Waiver for No of employee P.m.</th> <th>Recommended Charges Per employee</th> </tr> </thead> <tbody> <tr> <td>Level 1 Above 5M</td> <td>25</td> <td>15</td> </tr> <tr> <td>Level 2 Above 10M</td> <td>50</td> <td>10</td> </tr> <tr> <td>Level 3 Above 20M</td> <td>75</td> <td>5</td> </tr> </tbody> </table> <p><u>Charges:</u>                      a) Flat Rs. 25 per employee if below Rs. 5 Million.                      b) If Average above Rs. 25 Million - All transactions free.                      c) Transaction is one time only in a month.</p>	Average Balance Current A/c CASA	Waiver for No of employee P.m.	Recommended Charges Per employee	Level 1 Above 5M	25	15	Level 2 Above 10M	50	10	Level 3 Above 20M	75	5
Average Balance Current A/c CASA	Waiver for No of employee P.m.	Recommended Charges Per employee												
Level 1 Above 5M	25	15												
Level 2 Above 10M	50	10												
Level 3 Above 20M	75	5												
H	<b>MCB 24 HOURS CASH CARD / SMART CARD (ATM/Debit Card)</b>													
1	<b>SMART CARD (ATM / Debit Card)</b> A-Local: (i) Issuance of new card * / Renewal (ii) Renewal (iii) Issuance of Supplementary card * (iv) Re-issuance (v) Complimentary Card  *With complimentary card for spouse for first year only	<table border="1"> <thead> <tr> <th>Classic</th> <th>Gold</th> </tr> </thead> <tbody> <tr> <td>Rs.250/-</td> <td>Rs.350/-</td> </tr> <tr> <td>Rs.250/-</td> <td>Rs.350/-</td> </tr> <tr> <td>Rs.100/-</td> <td>Rs.100/-</td> </tr> <tr> <td>Rs.250/-</td> <td>Rs.350/-</td> </tr> </tbody> </table> <p>Subject to Business Head/Group Head's approval. Renewal charges will be applied after one year. <b>(See note below)</b></p>	Classic	Gold	Rs.250/-	Rs.350/-	Rs.250/-	Rs.350/-	Rs.100/-	Rs.100/-	Rs.250/-	Rs.350/-		
Classic	Gold													
Rs.250/-	Rs.350/-													
Rs.250/-	Rs.350/-													
Rs.100/-	Rs.100/-													
Rs.250/-	Rs.350/-													
	B-International: (i) Issuance of new card / Renewal (ii) Renewal (iii) Issuance of Supplementary card (iv) Re-issuance (v) Complimentary Card	<table border="1"> <thead> <tr> <th>Classic</th> <th>Gold</th> </tr> </thead> <tbody> <tr> <td>Rs.400/-</td> <td>Rs.500/-</td> </tr> <tr> <td>Rs.400/-</td> <td>Rs.500/-</td> </tr> <tr> <td>Rs.200/-</td> <td>Rs.200/-</td> </tr> <tr> <td>Rs.400/-</td> <td>Rs.500/-</td> </tr> </tbody> </table> <p>Subject to Business Head/Group Head's approval. Renewal charges will be applied after one year. (See note below).</p>	Classic	Gold	Rs.400/-	Rs.500/-	Rs.400/-	Rs.500/-	Rs.200/-	Rs.200/-	Rs.400/-	Rs.500/-		
Classic	Gold													
Rs.400/-	Rs.500/-													
Rs.400/-	Rs.500/-													
Rs.200/-	Rs.200/-													
Rs.400/-	Rs.500/-													
2	MCB Merchant Discount / Servicing Fee	Upto 3%												
3	Cash on Debit Card (at Merchant Location) Upto Rs. 5,000/- Over Rs.5,000/- upto Rs.10,000/-	<u>Merchant Service Charges:</u> Rs.20/- per transaction Rs.50/- per transaction												
4	Cash on Debit Card through POS (at Branch location) Upto Rs.5,000/-	Rs.50/- per transaction												

S. #	ITEM	RATES
	From Rs.5,001/- to Rs.10,000/- From Rs.10,001/- to Rs.25,000/-	Rs.100/- per transaction Rs.200/- per transaction
5	Dispute Handling Charges: (i) Domestic Sales Transaction dispute handling charges for debit cards.  (ii) International Sales Transaction dispute handling charges for debit cards	Rs.150/- (flat) per dispute contested. <i>No Charges for MCB Staff Members</i>  Rs.250/- (flat) per dispute contested. <i>50% Charges to be waived for MCB Staff</i>
6	Cirrus Branded Smart Cards: (i) Transaction made on overseas ATMs  (ii) Balance Enquiry on other Banks ATMs.	Charges 2.75% or US\$3/- per transaction whichever is higher.  Charges equal to US\$1/- per transaction.
7	Balance Enquiry MCB Customer at MCB branch MCB Customer at Mnet member branch MCB Customer at 1Link ATM	FREE Rs.4/- per transaction Rs.5/- per transaction <i>No Charges for MCB Staff Members</i>
8	Mini Statement	Rs.5/- per transaction. <i>No Charges for MCB Staff Members</i>
9	Cash withdrawl made on MNET ATMs	Rs.10/- per transaction
10	Cash withdrawl made on 1Link ATMs:	Upto Rs.15/- per transaction (flat)   Shall be charged to/recovered from customer.
11	Internal Funds Transfer Through Smart Card - Maximum Rs.20,000/- (from customer's one account to another account).	Upto Rs. 20/- per transaction. <i>No Charges for MCB Staff Members</i>
12	Inter Bank Funds Transfer	<i>Rs.10/- per transaction.</i> <i>No charges for MCB Staff members</i>
13	Utility Bills payment through Smart Card	Upto Rs.15/- per transaction. <i>No Charges for MCB Staff Members</i>
14	Mobile Phone Bill payment through Smart Card	Upto Rs.15/- per transaction. <i>No Charges for MCB Staff Members</i>
15	MCB/1 link switch transactions	Upto Rs.15/- per transaction (flat) shall be charged to/ recovered from customer
16	Mobile Top Up	Upto Rs.15/- per transaction (flat) <i>No Charges for MCB Staff Members</i>
17	Annual Virtual Banking Access Charges( for individual customers)	Upto Rs.200/-p.a. per user ID
18	Virtual Banking Charges (for cash management customers only) All account to account transfer transaction charges	Rs.25/- (minimum) per transfer or as per agreement signed between the customer and cash management division.
19	Mobile (SMS) : (i) Balance Inquiry (ii) Mini Statement (iii) Bill Payment	} <b>No charges for MCB staff members</b>
20	Virtual Banking Services: (i) PTCL bills (ii) SSGC bills (iii) Mobile Phones bills (iv) KESC bills	<i>Charges for Utility Bills payment:</i> } As per specific agreement
I	<b>Custodial Services</b>	

