

Memo	
Date:	June 12, 2023
To:	Mobilink Microfinance Bank
Copy to	The President & CEO
From	Mobilink Microfinance Bank Ltd., Head Office, F-8, Islamabad
Subject	SCHEDULE OF BANK CHARGES (01 July to 31 st December 2023)

Dear All,

Following charges will be applicable with effect from July 1st, 2023 to December 31st, 2023. Please ensure to display a copy of below mentioned SOBC effective for 2nd half of 2023 at your branch notice board.

DESCRIPTION	CHARGES
CUSTOMER'S ACCOUNT	
Sahulat Current Account Opening	Free with minimum initial deposit of PKR. 100/-
Business Plus Account	1 st cheque Book (25 Leave), 1 st ATM Card free & 1 link/M-Net free with Terms & Conditions applied.
Bint-e- Hawa Account	1 st cheque Book (25 Leave), 1 st ATM Card free
Bachat (PLS) Account Opening	Free with minimum initial deposit of PKR. 100/-
Muanfa Izafa Account	Free with minimum initial deposit of PKR. 100,000/- 1 st cheque Book (25 Leave), 1 st ATM Card free Terms & Conditions applied.
Borrower Disbursement Account (Only for loan purpose)	Free with no initial deposit
SERVICE CHARGES	
For Current Account	Nil
For Saving Account	Nil
Account Closure	Nil
*All current accounts having outstanding balance in TDRs and Loan facility accounts are exempted from service charges.	
CLEARING	

Cheque Return Charges-Inward Clearing	PKR. 250/- plus F.E.D per instrument
Cheque Return Charges-Outward Clearing (Signature differ & Insufficient funds)	PKR. 100/- plus F.E.D per instrument
Intercity Clearing lodgment	PKR. 200/- plus F.E.D per instrument
Intercity Clearing Return	PKR. 250/- plus F.E.D per instrument
Same Day Clearing lodgment	PKR. 300 plus F.E.D (Where Applicable)
Same Day Clearing Return	PKR. 200 plus F.E.D per instrument
Outward Bills for Collection (OBC) – Clean	
Clean Collection (Cheques)	PKR. 250/- plus F.E.D, PKR. 50 postage and actual DD charges charged by drawee bank
OBC Return	PKR. 250/- plus F.E.D, PKR. 50 postage and actual DD charges charged by drawee bank
Banker's Cheque (For A/C holders only)	
Banker's Cheque Issuance Charges	PKR. 200/- plus F.E.D
Banker's Cheque Cancellation Charges	PKR. 100/- plus F.E.D
Duplicate Banker's Cheque Issuance Charges	PKR. 150/- Plus F.E.D
Internet Banking Charges	
Internet Banking Subscription	Free
RTGS (Real Time Gross Settlement)	
From 9:00 a.m. to 12:30 p.m.	Free
From 12:30 p.m. to 3:00 p.m.	Free
From 3:00 p.m. to 4:00 p.m.	Free
Inter Bank Fund Transfer (IBFT)	
Up to PKR. 25,000/-	Free
Above PKR. 25,000/-	0.1% or PKR. 200/- (inclusive of tax) whichever is lower

IBFT through Business Plus Account	Free
Inter Branch online transactions	
Deposit (cash) within city	Free
Deposit (cash) Intercity	Free
Cash Withdrawal within city	Free up to 500K; PKR. 50/- plus F.E.D above 500K per day
Cash Withdrawal intercity	Free up to 100K per day; PKR. 50/- plus F.E.D above PKR. 100K per day
CHEQUE BOOK CHARGES	
5 Leaves	PKR. 50/-
10 Leaves	PKR. 100/-
25 Leaves	PKR. 250/-
50 Leaves	PKR. 500/-
100 Leaves	PKR. 1,000/-
F.E.D	F.E.D is applicable in the Provinces of Punjab, Baluchistan, Khyber Pakhtunkhwa and Sindh according to their Provincial rates, whereas F.E.D is not applicable in Federal Capital and AJ&K
MISCELLANEOUS	
Stop Payment Charges (Single cheque)	PKR. 100/- Plus F.E.D (Per Instruction)
Stop Payment Charges (Multiple Cheques)	PKR. 200/- Plus F.E.D (Per Instruction)
CERTIFICATE ISSUANCE CHARGES	
Statement of Account on Customer demand/ Credit Advice Charges	PKR. 35/- inclusive of F.E.D
Account/Relationship/Balance Certificate	PKR. 100/- plus F.E.D
Duplicate copy of Paid Cheque/Instruction (Less than 6 Months)	PKR. 100/- plus F.E.D
Duplicate copy of Paid Cheque/Instruction (More than 6 Months)	PKR. 200/- plus F.E.D

