



# Schedule of Bank Charges

For the Period January 2014 to June 2014

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## INTERNATIONAL BANKING

## IMPORTS

## 1. LETTERS OF CREDIT

<b>1.1 Letters of Credit</b>																					
1.1.1 L/C Opening Commission	L/C volume of a customer (including allied account) during a calendar year:																				
	<table border="1"> <thead> <tr> <th></th> <th>First Quarter or Part Thereof</th> <th>Subsequent Quarter or Part Thereof</th> <th>Minimum</th> </tr> </thead> <tbody> <tr> <td>Up to Rs. 5,000,000/-</td> <td>0.35%</td> <td>0.25%</td> <td>Rs. 1,000/-</td> </tr> <tr> <td>Rs. 5,000,001/- – Rs. 50,000,000/-</td> <td>0.25%</td> <td>0.20%</td> <td></td> </tr> <tr> <td>Rs. 50,000,001/- – Rs. 100,000,000/-</td> <td>0.15%</td> <td>0.10%</td> <td></td> </tr> <tr> <td>Over Rs. 100,000,000/- (Based on annual volume)</td> <td colspan="3">Negotiable</td> </tr> </tbody> </table>		First Quarter or Part Thereof	Subsequent Quarter or Part Thereof	Minimum	Up to Rs. 5,000,000/-	0.35%	0.25%	Rs. 1,000/-	Rs. 5,000,001/- – Rs. 50,000,000/-	0.25%	0.20%		Rs. 50,000,001/- – Rs. 100,000,000/-	0.15%	0.10%		Over Rs. 100,000,000/- (Based on annual volume)	Negotiable		
	First Quarter or Part Thereof	Subsequent Quarter or Part Thereof	Minimum																		
Up to Rs. 5,000,000/-	0.35%	0.25%	Rs. 1,000/-																		
Rs. 5,000,001/- – Rs. 50,000,000/-	0.25%	0.20%																			
Rs. 50,000,001/- – Rs. 100,000,000/-	0.15%	0.10%																			
Over Rs. 100,000,000/- (Based on annual volume)	Negotiable																				
	Or as per arrangement																				
1.1.2 Revalidation Commission (After expiry of L/C)	As in (1.1.1) mentioned above (Case to be treated as opening of fresh L/C)																				
1.1.3 Transfer Commission (On transfer of L/C to new beneficiary)	As in (1.1.1) mentioned above (Case to be treated as opening of fresh L/C)																				

## 1.2 Non-Reimbursable Letters of Credit Under Barter / Aid / Loans

1% on 1st quarter or part thereof. 0.30% for each subsequent quarter or part thereof. Minimum Rs. 400/-

## 1.3 L/Cs Under Suppliers / Buyers Credit, Pay as you Earn Scheme and Deferred Payment L/Cs for a Period of Over 1 Year

## 1.3.1 Commission

0.40% per quarter or part thereof (at the time of opening of L/C) is to be charged on full amount of L/C liability, plus interest payable thereon for the period from the date of opening of L/C till the expiry of L/C. Thereafter commission is to be recovered on six-monthly basis on reducing liability till payment of the last and final installment

## 1.3.2 In case of L/C Undertaking to be Issued Favours Lead Bank for Providing Forward Cover for Exchange Risk under Suppliers / Buyers Credit on Behalf of Applicant

Commission @ 0.40% per quarter on reducing liability

1.3.3 In case of Cancellation Charges	Rs. 1,000/-
<b>1.4 Amendments</b>	
1.4.1 Amendment without Increase in Amount or Extension in Period of Shipment	Rs. 1,000/- per transaction (flat)
1.4.2 Amendment, that involves Increase in Amount or Validity	Rs. 1,000/- per transaction (flat), plus as per (1.1.1) mentioned above

is made upon Presentation of Bill of Entry and Copies of Shipping Documents / Import Documents are Received Directly from the Supplier's Bank without Registration of Contract	
2.1.4 Charges on Amendment of Import Contract (Involves no Increase of Amount)	Rs. 1,000/-

### 3. IMPORT BILLS UNDER SIGHT LETTERS OF CREDIT

<b>3.1 Mark-up</b>	
3.1.1 If Retired within 10 Days from the Date of Negotiation	50 paisas per Rs. 1,000/- on a daily product basis from the date of negotiation till the date of retirement or as per arrangement
3.1.2 If Retired within 20 Days from the Date of Negotiation	60 paisas per Rs. 1,000/- on a daily product basis from the date of negotiation till the date of retirement or as per arrangement
3.1.3 If Retired within 30 Days from the Date of Negotiation	70 paisas per Rs. 1,000/- on a daily product basis from the date of negotiation till the date of retirement or as per arrangement

### 2. IMPORTS UNDER REGISTERED CONTRACTS (CONSIGNMENTS) / IMPORT REMITTANCE WITHOUT REGISTRATION OF CONTRACT

<b>2.1 Registration of Contract / Purchase Order / Performa Invoice, etc.</b>	
2.1.1 Registration Charges	Up to 0.25%. Minimum Rs. 1,000/- or as per arrangement with the customer
2.1.2 Service Charges on Remittance of Documents Presented under Contract	0.10%. Minimum Rs. 1,000/- or as per arrangement
2.1.3 Service Charges on Import Remittance where Goods are Cleared and Remittance	0.10%. Minimum Rs. 1,000/- or as per arrangement

* Note: Date of negotiation means value date of the Bank's Nostro Account debited	
<b>3.2 Commission</b>	
3.2.1 If Retired within 10 Days from the Date of Lodgement	No commission
3.2.2 If Retired after 10 Days from the Date of Lodgement	20 paisas per Rs. 100/- (flat) or as per arrangement
<b>3.3 Service Charges</b>	10 paisas per Rs. 100/- or Re. 1/- per thousand. Minimum Rs. 1,000/- or as per arrangement

Note: If maturity of bill falls within validity / expiry of Letter of Credit, no acceptance commission will be charged. (Charges will be recovered at the time of lodgment / retirement / adjustment of bill when paid by the customer)	
<b>4.3 Service Charges</b>	10 paisas per Rs. 100/- or Re. 1/- per thousand. Minimum Rs. 1,000/- at the time of payment or as per arrangement
<b>4.4 Mark-up in case of Import Bills under Usance Letters of Credit, if Bills are not Paid on Due Date (i.e. Maturity Date)</b>	70 paisas per Rs. 1,000/- on a daily product basis from the date of maturity till the date of payment or as per arrangement

#### 4. IMPORT BILLS UNDER USANCE LETTERS OF CREDIT

<b>4.1 Handling Charges at the Time of Retirement</b>	Rs. 1,000/- per bill (flat)
<b>4.2 Acceptance Commission</b>	0.125% per month for any period beyond the validity / expiry of Letter of Credit until maturity / tenor of the bill as per terms of L/C. Minimum of a Rs. 1,000/- charge will be applicable till lodgment / retirement / adjustment of bill when paid by customer

#### 5. IMPORT BILLS UNDER COLLECTION

<b>5.1 Handling Charges</b>	Rs. 1,000/- (flat) per collection
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#### 6. OTHER CHARGES UNDER IMPORT TRANSACTIONS

<b>6.1 Import against Advance Payment to Suppliers</b>	At actual
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6.2	Reimbursement Charges (Payable to Reimbursing Banks)	At actual
6.3	Credit Report on Foreign Suppliers	Rs. 1,000/- plus SWIFT Charges plus FB Charges or Rs. 1,000/- plus actual charges of D&B / ICIL, IFT Consultants and others
6.4	Foreign Bank Charges	At actual (as permitted by SBP)
6.5	Import Bills Returned Unpaid	US\$ 30/- (flat) from forwarding bank, plus Postage Charges (if any)
6.6	Clearance of Consignment under Terms of Approved Limits or Forced Clearance	Commission @ 0.10% on C & F value of consignment. Minimum Rs. 1,000/-
6.7	Endorsement of AWB Handling Charges	Rs. 1,000/-
6.8	Discrepant Document Handling Charges	US\$ 10/- recovered from beneficiary bank
6.9	Issuance of Freight Certificate for Imports on FOB Basis	Rs. 1,000/-

**EXPORTS**

**7. LETTERS OF CREDIT**

7.1	L/C Advising	Rs. 1,000/- (flat)
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7.2	L/C Amendment Advising	Rs. 500/- (flat)
7.3	Negotiation of Pak Rupee Bill under L/C/ACU Arrangement	0.30%. Minimum Rs. 1,000/- or as per arrangement
7.4	Confirmation	0.25% per quarter or part thereof. Minimum Rs. 1,500/-
7.5	Transfer of Export L/C	Rs. 1,000/- (flat)
7.6	Reimbursement Payment to other Local Banks from Non-Resident Rupee Account	Rs. 1,000/- (flat)
7.7	If Documents are sent to other Banks for Negotiation under Restricted L/Cs	Rs. 1,000/- (flat)
7.8	Handling Charges for Research and Development Cases	Rs. 1,500/- (per case)

**8. COLLECTIONS**

8.1	Clean Bills / Cheques Sent for Collection if Proceeds Credited to:	
8.1.1	Rupee Account	0.2% of the amount. Minimum Rs. 100/- plus courier charges

8.1.2 Foreign Currency Account	US\$ 5/- plus courier charges
8.2 Clean Foreign Bills sent for Collection Returned Unpaid	Rs. 500/- (flat), plus Telecommunication Charges (if any)
8.3 Documentary Bills	Rs. 500/- plus courier charges
8.4 Service Charges against Export Documents sent on Collection Basis where Payment Cover is already received in the Bank's Foreign Currency Account	15 paisas per Rs. 100/-. Minimum Rs. 1,000/- or as per arrangement
8.5 Advance Payment	0.10%. Minimum Rs. 1,000/- or as per arrangement
8.6 EDS Handling Charges	Rs. 100/- (flat) per transaction

