

Dated: Jun 26, 2025

Schedule of Bank Charges (SOBC)

Following schedule of bank charges (SOBC) are proposed to be applicable from Jul 1st, 2025 to Dec 31st, 2025.

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. Cash withdrawal from other bank (1 link/M-Net) free with Terms & Conditions applied.
Bint-e- Hawa Account	1 st cheque Book (25 Leave), 1 st ATM Card free
Mahana Amdani (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 with Terms & Conditions applied
SERVICE CHARGES	
*No service charges shall be applicable on account opening and closure. All accounts having outstanding balance in TDRs and Loan facility accounts are exempted from service charges.	
CLEARING	
Cheque Return Charges-Inward Clearing	PKR. 250/- plus FED/ST per instrument
Cheque Return Charges-Outward Clearing (Signature differ & Insufficient funds)	Nil
Intercity Clearing lodgment	PKR. 200/- plus FED/ST per instrument
Intercity Clearing Return	PKR. 250/- plus FED/ST per instrument
Same Day Clearing lodgment	PKR. 300 plus FED/ST per instrument (Minimum instrument value should be PKR. 100,000 and above)
Same Day Clearing Return	PKR. 200 plus FED/ST per instrument
Outward Bills for Collection (OBC) – Clean	

MMBL-SOBC (Jul-Dec 2025)

Clean Collection (Cheques)	PKR. 250/- plus FED/ST, per instrument. PKR. 50 postage and actual DD charges charged by drawee bank
OBC Return	PKR. 250/- plus FED/ST, per instrument, PKR. 50 postage and actual DD charges charged by drawee bank
Banker's Cheque/ Call Deposit Receipt (For A/C holders only)	
Banker's Cheque Issuance Charges	PKR. 200/- plus FED/ST
Banker's Cheque Cancellation Charges	PKR. 100/- plus FED/ST
Duplicate Banker's Cheque Issuance Charges	PKR. 150/- Plus FED/ST
CDR Issuance	PKR. 150/- Plus FED/ST
CDR Cancellation Charges	PKR. 100/- plus FED/ST
Duplicate CDR issuance Charges	PKR. 150/- Plus FED/ST
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
* Presently, SBP has waived all charges	
Inter Bank Fund Transfer (IBFT)	
Up to PKR. 25,000/-	Free
Above PKR. 25,000/-	0.1% of the transactional amount or PKR. 200/- plus FED/ST 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
Cash Withdrawal intercity	Free
CHEQUE BOOK CHARGES	
5 Leaves	PKR. 125/-
10 Leaves	PKR. 250/-
25 Leaves	PKR. 625/-
50 Leaves	PKR. 1,250/-
100 Leaves	PKR. 2,500/-
FED/Sales Tax	FED/ST is applicable in the Provinces of Punjab, Baluchistan, Khyber Pakhtunkhwa and Sindh according to their Provincial rates, whereas FED is not applicable in Federal Capital and AJ&K
MISCELLANEOUS	
Stop Payment Charges (Single cheque)	PKR. 100/- Plus FED/ST (Per Instruction)
Stop Payment Charges (Multiple Cheques)	PKR. 200/- Plus FED/ST (Per Instruction)
CERTIFICATE ISSUANCE CHARGES	
Statement of Account on Customer demand/ Credit Advice Charges	PKR. 35/- inclusive of FED/ST
Account/Relationship/Balance Certificate	PKR. 100/- plus FED/ST
Duplicate copy of Paid Cheque/instruction (Less than 6 Months)	PKR. 100/- plus FED/ST
Duplicate copy of Paid Cheque/instruction (More than 6 Months)	PKR. 200/- plus FED/ST
Mailing Charges (Postage, Courier)	Actual, Minimum PKR. 75/- plus FED/ST
Confirmation of Balance to 3rd Party (Auditors)	PKR. 300/- plus FED/ST

Standing Instruction Charges	PKR. 100/- Plus FED/ST (Per Instruction)
W.H.T. Certificate	Nil

ATM, VISA, SMS & E-Statement

PAY PAK Classic- ATM Card Issuance/ Re-Issuance/ Renewal	PKR. 900/- Plus FED/ST
PAY PAK Gold- ATM Card Issuance/ Re-Issuance/ Renewal	PKR. 1,150/- Plus FED/ST
PAY PAK BINT-E- HAWA ATM Card Issuance	1 st ATM Free
PAY PAK BINT-E- HAWA ATM Card Re-Issuance/ Renewal	PKR. 1,150/- Plus FED/ST
Balance enquiry on 1-Link ATM	PKR. 3.13/- (Inclusive of FED/ST)
Cash Withdrawal from other bank (ATM)	PKR 23.44 (Inclusive of FED/ST)
Cash Withdrawal from MMBL ATM (Own Bank)	Nil
Mini-statement MMBL ATM	Free
E-Statement	Free
Gold Auction Advertisement Charges	At Actual
Gold Evaluation Charges to Goldsmith (at the time of disbursement)	At Actual
Charges for registration of vehicle / Tractor	At Actual
Legal opinion / 3 rd party verification charges / PLRA	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 FED/ST PKR. 3,500/- Plus FED/ST PKR. 5,000/- Plus FED/ST
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 FED/ST PKR. 1,750/- Plus FED/ST PKR. 2,500/- Plus FED/ST

