



ASCENDING TOWARDS
EXCELLENCE



Schedule of Bank Charges
For the Period July 2017 to December 2017



CONTENTS

S.No.	DESCRIPTION	Page No.		S.No.	DESCRIPTION	Page No.
INTERNATIONAL BANKING						
IMPORTS						
1.	Letters Of Credit	1		10.	Textiles	13
2.	Imports Under Registered Contracts (Consignments) / Import Remittance Without Registration Of Contract	2		11.	Cash Ease (Bill Discounting)	14
3.	Import Bills Under Sight Letters Of Credit	2		12.	Agriculture Pass Book Finance	14
4.	Import Bills Under Usance Letters Of Credit	3		SALE AND PURCHASE OF SECURITIES, SAFE CUSTODY		
5.	Import Bills Under Collection	3		ARTICLES IN SAFE DEPOSIT AND SAFE DEPOSIT LOCKERS		
6.	Other Charges Under Import Transactions	3		13.	Securities	16
EXPORTS						
7.	Letters Of Credit	4		14.	Safe Deposit Lockers	16
8.	Collections	4		15.	Guarantees	17
9.	Other Charges Under Export Transactions	4		16.	Miscellaneous Charges	17
FOREIGN REMITTANCES						
10.	Outward	5		17.	Communication Charges	19
11.	Inward	5		18.	Phone Banking	20
12.	Miscellaneous Charges	6		DEPOSIT, ASSET & TECHNOLOGY PRODUCTS		
13.	Communication Charges	6		19.	All-In-One Account	20
14.	Foreign Currency Account	6		20.	Asaan Current Account	21
DOMESTIC BANKING						
REMITTANCES						
1.	DDs	7		21.	Auto Finance	22
2.	Commission On Pay Order	7		22.	Basic Banking Account (BBA)	22
3.	Inland Letters Of Credit	8		23.	Business Value Account	22
4.	Collection	8		24.	Dormant Account	23
5.	Purchase Of Bills	8		25.	Home Finance	23
6.	Documentary Bills Drawn Under Inland Letters Of Credit	9		26.	IPS Account	24
7.	Finance / Advances	10		27.	Money Market Express	24
SME PRODUCTS						
8.	M'Power	11		28.	Munafa Rozana / Super Saver	25
9.	Agriculture Business Finance	12		29.	Online Express	26
				30.	Personal Loan	26
				31.	PLS Account	27
				32.	Ready Line	27
				33.	Salary Premium Account	28
				34.	Visa Debit Cards	29
				35.	Credit Cards	30
				36.	Charges Waiver For Staff	31
				37.	Notes	32

INTERNATIONAL BANKING

IMPORTS

1. LETTERS OF CREDIT

<p>1.1 Letters of Credit</p> <p>1.1.1 L/C Opening Commission Up to Rs. 5,000,000/- Rs. 5,000,001/- – Rs. 50,000,000/- Rs. 50,000,001/- – Rs. 100,000,000/- Over Rs. 100,000,000/- (Based on annual volume)</p> <p>1.1.2 Revalidation Commission (After expiry of L/C)</p> <p>1.1.3 Transfer Commission (On transfer of L/C to new beneficiary)</p> <p>1.2 Non-Reimbursable Letters of Credit Under Barter / Aid / Loans</p>	<p>L/C volume of a customer (including allied account) during a calendar year:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center; padding: 2px;">First Quarter or Part Thereof</th> <th style="text-align: center; padding: 2px;">Subsequent Quarter or Part Thereof</th> <th style="text-align: center; padding: 2px;">Minimum</th> </tr> </thead> <tbody> <tr> <td style="text-align: center; padding: 2px;">0.35%</td> <td style="text-align: center; padding: 2px;">0.25%</td> <td style="text-align: center; padding: 2px;">Rs. 1,000/-</td> </tr> <tr> <td style="text-align: center; padding: 2px;">0.25%</td> <td style="text-align: center; padding: 2px;">0.20%</td> <td></td> </tr> <tr> <td style="text-align: center; padding: 2px;">0.15%</td> <td style="text-align: center; padding: 2px;">0.10%</td> <td></td> </tr> <tr> <td colspan="3" style="text-align: center; padding: 2px;">Negotiable</td> </tr> </tbody> </table> <p>Or as per arrangement</p> <p>As in (1.1.1) mentioned above (Case to be treated as opening of fresh L/C)</p> <p>As in (1.1.1) mentioned above (Case to be treated as opening of fresh L/C)</p> <p>1% on 1st quarter or part thereof. 0.30% for each subsequent quarter or part thereof. Minimum Rs. 400/-</p>	First Quarter or Part Thereof	Subsequent Quarter or Part Thereof	Minimum	0.35%	0.25%	Rs. 1,000/-	0.25%	0.20%		0.15%	0.10%		Negotiable		
First Quarter or Part Thereof	Subsequent Quarter or Part Thereof	Minimum														
0.35%	0.25%	Rs. 1,000/-														
0.25%	0.20%															
0.15%	0.10%															
Negotiable																