**9. OTHER CHARGES UNDER EXPORT TRANSACTIONS**

9.1 Processing Charges for Export Registration	Nil
9.2 Handling of Duty Drawback Claims	0.25%. Minimum Rs. 500/- per claim
9.3 Negotiation of Documents Drawn Under Sight Letter of Credit	i) Service Charges: 15 paisas per Rs. 100/-. Minimum Rs. 1,000/- or as per arrangement

9.4 Negotiation (Usance)	<p>ii) If proceeds of negotiated sight bills are not credited within 12 days of negotiation to our Nostro Account, then an overdue mark-up rate of 70 paisas per Rs. 1,000/- on a daily product basis will be charged for delay beyond 12 days or as per arrangements</p> <p>i) Service Charges: 15 paisas per Rs. 100/-. Minimum Rs. 1,000/-</p> <p>ii) If proceeds of negotiated Usance are not credited on maturity to our Nostro Account, then an overdue mark-up rate of 70 paisas per Rs. 1,000/- on a daily product basis will be charged after the maturity date till realization or as per arrangements</p>
9.5 Negotiation (Usance) Handling (Freight Subsidy)	0.25%. Minimum Rs. 1,000/- per claim

**FOREIGN REMITTANCES**

**10. OUTWARD**

10.1 Service Charges in Addition to Commission for Transfer / Remittance of Funds Abroad, if within 07 Days from the Date of Deposit of Foreign Currency Notes	0.50% (flat). Minimum US\$ 10/- or equivalent in other foreign currencies
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<b>10.2 Remittance Abroad other than through Foreign Currency Accounts</b>	
10.2.1 Students (For Education Purpose)	Rs. 500/- (flat)
10.2.2 Other than Students	Rs. 500/- (flat)
<b>10.3 Foreign Currency TT Charges</b>	US\$ 20/- plus SWIFT / Telex Charges
<b>10.4 Foreign Currency DD Charges</b>	US\$ 20/-
<b>10.5 Remittance Cancellation Charges</b>	US\$ 10/- plus Postage / SWIFT Charges
<b>10.6 Remittance Stop Payment Charges</b>	US\$ 10/- (flat) plus actual charges of correspondent bank / SWIFT Charges (if any)
<b>10.7 Clean Foreign Bills Received for Collection</b>	US\$ 20/- or equivalent in other foreign currencies plus actual Courier, TT / DD Charges, as applicable

**11. INWARD**

<b>11.1 Home Remittance</b>	Actual charges, if any, incurred by the Bank. No charges to be recovered, if the funds are remitted to any branch of Silkbank
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<b>11.2 Other</b>	Free - if the proceeds are credited to an account with the drawee bank. In other cases a flat charge of Rs. 250/- plus instrument charges
<b>11.3 Home Remittance under PRI</b>	Free
<b>11.4 Charges on Payment of Inward Foreign Drafts / Foreign Mail Transfers where Payment is made to Beneficiaries after Payment Cover is received in our Foreign Currency Accounts. These Charges are to be Recovered only when TT Buying Rate is Applied</b>	Free - if proceeds are credited to an account with us. Otherwise flat charge of Rs. 250/- plus instrument charges

**12. MISCELLANEOUS CHARGES**

<b>12.1 Correspondent Bank Charges</b>	At actual
<b>12.2 Issuance of Proceeds Realization Certificates "Annexure A"</b>	Rs. 300/- (flat) per certificate
<b>12.3 Standing Instruction Charges in Foreign Currency Accounts</b>	US\$ 10/- or equivalent in other foreign currencies
<b>12.4 Out of Pocket Expenses</b>	At actual
<b>12.5 Credit Report on Foreign Buyers / Sellers</b>	Rs. 1,000/- (flat) plus Foreign Bank Charges



12.6 Inquiry / Photocopy of Old Record	Within 3 months: Rs. 100/- Above 3 months to 1 year: Rs. 300/- Over 1 year: Rs. 500/-
12.7 Issuance of Balance / Account Maintenance Certificate	Rs. 250/- (flat) plus FED
12.8 Lodgement of Cheque in Local Dollar Clearing	Rs. 300/- per instrument
12.9 Return of Cheque in Local Dollar Clearing	Rs. 300/- per instrument
12.10 Central Excise Levy and any other Government Duties / Taxes	At actual
12.11 Issuance of Business Performance Certificate at Customer Request	Rs. 500/- (flat)
12.12 Handling Charges (ERF-IMP-EXP-Guarantee Processing / Photocopy)	ERF Processing Fee: Rs. 200/- NOC Issuance Charges: Rs. 200/- Photocopy Charges: Rs. 100/-

**13. COMMUNICATION CHARGES**

13.1 Inland Postage	Minimum Rs. 100/- or actual (whichever is higher)
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13.2 Foreign Postage	Minimum Rs. 200/- or actual (whichever is higher)
13.3 Inland Courier	At actual
13.4 Foreign Courier	Minimum Rs. 2,500/- or actual (whichever is higher)
13.5 Short Telex / SWIFT	Minimum Rs. 800/- or actual (whichever is higher)
13.6 Full Text Telex / SWIFT	Minimum Rs. 1,200/- or actual (whichever is higher)

**14. FOREIGN CURRENCY ACCOUNT**

14.1 Maintaining average balance of US\$ 20,000/- in Current Account, US\$ 50,000/- in Savings Account and US\$ 100,000/- in TD or having total relationship of US\$ 100,000/- or Equivalent in other FCY Accounts or Rs. 5.00 Million Relationship in CA / SA / TD	
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14.1.1 Free Foreign Currency TT	3 TT in a month
14.1.2 Free Foreign Currency DD	3 DD in a month
14.1.3 Remittance Cancellation Charges	Nil
14.1.4 Remittance Stop Payment Charges	Nil
14.1.5 Issuance of Proceeds Certificates	Free
14.1.6 Standing Instruction Charges in Foreign Currency Accounts	Free
14.1.7 Lodgement of Cheque in Local Dollar Clearing	Free
14.1.8 Return of Cheque in Local Dollar Clearing	Free
14.1.9 Issuance of Business Performance Certificate at Customer Request	Free

**DOMESTIC BANKING**

**REMITTANCES**

**1. DDs, TTs AND MTs**

1.1 Commission on DDs, TTs and MTs	
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<b>Drawn on Branches of Correspondent Bank (MCB) or Silkbank Branches</b>	
1.1.1 Up to Rs. 100,000/-	0.2%. Minimum Rs. 200/-
1.1.2 Over Rs. 100,000/-	0.10%. Minimum Rs. 300/-
<b>1.2 Telecommunication Charges on TTs</b>	Minimum Rs. 250/- or actual (whichever is higher)
<b>1.3 Fax Charges on TTS</b>	Rs. 100/- (flat) or actual (whichever is higher)
<b>1.4 Postage on MTs</b>	Rs. 50/- (flat)
<b>1.5 Cancellation / Issuance of Duplicate Drafts</b>	Rs. 200/- (flat)

**2. COMMISSION ON PAY ORDER**

<b>2.1 Issuance of Pay Order against Debit to Account</b>	Rs. 100/- (flat)
<b>2.2 Issuance of Pay Order against Debit of Cash for MDA Payments</b>	
2.2.1 Up to Rs. 100,000/-	Rs. 300/-
2.2.2 Over Rs. 100,000/-	0.5% or Rs. 750/- (whichever is higher)

<b>2.3 Cancellation / Issuance of Duplicate Pay Order</b>	Account Holder: Rs. 200/- MDA Customers: Rs. 1,000/-
<b>2.4 Issuance of Pay Orders for Payment of Fees in favour of Educational Institutions, HEC / Board, etc.</b>	Rs. 25/- per instrument or 0.5% of amount (whichever is less)

<b>3.5 Confirmation Charges</b>	0.30% per quarter or part thereof. Minimum Rs. 1,000/-
<b>3.6 L/C Cancellation Charges</b>	Rs. 1,000/-

#### 4. COLLECTION

<b>4.1 Clean (Including Cheques and Bank Drafts, etc., where NIFT Facility is not Available)</b>	Rs. 250/- (flat) plus courier or postal charges
<b>4.2 Clean (Including Cheques and Bank Drafts, etc.) sent through NIFT - Online</b>	Rs. 150/- (flat) plus courier or postal charges
<b>4.3 Correspondent Bank Charges will be Recovered at Actual</b>	Free for cheques sent for collection between: i) Rawalpindi and Islamabad city branches ii) Lahore and Raiwind city branches
<b>In case of Cheque Returned in Collection, Charges will be recovered on realization, but postage/courier charges to be recovered at the time of lodgement.</b>	

#### 5. PURCHASE OF BILLS

<b>5.1 Documentary Bills other than Drawn against Inland Letters of Credit</b>	Same charges as for collection cited at (4.1) and (4.2) mentioned above, plus mark-up from the date of purchase to the date of payment at the negotiated rate
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#### 3. INLAND LETTERS OF CREDIT

<b>3.1 Issuance</b>	
Up to Rs. 100,000,000/- Over Rs.100,000,000/-	0.40% per quarter (negotiable) Minimum Rs. 1,000/- or as per arrangement
<b>3.2 Amendments</b>	
<b>3.2.1</b> Amendment involving increase in Amount of Validity	As mentioned above in (3.1)
<b>3.2.2</b> Amendment without increase in Amount or Extension in Period of L/C	Rs. 1,000/- per transaction (flat)
<b>3.2.3</b> Amendment Charges on Transfer of Inland Letters of Credit to a New Beneficiary	Case to be treated as opening of fresh L/C
<b>3.3 Advising</b>	Rs. 1,000/- (flat)
<b>3.4 Amendment Advising</b>	Rs. 500/- (flat)

