Schedule of Bank Charges

For the Period July 2017 to December 2017

SILKBANK
Yes we can

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INTERNATIONAL BANKING

IMPORTS

1. LETTERS OF CREDIT

1.1 Letters of Credit	
1.1.1 L/C Opening Commission	L/C volume of a customer (including allied account) during a calendar year:

	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 the opening of L/C) is to be charged on the 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 Favouring 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/-
1.4 Amendments	
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

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

2.1 Registration of Contract / Purchase Order / Performa Invoice, etc.	
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 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	0.10%. Minimum Rs. 1,000/- or as per arrangement
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

3.1 Mark-up	
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

***Note: Date of negotiation means value date of the Bank's Nostro Account debited**

3.2 Commission	
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
3.3 Service Charges	10 paisas per Rs. 100/- or Re. 1/- per thousand. Minimum Rs. 1,000/- or as per arrangement

4. IMPORT BILLS UNDER USANCE LETTERS OF CREDIT

4.1	**Handling Charges at the Time of Retirement**	Rs. 1,000/- per bill (flat)
4.2	**Acceptance Commission**	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 Rs. 1,000/- charge will be applicable till lodgement / retirement / adjustment of bill when paid by customer

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 lodgement / retirement / adjustment of bill when paid by the customer)

4.3	**Service Charges**	10 paisas per Rs. 100/- or Re. 1/- per thousand. Minimum Rs. 1,000/- at the time of payment or as per arrangement
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)**	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

5. IMPORT BILLS UNDER COLLECTION

5.1	**Handling Charges**	Rs. 1,000/- (flat) per collection

6. OTHER CHARGES UNDER IMPORT TRANSACTIONS

6.1	**Import against Advance Payment to Suppliers**	0.10%. Minimum Rs. 2,500/-
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**	USD 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/- against 100% cash margin, otherwise minimum Rs. 1,500/-
6.8	**Discrepant Document Handling Charges**	USD 10/- to be deducted from proceeds of discrepant documents
6.9	**Issuance of Freight Certificate for Imports on FOB Basis**	Rs. 1,000/-

7. LETTERS OF CREDIT

7.1	**L/C Advising**	Rs. 1,000/- (flat)
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	USD 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**	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

		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
9.4	**Negotiation (Usance)**	i) Service Charges: 15 paisas per Rs. 100/-. Minimum Rs. 1,000/- 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
9.5	**Negotiation (Usance) Handling (Freight Subsidy)**	0.25%. Minimum Rs. 1,000/- per claim

10. OUTWARD

FOREIGN REMITTANCES

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 USD 10/- or equivalent in other foreign currencies
10.2	**Remittance Abroad other than through Foreign Currency Accounts**	
10.2.1	Students (For Education Purpose)	Rs. 500/- (flat)
10.2.2	Other than Students	Rs. 500/- (flat)
10.3	**Foreign Currency TT Charges**	USD 20/- plus SWIFT Charges
10.4	**Foreign Currency DD Charges**	USD 20/-
10.5	**Remittance Cancellation Charges**	USD 10/- plus Postage / SWIFT Charges
10.6	**Remittance Stop Payment Charges**	USD 10/- (flat) plus actual charges of correspondent bank / SWIFT Charges (if any)
10.7	**Clean Foreign Bills Received for Collection**	USD 20/- or equivalent in other foreign currencies plus actual Courier, TT / DD Charges, as applicable

11. INWARD

11.1	**Home Remittance**	Actual charges, if any, incurred by the Bank. No charges to be recovered, if the funds are remitted to any branch of Silkbank
11.2	**Other**	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

11.3	**Home Remittance under PRI**	Free
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**	Free - if proceeds are credited to an account with us. Otherwise flat charge of Rs. 250/- plus Instrument Charges

12. MISCELLANEOUS CHARGES

12.1	**Correspondent Bank Charges**	At actual
12.2	**Issuance of Proceeds Realization Certificates "Annexure A"**	Rs. 300/- (flat) per certificate
12.3	**Standing Instruction Charges in Foreign Currency Accounts**	USD 10/- or equivalent in other foreign currencies
12.4	**Out-of-Pocket Expenses**	At actual
12.5	**Credit Report on Foreign Buyers / Sellers**	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	**Photocopy Charges, where applicable on IMP / EXP / ERF / LG transaction**	ERF Processing Fee: Rs. 200/- NOC Issuance Charges: Rs. 200/- Photocopy Charges: Rs. 100/-

13. COMMUNICATION CHARGES

13.1	**Inland Postage**	At actual
13.2	**Foreign Postage**	At actual
13.3	**Inland Courier**	At actual
13.4	**Foreign Courier**	At actual
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 a total relationship of an average of USD 10,000 or Equivalent to other currencies**	

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

1.1	**Commission on DDs Drawn on Branches of Correspondent Bank (MCB) or Silkbank Branches**	
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/-
1.2	**Cancellation / Issuance of Duplicate Drafts**	Rs. 200/- (flat)

2. COMMISSION ON PAY ORDER

2.1	**Issuance of Pay Order against Debit to Account**	Rs. 200/- (flat)
2.2	**Issuance of Pay Order against Debit of Cash for MDA Payments**	
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)
2.3	**Cancellation / Issuance of Duplicate Pay Order**	Account Holder: Rs. 200/- MDA Customers: Rs. 1,000/-
2.4	**Issuance of Pay Orders for Payment of Fees in favour of Educational Institutions, HEC / Board, etc.**	Rs. 25/- per instrument or 0.5% of amount (whichever is less)

3. INLAND LETTERS OF CREDIT

3.1	**Issuance**	
	Up to Rs. 100,000,000/- Over Rs. 100,000,000/-	0.40% per quarter (negotiable) Minimum Rs. 1,000/- or as per arrangement
3.2	**Amendments**	
3.2.1	Amendment involving increase in Amount of Validity	As mentioned above in (3.1)
3.2.2	Amendment without increase in Amount or Extension in Period of L/C	Rs. 1,000/- per transaction (flat)
3.2.3	Amendment Charges on Transfer of Inland Letters of Credit to a New Beneficiary	Case to be treated as opening of fresh L/C
3.3	**Advising**	Rs. 1,000/- (flat)
3.4	**Amendment Advising**	Rs. 500/- (flat)
3.5	**Confirmation Charges**	0.30% per quarter or part thereof. Minimum Rs. 1,000/-
3.6	**L/C Cancellation Charges**	Rs. 1,000/-

4. COLLECTION

4.1	**Clean (Including Cheques and Bank Drafts, etc., where NIFT Facility is not Available)**	Rs. 250/- (flat) plus Courier or Postal Charges
4.2	**Clean (Including Cheques and Bank Drafts, etc.) sent through NIFT - Online**	Rs. 150/- (flat)
4.3	**Correspondent Bank Charges will be Recovered at Actual** **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.**	Free for cheques sent for collection between: i) Rawalpindi and Islamabad city branches ii) Lahore and Raiwind city branches