Mailing Charges (Postage, Courier & Fax)	Actual, Minimum PKR. 75/- plus F.E.D
Confirmation of Balance to 3rd Party (Auditors)	PKR. 300/- plus F.E.D
Standing Instruction Charges	PKR. 100/- Plus F.E.D (Per Transaction)

ATM, VISA, SMS & E-Statement

PAY PAK Classic- ATM Card Issuance	PKR. 700/- Plus F.E.D
PAY PAK Classic- ATM Re-Issuance	PKR. 700/- Plus F.E.D
PAY PAK Classic- ATM Card Renewal	PKR. 500/- Plus F.E.D
PAY PAK Gold- ATM Card Issuance	PKR. 950/- Plus F.E.D
PAY PAK Gold- ATM Card Re-Issuance	PKR. 950/- Plus F.E.D
PAY PAK Gold- ATM Card Renewal	PKR. 500/- Plus F.E.D
PAY PAK BINT-E- HAWA ATM Card Issuance	1 st ATM Free
PAY PAK BINT-E- HAWA ATM Re-Issuance	PKR. 950/- Plus F.E.D
Balance enquiry on 1-Link ATM	PKR. 3.13/- (Inclusive of F.E.D)
Mini-statement MMBL ATM	Free
SMS Banking Charges	Free

E-Statement	Free
Gold Auction Advertisement Charges	At Actual
Gold Evaluation Charges to Goldsmith (at the time of disbursement)	At Actual

Locker Charges

Category	Lockers	Security Key Deposit	Annual Fee
For General Public	Small Medium Large	PKR. 10,000/- PKR. 15,000/- PKR. 20,000/- *Refundable at the time of surrender of locker	PKR. 2,500/- Plus F.E.D PKR. 3,500/- Plus F.E.D PKR. 5,000/- Plus F.E.D
For MMBL Staff	Small Medium Large	PKR. 5,000/- PKR. 7,500/- PKR. 10,000/- *Refundable at the time of surrender of locker	PKR. 1,250/- Plus F.E.D PKR. 1,750/- Plus F.E.D PKR. 2,500/- Plus F.E.D

Core Digital Banking Charges
1. Dost Muhafiz - Digital Health Insurance:

GENERAL HEALTH PLANS				
	Weekly	Quarter	6 Months	Annual
Premium *	Rs. 40	Rs. 300	Rs. 500	Rs. 1,000
Hospitalization – Annual Limit	20,000	Rs. 50,000	Rs. 100,000	Rs. 200,000
Room and board General ward	Up to Rs. 1000	up to Rs. 3,000	up to Rs. 5,000	up to Rs. 10,000
Accidental Emergencies	Rs. 10,000	Rs. 30,000	Rs. 60,000	Rs. 120,000
WOMEN HEALTH PLANS				
	Weekly	Quarter	6 Months	Annual
Premium *	Rs. 70	Rs. 700	Rs. 1200	Rs. 2,000
Hospitalization – Annual Limit	Rs. 10,000	Rs. 30,000	Rs. 50,000	Rs. 100,000
Room and board General ward	Up to Rs. 1000	up to Rs. 2,000	up to Rs. 3,000	up to Rs. 5,000
Accidental Emergencies	Rs. 10,000	Rs. 30,000	Rs. 60,000	Rs. 120,000
Maternity	Rs. 5,000	Rs. 10,000	Rs. 20,000	Rs. 30,000