5.2	<b>Other Cheques / Demand Instruments (Like Dividend Warrant)</b>	0.35%. Minimum Rs. 100/- Collecting Agents Charges. If the collecting bank is other than Silkbank, it will be at actual
5.3	<b>Returning Charges for Documentary and Clean Collections, in case the Instruments are Returned Unpaid</b>	Rs. 100/- plus Courier Charges
5.4	<b>Mark-up shall be Applied as under on Bills Purchased / Negotiated</b>	
5.4.1	If Retired up to 21st Day from the Date of Purchase	0.50 paisas per Rs. 1,000/- on a daily product basis (on actual finance)
5.4.2	If Retired During Next 210 Days (Cushion Period)	0.60 paisas per Rs. 1,000/- on a daily product basis, plus the Bank's commission @ 0.10 paisas per Rs. 100/-
5.5	<b>Storage Charges</b>	At actual

**6. DOCUMENTARY BILLS DRAWN UNDER INLAND LETTERS OF CREDIT**

6.1	<b>Sight Bills</b>	
6.1.1	Negotiating End	Negotiation commission @ 0.40%. Minimum Rs. 1,000/- per bill or as per arrangement

6.1.2	Collection Charges for Restricted L/Cs (where negotiation is restricted to some other Bank and presented to us for forwarding)	Forwarding bank / branch would charge Handling Charges of Rs. 300/- (flat) per bill commission recoverable @ 0.40%. Minimum Rs. 1,000/-
6.1.3	Mark-up at Opening End (at the Time of Retirement). Rates of mark-up: i. If Retired within 3 Days of the Date of Lodgement  ii. If Retired after 3 Days of Lodgement	42 paisas per Rs. 1,000/- on a daily product basis from the date of negotiation or as per arrangement  50 paisas per Rs. 1,000/- on a daily product basis from the date of negotiation or as per arrangement
<b>Note: No mark-up will be charged from the date of negotiation till the receipt of the document at the branch</b>		
6.1.4	Service Charges on Inland PAD	0.10%. Minimum Rs. 1,000/- or as per arrangement
6.2	<b>Usance Bills</b>	
6.2.1	At Opening End: i. If Bill Matures after Expiry of L/C	0.40% per bill. Minimum Rs. 1,000/- plus delivery of documents against acceptance commission @ 0.15% per month on bill amount on realization from the date of expiry of L/C or as per arrangement

ii. Mark-up in case of Bills under Inland Usance Letters of Credit, if Bills are not Paid on Due Date (i.e. Maturity Date)	70 paisas per Rs. 1,000/- on a daily product basis from the date of maturity till the date of payment or as per arrangement
<b>6.2.2 At Collecting End:</b>	
i. Collecting Charges	Commission @ 0.40%. Minimum Rs. 1,000/- on bill amount or as per arrangement
ii. In case of Purchase	Usual commission as mentioned above in (6.2.2 (i)) and mark-up down up to 60 paisas per Rs. 1,000/- on a daily product basis from the date of purchase till the date of maturity or as per negotiation

<b>7.2 Fees and Charges in Respect of Project Financing in Addition to Interest / Return on Investment</b>	i. Project Evaluation / Appraisal Fee	Negotiable
	ii. Commitment Fee (on undischursed balance) from the date of sanction to the date of disbursement	Negotiable
	iii. Legal Documentation Fee	At actual
	iv. Project Monitoring Fee (one-time charge) at the time of sanction	Negotiable
	v. Trusteeship Fee (to be recovered by the lead bank in case of consortium financing)	Negotiable
<b>7.3 Processing Fee for Fresh Credit Proposals / Renewals / Enhancement / Others</b>	<p><b>Initial / Annual Review:</b>                      RBG 0.1% of total facilities / Rs. 2,500/- or as per arrangement                      CBG 0.1% of total facilities or as per arrangement                      MM 0.1% of total facilities or as per arrangement</p> <p><b>Interim Review (For Enhancement):</b>                      RBG 0.1% of total facilities or as per arrangement                      CBG As per arrangement                      MM As per arrangement</p>	
<p><b>Note: In case of annual internal review of TF / DF facilities, the fee shall not be applicable</b></p> <p><b>Note: Above charge does not apply to running finance facility for Branch Banking customers.</b></p>		

**7. FINANCE / ADVANCES**

<b>Following Charges may be Recovered in Addition to Mark-up / Return on Investment</b>	
<b>7.1 Project Application Fee (Non-Refundable)</b>	
7.1.1 Projects having Capital Cost (Excluding Cost of Land and Buildings) up to Rs. 30 Mn	As per arrangement
7.1.2 Projects having Capital Cost (Excluding Cost of Land and Buildings) Exceeding Rs. 30 Mn	As per arrangement

<b>7.4 Charges for the Issuance of N.O.C. on the Request of Customers / Clients for Creating Additional / Pari-Passu Charge / Second Charge on their Fixed Assets for Acquiring further Project Finance from other Banks / Financial Institutions</b>	Rs. 5,000/- (flat)
<b>7.5 For Finance against Pledge / Hypothecation Various Charges may be levied as follows:</b>	
7.5.1 Godown Rent	At actual
7.5.2 Godown Staff Salaries. Salaries of Godown Keepers / Chowkidars	At actual
<b>7.6 Godown Inspection Charges</b>	To be credited to the Bank's Income Account
7.6.1 Within Municipal Limits or within a radius of 5 Kilometers from Silkbank's Branch outside Municipal Limits	Rs. 1,000/- (flat)
7.6.2 Outside the Above Limits	Rs. 3,000/- (flat) T.A. / D.A. admissible to staff as per Silkbank's travel policy in addition to charges as mentioned above in (7.6.1)

<b>7.7 Delivery Charges</b>	At actual
7.7.1 If a Godown Keeper is not posted, conveyance charges to be recovered	
<b>7.8 Other Incidental Expenses</b>	At actual
<b>7.9 Insurance Premia, Legal Charges</b>	At actual

**SME PRODUCTS****8. M'POWER**

<b>8.1 Processing Fee</b>	Residential: Rs. 5,000/- and Commercial: Rs. 7,000/-
<b>8.2 Approval Charges</b>	Rs. 15,000/- or 0.1% of the approved amount (whichever is higher)
<b>8.3 Management Consultancy Fee</b>	Cursory Report: Rs. 4,000/- and Detailed Report: Rs. 8,000/-  50% additional fee would be charged for any additional business. Peripheral area - Rs. 500/- additionally

<b>8.4 Late Payment Charges</b>	Loan Amount	Per Day Charges	Fixed Charges - One-Time
	Up to Rs. 10 Mn	Rs. 1,000/-	Rs. 10,000/-
	More than Rs. 10 Mn to Rs. 20 Mn	Rs. 1,000/-	Rs. 10,000/-
	More than Rs. 20 Mn	Rs. 2,000/-	Rs. 20,000/-
<b>8.5 Line Renewal</b>	Rs.10,000/- or 0.1% of the loan amount (whichever is higher)		
<b>8.6 Appraisal</b>	Built Property: Rs. 5,000/- per property Apartment: Rs. 3,500/- per property Land: Rs. 4,000/- per property Peripheral Areas: Rs. 500/- additionally Drive By Appraisal: Rs. 2,000/-		
<b>8.7 Property Insurance Premium</b>	Insurance rate as quoted by vendor		
<b>8.8 Legal Fee</b>	Preliminary Legal Opinion: Rs. 3,500/- (includes Rs. 2,000/- for Stage I and Rs. 1,500/- for Title Search). Final Legal Opinion: Rs. 3,000/-		

<b>8.9 Cheque / Cash Pick-up from Office / Residence</b>	Up to Rs. 500/- per visit
<b>8.10 Life Insurance</b>	Optional and as per rate quoted by vendor
<b>8.11 Documentation, Stamp Duties and Levies</b>	At actual
<b>8.12 Litigation Charges</b>	At actual
<b>8.13 Re-Appraisal Charges</b>	At actual
<b>8.14 Cash Collection Charges</b>	Rs. 500/-
<b>8.15 Standing Instruction Charges</b>	As per Branch Banking
<b>8.16 SMS Alerts Fee</b>	Rs.100/- per month
<b>8.17 Account Closure Fee</b>	Rs. 5,000/-
<b>Note: Rate is subject to change as quoted by the vendor. All Branch Banking Charges will apply to transactions through branches. All Government excise duties / taxes will be charged to customer where applicable in addition to the above-mentioned charges</b>	

**9. AGRICULTURE BUSINESS FINANCE**

<b>9.1 Processing Fee</b>	Rs. 5,000/-	<b>9.7.1 Preliminary Opinion</b>	Rs. 3,500/- (Rs. 2,000/- for Stage I and Rs. 1,500/- for Title Search)
<b>9.2 Management Consultancy Fee</b>	Up to Rs. 6,000/- . 50% additional fee to be charged for any additional business	<b>9.7.2 Final Opinion</b>	Up to Rs. 3,000/-
9.2.1 For Peripheral Areas	Rs. 500/- (additional charges)	<b>9.8 Letter of Guarantee</b>	Bank Commission Charges will be 0.40% per quarter
<b>9.3 Prompt Payment Bonus</b>	As agreed on the facility acceptance letter	<b>9.9 Cheque Book Issuance Charges</b>	Rs. 5/- per leaf
<b>9.4 Line Renewal Fee</b>	Rs. 5,000/-	<b>9.10 Cheque Return Fee</b>	Rs. 500/- or actual (whichever is higher) and mode of return mentioned
<b>9.5 Appraisal Fee</b>		<b>9.11 SMS / E-mail Alert Services</b>	As per the SMS Alerts Charges table
9.5.1 Built Property	Up to Rs. 5,000/- per property	<b>9.12 Litigation Charges</b>	At actual
9.5.2 Flat	Up to Rs. 5,000/- per property	<b>9.13 Re-Appraisal Charges</b>	At actual
9.5.3 Land	Up to Rs. 4,000/- per property	<b>9.14 Cash Collection Charges</b>	Rs. 500/-
9.5.4 For Peripheral Areas	Up to Rs. 500/- (additional charges)	<b>9.15 Documentation, Stamp Duties and Levies</b>	At actual
<b>9.6 Insurance Charges</b>	As quoted by vendor	<b>Note: All branch banking charges will apply to transactions through branches</b>	
<b>9.7 Legal Opinion</b>			