5. PURCHASE OF BILLS

5.1	**Documentary Bills other than Drawn against Inland Letters of Credit**	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
5.2	**Other Cheques / Demand Instruments (Like Dividend Warrant)**	0.35%. Minimum Rs. 100/- Collecting Agents Charges. If the collecting bank is other than Silkbank, it will be at actual

5.3	**Returning Charges for Documentary and Clean Collections, in case the Instruments are Returned Unpaid**	Rs. 100/- plus Courier Charges
5.4	**Mark-up shall be Applied as under on Bills Purchased / Negotiated**	
5.4.1	If Retired up to the 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	**Storage Charges**	At actual

6. DOCUMENTARY BILLS DRAWN UNDER INLAND LETTERS OF CREDIT

6.1	**Sight Bills**	
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	42 paisas per Rs. 1,000/- on a daily product basis from the date of negotiation or as per arrangement
	ii. If Retired after 3 Days of Lodgement	50 paisas per Rs. 1,000/- on a daily product basis from the date of negotiation or as per arrangement
	Note: No mark-up will be charged from the date of negotiation till the receipt of the document at the branch	
6.1.4	Service Charges on Inland PAD	0.10%. Minimum Rs. 1,000/- or as per arrangement
6.2	**Usance Bills**	
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
6.2.2	**At Collecting End:** 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 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

7. FINANCE / ADVANCES

Following Charges may be Recovered in Addition to Mark-up / Return on Investment		
7.1 Project Application Fee (Non-Refundable)		
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	
7.2 Fees and Charges in Respect of Project Financing in Addition to Interest / Return on Investment	i. Project Evaluation / Appraisal Fee	Negotiable
	ii. Commitment Fee (on undisbursed 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
7.3 Processing Fee for Fresh Credit Proposals / Renewals / Enhancement / Others **Note: In case of annual internal review of TF / DF facilities, the fee shall not be applicable.** **Note: Above charge does not apply to running finance facility for Branch Banking customers.**	**Initial / Annual Review:** 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 **Interim Review (For Enhancement):** RBG 0.1% of total facilities or as per arrangement CBG As per arrangement MM As per arrangement	
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	Rs. 5,000/- (flat)	

7.5	**For Finance against Pledge / Hypothecation Various Charges may be levied as follows:**	
7.5.1	Godown Rent	At actual
7.5.2	Godown Staff Salaries. Salaries of Godown Keepers / Chowkidars	At actual
7.6	**Godown Inspection Charges**	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)
7.7	**Delivery Charges**	At actual
7.7.1	If a Godown Keeper is not posted, conveyance charges to be recovered	
7.8	**Other Incidental Expenses**	At actual
7.9	**Insurance Premia, Legal Charges**	At actual

8. M'POWER

8.1	**Processing Fee**	Residential: Rs. 5,000/- and Commercial: Rs. 7,000/-		
8.2	**Approval Charges**	Rs. 15,000/- or 0.1% of the approved amount (whichever is higher)		
8.3	**Management Consultancy Fee**	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		
8.4	**Late Payment Charges**	Loan Amount	Per Day Charges	Fixed Charges - One-Time
		Up to Rs. 10 Mn	Rs. 1,000/-	Rs. 10,000/-
		Rs. 10 Mn to Rs. 20 Mn	Rs. 1,000/-	Rs. 10,000/-
		More than Rs. 20 Mn	Rs. 2,000/-	Rs. 20,000/-
8.5	**Line Renewal**	Up to Rs. 15,000/- or 0.1% of the loan amount (whichever is higher)		

8.6	**Appraisal**	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/-
8.7	**Property Insurance Premium**	Insurance rate as quoted by vendor
8.8	**Legal Fee**	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/-
8.9	**Life Insurance**	Optional and as per rate quoted by vendor
8.10	**Documentation, Stamp Duties and Levies**	At actual
8.11	**Litigation Charges**	At actual
8.12	**Re-Appraisal Charges**	At actual
8.13	**Standing Instruction Charges**	As per Branch Banking
8.14	**SMS Alerts Fee**	Rs. 50/- per month
8.15	**Account Closure Fee**	Rs. 5,000/-

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

9. AGRICULTURE BUSINESS FINANCE

9.1	**Processing Fee**	Rs. 5,000/-
9.2	**Management Consultancy Fee**	Up to Rs. 6,000/-. 50% additional fee to be charged for any additional business
9.2.1	For Peripheral Areas	Rs. 500/- (additional charges)
9.3	**Prompt Payment Bonus**	As agreed on the facility acceptance letter
9.4	**Line Renewal Fee**	Rs. 5,000/-
9.5	**Appraisal Fee**	
9.5.1	Built Property	Up to Rs. 5,000/- per property
9.5.2	Flat	Up to Rs. 5,000/- per property
9.5.3	Land	Up to Rs. 4,000/- per property
9.5.4	For Peripheral Areas	Up to Rs. 500/- (additional charges)
9.6	**Insurance Charges**	As quoted by vendor
9.7	**Legal Opinion**	
9.7.1	Preliminary Opinion	Rs. 3,500/- (Rs. 2,000/- for Stage I and Rs. 1,500/- for Title Search)
9.7.2	Final Opinion	Up to Rs. 3,000/-

9.8	**Letter of Guarantee**	Bank Commission Charges will be 0.40% per quarter
9.9	**Cheque Book Issuance Charges**	Rs. 5/- per leaf
9.10	**Cheque Return Fee**	Rs. 500/- or actual (whichever is higher) and mode of return mentioned
9.11	**SMS / E-mail Alert Services**	As per the SMS Alerts Charges table
9.12	**Litigation Charges**	At actual
9.13	**Re-Appraisal Charges**	At actual
9.14	**Cash Collection Charges**	Rs. 500/-
9.15	**Documentation, Stamp Duties and Levies**	At actual
Note:	**All Branch Banking Charges will apply to transactions through branches**	

10. TEXTILES

10.1	**Processing Fee**	Rs. 5,000/-
10.2	**Management Consultancy Fee***	Rs. 6,000/-
10.3	**Line Renewal Fee**	Rs. 5,000/-
10.4	**Appraisal Fee***	
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/-
10.5	**Legal Fee***	
10.5.1	Preliminary Opinion	Rs. 3,500/-
10.5.2	Final Opinion	Rs. 3,000/-
10.6	**Pay Orders and Demand Drafts**	
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
10.7	**Letter of Guarantee**	
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
10.8	**Cheque Book Issuance Charges**	Rs. 5/- per leaf
10.9	**Property Insurance Charges***	

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)

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

12. AGRICULTURE PASS BOOK FINANCE

12.1 Processing Fee Pre-Login	Rs. 1,000/-
12.2 Processing Charges Post-Login	1% of the loan amount up to 5.0 Mn Rs. 50,000/- over and above 5.0 Mn

