

Instruction Circular

APPLICABLE IN PAKISTAN

Circular No. P/INST-IBD/2025/28

July 15, 2025

Addendum – Islamic Schedule of Bank Charges (I-SOBC) for July to December 2025

To: The Managers, All Islamic Banking Branches & Windows
All Heads, Regional Credit Administration Department

From: Country Credit Administration Division – HOK

This refers to the Islamic Schedule of Bank Charges (I-SOBC) for the period from 01.07.2025 to 31.12.2025, communicated through Circular No. P/INST-IBD/2025/16 dated May 31, 2025.

In line with the Vendor Management Committee (VMC) decision taken in the meeting held on June 17, 2025, the following are some amendments in 'Finances' to be incorporated in the I-SOBC with **effective from August 17, 2025**:

Part G FINANCES		
F (1)	For IB Facility against Pledge/ Hypothecation	
c	In case of Mucaddam (Managed Pledge)	Rs. 50,000/- per month per pledge site (charges are recovered at actual) (exclusive of applicable Sales Taxes)

All branches are advised to attach the Addendum to I-SOBC with the above-referred original circular.