**10. TEXTILES**

<b>10.1 Processing Fee</b>	Rs. 5,000/-
<b>10.2 Management Consultancy Fee*</b>	Rs. 6,000/-
<b>10.3 Line Renewal Fee</b>	Rs. 5,000/-
<b>10.4 Appraisal Fee*</b>	
10.4.1 Built Property	Rs. 5,000/- per property
10.4.2 Land	Rs. 3,000/- per property
10.4.3 Flat	Rs. 5,000/- per property
10.4.4 For Peripheral Areas	Rs. 500/-
<b>10.5 Legal Fee*</b>	
10.5.1 Preliminary Opinion	Rs. 3,500/-
10.5.2 Final Opinion	Rs. 3,000/-
<b>10.6 Pay Orders and Demand Drafts</b>	

10.6.1 Line Size Rs. 1 Mn to Rs. 10 Mn	3 free pay orders and / or demand drafts
10.6.2 Line Size above Rs. 10 Mn	5 free pay orders and / or demand drafts
<b>10.7 Letter of Guarantee</b>	
10.7.1 If Avg. Utilization of CF Limit is 0% - 25%	Bank Commission Charges will be 3% per annum
10.7.2 If Avg. Utilization of CF Limit is over 25% - less than 50%	Bank Commission will be 1.5% per annum
10.7.3 If Avg. Utilization of CF Limit is 50% and above	No Commission Charges
<b>10.8 Cheque Book Issuance Charges</b>	Up to Rs. 5/- per leaf
<b>10.9 Property Insurance Charges*</b>	
10.9.1 Residential Property	Up to 0.07% of the line amount + 0.15% terrorism cover
10.9.2 Commercial Property	Up to 0.09% of the line amount + 0.15% terrorism cover
10.9.3 Industrial Property	Up to 0.27% of the line amount + 0.15% terrorism cover

10.10 Late Payment Charges	Loan Amount	Per Day Charges	Fixed Charges - One-Time
	Less than Rs. 10 Mn	Up to Rs. 1,000/-	Nil
	Rs. 10 Mn to Rs. 20 Mn	Up to Rs. 1,000/-	Up to Rs. 5,000/-
	Above Rs. 20 Mn	Up to Rs. 1,000/-	Up to Rs. 10,000/-
10.11 Cheque Return Fee	Rs. 500/-		
10.12 Documentation, Stamp Duties and Actual Levies*	At actual		
10.13 Litigation Charges	At actual		
*All these charges are quoted by the vendor and are subject to change *In addition to charges above, all Government levies will be applicable			

**11. CASH EASE (BILL DISCOUNTING)**

<b>11.1 Pay Orders and Demand Drafts</b>	
11.1.1 Up to Rs. 10 Mn	3 free pay orders and / or demand drafts
11.1.2 Line Size above Rs. 10 Mn	5 free pay orders and / or demand drafts
<b>11.2 Penal Mark-up</b>	3% above than the agreed mark-up rate for facility
<b>11.3 Cheque Return Fee</b>	Rs. 500/-
<b>11.4 Cheque Book Issuance Charges</b>	Up to Rs. 5/- per leaf
<b>11.5 Processing Charges</b>	Rs. 3,000/- plus FED
<b>11.6 Management Consultancy Fee</b>	Up to Rs. 5,000/-
<b>11.7 Litigation Charges</b>	At actual
<b>11.8 Re-Appraisal Charges</b>	At actual
<b>11.9 Cash Collection Charges</b>	Rs. 500/-
<b>11.10 Line Renewal Fee</b>	Rs. 5,000/- plus FED (If applicable)
<b>11.11 Insurance on Hypothecated Stock</b>	Up to 0.1% of line amount

**12. AGRICULTURE PASS BOOK FINANCE**

<b>12.1 Processing Fee Pre-Login</b>	Rs.1,000/-		
<b>12.2 Processing Charges Post-Login</b>	1% of the loan amount up to 5.0 Mn Rs. 50,000/- over and above 5.0 Mn		
<b>12.3 Late Payment Charges</b>	Loan Amount	Per Day Charges	Fixed Charges - One-Time
	Up to Rs. 1 Mn	Rs. 100/-	Nil
	Above Rs. 1 Mn to Rs. 3 Mn	Rs. 200/-	Rs. 1,000/-
	Above Rs. 3 Mn to Rs. 5 Mn	Rs. 300/-	Rs. 2,000/-
	Above Rs. 5 Mn to Rs. 10 Mn	Rs. 400/-	Rs. 3,000/-
	Rs. 1,000/-		
<b>12.4 Line Renewal Fee</b>	Rs. 1,000/-		

**12.5 Appraisal Fee**

12.5.1 Built Property	Rs. 5,000/- per property
12.5.2 Flat	Rs. 5,000/- per property
12.5.3 Land	Up to Rs. 4,000/- per property
12.5.4 For Peripheral Areas	Rs. 500/- (additional charges)

**12.6 Insurance Charges**

12.6.1 Residential	As quoted by vendor
12.6.2 Commercial	As quoted by vendor
12.6.3 Crops	Up to 2% per year of limit amount
12.6.4 Tractor	Up to 3% of the loan amount for the entire period

**12.7 Legal Fee (Residential / Commercial Properties)**

12.7.1 Preliminary Opinion	Rs. 3,500/- (Rs. 2,000/- for Stage I and Rs. 1,500/- for Title Search)
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12.7.2 Final Opinion	Up to Rs. 3,000/-
<b>12.8 Legal Fee for Agricultural Land</b>	
12.8.1 Preliminary Opinion	Up to Rs. 2,000/-*
12.8.2 Final Opinion	Up to Rs. 2,000/-*
<b>*Legal Fee for Agricultural Land shall be charged at actual as finalized with the lawyer</b>	
<b>12.9 Cheque Book Issuance Charges</b>	Rs. 5/- per leaf
<b>12.10 Cheque Return Fee</b>	At actual
<b>12.11 Documentation, Stamp Duties and Levies</b>	At actual
<b>12.12 Repossession Charges for Moveable Assets</b>	At actual quoted by agency
<b>12.13 Litigation Charges</b>	At actual

### SALE AND PURCHASE OF SECURITIES, SAFE CUSTODY ARTICLES IN SAFE DEPOSIT AND SAFE DEPOSIT LOCKERS

#### 13. SECURITIES

<b>13.1 Sale and Purchase of Shares and Securities</b>	Actual charges incurred plus 0.10%. Minimum Rs. 100/-
<b>13.2 Charges for Collection of Interest / Return / Dividend</b>	0.10% on the amount of interest / return / dividend collected / paid
<b>13.3 Handling Charges for Conversion, Renewal, Consolidation or Subdivision of Government Securities</b>	Rs. 10/- per scrip. Minimum Rs. 100/-

#### 14. SAFE DEPOSIT LOCKERS

<b>14.1 Charges for Safe Deposit Lockers (in advance) (Lien for 01 year's charge will be marked)</b>	
14.1.1 Small	Rs. 2,000/- per annum
14.1.2 Medium	Rs. 2,500/- per annum
14.1.3 Large	Rs. 4,000/- per annum

14.14 Extra Large	Rs. 6,000/- per annum	
14.2 Lien against Locker Issuance	In addition to first year rental charges, lien will be marked for 01 year locker rental (as per size of locker)	
14.3 Late Fee in case Locker Falls in Arrears for more than One Month	Rs. 100/- per month	
14.4 Key Charges		
14.4.1 Key Charges will apply at the time of issuance of new locker	Rs. 2,000/- per locker (non-refundable)	
14.5 Breaking Charges	Rs. 3,000/- per locker plus actual expenses incurred	
14.6 Free Safe Deposit Locker Charges (Current Accounts)	Monthly Average Balance	Locker Charges
	Less than Rs. 1,000,000/- or above free limit	Please refer to page 18 (14.1.1, 14.1.2, 14.1.3)
	Rs. 1,000,000/- to Rs. 2,000,000/-	Small or Medium Free
	Rs. 2,000,001/- to Rs. 3,000,000/-	Large Free
	Rs. 3,000,001/- & above	Extra Large Free

14.7 Free Lockers on the Basis of Previous Month Average Balance (Subject to Availability)	On completion of each year, if average balance is not maintained, actual charges as per SOC will be applicable	
14.8 Free Safe Deposit Locker Charges (Saving Accounts)	Monthly Average Balance	Locker Charges
	Less than Rs. 3,000,000/- or above free limits	Please refer to page 18 (14.1, 14.2, 14.3)
	Rs. 3,000,000/- to Rs. 5,000,000/-	Small or Medium Free
	Rs. 5,000,001/- to Rs. 10,000,000/-	Large Free
	Rs. 10,000,001/- & above	Large or Extra Large Free

## 15. GUARANTEES

15.1 Guarantees Issued to Shipping Companies in Lieu of Bill of Lading	Rs. 1,000/- (flat) against 100% cash margin, otherwise minimum Rs. 1,500/- (flat)	
15.2 Letter of Guarantees	Amount	Charges
	Up to Rs. 50,000,000/-	0.40% per quarter or as per arrangement
	Rs. 50,000,001/- to Rs. 150,000,000/-	0.30% per quarter or as per arrangement
	Over Rs. 150,000,000/-	0.20% per quarter. Minimum Rs. 1,000/- or as per arrangement

**15.3 Amendment**

Rs. 500/- per amendment plus commission as per (15.2) mentioned above for increased amount or extension in period

Rs. 500/- per Amendment Charges for L/Gs issued against 100% cash margin

Rs. 500/- per Amendment Charges, plus 50% commission of the given slab in (15.2) for increased amount or extension in period for Guarantees

**Note:** Where L/G is secured against 100% cash margin either in L/G margin account or held under lien in cost-free deposit, L/G commission will not be charged. Accordingly, where 50% cash margin either in L/G margin account or held under lien in cost-free deposit, commission will be charged half (50%) of the given slabs in (15.2)