12.3 Late Payment Charges	Loan Amount	Per Day Charges	Fixed Charges - One-Time
	Up to Rs. 1 Mn	Rs. 100/-	Nil
	Rs. 1 Mn to Rs. 3 Mn	Rs. 200/-	Rs. 1,000/-
	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/-
12.4 Line Renewal Fee	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)
12.7.2 Final Opinion	Up to Rs. 3,000/-
12.8 Legal Fee for Agricultural Land	
12.8.1 Preliminary Opinion	Up to Rs. 2,000/-*
12.8.2 Final Opinion	Up to Rs. 2,000/-*
***Legal Fee for Agricultural Land shall be charged at actual as finalized with the lawyer**	
12.9 Cheque Book Issuance Charges	Rs. 5/- per leaf
12.10 Cheque Return Fee	Rs. 300/- per instrument

12.11 Documentation, Stamp Duties and Levies	At actual
12.12 Repossession Charges for Moveable Assets	At actual quoted by agency
12.13 Litigation Charges	At actual

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

13. SECURITIES

13.1 Sale and Purchase of Shares and Securities	Actual charges incurred plus 0.10%. Minimum Rs. 100/-
13.2 Charges for Collection of Interest / Return / Dividend	0.10% on the amount of Interest / Return / Dividend Collected / Paid
13.3 Handling Charges for Conversion, Renewal, Consolidation or Subdivision of Government Securities	Rs. 10/- per script. Minimum Rs. 100/-

14. SAFE DEPOSIT LOCKERS

14.1 Charges for Safe Deposit Lockers (in advance) (Lien for 01 year's charge will be marked)	
14.1.1 Small	Rs. 2,500/- per annum
14.1.2 Medium	Rs. 4,000/- per annum
14.1.3 Large	Rs. 6,000/- per annum
14.1.4 Extra Large	Rs. 9,000/- 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. 300/- per month
14.4 Key Charges (Refundable)	
14.4.1 Key Charges will apply at the time of issuance of new locker	
14.4.1.1 Small	Rs. 3,000/-
14.4.1.2 Medium	Rs. 3,500/-
14.4.1.3 Large	Rs. 4,000/-
14.4.1.4 Extra Large	Rs. 5,000/-
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 16 (14.1.1, 14.1.2, 14.1.3, 14.1.4)
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 (Savings Accounts)	Monthly Average Balance	Locker Charges
	Less than Rs. 3,000,000/- or above free limits	Please refer to page 16 (14.1.1, 14.1.2, 14.1.3, 14.1.4)
	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) 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. Mark-up recovery of SME / Consumer and Internet Banking instructions
16.2 Stop Payment of Cheques	Rs. 400/- per customer, irrespective of number of cheques (to be stopped)

16.3 Charges on Accounts where Average Minimum Monthly Balances in any Account is below Rs. 50,000/- and for Foreign Currency Account below USD 5,000/-, GBP 3,000/- & EUR 3,000/- **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**	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/attached/affiliated offices and their Staff (v) BBA / PLS / Asaan account holders, Silkbank Bancassurance Customers (Life), institutions for salary and pension purposes and school management committee accounts are exempted from levy of Service Charges
16.4 Duplicate Statement of Accounts for more than 6 Months	Rs. 35/- per statement
16.5 Issuance of SBP / NBP Cheque	Rs. 500/- per request
16.6 Issuance of Loose Cheque	Rs. 300/- Subsequent loose cheque Rs. 500/-
16.7 Account Closing Charges	Nil
16.8 Inquiry / Photocopy of Old Record	Rs. 500/- (flat)
16.9 Issuance of Balance / Account Maintenance Certificate	Rs. 250/- (flat) plus FED

16.10 Out-of-Pocket Expenses	At actual
16.11 Central Excise Levy and any other Government Duties / Taxes	At actual
16.12 Charges on Cheques / Instruments Returned in Inward Clearing	Rs. 300/- per cheque / instrument. Charges on cheque returned with the reason "Funds Insufficient"
16.13 Same Day Outward Clearing Charges	Rs. 500/- per instrument
16.14 Same Day Outward Clearing Returned Charges	Rs. 300/- per instrument
16.15 eCIB Report	At actual
16.16 Other Certificates not Specified Elsewhere	Rs. 250/-
16.17 Tax Certificate	Free
16.18 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**

16.19 Online Cash Withdrawal and Deposit Charges

16.19.1 Online Cash Deposit and Withdrawals (Online)	0.10% or Rs. 150/- free for RF / OD accounts of SME & CBG segment or as per arrangement
16.19.2 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
16.20 Over-the-Counter Cash Withdrawals	Monthly Average Balance: Charges Less than Rs. 50,000/-: Rs. 100/- per transaction Rs. 50,000/- & above: Free BBA & SPA account charges defined separately. Not applicable on Asaan and PLS account.
16.21 ATM Withdrawal Charges (at Silkbank ATMs)	Free
16.22 Online Transfer from One Customer Account to Another Account	Same as inter-city charges Free - within the branches of the 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

16.23 Issuance of CDR	Rs. 100/- (flat)
16.24 Issuance of Proceeds Realization Certificate "Annexure A"	Rs. 100/- (flat)
16.24.1 Proceeds Realization Certificate under PRI	Free
16.25 Hold Mail Service	Rs. 2,000/- per annum (payable in advance)
16.26 SMS Alert Charges	Rs. 100/- per month (flat) AIO, BVA, Asaan & SPA account charges defined separately
16.27 E-Alert Charges	*Rs. 75/- per month (flat) *Free, if E-Alerts availed with SMS Alert facility
16.28 Swift / OD Finance	Rs. 3,000/-
16.29 Funds Transferred through RTGS	Rs. 500/- (flat)

17. COMMUNICATION CHARGES

17.1 Ordinary Mail	Rs. 15/-
17.2 Registered Post	Rs. 50/-
17.3 Courier (Within City)	Rs. 50/-
17.4 Courier (Outside City)	Rs. 100/-
17.5 Courier (Outside Country)	At actual
17.6 Fax / Telephone	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
18.19 Cheque Stop Payment Charges	As per the Miscellaneous Charges table

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 - Annual Fee Classic	Monthly Average Balance	Visa Debit Card
	Below Rs. 100,000/-	Rs. 1,200/-
	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
19.4 Over-the-Counter Cash Withdrawals	Monthly Average Balance	Charges
	Less than Rs. 100,000/-	Rs. 100/- per transaction
	Rs. 100,000/- & above	Free
19.5 SMS Alert Charges	Monthly Average Balance	Charges
	Less than Rs. 100,000/-	Rs. 100/-
	Rs. 100,000/- to Rs. 499,999/-	Rs. 50/-
	Rs. 500,000/- & above	Free
19.6 Pay Orders / Demand Drafts / Call Deposits	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

19.7 Online (Inter-City) Transactions	Monthly Average Balance	Charges
	Less than Rs. 100,000/-	0.1% Min Rs. 150/- (whichever is higher)
	Rs. 100,000/- to Rs. 499,999/-	50 free/month. Rs. 150/- or 0.1% (whichever is higher)
	Rs. 500,000/- & above	All free