S. #	ITEM	RATES
<b>For CDC eligible securities:</b>		
1	Initial Deposit Fee (one time charge)	Rs.0.04 per share deposit to be charged monthly.
2	Transaction/Settlement Fee	Rs.0.05 per share settlement upto 70,000 shares thereafter fixed at Rs.3,500 per settlement. Over 70,000 shares, only CDC's charges will be applicable.
3	Custody/Position fee	0.30% p.a over month end market value of shares.
4	Withdrawal fee	Rs.0.40 per share to be charged at the time of withdrawal.
5	Participation Fee (one time charge)	Rs.3,000/- for individuals Rs.5,000/- for institutions
6	Documentation fee for sub account	Rs.1,000/- one time fixed
7	Monthly Fee for sub account	Rs.300/- for individuals
8	Requested statement fee	Rs. 10/- per page of statement
9	Communication/Mailing charges	Actual plus 5% of Actual
10	Stamp fee	Actual
<b>For Physical Securities:</b>		
1	Settlement charges per trade per security including all corporate actions and registration.	Rs.0.05% per share upto 70,000 shares, thereafter fixed at Rs. 5,000/- per settlement.
2	Custody Charges	0.30% p.a. over month end market value of share.
3	Documentation, Communication/Mailing and stamp fee.	Actual
<b>Note:</b> For individuals, there is a minimum monthly charge of Rs.1000/- if actual billed amount is less than Rs.1000/-. In case actual is more than this figure, the higher amount will be billed.		
J	<b>CONSUMER FINANCING UNDER ISLAMIC MODES</b>	
1	<b>Car Ijarah wa Iqtina</b>	
	- Processing Fee	Rs.4,500/-
	- Repossession Charges	At actual
	- 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	10%
	2nd Year	5%
	3rd Year and all subsequent years	3%
	- Late Payment Charges	20% of installment or Rs.1,000/- whichever is higher Charges so collected shall be booked in Charity collection A/c
	- Cheque Return Charges	Rs.500/- per transaction
	- Installment Collection Charges	Rs.400/- per visit
2	<b>Car Murabaha</b>	
	- Processing Fee	Rs.4,500/- (To be recovered upfront before Disbursement of facility)
	- Repossession Charges	At actual
	- Late Payment Charges	20% of installment or Rs.1,000/- whichever is higher Charges so collected shall be booked in Charity collection A/c
	- Cheque Return Charges	Rs.500/- per transaction
	- Installment Collection Charges	Rs.400/- per visit

S. #	ITEM	RATES
3	<p><b>Note:</b>                      For individuals/employees only, separate terms and conditions will apply for institutional arrangements. Bank may revise/adjust the rentals on changes in profit rates, application of taxation &amp; based on group customer's risk relationship.</p> <p><b>Equipment Ijarah wa Iqtina</b>                      - (Application Processing Fee)</p> <p><b>Note:</b>                      a) All legal fees and out of pocket expenses including but not limited to travel and accommodation, utilities printing, etc., will be on account of the customer. These charges are to be kept at actual basis. No charges on account of this facility shall be borne by 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 (Group) Head/Business/Regional Head</p>	<p>1% of the amount of finance, recoverable upfront</p>
<div style="border: 1px solid black; background-color: #e0ffe0; padding: 5px; width: fit-content; margin: 0 auto;"> <b>FEE EXEMPTIONS GRID</b> </div>		
<p><b><u>For Individuals / Joint Accounts</u></b>                      Where Average balance of Rs.1M in profit bearing &amp; Rs 0.5M in lanat (current) or equivalent in Foreign Currency A/c</p> <p>Cross Branch Transactions (A/c to A/c yransfer from customer Home branch only)</p> <ul style="list-style-type: none"> <li>- Stop Payment</li> <li>- Issuance of PO, DD (LCY)</li> <li>- Balance confirmation certificate</li> <li>- Cheque collection (LCY)</li> <li>- 50% discount on locker rental</li> <li>- Duplicate statement of Account</li> </ul> <p style="text-align: right; margin-right: 50px;">} Maximum 10 Transactions per month in all cases.</p> <p><b>Note:</b>                      Will be applicable on monthly average balance</p> <p><i>These waivers will also be applicable to customers having average financing utilization of Rs. 25 M (average annual balance)</i>                      Discount on locker is subject to availability at the account residing branch.</p> <p><b>Note:</b>                      No charges for Visa Card are as MCB-IBD does not offer Visa Card to Islamic Customers</p>		