**16. MISCELLANEOUS CHARGES****16.1 Standing Instruction Charges**

Rs. 200/- per instruction

**Note:** Not applicable on Bancassurance instructions. Markup recovery of SME / Consumer and Internet Banking instructions

**16.2 Stop Payment of Cheques**

Rs. 200/- for one cheque

Rs. 500/- for more than one cheque or cheque book

**16.3 Charges on Accounts where Average Minimum Monthly Balances in any Account is below Rs. 50,000/- and for Foreign Currency Account below US\$ 5,000/-, GBP 3,000/- & EUR 3,000/-**

Rs. 50/- per month (flat) or equivalent in foreign currencies (including FED)

(i) Students

(ii) Mustahiqeen of Zakat

(iii) Employees of Government / Semi-Government

(iv) Diplomatic Missions & Attache Offices

(v) BBA / PLS account holders, Silkbank Bancassurance Customers (Life), institutions for salary and pension purposes and school management committee accounts are exempted from levy of service charges

**Note:** No initial deposit would be required for opening of accounts by (i) to (iii) institutions for salary and pension purposes (including widows/children of deceased employees eligible for family pension/benevolent fund grant, etc.) and other similar types of accounts

16.4 Duplicate Statement of Accounts for more than 6 Months	Rs. 35/- per statement
16.5 Issuance of SBP / NBP Cheque	Rs. 300/- per cheque
16.6 Issuance of Loose Cheque	Rs. 300/- Subsequent loose cheque Rs. 500/-
16.7 Account Closing Charges	Rs. 500/-  BBA & Regular Savings Accounts are exempted from account closing charges
16.8 Inquiry / Photocopy of Old Record within 06 months	Rs. 100/-
16.9 Inquiry / Photocopy of Old Record from 06 months to 01 year	Rs. 300/-
16.10 Inquiry / Photocopy of Old Record more than 01 year old	Rs. 500/- per inquiry / page plus actual charges incurred
16.11 Issuance of Balance / Account Maintenance Certificate	Rs. 250/- (flat) plus FED
16.12 Out of Pocket Expenses	At actual
16.13 Central Excise Levy and any other Government Duties / Taxes	At actual

16.14 Charges on Cheques / Instruments Returned in Inward Clearing	Rs. 250/- per cheque / instrument. Charges should not be recovered if cheque returned due to branch mistake	
16.15 Same Day Clearing Charges	Rs. 500/-	
16.16 Same Day Clearing Return Charges	Rs. 300/- per instrument	
16.17 eCIB Report	At actual	
16.18 Other Certificates not Specified Elsewhere	Rs. 250/-	
16.19 Cheque Book Issuance Charges*	Monthly Average Balance	Charges
	Less than Rs. 50,000/-	Rs. 25/- per leaf
	Rs. 50,000/- & above	Rs. 5/- per leaf
*First Cheque Book of 25 leaves free if Balance Requirement is met		
16.20 Online Cash Withdrawal and Deposit Charges		
16.20.1 Online Cash Deposit and Withdrawals (Online)	0.10% or Rs. 150/- free for RF/OD accounts of SME & CBG segment or as per arrangement	
16.20.2 Online Cash Deposit and Withdrawals (Within City)	Free - within the branches of same city and between: i) Rawalpindi and Islamabad city branches ii) Lahore and Raiwind city branches	

<b>16.21 Over the Counter Cash Withdrawals</b>	Monthly Average Balance	Charges
	Less than Rs. 50,000/-	Rs. 25/- per transaction
	Rs. 50,000/- & above	Free
BBA & SPA account charges defined separately		
<b>16.22 ATM Withdrawal Charges (at Silkbank ATMs)</b>	Monthly Average Balance	Charges
	Less than Rs. 50,000/-	Rs. 10/- per transaction
	Rs. 50,000/- & above	Free
BBA, PLS & SPA accounts are exempted from ATM withdrawal charges		
<b>16.23 Online Transfer from One Customer Account to Another Account</b>	Same as inter-city charges Free - within the branches of same city and between: i) Rawalpindi and Islamabad city branches ii) Lahore and Raiwind city branches Free for RF / OD accounts of SME & Commercial Segment	
<b>16.24 Issuance of CDR</b>	Rs. 100/- (flat)	

<b>16.25 Issuance of Proceeds Realization Certificate "Annexure A"</b>	Rs. 100/- (flat)	
16.25.1 Proceeds Realization Certificate under PRI	Free	
<b>16.26 Hold Mail Service</b>	Rs. 2,000/- per annum (payable in advance)	
<b>16.27 SMS Alert Charges</b>	Monthly Average Balance	Charges
	Less than Rs. 50,000/-	Rs. 85/-
	Rs. 50,000/- to Rs. 499,999/-	Rs. 50/-
	Rs. 500,000/- & above	Free

## 17. COMMUNICATION CHARGES

<b>17.1 Ordinary Mail</b>	At actual
<b>17.2 Registered Post</b>	At actual
<b>17.3 Courier (Within City)</b>	At actual
<b>17.4 Courier (Outside City)</b>	At actual
<b>17.5 Courier (Outside Country)</b>	At actual
<b>17.6 Return Mail Charges</b>	Rs. 100/- (flat)
<b>17.7 Fax / Telephone</b>	Minimum Rs. 100/- or actual (whichever is higher)



**18. PHONE BANKING**

18.1 Statement Regeneration	As per Miscellaneous Charges table
18.2 Pay Order Issuance	As per Commission on Pay Order table
18.3 Demand Draft Issuance	As per DDs, TTs and MTs table
18.4 Utility Bill Payments	Free
18.5 Account Balance Inquiry	Free
18.6 Transactions Inquiry	Free
18.7 Address / Telephone Number Change	Free
18.8 Cheque Book Issuance	As per Miscellaneous Charges table, or as defined in respective Product tables
18.9 FOREX Rates	Free
18.10 VDC Card Replacement	As per VISA Debit Card table
18.11 VDC Transaction Inquiry	Free
18.12 VDC Activation	Free
18.13 VDC Blocking	Free
18.14 VDC PIN Regeneration	Free
18.15 Account Linking Request	Free

18.16 Account De-Linking Request	Free
18.17 Personal Data Correction	Free
18.18 Internet Banking Registration	Free

**DEPOSIT, ASSET & TECHNOLOGY PRODUCTS**

**19. ALL-IN-ONE ACCOUNT**

19.1 Security Benefit Coverage Fee	Rs. 500/- to be marked lien upfront. Rs. 500/- per month if monthly average balance drops below Rs. 100,000/-	
	Charges to be recovered, if monthly average balance drops below Rs. 100,000/- and new lien to be automatically applied	
19.2 VISA Debit Card	Monthly Average Balance	Visa Debit Card
	Below Rs. 100,000/-	Rs. 500/-
	Rs. 100,000/- & above	Free
19.3 Cheque Book	Monthly Average Balance	Charges
	Less than Rs. 50,000/-	Rs. 25/- per leaf
	Rs. 50,000/- to Rs. 99,999/-	Rs. 5/- per leaf
	Rs.100,000/- & above	Free

<b>19.4 Pay Orders / Demand Drafts / Call Deposits</b>	Monthly Average Balance	PO / DD Charges
	Less than Rs. 100,000/- or above free limits	Rs. 100/- per instrument
	Rs.100,000/- to Rs. 499,999/-	6 free for the month
	Rs. 500,000/- & above	All free for the month
<b>19.5 Inter-City Transactions</b>	Monthly Average Balance	Inter-City Transaction Charges
	Less than Rs. 100,000/- or above free limits	0.1%. Min Rs.150/-
	Rs. 100,000/- to Rs. 499,999/-	50 free for the month
	Rs. 500,000/- & above	All free for the month

**20. AUTO FINANCE**

<b>20.1 Processing Charges</b>	Rs. 5,000/-
<b>20.2 Appraisal Fee (Used / Imported Cars)</b>	At actual (minimum Rs. 2,000/-)

<b>20.3 Late Payment Fee</b>	Rs. 500/- or 2% per month of the past due installment amount (whichever is higher)
<b>20.4 Vehicle Re-Possession Charges</b>	Rs. 25,000/- or actual (whichever is higher). Depending upon the car value, repossession, relocation and outstanding loan amount
<b>20.5 Insurance Charges</b>	At actual
<b>20.6 Re-Possessed Vehicle Storage Charges</b>	Minimum Rs. 2,500/- per month
<b>20.7 Pre-Payment Charges</b>	6% of the outstanding amount
<b>20.8 Tracker Activation Charges</b>	At actual
<b>20.9 Litigation Charges</b>	At actual
<b>20.10 Cash Collection Charges</b>	Rs. 500/-

**Note:** Rate is subject to change as quoted by the vendor. All Branch Banking Charges will apply to transactions through branches. All Government excise duties/taxes will be charged to customer where applicable in addition to the above-mentioned charges

**21. BASIC BANKING ACCOUNT (BBA)**

<b>21.1 Debit Transactions</b>	Two free transactions per month. Rs. 100/- for all subsequent transactions during the month
<b>21.2 Credit Transactions</b>	Two free transactions per month. Rs. 100/- for all subsequent transactions during the month
<b>21.3 Stop Payment of Cheques</b>	Up to Rs. 500/- per instrument
<b>21.4 Return Cheques</b>	Rs. 300/- per instrument
<b>21.5 Online Transfer Charges</b>	0.10%. Minimum Rs. 150/-
<b>21.6 Online Cash Deposit and Withdrawals</b>	0.10%. Minimum Rs. 150/-
<b>21.7 Cheque Book Charges</b>	25-leaf cheque book @ Rs. 25/- per leaf
<b>21.8 Cash Withdrawal from Silkbank ATM</b>	Free
<b>21.9 VISA Debit Card Services Fee</b>	Rs. 100/- per month
<b>21.10 Mini Statement from Silkbank ATM</b>	Nil