20. ASAAN CURRENT ACCOUNT

20.1 Minimum Balance Charge	Nil
20.2 Opening / Closing of Account	Nil
20.3 Stop Payment of Cheques	Rs. 400/- per customer, irrespective of number of cheques (to be stopped)
20.4 Return Cheques (inward / outward)	Rs. 300/- per instrument
20.5 Online Transfer Charges	0.10%. Minimum Rs. 150/-
20.6 Online Cash Deposit and Withdrawals	0.10%. Minimum Rs. 150/-
20.7 Cheque Book Charges	Free first cheque book of 10 leaves. Subsequent 25-leaf cheque book @ Rs. 25/- per leaf.
20.8 Cash Withdrawal from Silkbank ATM	Free
20.9 Cash Withdrawal from other Bank's ATM	Rs. 15/-
20.10 VISA Debit Card Annual Fee - Classic	Rs. 1,200/-
20.11 VISA Debit Card Service Fee - Classic	Rs. 100/- per month (flat)
20.12 VISA Debit Card Re-issuance Fee	Rs. 500/- (flat)
20.13 IBFT Charges	Rs. 50/- or 0.1% (whichever is higher)
20.14 Mini Statement from Silkbank ATM	Nil
20.15 SMS Alerts	Rs. 100/- per month (flat)
20.16 Pay Order / Demand Draft / CDR	Rs. 100/PO or DD or CDR
20.17 Inter-city Transaction	Rs. 150/- or 0.1% (whichever is higher)

21. AUTO FINANCE

21.1	**Processing Charges**	Rs. 5,000/-
21.2	**Appraisal Fee (Used / Imported Cars)**	At actual (minimum Rs. 2,000/-)
21.3	**Late Payment Fee**	Rs. 500/- or 2% per month of the past due installment amount (whichever is higher)
21.4	**Vehicle Repossession Charges**	Rs. 25,000/- or actual (whichever is higher). Depending upon the car value, repossession, relocation and outstanding loan amount
21.5	**Insurance Charges**	At actual
21.6	**Repossessed Vehicle Storage Charges**	Minimum Rs. 2,500/- per month
21.7	**Pre-Payment Charges**	6% of the outstanding amount
21.8	**Tracker Activation Charges**	At actual
21.9	**Litigation Charges**	At actual

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.

22. BASIC BANKING ACCOUNT (BBA)

22.1	**Debit Transactions (over-the-counter)**	Two free transactions per month. Rs. 100/- for all subsequent transactions during the month
22.2	**Credit Transactions (over-the-counter)**	Two free transactions per month. Rs. 100/- for all subsequent transactions during the month
22.3	**Stop Payment of Cheques**	Rs. 500/- per instrument
22.4	**Return Cheques (inward / outward)**	Rs. 300/- per instrument
22.5	**Online Transfer Charges**	0.10%. Minimum Rs. 150/-
22.6	**Online Cash Deposit and Withdrawals**	0.10%. Minimum Rs. 150/-
22.7	**Cheque Book Charges**	25-leaf cheque book @ Rs. 25/- per leaf
22.8	**Cash Withdrawal from Silkbank ATM**	Free
22.9	**VISA Debit Card Services Fee**	Rs. 100/- per month
22.10	**Mini Statement from Silkbank ATM**	Nil

23. BUSINESS VALUE ACCOUNT

23.1 **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

23.2 Pay Orders / Demand Drafts / Call Deposits	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
23.3 Inter-City Transaction	Monthly Average Balance	Inter-City Transaction Charges
	Below Rs. 100,000/-	Rs. 150/- or 0.1% (whichever is higher)
	Rs. 100,000/- to Rs. 499,999/-	50 free / month. Rs. 150/- or 0.1% (whichever is higher)
	Rs. 500,000/- & above	All free
23.4 VISA Debit Card - Annual Fee Classic	Monthly Average Balance	VISA Debit Card
	Below Rs. 100,000/-	Rs. 1,200/-
	Rs. 100,000/- & above	Free
23.5 Over-the-Counter Cash Withdrawals	Monthly Average Balance	Charges
	Less than Rs. 100,000/-	Rs. 100/- per transaction
	Rs. 100,000/- & above	Free
23.6 SMS Alert Charges	Monthly Average Balance	Charges
	Less than Rs. 100,000/-	Rs. 100/-
	Rs. 100,000/ to Rs. 499,999/-	Rs. 50/-
	Rs. 500,000/- & above	Free

23.7 Security Benefit Coverage Fee	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	
23.8 Charges on Cheques / Instruments Returned in Inward Clearing	Monthly Average Balance	Return Charges
	Less than Rs. 500,000/- or above free limits	Please refer to page 18 (16.14)
	Rs. 500,000/- & above	5 free for the month
23.9 Collection of Cheques in Outward Clearing	Monthly Average Balance	Collection Charges
	Less than Rs. 500,000/- or above free limits	Please refer to page 8 (4.1, 4.2)
	Rs. 500,000/- & above	5 free for the month

24. DORMANT ACCOUNT

In case a customer does not operate the account for 1 year, the Bank will mark the account as dormant. Non-operative loan accounts will be marked PND instead of dormant.

25. HOME FINANCE

25.1 Processing Fee	Residential: Rs. 5,000/- and Commercial: Rs. 7,000/-
25.2 Management Consultancy Fee	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
25.3 Pre-Payment Penalty	2% of outstanding amount

25.4	Late Payment Charges	Rs. 1,000/- per month
25.5	Appraisal	Built Property: Rs. 5,000/- per property Apartment: Rs. 3,500/- per property Land: Rs. 4,000/- Peripheral Areas: Rs. 500/- additionally
25.6	Property Insurance Premium	At actual
25.7	Legal Fee	Stage-I Charges: Rs. 5,000/- Final Legal Opinion: Rs. 5,000/-
25.8	Life Insurance	Optional and as per rate quoted by vendor
25.9	Documentation, Stamp Duties & Levies	At actual
25.10	Litigation Charges	At actual
25.11	Re-Appraisal Charges	At actual
25.12	Cash Collection Charges	Rs. 500/-
25.13	Standing Instruction Charges	Free

Note: Rate is subject to change as quoted by the vendor. All Branch Banking Charges will apply to transactions through branches.

26. IPS ACCOUNT

26.1	Account Opening Charge (One-Time)	Silkbank Customer	Rs. 500/-
		Non-Silkbank Customer	Rs. 1,000/-
26.2	Account Maintenance Charges	Average Balance	
		0 -100 Million	0.05% per annum
		Above 100 Million	0.025% per annum
26.3	Security Movement Charges	Silkbank Account Holder	Rs. 250/-
		Non-Silkbank Customer	Rs. 500/-

27. MONEY MARKET EXPRESS

27.1	Pay Orders / Demand Drafts	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
27.2	Charges on Cheques / Instruments Returned in Inward Clearing	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

27.3 Collection of Cheques in Outward Clearing	Monthly Average Balance	Collection Charges
	Less than Rs. 500,000/- or above free limits	Please refer to page 8 (4.1, 4.2)
	Rs. 500,000/- & above	5 free for the month
27.4 Cheque Book Charges	Monthly Average Balance	Cheque Book
	Up to Rs. 500,000/- or above free limits	Please refer to page 18 (16.20)
	Rs. 500,001/- to Rs. 1,000,000/-	2 free for the month (50 leaves)
	Rs. 1,000,001/- & above	All free
27.5 Inter-City Transactions	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
27.6 Call Deposits (CDR)	Monthly Average Balance	CDR Charges
	Less than Rs. 100,000/-	Rs. 100/- flat
	Rs. 100,000/- & above	All free for the month