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. Bakhbar 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

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

**Exclusive of taxes.

Mobilink Microfinance Bank Limited					
Lending Products - Pricing Structure					
Sr. #	Product Name	Loan Limits	Tenure	Down Payment / Other Terms & Conditions	Processing Fee (exclusive of F.E.D.)
1	Khushhal Kissan Loan	50,000 – 500,000	3 Months - 12 Months	Guarantor	Rs. 3,500 or 3% of Loan Amount (whichever is higher)
2	Livestock Loan	50,000 – 500,000	6 Months - 12 Months	Guarantor	Rs. 3,500 or 3% of Loan Amount (whichever is higher)
3	Bint-e-Hawa Business Loan	Up to 500,000	3 Months – 36 Months	Guarantor	Rs. 2,500 or 2.5% of Loan Amount (whichever is higher)
		25,000 – 50,000	12 Months	Against Gold - Margin 10%	
		50,001 - 100,000			
		100,001 - 500,000			
4	Karoobar Plus Loan	50,000 - 500,000	1 Year -2 Years - 3 Years	Guarantor	1% of Loan Amount
		500,001 - 3,000,000		TDR, Gold, Vehicle, Property, Salary/Pension	1% of Loan Amount
		3,000,001-5,000,000			0.5% of Loan Amount
5	Salary Loan	50,000 – 5,000,000	1 Year -2 Years - 3 Years	Salary, Pension	Rs. 5,000 or 5% of Loan Amount (whichever is higher)
6	Fori Cash Loan	25,000 – 50,000	12 Months	Margin 10%	1% of loan amount
		50,001 - 100,000		Margin 10%	
		100,001 - 350,000		Margin 10%	
		350,001-500,000		Margin 10%	
7	Microenterprise Loan	350,001 – 500,000	12 Months	Margin 10%	1% of loan amount
		500,001 - 1,000,000		Margin 15%	
		1,000,001 - 2,000,000		Margin 15%	
		2,000,001 – 3,000,000		Margin 15%	
		3000,001-5000,000		Margin 25%	0.5% of Loan Amount
8	Running Finance	Up to 5,000,000	1 Year -2 Years - 3 Years	TDR	1% of Loan Amount
				Gold	
				Vehicle	
				Property, Salary/Pension	
9	Tractor Loan	Up to 5,000,000	1 Years - 10 Years	-	Rs.15,000
10	Agri. Passbook Loan	50,000 – 3,000,000	Production = 1 Year	-	1% of Loan Amount
		3,000,001 - 5,000,000	Development = Up to 10 Years		0.5% of Loan Amount
11	Agri Plus Loan	50,000 - 500,000	1 Year - 2 Years - 3 Years	-	Upto 500,000 3% of Loan Amount or Rs.3,500 (whichever is higher)
		500,001 - 5,000,000			Above 500,000 2% of Loan Amount or Rs.15,000 (whichever is higher)
12	Commercial Vehicle Loan	Up to Rs.5,000,000	Up to 1000 CC = Up to 7 Years Above 1000 CC = Up to 10 Years	-	Rs.20,000
13	School Loan	Up to 5,000,000	Up to 10 Years	-	2% of Loan Amount
14	House Loan	Up to 500,000	Up to 5 Years	All purposes including Solar	Rs. 7,500
		500,001 – 1,000,000	Up to 7 Years		Rs.20,000
		1,000,001 – 3,000,000	Up to 20 Years		
		3000,001-5000,000			
15	E-Bike Loan	Up to 500,000	Up to 3 Years	-	2% of Loan Amount
16	Solar Purpose - Agri Passbook Loan	Up to 5,000,000	Up to 10 Years	Same as Product	Same as Product
	Solar Purpose - Agri Plus Loan		Up to 3 Years	Same as Product	Same as Product
	Solar Purpose - Karobar Plus Loan		Up to 3 Years	Same as Product	Same as Product

Notes:

*Excluding of FED/ST (FED/ST will be applicable according to their Provincial rates)

*Effective date of the new / revised lending limits, along with any markup changes, would be communicated soon.

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 FED/ST per Certificate
Issuance of Duplicate Proceed Realization Certificate	PKR. 600/- Plus FED/ST per Certificate

- ❖ Withholding Tax/FED/ST/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, borrowers etc.) and other similar type of accounts.
- ❖ No service charges for Employees of Mobilink Microfinance Bank Ltd except from 1-Link charges
- ❖ In view of limited number of lockers staff can avail up to 10% of total lockers (small & medium).
- ❖ Insurance coverage for small/ medium and large lockers is PKR. 1,000,000/ 1,500,000 & 2,000,000/- respectively.

Addendum to SOC Jul-Dec 2025

Sr no.	Description	Charge Type	Existing (Jul – Dec 2025)	Revised Rate (Effective from 1 st August 2025)	Pg No.
1	ATM, VISA, SMS & E-Statement	ATM Withdrawal Charges from Other Banks	PKR 23.44/- (incl of FED/ST)	PKR 35 (incl of FED/ST)	4
2	ATM, VISA, SMS & E-Statement	Balance enquiry on 1-Link ATM	PKR 3.13/- (incl of FED/ST)	PKR 4.67/- (incl of FED/ST)	4