**22. BUSINESS VALUE ACCOUNT**

<b>22.1 Cheque Book</b>	Monthly Average Balance	Charges
	Less than Rs. 50,000/-	Rs. 25/- per leaf
	Rs. 50,000/- to Rs.99,999/-	Rs. 5/- per leaf
	Rs.100,000/- & above	Free
<b>22.2 Pay Orders / Demand Drafts / Call Deposits</b>	Monthly Average Balance	PO, DD, CDR
	Below Rs. 100,000/-	Rs. 100/- / PO, DD, CDR
	Rs. 100,000/- to Rs. 499,999/-	6 free / month. Rs. 100/- for subsequent PO, DD, CDR
	Rs. 500,000/- & above	All free
<b>22.3 Inter-City Transactions</b>	Monthly Average Balance	Inter-City Transactions
	Below Rs. 100,000/-	0.1% (Min Rs. 150/-)
	Rs. 100,000/- to Rs. 499,999/-	50 free / month. 0.1% (Min Rs. 150/-) for additional
	Rs. 500,000/- & above	All free
<b>22.4 VISA Debit Card Fee</b>	Monthly Average Balance	VISA Debit Card
	Below Rs. 100,000/-	Rs. 500/-
	Rs. 100,000/- & above	Free

<b>22.5 Security Benefit Coverage Fee</b>	Rs. 500/- per month if monthly average drops below Rs. 100,000/- . Rs. 500/- to be marked lien upfront. Charges to be recovered, if monthly average balance drops below Rs. 100,000/- & new lien to be automatically applied	
<b>22.6 Charges on Cheques / Instruments Returned in Inward Clearing</b>	Monthly Average Balance	Return Charges
	Less than Rs. 500,000/- or above free limits	Please refer to page 21 (16.14)
	Rs. 500,000/- & above	5 free for the month
<b>22.7 Collection of Cheques in Outward Clearing</b>		
	Monthly Average Balance	Collection Charges
	Less than Rs. 500,000/- or above free limits	Please refer to page 9 (4.1, 4.2)
	Rs. 500,000/- & above	5 free for the month

## 24. HOME FINANCE

<b>24.1 Processing Fee</b>	Residential: Rs. 5,000/- and Commercial: Rs. 7,000/-
<b>24.2 Management Consultancy Fee</b>	Cursory Report: Rs. 3,000/- and Detailed Report: Rs. 6,000/-  50% additional fee would be charged for any additional business. Peripheral Areas: Rs. 500/- additionally
<b>24.3 Pre-Payment Penalty</b>	2% of outstanding amount
<b>24.4 Late Payment Charges</b>	Rs. 1,000/- per month
<b>24.5 Appraisal</b>	Built Property: Rs. 5,000/- per property Apartment: Rs. 3,500/- per property Land: Rs. 4,000/- Peripheral Areas: Rs. 500/- additionally
<b>24.6 Property Insurance Premium</b>	At actual
<b>24.7 Legal Fee</b>	Stage-I Charges: Rs. 5,000/- Final Legal Opinion: Rs. 5,000/-
<b>24.8 Cheque / Cash Pick-Up from Office / Residence</b>	Up to Rs. 500/- per visit

## 23. DORMANT ACCOUNT

In case a customer does not operate the account for 1 year, the Bank will mark the account as dormant.

<b>24.9 Life Insurance</b>	Optional and as per rate quoted by vendor
<b>24.10 Documentation, Stamp Duties &amp; Levies</b>	At actual
<b>24.11 Litigation Charges</b>	At actual
<b>24.12 Re-Appraisal Charges</b>	At actual
<b>24.13 Cash Collection Charges</b>	Rs. 500/-
<b>24.14 Standing Instruction Charges</b>	Free
<b>Note:</b> Rate is subject to change as quoted by the vendor. All Branch Banking Charges will apply to transactions through branches	

**25. IPS ACCOUNT**

<b>25.1 Account Opening Charge (One-Time)</b>	Silkbank Customer	Rs. 500/-
	Non-Silkbank Customer	Rs. 1,000/-
<b>25.2 Account Maintenance Charges</b>	Average Balance	
	0 -100 million	0.05% per annum
	Above 100 million	0.025% per annum
<b>25.3 Security Movement Charges</b>	Silkbank Account Holder	Rs. 250/-
	Non-Silkbank Customer	Rs. 500/-
<b>25.4 Fund Transfer through RTGS</b>	As per SBP Schedule of Charges	till 11:30 a.m. Rs. 200/-
		till 1:30 p.m. Rs. 300/-
		till 4:30 p.m. Rs. 500/-

**26. MONEY MARKET EXPRESS**

<b>26.1 Pay Orders / Demand Drafts</b>	Monthly Average Balance	PO / DD Charges
	Less than Rs. 50,000/- or above free limits	Rs. 100/- flat
	Rs. 50,000/- to less than Rs. 100,000/-	2 free for the month
	Rs. 100,000/- to Rs. 500,000/-	6 free for the month
	Rs. 500,001/- & above	All free for the month

<b>26.2 Charges on Cheques / Instruments Returned in Inward Clearing</b>	Monthly Average Balance	Return Charges
	Less than Rs. 500,000/- or above free limits	Rs. 250/-
	Rs. 500,000/- & above	5 free for the month
<b>26.3 Collection of Cheques in Outward Clearing</b>	Monthly Average Balance	Collection Charges
	Less than Rs. 500,000/- or above free limits	Please refer to page 9 (4.1, 4.2)
	Rs. 500,000/- & above	5 free for the month
<b>26.4 Cheque Book Charges</b>	Monthly Average Balance	Cheque Book
	Up to Rs. 500,000/- or above free limits	Please refer to page 21 (16.19)
	Rs. 500,001/- to Rs. 1,000,000/-	2 free for the month (50 leaves)
	Rs. 1,000,001/- & above	All free

<b>26.5 Inter-City Transactions</b>	Monthly Average Balance	Inter-City Transaction Charges
	Less than Rs. 50,000/- or above free limits	Rs. 150/-
	Rs. 50,000/- to less than Rs. 100,000/-	5 free for the month
	Rs. 100,000/- to Rs. 500,000/- Rs. 500,001/- & above	50 free for the month All free for the month
<b>26.6 Call Deposits (CDR)</b>	Monthly Average Balance	CDR Charges
	Less than Rs. 100,000/-	Rs. 100/- flat
	Rs. 100,000/- & above	All free for the month

**27. MUNAFA ROZANA / SUPER SAVER**

<b>27.1 Pay Orders / Demand Drafts</b>	Monthly Average Balance	PO / DD Charges
	Less than Rs. 1,000,000/- or above free limits	Rs. 100/- flat
	Rs. 1,000,000/- to Rs. 2,000,000/-	1 free for the month
	Rs. 2,000,001/- to Rs. 3,000,000/-	4 free for the month
	Rs. 3,000,001/- & above	6 free for the month

<b>27.2 Charges on Cheques / Instruments Returned in Inward Clearing</b>	Monthly Average Balance	Return Charges
	Less than Rs. 3,000,000/- or above free limits	Rs. 250/-
	Rs. 3,000,000/- & above	5 free for the month
<b>27.3 Collection of Cheques in Outward Clearing</b>	Monthly Average Balance	Collection Charges
	Less than Rs. 3,000,000/- or above free limits	Please refer to page 9 (4.1, 4.2)
	Rs. 3,000,000/- & above	2 free for the month
<b>27.4 Cheque Book Charges</b>	Monthly Average Balance	Cheque Book Charges
	Less than Rs. 3,000,000/- or above free limits	Rs. 5/- per leaf
	Rs. 3,000,000/- & above	2 free for the month (25 leaves)
<b>27.5 Inter-City Transactions</b>	Monthly Average Balance	Inter-City Transaction Charges
	Less than Rs. 1,000,000/- or above free limits	Rs. 150/-
	Rs. 1,000,000/- to Rs. 2,000,000/-	4 free for the month
	Rs. 2,000,001/- to Rs. 3,000,000/-	6 free for the month
	Rs. 3,000,001/- & above	All free for the month

## 28. ONLINE EXPRESS

<b>28.1 Pay Orders / Demand Drafts</b>	Monthly Average Balance	PO / DD Charges
	Less than Rs. 50,000/- or above free limits	Please refer to page 8 (2.1)
	Rs. 50,000/- to less than Rs. 100,000/-	2 free for the month
	Rs. 100,000/- to Rs. 500,000/-	6 free for the month
	Rs. 500,001/- & above	All free for the month
<b>28.2 Charges on Cheques / Instruments Returned in Inward Clearing</b>	Monthly Average Balance	Return Charges
	Less than Rs. 500,000/- or above free limits	Rs.250/-
	Rs. 500,000/- & above	5 free for the month
<b>28.3 Collection of Cheques in Outward Clearing</b>	Monthly Average Balance	Collection Charges
	Less than Rs. 500,000/- or above free limits	Please refer to page 9 (4.1)
	Rs. 500,000/- & above	5 free for the month
<b>28.4 Cheque Book Charges</b>	Monthly Average Balance	Cheque Book Charges
	Less than Rs. 50,000/-	Rs. 25/- per leaf
	Rs. 50,000/- to Rs. 99,999/-	Rs. 5/- per leaf
	Rs. 100,000/- & above	All free

<b>28.5 Inter-City Transactions</b>	Monthly Average Balance	Inter-City Transaction Charges
	Less than Rs. 50,000/- or above free limits	Rs. 150/-
	Rs. 50,000/- to less than Rs. 100,000/-	5 free for the month
	Rs. 100,000/- to Rs. 500,000/-	50 free for the month
	Rs. 500,001/- & above	All free for the month

**29. PERSONAL LOAN**

<b>29.1 Processing Fee</b>	Up to 1% of loan amount or Rs. 5,000/- (whichever is higher, subject to approval)		
<b>29.2 Pre-payment Penalty</b>	Full penalty charges as per the following grid:		
	1 <sup>st</sup> year	2 <sup>nd</sup> year	3 <sup>rd</sup> year onwards
	10%	7%	5%
	Partial penalty charges as per the following grid:		
	1 <sup>st</sup> year	2 <sup>nd</sup> year	3 <sup>rd</sup> year onwards
	10%	7%	5%
	Penalty will be charged on outstanding balance in case of full settlement and on adjusted amount in case of partial settlement. A year is equal to 12 installments from date of disbursal and only 1 partial payment is allowed in a year and no partial payment is allowed in 1 <sup>st</sup> year		