28. MUNAFA ROZANA / SUPER SAVER

28.1 Pay Orders / Demand Drafts	Monthly Average Balance	PO / DD Charges
	Less than Rs. 1,000,000/- or above free limits	Rs. 200/- 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
28.2 Charges on Cheques / Instruments Returned in Inward Clearing	Monthly Average Balance	Return Charges
	Less than Rs. 3,000,000/- or above free limits	Rs. 300/- flat
	Rs. 3,000,000/- & above	5 free for the month
28.3 Over-the-Counter Cash Withdrawals	Please refer to Miscellaneous Charges (16.22)	
28.4 Collection of Cheques in Outward Clearing	Monthly Average Balance	Collection Charges
	Less than Rs. 3,000,000/- or above free limits	Please refer to page 8 (4.1, 4.2)
	Rs. 3,000,000/- & above	2 free for the month
28.5 Cheque Book Charges	Monthly Average Balance (Tier)	Cheque Book Charges
	Less than Rs. 50,000/-	Rs. 25/- per leaf
	Rs. 50,000/- to Rs. 3,000,000/- or above the limit	Rs. 5/- per leaf
	Rs. 3,000,000/- & above	2 free for the month (25 leaves)

28.6 Inter-City Transactions	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

29. ONLINE EXPRESS

29.1 Pay Orders / Demand Drafts	Monthly Average Balance	PO / DD Charges
	Less than Rs. 50,000/- or above free limits	Please refer to page 7 (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
29.2 Charges on Cheques / Instruments Returned in Inward Clearing	Rs. 300/- (flat)	
29.3 Over-the-Counter Cash Withdrawals	Please refer to Miscellaneous Charges (16.22)	

29.4 Collection of Cheques in Outward Clearing	Monthly Average Balance	Collection Charges
	Less than Rs. 500,000/- or above free limits	Please refer to page 8 (4.1)
	Rs. 500,000/- & above	5 free for the month
29.5 Cheque Book Charges	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
29.6 Inter-City Transactions	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/- & above	All free for the month

30. PERSONAL LOAN

30.1 Processing Fee	Up to 1% of loan amount or Rs. 3,000/- (whichever is higher, subject to approval)		
30.2 Pre-payment Penalty	Full penalty charges as per the following grid:		
	1st year	2nd year	3rd year
	10%	7%	5%
	Partial payment penalty charges as per the following grid:		
	1st year	2nd year	3rd year
	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 payments are allowed in the 1st year.
30.3	**Late Payment Charges**	Rs. 1,000/- per missed installment
30.4	**Insurance**	At actual
30.5	**Top-up Facility**	Up to 1% of loan amount or Rs. 3,000/- (whichever is higher, subject to approval)
30.6	**Litigation Charges**	At actual
30.7	**Pay Order Re-Issuance**	Rs. 500/-
30.8	**Pay of Sheet Re-Issuance**	Rs. 500/-

Note: 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.

31. PLS ACCOUNT

31.1	**Pay Orders / Demand Drafts**	Rs. 200/- per instrument
31.2	**Charges on Cheques / Instruments Returned in Inward Clearing**	As per Miscellaneous Charges table
31.3	**Collection of Cheques in Outward Clearing**	As per Collection table
31.4	**Cheque Book Charges**	Rs. 25/- per leaf
31.5	**Inter-City Transactions**	As per Miscellaneous Charges table
31.6	**Account Closure Charges**	Free
31.7	**Cash Withdrawal from Silkbank ATM**	Free
31.8	**Visa Debit Card Service Fee - Classic**	Rs. 100/- per month for all PLS Accounts holding Visa Debit Card
31.9	**Mini-Statement from Silkbank ATM**	Nil

32. READY LINE

32.1	**Annual Fee**	Rs. 3,000/- for loans with amount up to Rs. 1.0 million Rs. 5,000/- for loans with amount greater than Rs. 1.0 million
32.2	**Processing Fee**	Rs. 3,000/- for loans with amount up to Rs. 1.0 million Rs. 5,000/- for loans with amount greater than Rs. 1.0 million
32.3	**Late Payment Charges**	Rs. 1,300/- for every missed payment
32.4	**Enhancement Fee**	Rs. 3,000/-
32.5	**Credit Protector Fee (Optional)**	0.50% of the outstanding balance
32.6	**Cheque Return Fee**	Up to Rs. 500/-
32.7	**Litigation Charges**	At actual

32.8 Minimum Balance Penalty	Nil
32.9 Online Cash Deposit	No Charges on Re-Payment Account
32.10 Stamp Duties	At actual
32.11 SMS Alert Fee	Rs. 100/- per month
32.12 Account Closure Fee	Rs. 3,000/-
32.13 Cheque Book Charges	Rs. 5/- per leaf
32.14 Pay Order Charges	Rs. 100/-
32.15 VISA Debit Card - Annual Fee (Classic)	Rs. 500/- per annum (First VDC Free)
32.16 VISA Debit Card - Replacement Charges	Rs. 1,000/-
32.17 VISA Debit Card - Re-issuance Charges	Rs. 1,000/-
32.18 E-Alerts Enrollment	Rs. 100/- per month
32.19 Auto Debit Payments	Rs. 100/- per month

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 Government levies, FED will also be recovered**

33. SALARY PREMIUM ACCOUNT

33.1 Cheque Book	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

33.2 Over-the-Counter Cash Withdrawal	Monthly Average Balance	Withdrawal Charges
	Less than Rs. 50,000/-	Rs. 250/- per transaction
	Rs. 50,000/- & above	Free
33.3 Pay Order / Demand Draft	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
33.4 Inter-City Transactions	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)
33.5 SMS Alerts	Free	
33.6 VISA Debit Card	First year free; subsequent as per section 34 on page 29	
33.7 ATM Cash Withdrawal Charges	Nil	
33.8 Mini-Statement from Silkbank ATM	Free	
33.9 VISA Debit Card Service Fee	Free	

34. VISA DEBIT CARDS

34.1 Annual Fee - Classic (Basic)	Rs. 1,200/-	
34.2 Annual Fee - Classic (Supplementary)	Rs. 500/-	
Re-issuance		
34.3 Card Re-Issuance Classic	Rs. 500/-	
34.4 Re-Issuance of PIN	Free	
Cash Withdrawal Fee		
34.5 From other Bank's ATM	Rs. 15/-	
34.6 International ATM / POS	Rs. 500/- per transaction or 3.5%, (whichever is higher)	
Balance Inquiry		
34.7 From Silkbank ATM	Free	
34.8 From other Bank's ATM (1 Link Network)	Free	
34.9 From other Bank's ATM (MNet Network)	Free	
34.10 International ATM	Rs. 200/-	
Other Charges		
34.11 Mini-Statement Silkbank ATM*	Average Balance Below Rs. 50,000/-	Rs. 10/-
	Average Balance Rs. 50,000/- & above	Free
	*Note: Not applicable on BBA, PLS account & Asaan account	