**Exclusive of taxes.

2. Bakhabar Kissan – Agri Advisory:

Package *	Daily	Weekly	Monthly	6 Monthly
Standard	3.8	23.8	99.3	578.6
Premium **	4.59	28.61	119.16	694.28

**Exclusive of taxes.

3. Dost Tajir: Digital Lending:

- Monthly and Weekly Bullet Loans
- Loan Value = PKR 50,000
- Markup rates = Up to 6%
- Markup Discounts (On early repayment) = Up to 50%

4. Digital Income Insurance

A: In case of Accidental or Natural death

INCOME PROTECTION BASIC PLANS			
	Monthly	6 Months	Annual
Premium *	Rs. 150	Rs. 599	Rs. 999
Benefit (Accidental)	Rs. 40,000	Rs. 40,000	Rs. 40,000
Benefit (Natural)	Rs. 20,000	Rs. 20,000	Rs. 20,000
Policy Coverage Period	1 Month	6 Months	1 Year
INCOME PROTECTION GOLD PLANS			
	Monthly	6 Months	Annual
Premium *	Rs. 299	Rs. 1,199	Rs. 1,999
Benefit (Accidental)	Rs. 80,000	Rs. 80,000	Rs. 80,000
Benefit (Natural)	Rs. 40,000	Rs. 40,000	Rs. 40,000
Policy Coverage Period	1 Month	6 Months	1 Year

**Exclusive of taxes.

B: In case of Job Loss

INCOME PROTECTION INCASE OF JOSS LOSS- BASIC PLANS		
	6 Months	Annual
Premium *	Rs. 599	Rs. 999
Benefit	Rs. 20,000	Rs. 20,000
Policy Coverage Period	6 Months	1 Year

**Exclusive of taxes.

INCOME PROTECTION INCASE OF JOB LOSS- GOLD PLANS		
	6 Months	Annual
Premium *	Rs. 1,199	Rs. 1,999
Benefit (Natural)	Rs. 40,000	Rs. 40,000
Policy Coverage Period	6 Months	1 Year

5. Digital Mobile Phone Insurance

Mobile phone Insurance : Plans		
Plan Type	Annual/Semi annual*	Coverage
Basic	PKR 750	PKR 11,000
Silver	PKR 1,500	PKR 22,000
Gold	PKR 2,500	PKR 35,000
Platinum	PKR 3,000	PKR 40,000

** Exclusive of taxes.

6. Bank IVR Radio

MOBILE RADIO PLANS	
Monthly	Rs. 30
Quarterly	Rs. 90
Bi-Annually	Rs. 180
Annual	Rs. 360

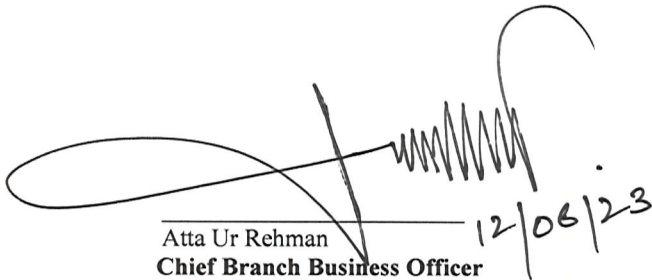
** Exclusive of taxes.