<b>29.3 Late Payment Charges</b>	Up to Rs. 1,000/- per missed installment
<b>29.4 Insurance</b>	At actual
<b>29.5 Installment Collection Charges</b>	Up to Rs. 500/- per visit
<b>29.6 Top-up Facility</b>	Up to 1% of loan amount or Rs. 5,000/- (whichever is higher, subject to approval)
<b>29.7 Litigation Charges</b>	At actual
<b>29.8 Pay Order Re-Issuance</b>	Rs. 500/-
<b>29.9 Pay of Sheet Re-Issuance</b>	Rs. 500/-
<b>29.10 Account Closure Fee</b>	Rs. 2,500/-
<b>Note:</b> Rate is subject to change as quoted by vendor. All branch banking charges will apply to transactions through branches. All Government levies, duties and taxes will be charged to customer where applicable in addition to the above-mentioned rates	

**30. PLS ACCOUNT**

<b>30.1 Pay Orders / Demand Drafts / Call Deposits (CDR)</b>	Rs.100/- per instrument
<b>30.2 Charges on Cheques / Instruments Returned in Inward Clearing</b>	As per Miscellaneous Charges table



30.3	Collection of Cheques in Outward Clearing	As per Collection table
30.4	Cheque Book Charges	Rs. 25/- per leaf
30.5	Inter-City Transactions	As per Miscellaneous Charges table
30.6	Account Closure Charges	Free
30.7	Cash Withdrawal from Silkbank ATM	Free
30.8	VISA Debit Card Services Fee	Rs. 200/- per month for all PLS Accounts holding VISA Debit Card
30.9	Mini-Statement from Silkbank ATM	Nil

31.6	Cheque Return Fee	Rs. 500/-
31.7	Collection Charges	Rs. 500/- per visit
31.8	Litigation Charges	At actual
31.9	Minimum Balance Penalty	Nil
31.10	Online Cash Deposit	No Charges on Re-Payment Account
31.11	Stamp Duties	At actual
31.12	SMS Alert Fee	Rs. 100/- per month
31.13	Account Closure Fee	Rs. 2,500/-
31.14	Cheque Book Charges	Rs. 25/- per Leaf
31.15	Pay Order Charges	Rs. 500/-
31.16	Debit Charges	Rs. 500/- per annum

**31. READY LINE**

31.1	Annual Fee	Rs. 2,500/-
31.2	Processing Fee	Rs. 2,500/-
31.3	Late Payment Charges	Rs. 1,000/- for every missed payment
31.4	Enhancement Fee	Rs. 2,500/-
31.5	Credit Protector Fee Optional	As per rate quoted by vendor

**Note:** \*All Regular Branch Banking Charges will be applied for the transaction through Branches

\*\*In addition to the above, Commission / Service Charges, Recovery of Courier / Postage / Fax Charges will also be made according to prescribed tariff (wherever applicable)

\*\*\*In addition to the Charges above, all applicable Govt. levies, FED will also be recovered

**32. SALARY PREMIUM ACCOUNT**

<b>32.1 Cheque Book</b>	Monthly Average Balance	Cheque Book Charges
	Less than Rs. 50,000/-	First free (10-leaf starter cheque book); Rs. 25/- per cheque
	Rs. 50,000/- & above	First free (10-leaf starter cheque book); Rs. 5/- per cheque
<b>32.2 Over the Counter Cash Withdrawal</b>	Monthly Average Balance	Withdrawal Charges
	Less than Rs. 50,000/-	Rs. 250/- per transaction
	Rs. 50,000/- & above	Free
<b>32.3 Pay Order / Demand Draft</b>	Monthly Average Balance	PO / DD Charges
	Less than Rs. 50,000/-	Rs. 100/- per instrument
	Rs. 50,000/- to Rs. 100,000/-	2 free / month
	Rs. 100,001/- to Rs. 500,000/-	4 free / month
	Rs. 500,001/- & above	All free / month

<b>32.4 Inter-City Transactions</b>	Monthly Average Balance	Inter-City Transactions Charges
	Less than Rs. 50,000/-	Rs. 250/- or 0.1% (whichever is higher)
	Rs. 50,000/- to Rs. 100,000/-	5 free / month
	Rs. 100,001/- to Rs. 500,000/-	10 free / month
	Rs. 500,001/- & above	All free / month
		Subsequently Rs. 250/- or 0.1% (whichever is higher)
<b>32.5 SMS Alerts</b>		Free
<b>32.6 VISA Debit Card</b>		First year free; subsequent as per section 33 on page 33
<b>32.7 ATM Cash Withdrawal Charges</b>		Nil
<b>32.8 Mini-Statement from Silkbank ATM</b>		Free
<b>32.9 Visa Debit Card Service Fee</b>		Free

**33. VISA DEBIT CARDS**

33.1 Annual Fee - Classic (Basic)	Rs. 500/-
33.2 Annual Fee - Classic (Supplementary)	Rs. 250/-
33.3 Annual Fee - Platinum (Basic)	Up to Rs. 2,000/-
33.4 Annual Fee - Platinum (Supplementary)	Up to Rs. 1,000/-
<b>RE-ISSUANCE</b>	
33.5 Card Re-Issuance Classic	Rs. 250/-
33.6 Card Re-Issuance Platinum	Rs. 350/-
33.7 Re-Issuance of PIN	Free
<b>CASH WITHDRAWAL FEE</b>	
33.8 From Silkbank ATM	Free (but if account balance is below Rs. 50,000/-, charge will be Rs. 10/-)
33.9 From other Bank's ATM	Rs. 15/-
33.10 International ATM / POS	Rs. 300/- per transaction or 2% (whichever is higher)
<b>BALANCE INQUIRY</b>	
33.11 From Silkbank ATM	Free
33.12 From other Bank's ATM (1 Link Network)	Free
33.13 From other Bank's ATM (MNet Network)	Rs. 5/-
33.14 International ATM	Rs. 100/-

**OTHER CHARGES**

**3315 Mini-Statement Silkbank ATM\***

Average Balance Below Rs. 50,000/-	Rs.10/-
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Average Balance Rs. 50,000/- & above	Free
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\*Note: Not applicable on BBA & PLS account  
0.1% or Rs. 50/- (whichever is higher)

**3316 IBFT Charges**

Free

**3317 POS Transaction (in Pakistan)**

Nil

**3318 Utility Bill Payment Charges**

Rs. 50/- (per transaction)

**3319 Retrieval Fee**

Rs. 100/- (per transaction)

**3320 Charge Back - Local**

Rs. 150/- (per transaction)

**3321 Charge Back - International**

**33.22 VISA Debit Card Services Fee - Platinum**

Monthly Average Balance	
Less than Rs. 100,000/-	Rs. 500/- per month
Rs. 100,000/- & above	No charge

**33.23 VISA Debit Card Services Fee - Classic**  
VDC Service Fee is exempted on maintaining required monthly average balance in relationship base accounts i.e. TDR, On-Line Express, Munafa Rozana, Salary Premium Account or equivalent amount in FCY Account.

Monthly Average Balance	
Less than Rs. 50,000/-	Rs. 200/- per month
Rs. 50,000/- & above	No charge

33.24	ATM Withdrawal - Classic (per day)	Rs. 50,000/-
33.25	ATM Withdrawal - Platinum (per day)	Rs. 100,000/-
33.26	Number of ATM Transactions (per day)	10
33.27	Debit Card - Classic (POS) (per day)	Rs. 100,000/-
33.28	Debit Card - Platinum (POS) (per day)	Rs. 250,000/-
33.29	Number of Debit Transactions (POS) (per day)	25
33.30	IBFT - Classic (per day)	Rs. 250,000/-
33.31	IBFT - Platinum (per day)	Rs. 250,000/-

#### 34. CREDIT CARDS

34.1	Annual Fee - Basic	Nil
34.2	Annual Fee - Supplementary	Nil
34.3	Retail APR	Up to 42% per annum
34.4	Cash Advance APR	Up to 42% per annum
34.5	Cash Advance Fee	Up to 3% of the transaction amount or Rs. 1,000/- whichever is higher
34.6	Late Payment Fee	Up to Rs. 1,500/-
34.7	Over Limit Fee	Up to Rs. 1,500/-
34.8	Minimum Payment Due	Up to 5% or Rs. 500/- whichever is higher
34.9	Return Cheque	Up to Rs. 1,000/-
34.10	Duplicate Statement	Nil
34.11	Cheque / Cash Pick-up Fee	Up to Rs. 500/-

34.12	Card Replacement Fee	Up to Rs. 500/-
34.13	New Card Design Fee	Up to Rs. 500/-
34.14	Bill Payment	Up to Rs. 100/-
34.15	Open BTF APR	Up to 34% for Businessmen and 30% for Salaried Individuals
34.16	BTF Processing Fee	Up to 20% of the Transfer Amount
34.17	Installment Plan APR	Up to 40% per annum
34.18	Installment Plan Processing Fee	Up to Rs. 1,000/-
34.19	Installment Plan Pre-payment Penalty Charges	5% of the outstanding amount or Rs. 1,000/- whichever is higher
34.20	Foreign Transactions	Up to 5% of the transaction amount
34.21	Visa / MasterCard Arbitration Charges	USD 500/-
34.22	Document Retrieval Charges	Rs. 300/- for Local Rs. 800/- for International
34.23	Credit Protector	Up to 0.80% of the outstanding amount
34.24	SMS Alert Charges	Up to Rs. 100/- per month
34.25	Litigation Charges	At actual
34.26	Top-Up Facility (Limit Enhancement)	Up to Rs. 1,000/-
34.27	Pay Order / Demand Draft Issuance Charges	Up to Rs. 1,000/-
34.28	Cash Payment at Branch - Processing Fee	Nil