34.12 IBFT Charges	0.1% or Rs. 50/- (whichever is higher)	
34.13 POS Transaction (in Pakistan)	Free	
34.14 Utility Bill Payment Charges	Free	
34.15 Document Transaction Retrieval Charges	Local Rs. 300/-, International Rs. 800/- per transaction	
34.16 Visa Debit Card Service Fee - Classic	Monthly Average Balance	Service Fee Charges
Note: VDC Service Fee is exempted on maintaining required monthly average balance in relationship base accounts i.e. TDR, Online Express, Munafa Rozana, Salary Premium Account or equivalent in FCY Account.	Less than Rs. 50,000/-	Rs. 100/- per month
	Rs. 50,000/- & above	No Charge
34.17 Charge Back - International	Rs. 500/- (per transaction)	
34.18 Charge Back - Local	Rs. 250/- (per transaction)	
34.19 Arbitration Charges	At actual	
34.20 VDC Limit Enhancement	Rs. 1,200/-	
34.21 ATM Withdrawal - Classic (per day)	Rs. 50,000/-	
34.22 Number of ATM Transactions (per day)	10	
34.23 Debit Card - Classic (POS) (per day)	Rs. 100,000/-	
34.24 Number of Debit Card Transactions (POS) (per day)	25	
34.25 IBFT - Classic (per day)	Rs. 250,000/-	

35. CREDIT CARDS

35.1 Annual Fee - Basic	Platinum Gold Silver Other Specialized/Premium Cards Silkbank Corporate Card	Rs. 8,000/- Rs. 4,000/- Rs. 2,000/- Rs. 10,000/- Rs. 5,000/-
35.2 Annual Fee - Supplementary	Platinum Gold Silver	Rs. 2,000/- Rs. 500/- Rs. 500/-
35.3 Chip Issuance Fee - Basic	Platinum Gold Silver	Rs. 2,000/- Rs. 1,000/- Rs. 1,000/-
35.4 Chip Issuance Fee - Supplementary	Platinum Gold Silver	Rs. 1,000/- Rs. 500/- Rs. 500/-
35.5 Chip Maintenance Fee - Basic	Platinum Gold Silver	Rs. 2,000/- Rs. 1,000/- Rs. 1,000/-
35.6 Chip Maintenance Fee - Supplementary	Platinum Gold Silver	Rs. 1,000/- Rs. 500/- Rs. 500/-
35.7 Retail APR	42% per annum	
35.8 Cash Advance APR	42% per annum	
35.9 Cash Advance Fee	3% of the transaction amount or Rs. 1,000/- (whichever is higher)	
35.10 Late Payment Fee	Rs. 2,000/-	
35.11 Over Limit Fee	Rs. 2,000/-	
35.12 Minimum Payment Due	5% of the outstanding balance or Rs. 500/- (whichever is higher)	
35.13 Card Replacement Fee	Platinum Gold Silver	Rs. 1,000/- Rs. 1,000/- Rs. 1,000/-

35.14 Design My Card Fee	Platinum Gold Silver	Rs. 1,000/- Rs. 500/- Rs. 500/-
35.15 Open BTF APR	33% per annum	
35.16 Balance Transfer Fee (0% APR only)	20% of the Balance Transfer Amount	
35.17 Balance Transfer, Pay Order, Alliances on Installment Plan	**Flat Service Fee**	**2% per month**
	Tenor	**APR %**
	3 months	35.65%
	6 months	40.05%
	12 months	41.70%
	18 months	41.50%
	24 months	40.88%
	36 months	39.43%
	48 months	38.05%
	60 months	36.82%
35.18 Retail Outstanding Balance on Installment Plan	**Flat Service Fee**	**1.75% per month**
	Tenor	**APR %**
	3 months	31.23%
	6 months	35.15%
	12 months	36.74%
	18 months	36.68%
	24 months	36.22%
	36 months	35.07%
35.19 Installment Plan Processing Fee	2.50% of the transaction amount or Rs. 1,000/- (whichever is higher)	
35.20 Installment Plan Pre-payment Penalty Charges	5% of the outstanding amount or Rs. 1,000/- (whichever is higher)	
35.21 FX Conversion Charges	4% of the transaction amount	

35.22 VISA / MasterCard Arbitration Charges	USD 500/-	
35.23 Document Retrieval Charges	Local Transaction International Transaction	Rs. 300/- Rs. 800/-
35.24 Silk Protect+	0.80% of the outstanding amount	
35.25 Health Insurance Program (Individual Plan, Annual Premium)+	Rs. 3,000/-	
35.26 Health Insurance Program (Family Plan, Annual Premium)+**	Rs. 6,000/-	
35.27 SMS & E- Alert Charges	Rs. 100/- per month	
35.28 Litigation Charges	At actual	
35.29 Top-Up Facility (Limit Enhancement)	Rs. 1,000/-	
35.30 Pay Order / Demand Draft Issuance Charges	Rs. 750/-	
35.31 Cash Payment at Branch - Processing Fee	Nil	
35.32 Direct Debit Enrollment Fee	Rs. 500/-	
35.33 Rejected Autopay Service Fee	Rs. 1,000/-	
35.34 Card Upgrade (Gold to Platinum)	Basic Supplementary	Rs. 2,000/- Rs. 1,000/-
35.35 CIP Lounge Fee***	Rs. 1,000/- per visit	
35.36 Lounge Key Annual Fee***	Rs. 2,000/-	
35.37 Lounge Key Per Visit Charges***	Per visit USD 35/-	

***Family Structure - Cardholder + Spouse + Up to 4 Children*
+This is a third party insurance product. Silkbank Limited is acting as a distributor of IGI Life Insurance Limited and Premium amount will be charged with the consent of cardholder.
****For Platinum Credit Cardholders only*

35.38 Cheque Return Charges	Rs. 1,000/-
35.39 Duplicate Statement	Nil
35.40 Utility Bill Payment	Rs. 100/- per transaction

Global Customer Assistance Service (GCAS) - VISA Fee	
35.41 Lost and Stolen Card	USD 35/- per request
35.42 Emergency Card Replacement (Gold and Platinum)	USD 250/- per request
35.43 Emergency Card Disbursement	USD 175/- per request
35.44 Emergency Service Request Denied or Fulfilled by Issuer or Cancelled	USD 50/- per request
35.45 Cardholder Inquiry Service / VISA Assistance Center	USD 7.50/- per request

Note: Other VISA Charges may be applied at actual based on VISA policy. Bank Charges may be waived based on any special promotions.