<p>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</p> <p>1.3.1 Commission</p> <p>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</p> <p>Commission @ 0.40% per quarter on reducing liability</p>	<p>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</p> <p>1.3.3 In case of Cancellation Charges</p> <p>Rs. 1,000/-</p>
	<p>1.4 Amendments</p> <p>1.4.1 Amendment without Increase in Amount or Extension in Period of Shipment</p> <p>Rs. 1,000/- per transaction (flat)</p>

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/-

EXPORTS**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)

8.1.1 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

8. COLLECTIONS

8.1 Clean Bills / Cheques Sent for Collection if Proceeds Credited to:	
---	--

	<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>9.4 Negotiation (Usance)</p> <p>9.5 Negotiation (Usance) Handling (Freight Subsidy)</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> <p>0.25%. Minimum Rs. 1,000/- per claim</p>	<p>10.2 Remittance Abroad other than through Foreign Currency Accounts</p> <p>10.3 Foreign Currency TT Charges</p> <p>10.4 Foreign Currency DD Charges</p> <p>10.5 Remittance Cancellation Charges</p> <p>10.6 Remittance Stop Payment Charges</p> <p>10.7 Clean Foreign Bills Received for Collection</p>	<p>Rs. 500/- (flat)</p> <p>Rs. 500/- (flat)</p> <p>USD 20/- plus SWIFT Charges</p> <p>USD 20/-</p> <p>USD 10/- plus Postage / SWIFT Charges</p> <p>USD 10/- (flat) plus actual charges of correspondent bank / SWIFT Charges (if any)</p> <p>USD 20/- or equivalent in other foreign currencies plus actual Courier, TT / DD Charges, as applicable</p>

10. OUTWARD

FOREIGN REMITTANCES

<p>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</p>	<p>0.50% (flat). Minimum USD 10/- or equivalent in other foreign currencies</p>	<p>11.1 Home Remittance</p> <p>11.2 Other</p>	<p>Actual charges, if any, incurred by the Bank. No charges to be recovered, if the funds are remitted to any branch of Silkbank</p> <p>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</p>
--	---	---	---

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

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

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)

DOMESTIC BANKING

REMITTANCES

1. DDs

1.1 Commission on DDs Drawn on Branches of Correspondent Bank (MCB) or Silkbank Branches	
--	--

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 3.2.2 Amendment without increase in Amount or Extension in Period of L/C 3.2.3 Amendment Charges on Transfer of Inland Letters of Credit to a New Beneficiary	As mentioned above in (3.1) Rs. 1,000/- per transaction (flat) 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 21 st day from the Date of Purchase	0.50 paisas per Rs. 1,000/- on a daily product basis (on actual finance)	42 paisas per Rs. 1,000/- on a daily product basis from the date of negotiation or as per arrangement
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/-	50 paisas per Rs. 1,000/- on a daily product basis from the date of negotiation or as per arrangement
5.5	Storage Charges	At actual	0.10%. Minimum Rs. 1,000/- or as per arrangement

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	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
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/-	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