Sr. #	Product Name	Loan Limits	Tenure	Processing Fee (exclusive of F.E.D.)
1	Khushhal Kissan Loan	50,000 – 350,000	3 Months - 12 Months	Rs. 3,500 or 3% of Loan Amount (whichever is higher)
2	Khushhal Kissan Loan - Value Chain	20,000 – 350,000	6 Months	Rs. 2,250
3	Karoobar Loan	50,000 – 100,000	3 Months - 2 Years	Rs. 3,500 or 3.5% of Loan Amount (whichever is higher)
		100,001 – 350,000		
4	Livestock Loan	50,000 – 350,000	6 Months - 12 Months	Rs. 3,500 or 3% of Loan Amount (whichever is higher)
5	Bin-e-Hawa Business Loan	Up to 350,000	3 Months – 36 Months	Rs. 2,500 or 2.5% of Loan Amount (whichever is higher)
6	Karoobar Plus Loan	50,000 - 350,000	3 Years	Rs. 3,500 or 3.5% of Loan Amount (whichever is higher)
7	Salary Loan	50,000 – 350,000	1 Year -2 Years - 3 Years	Rs. 5,000 or 5% of Loan Amount (whichever is higher)
8	Fori Cash Loan	25,000 – 50,000	12 Months	Rs. 4,500 or 4.50% of Loan Amount (whichever is higher)
		50,001 - 100,000		
		100,001 - 350,000		
9	Microenterprise Loan	350,001 – 500,000	12 Months	Rs. 10,000 or 2% of Loan Amount (whichever is higher)
		500,001 - 1,000,000		
		1,000,001 - 1,500,000		
		1,500,001 - 2,000,000		
		2,000,001 – 3,000,000		
10	Running Finance	Up to 3,000,000	1 Year	-
				2% of Loan Amount
11	Tractor Loan	Up to 3,000,000	1 Years - 10 Years	2% of Loan Amount or Rs.15,000 (whichever is higher)
12	Agri. Passbook Loan	50,000 – 3,000,000	Production = 1 Year	2.5% of Loan Amount or Rs.20,000 (whichever is higher)
			Development = Up to 10 Years	
13	Agri Plus Loan	50,000 - 350,000	1 Year - 2 Years - 3 Years	Upto 350,000 3% of Loan Amount or Rs.3,500 (whichever is higher)
		350,001 - 3,000,000		Above 350,000 2% of Loan Amount or Rs.15,000 (whichever is higher)
14	Commercial Vehicle Loan	Up to Rs.3,000,000	Up to 1000 CC = Up to 7 Years Above 1000 CC = Up to 10 Years	3% of Loan Amount or Rs.20,000 (whichever is higher)
15	School Loan	Up to 3,000,000	Up to 10 Years	2% of Loan Amount
16	House Loan	Up to 500,000	Up to 5 Years	Rs. 7,500 or 2.5% (whichever is higher)
		500,001 – 1,000,000	Up to 7 Years	
		1,000,001 – 3,000,000	Up to 20 Years	
17	House Loan (SBP Scheme)	1,000,000 – 2,000,000	Up to 20 Years	0.5% of Loan Amount
18	PM Kissan Package Schemes fr Flood Effectuated Areas	Up to 200,000 (IF&RSLF) Upto 500,000 (GMSS)	6 Months	Rs. 3,500 or 3% of Loan Amount (whichever is higher)

*Excluding of F.E.D (F.E.D will be applicable according to their Provincial rates)


Home Remittances	
Home Remittance Charges	Nil
Issuance of Proceed Realization Certificate for remittance received within 01 Year	Free
Issuance of Proceed Realization Certificate for remittance received beyond 01 Year	PKR 450/- Plus F.E.D per Certificate
Issuance of Duplicate Proceed Realization Certificate	PKR. 600/- Plus F.E.D per Certificate

- ❖ Withholding Tax/FED/any other taxes will be charged/levied as per applicable Government Rates.
- ❖ Charges levied because of processing error will be refunded.
- ❖ No initial deposit required for opening of accounts by (i) Mustahkeen of Zakat (ii) Students (iii) Employees of Government or Semi Government institutions for salary and pension purposes (including widows/children of deceased employees eligible for family pension/benevolent fund grant, etc.) and other similar type of accounts.
- ❖ No service charges for Employees of Mobilink Microfinance Bank Ltd except from 1-Link/MNet charges.
- ❖ In view of limited number of lockers staff can avail up to 10% of total lockers (small & medium)



12/08/23

Atta Ur Rehman
Chief Branch Business Officer



Faisal Akram
Chief Bank Operations