



## Instruction Circular

APPLICABLE IN PAKISTAN

Circular No. P/INST/2025/69

July 15, 2025

### Addendum – Schedule of Bank Charges (SOBC) for July to December 2025

To: The Managers, All Branches in Pakistan  
All Heads, Regional Credit Administration Department

From: Country Credit Administration Division – HOK

This refers to the Schedule of Bank Charges (SOBC) for the period from 01.07.2025 to 31.12.2025, communicated through Circular No. P/INST/2025/49 dated May 30, 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/ Advances to be incorporated in the SOBC with **effective from August 17, 2025**:

Part G	FINANCES/ ADVANCES	
J	OTHER CHARGES ON ADVANCES	
6	For Finances 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 – SOBC with the above-referred original circular.