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 ii. Commitment Fee (on undisbursed balance) from the date of sanction to the date of disbursement	Negotiable Negotiable

iii. Legal Documentation Fee iv. Project Monitoring Fee (one-time charge) at the time of sanction v. Trusteeship Fee (to be recovered by the lead bank in case of consortium financing)	At actual Negotiable Negotiable
<p>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</p> <p>Interim Review (For Enhancement): RBG 0.1% of total facilities or as per arrangement CBG As per arrangement MM As per arrangement</p> <p>Rs. 5,000/- (flat)</p>	

SME PRODUCTS

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 Silkbanks 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 Silkbanks 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/-	
8.4 Late Payment Charges	50% additional fee would be charged for any additional business. Peripheral area - Rs. 500/- additionally	
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/-
Up to Rs. 15,000/- or 0.1% of the loan amount (whichever is higher)		
8.5 Line Renewal		

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	10.4.2 Land	Rs. 3,000/- per property
9.9 Cheque Book Issuance Charges	Rs. 5/- per leaf	10.4.3 Flat	Rs. 5,000/- per property
9.10 Cheque Return Fee	Rs. 500/- or actual (whichever is higher) and mode of return mentioned	10.4.4 For Peripheral Areas	Rs. 500/-
9.11 SMS / E-mail Alert Services	As per the SMS Alerts Charges table	10.5 Legal Fee*	
9.12 Litigation Charges	At actual	10.5.1 Preliminary Opinion	Rs. 3,500/-
9.13 Re-Appraisal Charges	At actual	10.5.2 Final Opinion	Rs. 3,000/-
9.14 Cash Collection Charges	Rs. 500/-	10.6 Pay Orders and Demand Drafts	
9.15 Documentation, Stamp Duties and Levies	At actual	10.6.1 Line Size Rs. 1 Mn to Rs. 10 Mn	3 free pay orders and / or demand drafts
Note: All branch banking charges will apply to transactions through branches		10.6.2 Line Size above Rs. 10 Mn	5 free pay orders and / or demand drafts

10. TEXTILES

10.1 Processing Fee	Rs. 5,000/-	10.7.1 If Avg. Utilization of CF Limit is 0% - 25%	Bank Commission Charges will be 3% per annum
10.2 Management Consultancy Fee*	Rs. 6,000/-	10.7.2 If Avg. Utilization of CF Limit is over 25% - less than 50%	Bank Commission will be 1.5% per annum
10.3 Line Renewal Fee	Rs. 5,000/-	10.7.3 If Avg. Utilization of CF Limit is 50% and above	No Commission Charges
10.4 Appraisal Fee*		10.8 Cheque Book Issuance Charges	Rs. 5/- per leaf
10.4.1 Built Property	Rs. 5,000/- per property	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	3 free pay orders and / or demand drafts
11.1.1 Up to Rs. 10 Mn	5 free pay orders and / or demand drafts
11.1.2 Line Size above Rs. 10 Mn	3% above than the agreed mark-up rate for facility
11.2 Penal Mark-up	
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/-					
	Rs. 1,000/-							
12.4 Line Renewal Fee								
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)	<table border="1"> <tr> <td>Monthly Average Balance</td> <td>Locker Charges</td> </tr> <tr> <td>Less than Rs. 3,000,000/- or above free limits</td> <td>Please refer to page 16 (14.1.1, 14.1.2, 14.1.3, 14.1.4)</td> </tr> <tr> <td>Rs. 3,000,000/- to Rs. 5,000,000/-</td> <td>Small or Medium Free</td> </tr> <tr> <td>Rs. 5,000,001/- to Rs. 10,000,000/-</td> <td>Large Free</td> </tr> <tr> <td>Rs. 10,000,001/- & above</td> <td>Large or Extra Large Free</td> </tr> </table>	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
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	<table border="1"> <tr> <th>Amount</th> <th>Charges</th> </tr> <tr> <td>Up to Rs. 50,000,000/-</td> <td>0.40% per quarter or as per arrangement</td> </tr> <tr> <td>Rs. 50,000,001/- to Rs. 150,000,000/-</td> <td>0.30% per quarter or as per arrangement</td> </tr> <tr> <td>Over Rs. 150,000,000/-</td> <td>0.20% per quarter. Minimum Rs. 1,000/- or as per arrangement</td> </tr> </table>	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
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)