34.29 Direct Debit Enrollment Fee	Up to Rs. 500/-
34.30 Rejected Autopay Service Fee	Up to Rs. 1,000/-
<p>Note: Other VISA Charges may be applied at actual based on VISA policy. Bank charges may be waived based on any special promotions</p>	

**35. CHARGES WAIVER FOR STAFF**

<p>All charges mentioned hereunder are waived for permanent and contractual employees of Silkbank (only for Staff Account)</p>	
35.1 Pay Order	Free
35.2 Demand Draft	Free
35.3 Inter-City Transactions	Free
35.4 Local Collection	Free
35.5 Cheque Book for Salary Account Only	Free
35.6 Locker Rent	50% waiver of charges mentioned on page 18 (section 14)
35.7 Lien on Locker Rent	Free

35.8 Key Deposit	Free
35.9 PO/DD Cancellation	Free
35.10 Incidental Charges from Salary Account	Free
35.11 Foreign Remittance (Home Remittance)	Free
35.12 VDC Issuance & Annual Charges (Staff Salary Account)	Free
35.13 Stop Payment	Free
35.14 Remittance Abroad other than through Foreign Currency Accounts	One transaction free in a month
35.15 ATM Cash Withdrawal Charges	Nil
35.16 Over-the-Counter Cash Withdrawal on Salary Account	Free
35.17 ATM Withdrawal Charge on Salary Account	Free
35.18 SMS Alerts (on Salary Accounts)	Free
35.19 VDC Service Fees / Mini-Statements	Free
35.20 IBFT from Staff Salary Account	Free

**36. NOTES**

The above facilities will also be available free of charge to Diplomatic Missions and Attaché Offices. No charges will be recovered on remittances from charitable institutions and trusts.

**Out-of-Pocket Expenses**

Out-of-Pocket Expenses (not specifically mentioned elsewhere in this Schedule of Charges) such as Telephone Charges, Telex Charges, Fax Charges, Courier Charges, Postages, Conveyance, etc., and/or other expenses/charges paid by the Bank in connection with the services/facilities provided to customers shall be charged at actual.

Charges relating to corporate/prime/high net worth individual customers may differ and are subject to special arrangement.

All Government excise duties/taxes/Zakat, etc. are for the customer's account and will be deducted in addition to the above-mentioned charges.

Out-of-Pocket Expenses and Correspondence Bank Charges will be recovered at actual on free services.

**Cash Management Transactions**

Collection Solutions	Fees/Charges to be negotiated on case to case basis
Payment Solutions	Fees/Charges to be negotiated on case to case basis

# Silkbank Branch Network

## ATTOCK

B-2, Pleader Lane, Attock City

## BAHAWALPUR

Near Fawara Chowk, Circular Road

## BATAPUR

Main G. T. Road

## DADYAL

315, Rajput Plaza, Main Rawalpindi Road

## DERA GHAZI KHAN

Block # 13, Hospital Chowk, Opp. DHQ Hospital, Railway Road, Dera Ghazi Khan

## DINA

Chaudhry Street, Mangla Road

## FAISALABAD

**Kotwali Road Branch**  
Kotwali Road

## GUJJAR KHAN

Ward # 5, Main G. T. Road

## GUJRANWALA

Plot No. 100 & 102, Mohallah Bhatia Nagar, Near PSO Petrol Pump, G. T. Road, Nandipur Town, Gujranwala

## GUJRAT

B-17/1553-R, Near Eidgah Masjid, G. T. Road

## HAZRO

Allah Wala Chowk, Circular Road

## HYDERABAD

F/17, Badri Manzil, Risala Road, Opp. Old Café George

## ISLAMABAD

**Main Branch**  
93-Razia Sharif Plaza, Blue Area

### E-11 Markaz Branch

Plot # 3, E-11/3 Markaz

### F-7 Markaz Branch

Plot # 13-L, F-7/2 Markaz

### F-11 Markaz Branch

Plot # 25-D, F-11 Markaz

### G-9 Markaz Branch

4-B, Karachi Company, G-9 Markaz

### I-8 Markaz Branch

Laraib Plaza, Sector I-8 Markaz

## JHELUM

Plot # 8, Paswal Plaza, G.T.S. Square, Jhelum City

## KARACHI

**Main Branch**  
Silkbank Building, I. I. Chundrigar Road

### Port Qasim Branch

Shop No. 5, Plot No. CP 7/2, Commercial Area, Port Qasim

### Bahadurabad Branch

ZN Plaza, Bahadur Yar Jung Co-Operative Society Bahadurabad

### Cloth Market Branch

Khandwala Building, Fakhre Matri Road, Kharadar

### Defence Branch

Shahbaz Commercial Area, Khayaban-e-Shahbaz, Phase-VI, D.H.A.

### Defence Phase-IV Branch

91-E, 9th Commercial Street, Phase-IV, D.H.A.

### F.B. Area Branch

C-31/A, Block-6, Federal 'B' Area, KDA, Scheme-16

### Gulshan-e-Iqbal Branch

Saima Classics, Main Rashid Minhas Road, Block-10/A, Gulshan-e-Iqbal

### Hyderi Branch

D-11, Block-H, Shershah Suri Road, North Nazimabad

### Jodia Bazaar Branch

6/16, Virjee Street, Jodia Bazaar

### Khalid Bin Waleed Road Branch

Shop # 1, 2, 3 & 4, Plot # 151-A, Khalid Bin Waleed Road / Allama Iqbal Road, Block-2, PECHS

### Khayaban-e-Ittehad Branch

Plot # 100-C, 11th Commercial Street, Main Khayaban-e-Ittehad, Phase-II Ext., D.H.A.

### Korangi Industrial Area Branch

Plot # 25, Sector 23, Korangi Industrial Area

### Korangi Road Branch

Arcadia Shopping Mall, Phase-I, D.H.A.

### M. A. Jinnah Road Branch

Wadhmal Odharam Quarters, Opp. City Court, M. A. Jinnah Road

### P.E.C.H.S. Branch

Shop No. 11, Ground Floor, Business Arcade, Plot No. 27-A, Block No. 6, P.E.C.H.S., Main Shakra-e-Faisal, Karachi.

### S.I.T.E. Branch

Plot # B/9-C-1, S.I.T.E.

### Sohrab Goth Branch

Al-Asif Square, Sohrab Goth

### 26th Street D.H.A. Branch

Plot # 23-C, Street-37, Tauheed Commercial Area, Phase-V, D.H.A.

### University Road Branch

B-9-10, Block-16, Main University Road, Gulshan-e-Iqbal, Karachi

### Boat Basin Branch

Plot # GPC-10, Block-5, Clifton, Near Bar-BQ Tonight, Karachi

## LAHORE

### Main Branch

Silkbank House, 14-Egerton Road

### Allama Iqbal Town Branch

6-Hunza Block, Allama Iqbal Town

### Badami Bagh Branch

Plot No. 203, Grain Market, Badami Bagh, Lahore.

### Cavalry Ground Branch

20, Commercial Area, Cavalry Ground

### Circular Road Branch

73, Circular Road

### D.H.A. Z-Block Branch

320-Z, Phase-III, Commercial Area, D.H.A.

### Fortress Stadium Branch

Shop # 13, Bridge Shop, Fortress Stadium, Lahore Cantt.

### Gulberg Branch

97-A/D-I, P.E.C. Building, Liberty Roundabout, Gulberg-III

### Johar Town Branch

Plot # 15, Block-M, M. A. Johar Town

### L-Block, Gulberg Branch

Plot # 52, L-Block, Gulberg-III

### Model Town Branch

16, Bank Square Market, Model Town

### New Garden Town Branch

1-4, Usman Block, New Garden Town

### PECO Road Branch

57-1-B/1, PECO Road, Township

### Shah Alam Market Branch

15-B, Shah Alam Market

### Shadman Town Branch

119-A, Colony # 1, Shadman Town

### Thokar Niaz Baig Branch

7-B, Judicial Colony, Raiwind Road, Thokar Niaz Baig

### Wapda Town Branch

Wapda Roundabout, PIA Employees Co-operative Housing Society

## LARKANA

Pakistan Chowk

## MANDI BHAUDDIN

7/40, Sultan Plaza, Bab-e-Farooq Chowk, Mandi Bahauddin

## MIRPUR AZAD KASHMIR

82-D, Allama Iqbal Road, Mirpur

## MULTAN

**Multan Branch**  
Bosan Road, Multan

### Qasim Road Branch

76, Qasim Road, S. P. Chowk

## PESHAWAR

### Main Branch

Lamsy Arcade, 1-C, Fakhar-e-Alam Road, Peshawar Cantt.

### Khyber Bazaar Branch

Haji Khan Building, Suikamo Square, Khyber Bazaar

## QUETTA

Firdousi Building, Jinnah Road

## RAWALPINDI

### Main Branch

Aslam Plaza, 60 Main Adamjee Road, Rawalpindi Cantt.

### Bahria Town Branch

91, Civic Center, Bahria Town

### Bohar Bazar Branch

C-235/236, Chemist Chowk, Bohar Bazar Rawalpindi

### Satellite Town Branch

D-321, Fifth Road, Satellite Town

### Westridge Branch

Plot # 488 to 491, Westridge Bazaar Road, Westridge-I

## RAHIM YAR KHAN

26, Shahi Road

## RAIWIND

Railway Road

## SAHIWAL

Jail Road, Opp. Jinnah Hall

## SARGODHA

### Main Branch

Khayyam Chowk, Gulberg Park

### Pull-111 Branch

Pull-111, Sargodha-Faisalabad Road

## SHEIKHUPURA

Sharif Plaza, Main Lahore-Sargodha Road

## SIALKOT

70, Paris Road

## SUKKUR

Husaini Road

Head Office:  
Silkbank Building, I. I. Chundrigar Road, Karachi.

**Call 111-100-777**  
or visit [www.silkbank.com.pk](http://www.silkbank.com.pk)