36. CHARGES WAIVER FOR STAFF

All charges mentioned hereunder are waived for permanent and contractual employees of Silkbank (only for Staff Account)	
36.1 Pay Order	Free
36.2 Demand Draft	Free
36.3 Inter-City Transactions	Free
36.4 Local Collection	Free
36.5 Cheque Book for Salary Account Only	Free
36.6 Locker Rent	50% waiver of charges mentioned on page 16 (section 14)
36.7 Lien on Locker Rent	Free

36.8 Key Deposit	Free
36.9 PO / DD Cancellation	Free
36.10 Incidental Charges from Salary Account	Free
36.11 Foreign Remittance (Home Remittance)	Free
36.12 VDC Issuance & Annual Charges (Staff Salary Account)	Free
36.13 Stop Payment	Free
36.14 Remittance Abroad other than through Foreign Currency Accounts	One transaction free in a month
36.15 ATM Cash Withdrawal Charges	Nil
36.16 Over-the-Counter Cash Withdrawal on Salary Account	Free
36.17 ATM Withdrawal Charge on Salary Account	Free
36.18 SMS Alerts (on Salary Accounts)	Free
36.19 VDC Service Fees / Mini-Statements	Free
36.20 IBFT from Staff Salary Account	Free
36.21 Foreign Remittance Commission / Service Charges	Free
36.22 Inward Clearing Return Charges	Free
36.23 Same Day Clearing Lodgement Charges	Free
36.24 Same Day Clearing Return Charges	Free

37. 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, SWIFT 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 & System Charges	
Collection Solutions	Fees / Charges to be negotiated on case-to-case basis
Payment Solutions	Fees / Charges to be negotiated on case-to-case basis
Silk Cash Manager System	Fees / Charges to be negotiated on case-to-case basis

Silkbank Branch Network

KARACHI

Karachi Main Branch,
Saima Tower, I.I. Chundrigar Road,
Karachi.
Tel: (021) 32275243,
111-00-7455, Ext.100
Fax: (021) 32275245

Gulshan-e-Iqbal Branch,
Block 10/A, Saima Classic,
Main Rashid Minhas Road,
Gulshan-e-Iqbal, Karachi.
Tel: (021) 34991139, 34989652-3
Fax: (021) 34989654

North Nazimabad Branch,
Ajwa Residency, Shop No. 3-5, Ground
Floor, Block-L, North Nazimabad
(Near Five Star Roundabout), Karachi.
Tel: (021) 36643280,
36643275-76
Fax: (021) 36643263

Korangi Road Branch,
Plot No. 6-C, A-Commercial Market,
D.H.A., Phase-II, Main Korangi Road,
Karachi.
Tel: (021) 35395844, 35388021,
35388018-20
Fax: (021) 35804342

D.H.A. Shahbaz Branch,
Plot No. 20-C, Ground Floor, Shahbaz
Commercial, Lane-2,
D.H.A., Karachi.
Tel: (021) 35871378,
35844002, Ext. 415
Fax: (021) 35844001

S.I.T.E. Branch,
Plot No. B/9, C-1, Unit No. 2, Sindh
Industrial Trading Estate, Karachi.
Tel: (021) 32586673, 32550282

M.A. Jinnah Road Branch,
Plot No. 40, Street No. 7, Situated on
Serai Quarters, Off M.A. Jinnah Road,
Karachi.
Tel: (021) 32601308-09
Fax: (021) 32601311

Korangi Industrial Area Branch,
Plot No. 25/1, Sector 23, Korangi
Industrial Area, Next to Suzuki South,
Karachi.
Tel: (021) 35067201, 35067215,
35067205, 35067275
Fax: (021) 35067201

Sohrab Goth Branch,
Al-Asif Square, Sohrab Goth, Karachi.
Tel: (021) 36340974,
36342889, 36345827
Fax: (021) 36343704

University Road Branch,
Plot No. B-9/10, Block 16,
Main University Road, Karachi.
Tel: (021) 34829590, 34829591
Fax: (021) 34829592

Boat Basin Branch,
GPC-4, Block-5, K.D.A. Scheme No.
5, Kehkashan Clifton, Karachi.
Tel: (021) 35301909,
35301933, Ext. 401

D.H.A. 26th Street Branch,
26th Street D.H.A., Plot No. 23-C, Street
No. 37, Tauheed Commercial Area,
Phase 5, D.H.A., Karachi.
Tel: (021) 325871376,
35871479, Ext. 407
Fax: (021) 35871540

Khayaban-e-Ittehad Branch,
100-C, 11th Commercial Street, Main
Khayaban-e-Ittehad,
Phase-II Ext, D.H.A. Karachi.
Tel: (021) 35312144,
35312044, Ext. 207

Cloth Market Branch,
Khandwala Building, Fakhr-e-Matri
Road, Cloth Market, Kharadar, Karachi.
Tel: (021) 32201908, 32201042
Fax: (021) 32201860

Bahadurabad Branch,
Ground Floor, ZN Tower,
Plot No. 106, Bahadur Yar Jung
Co-operative Housing Society,
Block 3, K.C.H.S. Union Limited,
Bahadurabad, Karachi.
Tel: (021) 34933277,
34123416-20
Fax: (021) 34145182

P.E.C.H.S. Branch,
Shop No. S.5B, AL-Tijarah Center,
32-1A, Block No. 6, P.E.C.H.S.,
Shahrah-e-Faisal, Karachi.
Tel: (021) 34392040-41-42
Fax: (021) 34392040

Khalid Bin Waleed Road Branch,
Shop No. 1, 2, 3 & 4, Plot No. 151-A,
Khalid Bin Waleed Road/Allama Iqbal
Road, Block 2, P.E.C.H.S., Karachi.
Tel: (021) 34306526,
34306521-23
Fax: (021) 34306524

F. B. Area Branch,
Plot No. C-31/A, Ground Floor,
Block 6, F. B. Area, K.D.A. Scheme
16, Karachi.
Tel: (021) 36342995, 36342905-8
Fax: (021) 36342904

D.H.A. Phase IV Branch,
91-E, 9th Commercial Street,
Phase-IV, D.H.A., Karachi.
Tel: (021) 35313011-13
Fax: (021) 35301114

Saddar Branch,
Shop No. 1-B, Street No. PR-2, Survey
No. 31.1, Preedy Quarters, Abdullah
Haroon Road, Karachi.
Tel: (021) 32760532-3, 32760530

Gulshan Chowrangi Branch,
Plot No. FL-2/5, Block-6,
Gulshan-e-Iqbal, Karachi.
Tel: (021) 34800515-19

Hyderabad Branch,
F-17, Badri Manzil, Opp. Old Cafe
George, Risala Road, Hyderabad.
Tel: (022) 2728370, 2781440
Fax: (022) 2781192

Quetta Branch,
Firdousi Building, Jinnah Road, Quetta.
Tel: (081) 2824061,
2821773, Ext. 412

LAHORE EAST

Lahore Main Branch,
Silkbank House,
14 - Egerton Road, Lahore.
Tel: (042) 36309055
Fax: (042) 36279272

Peco Road Branch,
57-1, B/1 Township,
Peco Road, Lahore.
Tel: (042) 35125404-6,
35125400, 35125401
Fax: (042) 35125403

Badami Bagh Branch,
203 Grain Market, Badami Bagh,
Lahore.
Tel: (042) 37731353
Fax: (042) 37731355