<p>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/-</p> <p>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</p> <p>16.4 Duplicate Statement of Accounts for more than 6 Months</p> <p>16.5 Issuance of SBP / NBP Cheque</p> <p>16.6 Issuance of Loose Cheque</p> <p>16.7 Account Closing Charges</p> <p>16.8 Inquiry / Photocopy of Old Record</p> <p>16.9 Issuance of Balance / Account Maintenance Certificate</p>	<p>Rs. 50/- per month (flat) or equivalent in foreign currencies (including FED)</p> <ul style="list-style-type: none"> (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, Silbank Bancassurance Customers (Life), institutions for salary and pension purposes and school management committee accounts are exempted from levy of Service Charges <p>Rs. 35/- per statement</p> <p>Rs. 500/- per request</p> <p>Rs. 300/- Subsequent loose cheque Rs. 500/-</p> <p>Nil</p> <p>Rs. 500/- (flat)</p> <p>Rs. 250/- (flat) plus FED</p>	<p>16.10 Out of Pocket Expenses</p> <p>16.11 Central Excise Levy and any other Government Duties / Taxes</p> <p>16.12 Charges on Cheques / Instruments Returned in Inward Clearing</p> <p>16.13 Same Day Outward Clearing Charges</p> <p>16.14 Same Day Outward Clearing Returned Charges</p> <p>16.15 eCIB Report</p> <p>16.16 Other Certificates not Specified Elsewhere</p> <p>16.17 Tax Certificate</p> <p>16.18 Cheque Book Issuance Charges*</p> <p>*First Cheque Book of 25 leaves free if Balance Requirement is met</p> <p>16.19 Online Cash Withdrawal and Deposit Charges</p>						
		<table border="1" data-bbox="1511 622 1923 724"> <thead> <tr> <th>Monthly Average Balance</th> <th>Charges</th> </tr> </thead> <tbody> <tr> <td>Less than Rs. 50,000/-</td> <td>Rs. 25/- per leaf</td> </tr> <tr> <td>Rs. 50,000/- & above</td> <td>Rs. 5/- per leaf</td> </tr> </tbody> </table>	Monthly Average Balance	Charges	Less than Rs. 50,000/-	Rs. 25/- per leaf	Rs. 50,000/- & above	Rs. 5/- per leaf
Monthly Average Balance	Charges							
Less than Rs. 50,000/-	Rs. 25/- per leaf							
Rs. 50,000/- & above	Rs. 5/- per leaf							

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	<table border="1"><thead><tr><th>Monthly Average Balance</th><th>Charges</th></tr></thead><tbody><tr><td>Less than Rs. 50,000/-</td><td>Rs. 100/- per transaction</td></tr><tr><td>Rs. 50,000/- & above</td><td>Free</td></tr><tr><td colspan="2">BBA & SPA account charges defined separately. Not applicable on Asaan and PLS account.</td></tr><tr><td colspan="2">Free</td></tr><tr><td colspan="2">Same as inter-city charges</td></tr><tr><td colspan="2">Free - within the branches of the same city and between: i) Rawalpindi and Islamabad city branches ii) Lahore and Raiwind city branches</td></tr><tr><td colspan="2">Free for RF / OD accounts of SME & Commercial Segment</td></tr></tbody></table>	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.		Free		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		
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.																		
Free																		
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																		
16.21 ATM Withdrawal Charges (at Silkbank ATMs)																		
16.22 Online Transfer from One Customer Account to Another Account																		
		16.23 Issuance of CDR																
		16.24 Issuance of Proceeds Realization Certificate "Annexure A"																
		16.24.1 Proceeds Realization Certificate under PRI																
		16.25 Hold Mail Service																
		16.26 SMS Alert Charges																
		Rs. 100/- (flat)																
		Rs. 100/- (flat)																
		Free																
		Rs. 2,000/- per annum (payable in advance)																
		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

