



A Snapshot of Service Charges

Levied on Various Products/ Services (Jul to Dec 2011)

(The service charges given in this page relate with general and consumer banking services only. For detail of service charges on premium products/other services please refer to the relevant section of the Schedule of Charges.)

1. Minimum Balance Charges:- Rs.50/- (inclusive of FED) p.m.will be recovered

Minimum Balance to be maintained:

i) All Accounts (LCY) other then privilege,

a) Saving 365 Gold	Rs.500,000	g) MCB Rupee Maximizer A/c (RMA)	Rs. 20,000
b) PLS 365 Saving A/c	Rs. 300,000	h) Current Account/Smart Saving	Rs. 10,000
c) PLS Saving Extra	Rs. 100,000	l) MCB Saving Maximizer	Rs. 10,000
d) Business Account	Rs. 50,000	j) Enhanced Saving Account(ESA)	Rs. 5,000
e) Current Life Account	Rs. 25,000	k) BBA/Salary gold Account	Rs. 0
f) Khushali Bachat A/c	Rs. 20,000		

ii) All Accounts (FCY) other then privilege

a) US\$ 500/-, GB.£. 500/-, Euro€ 500/-

iii) All Privilege Accounts (LCY)

iv) All Privilege Accounts (FCY)

a) US\$ 10,000/-, GB.£. 8,000/-, Euro€ 8,000/-

Exempted Categories are:

- i) Accounts maintained by Employees of Govt/Semi-Govt. Institutions for Salary,Pension &Benevolent Fund purpose including widows / children of deceased employees eligible for family pension/benevolent fund grant etc, in any manner whatsoever
- ii) Mustahqeen Zakat iii) Zakat accounts maintained for collection & disbursement of Zakat Funds iv) Students v) MCB Employees, their spouse and MCB retired staff getting pension in their MCB account vi) All Basic Banking Accounts. **Ref: SoBC Domestic Banking Item K No. 5 (Page No. 22 & 23)**

2. Cheque Book Issuance Charges

For LCY Account: Rs.6/- per leaf plus excise duty if any. (Current & Saving)

For FCY Account: US\$ 0.15/- , GB.£.0.10/- , Euro€ 0.10/- (Per Leaf) **Ref: SoBC Domestic Banking Item K No. 2 (Page No. 22)**

3. Intercity Clearing Charges

For LCY Account: Rs.250/= including NIFT Charges.

For FCY Account: US\$.4/- ,GB.£.3/- ,Euro€.3/-

Ref: SoBC Domestic Banking Item K No. 10 (Page No. 24)

4. Cheque Return Charges

For LCY Account: Inward Rs.300/= For FCY Account: US\$.6/- ,GB.£.5/- ,Euro€.5/-

These charges are to be recovered from the drawer (Our A/c holder) who has issued the cheque drawn on our bank branch which is returned unpaid due to insufficient funds, Where cheques returned on counter no charges will be recovered.

Ref: SoBC Domestic Banking Item K No. 8 (Page No. 23)

5. Online Banking Fund Transfer Charges

Cross Branch Transactions:

Within City

Deposits* FREE

Withdrawals FREE

Fund Transfer FREE

Inter City

Deposits- Cheque/Cash*

Withdrawals

Fund Transfer *

For All Accounts

Rs. 150/-

Rs. 200/-

Rs. 125/-

*Cash handling / sorting charges will also be received as per SOBC Domestic Banking item C, as small denomination notes. The above charges shall not be applicable to customers, for transaction 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. **Ref: SoBC Domestic Banking Item D No. 2 (Page No. 15)**

6. Payorder /Demand Draft Issuance Charges

Issuance of Drafts*

i) Upto Rs.100,000/-

Rs.100/- for A/c Holder (Through transfer of cheque)

Rs.200 for Non A/c Holder

ii)Over Rs.100,000/-

0.1% for Account Holder (Min Charges Rs.150/-)

0.2% for Non-Account Holder (Min Charges Rs.250/-)

Issuance of Pay Order *

Rs.100/- for Account Holders

(if A/c holder requests for issuance of P.O through cash that should be treated as non A/c holder and the charges as per non A/c holder should be recovered

0.2% for Non-Account Holder (Min Charges Rs.250/-)

*Cash handling charges will also be received as per SOBC Domestic Banking item C in case of cash deposit

Ref: SoBC Domestic Banking Item D No. 1 a & c (Page No. 15)

7. Locker Charges (Small Size)

Rent Rs.2,000/-per annum (Rs.500/- for MCB Staff) Ref: SoBC Domestic Banking Item I No. 10a (Page No. 21)

8. ATM Charges (Lowest Grade Card)

- (a) Issuance of Classic ATM Card Rs.250/-
 (b) ATM Annual Renewal Fee
 Renewal of Classic ATM Card Rs.250/-
 (c) Cash Withdrawal Charges
 Cash Withdrawal Charges (MNet ATM) Rs.10/-per transaction.
 Cash Withdrawal Charges (1Link ATM) Rs.15/-per transaction.
 (d) Balance Inquiry Charges
 MCB at MCB Upto Rs.2/- per transaction (No Charges for MCB STAFF)
 MCB at MNET Upto Rs.4/- per transaction
 MCB at 1Link Upto Rs.5/- per transaction

Ref: SoBC Consumer Banking Item L No. 1,6,8 & 9 (Page No. 26)

9. Basic Banking Account Charges:

Transactions permissible freely per month for 2 withdrawal and 2 deposits.

Ref: SoBC Domestic Banking Item K No. 6 (Page No. 23)

10. Credit Card Charges:

	GOLD	CLASSIC	PLATINUM
Joining Charges:	Free	Free	Free
Annual Charges:	Free	Free	Free
Chip Maintenance Fee:	500 p.a	350 p.a	2,000 p.a
Late Payment Charges	Rs. 1,000/- or 10% of minimum amount due whichever is higher.		

Ref: SoBC Consumer Banking Item N No. 1,2,3 & 11 (Page No. 28)

11. Personal Loan Chares (any type of consumer personal loan)

- (a) Loan Application & Processing Fee 1% of the Loan amount or Rs.2500/- (whichever is higher)
 (b) Early Settlement Charges (Full Prepayment Fee)
 Within 12 months 10%
 Within 12 – 36 months 5%
 After 36 months 4%
 (c) Late payment Charges 10% of the instalment or Rs. 1,000/- whichever is higher

Ref: SoBC Consumer Banking Item Q No. 1a (Page No. 31 & 32)

12. Auto Loan**(a) Loan Application & Processing Fee**

New Car Upto	Rs.4,500/- Non refundable
Used & imported Car Upto	Rs.5,000/- Non refundable

(b) Early Settlement Charges/Prepayment Fee

Full Prepayment Fee		Full Prepayment Fee (3D)		Partial Prepayment Fee	
1st Year	8%	1st Year	10%	1st Year	7%
2 nd Year	5%	2 nd Year	7%	2 nd Year	5%
3 rd Year onwards	3%	3 rd Year onwards	3%	3 rd Year onwards	3%

(c) Vehicle Re-possession Charges

Up to Rs. 25,000
(with-in same city)

Up to Rs. 30,000
(remote city)

Up to Rs. 40,000
(out of province)

- (d) Late payment Charges 10% of instalment or Rs. 1,000/- whichever is higher

Ref: SoBC Consumer Banking Item Q No. 1e (Page No. 33 & 34)