Shadman Town Branch,
119-A, Colony No. 1,
Shadman Town, Lahore.
Tel: (042) 37420045-47,
37420095
Fax: (042) 37420048

WAPDA Town Branch,
11-G, PIA Housing Society,
(WAPDA Town Roundabout), Lahore.
Tel: (042) 35188525, 35188520
Fax: (042) 35188519

Circular Road Branch,
73, Circular Road, Lahore.
Tel: (042) 37658564
Fax: (042) 37673831

Thokar Niaz Baig Branch,
7-B, Judicial Colony, Raiwind Road,
Thokar Niaz Baig, Lahore.
Tel: (042) 35314045-46,
35314049
Fax: (042) 35314048

Allama Iqbal Town Branch,
6 - Hunza Block, Allama Iqbal Town,
Lahore.
Tel: (042) 37809309,
37809314-15
Fax: (042) 37805866

Johar Town Branch,
Block 15, M. M. A. Johar Town, Lahore.
Tel: (042) 35240990-92
Fax: (042) 35240993

Shahalam Market Branch,
15-B, Shahalam Market, Lahore.
Tel: (042) 37376186,
37376780-82
Fax: (042) 37376183

Kotwali Road Branch,
Kotwali Road, Faisalabad.
Tel: (041) 2619973, 2643604
Fax: (041) 2619984

Sheikhupura Branch,
Sharif Plaza, Main Lahore - Sargodha Road, Sheikhupura.
Tel: (056) 3813529, 3812665
Fax: (056) 3810059

Sargodha Branch,
Khayyam Chowk, Gulberg Park, Sargodha.
Tel: (048) 3768101-2
Fax: (048) 3768103

Pull-111 Branch (Sargodha),
Pull-111, Faisalabad Road, Sargodha.
Tel: (048) 3791980-82
Fax: (048) 3791983

Raiwind Branch,
Railway Road, Adjacent Red Chilli Restaurant, Raiwind.
Tel: (042) 35393815, 35393811-13
Fax: (042) 35393814

LAHORE WEST

Gulberg Branch,
97-A/D-1, PEC Building, Liberty Roundabout, Gulberg III, Lahore.
Tel: (042) 35878010-11, 35878351
Fax: (042) 35878012

Defence Branch,
320, Block Z, Commercial Area, Phase-III, Lahore.
Tel: (042) 35693080, 35692930-33
Fax: (042) 35693010

Garden Town Branch,
Flat 1-4, Usman Block, New Garden Town, Lahore.
Tel: (042) 35940306-9, 35940300
Fax: (042) 35940301

Model Town Branch,
16, Bank Square Market, Model Town, Lahore.
Tel: (042) 35915580-81, 35915587
Fax: (042) 35915583

Kalma Chowk Branch,
Plot No. 27-Tipu Block, New Garden Town, Main Ferozepur Road, Lahore.
Tel: (042) 35857131-33, 35857245
Fax: (042) 35857262

Cavalry Ground Branch,
20-Commercial Area, Cavalry Ground, Lahore.
Tel: (042) 36610273-6, 36610280
Fax: (042) 36610279

Fortress Stadium Branch,
13, Bridge Shop, Fortress Stadium, Lahore Cantt., Lahore.
Tel: (042) 36623384-86, 36623380
Fax: (042) 36623387

Gujranwala Branch,
Plot No. 100 & 102, Mohallah Bhatia Nagar, Near PSO Petrol Pump, G.T. Road, Gujranwala.
Tel: (055) 3250214, 3731269, 3856268-70
Fax: (055) 3856271

Sialkot Branch,
70, Paris Road, Sialkot.
Tel: (052) 4266778, 4597489, 4597491
Fax: (052) 4589002

Gujrat Branch,
B-17/1553-R-R, Near Eidgah Masjid, G.T. Road, Gujrat.
Tel: (053) 3531466, 3536262, 3535144, 3531472
Fax: (053) 3531732

Batapur Branch,
Main G.T. Road, Batapur, Lahore Lines.
Tel: (042) 36580381-83
Dir: (042) 36580387
Fax: (042) 36580384

Mandi Bahauddin Branch,
7/40, Sultan Plaza, Chowk Bab-e-Farooq, Mandi Bahauddin.
Tel: (0546) 507060, 507054-55
Fax: (0546) 507059

MULTAN REGION

Multan Main Branch,
10-A, Bosan Road, Gulgasht, Multan.
Tel: (061) 6750251, 6750255, 6750256
Fax: (061) 6750253

Qasim Branch (Multan),
76, Qasim Road, S. P. Chowk, Multan.
Tel: (061) 4587711
Fax: (061) 4586880

Rahim Yar Khan Branch,
26-Shahi Road, Rahim Yar Khan.
Tel: (068) 5884345, 5881302
Fax: (068) 5879408

Bahawalpur Branch,
Near Fawara Chowk, Off Ahmedpur East Road, Bahawalpur.
Tel: (062) 2876184, 2877520-21
Fax: (062) 2877531

Dera Ghazi Khan Branch,
Block 13, Hospital Chowk, Opp. DHQ Hospital, Railway Road, Dera Ghazi Khan.
Tel: (064) 2466682
Fax: (064) 2466683

Larkana Branch,
Pakistan Chowk, Larkana.
Tel: (074) 4059499
Fax: (074) 4059599

Sukkur Branch,
Husaini Road, Sukkur.
Tel: (071) 5619141-43
Fax: (071) 5619151

Sahiwal Branch,
Khasra No. 4998, Khawet No. 07, Kharooni No. 07, Jail Road, Civil Lines, Sahiwal.
Tel: (040) 4222642, 4224184
Fax: (040) 4222915

ISLAMABAD REGION

Islamabad Main Branch,
93 - Razia Sharif Plaza, Blue Area, Islamabad.
Tel: (051) 2344663, 2344662, 2802061-63
Fax: (051) 2344664

F-11 Markaz Branch,
Plot No. 25-D, F-11 Markaz, Islamabad.
Tel: (051) 2228170, 2228169, 2228005-06
Fax: (051) 2210587

I-8 Markaz Branch,
Plot No. 6, Laraib Plaza, Sector I-8 Markaz, Islamabad.
Tel: (051) 4861302-4, 4102163
Fax: (051) 4861300

G-9 Markaz Branch,
4-B Karachi Company, G-9 Markaz, Islamabad.
Tel: (051) 2855826, 2855824-5
Fax: (051) 2855827

F-7 Markaz Branch,
Building No. 13-L, F-7 Markaz, Islamabad.
Tel: (051) 2608116, 2608075, 2608077-79
Fax: (051) 2653987

Peshawar Main Branch,
Lamsy Arcade, 1-C, Fakhar-e-Alam Road, Peshawar Cantt.
Tel: (091) 5276290, 5278122, 5276938
Fax: (091) 5276414

Khyber Bazar Branch,
Haji Khan Building, Suikarno Square, Khyber Bazar, Peshawar.
Tel: (091) 9213883, 2552832
Fax: (091) 2552481

Attock Branch,
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