19. ALL-IN-ONE ACCOUNT

DEPOSIT, ASSET & TECHNOLOGY PRODUCTS

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 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)

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		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
	Below Rs. 100,000/-	Rs. 100/-/ PO, DD, CDR		23.8 Charges on Cheques / Instruments Returned in Inward Clearing	Monthly Average Balance Return Charges
	Rs. 100,000/- to Rs. 499,999/-	6 free / month. Rs. 100/- for subsequent PO, DD, CDR			Less than Rs. 500,000/- or above free limits Please refer to page 18 (16.14)
	Rs. 500,000/- & above	All free			Rs. 500,000/- & above 5 free for the month
	Monthly Average Balance	Inter-City Transaction Charges		23.9 Collection of Cheques in Outward Clearing	Monthly Average Balance Collection Charges
	Below Rs. 100,000/-	Rs. 150/- or 0.1% whichever is higher			Less than Rs. 500,000/- or above free limits Please refer to page 8 (4.1, 4.2)
23.4 VISA Debit Card - Annual Fee Classic	Rs. 100,000/- to Rs. 499,999/-	50 free / month. Rs. 150/- or 0.1% whichever is higher			Rs. 500,000/- & above 5 free for the month
	Rs. 500,000/- & above	All free		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.
	Monthly Average Balance	VISA Debit Card		25. HOME FINANCE	
23.5 Over-the-Counter Cash Withdrawals	Below Rs. 100,000/-	Rs. 1,200/-		25.1 Processing Fee	Residential: Rs. 5,000/- and Commercial: Rs. 7,000/-
	Rs. 100,000/- & above	Free		25.2 Management Consultancy Fee	Cursory Report: Rs. 3,000/- and Detailed Report: Rs. 6,000/-
	Monthly Average Balance	Charges			50% additional fee would be charged for any additional business. Peripheral Areas: Rs. 500/- additionally
23.6 SMS Alert Charges	Less than Rs. 100,000/-	Rs. 100/- per transaction		25.3 Pre-Payment Penalty	2% of outstanding amount
	Rs. 100,000/- & above	Free			
	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			

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)	Silbank Customer	Rs. 500/-
	Non-Silbank 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	Silbank Account Holder	Rs. 250/-
	Non-Silbank 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
		Please refer to Miscellaneous Charges (16.22)	
28.3	Over-the-Counter Cash Withdrawals	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
28.4	Collection of Cheques in Outward Clearing	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)
28.5	Cheque Book Charges		

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
29.6 Inter-City Transactions	Rs. 100,000/- & above	All free
	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
	10%	7%
	3rd year	5%
	Partial payment penalty charges as per the following grid:	
	1st year	2nd year
	10%	7%
	3rd year	5%

30.3	Late Payment Charges	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 1 st year.
30.4	Insurance	Rs. 1,000/- per missed installment
30.5	Top-up Facility	At actual
30.6	Litigation Charges	Up to 1% of loan amount or Rs. 3,000/- (whichever is higher, subject to approval)
30.7	Pay Order Re-Issuance	At actual
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. 500/-
32.17 VISA Debit Card – Re-issuance Charges	Rs. 500/-
32.18 E-Alerts Enrollment	Free
32.19 Auto Debit Payments	Free

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	
<i>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.</i>	
Monthly Average Balance	Service Fee Charges
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
20% of the Balance Transfer Amount

35.16 Balance Tranfer Fee (0% APR only)

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)
5% of the outstanding amount or Rs. 1,000/- whichever is higher
4% of the transaction amount

35.20 Installment Plan Pre-payment Penalty Charges

35.21 FX Conversion Charges

<p>35.22 VISA / MasterCard Arbitration Charges</p> <p>35.23 Document Retrieval Charges</p> <p>35.24 Silk Protect⁺</p> <p>35.25 Health Insurance Program (Individual Plan, Annual Premium)⁺</p> <p>35.26 Health Insurance Program (Family Plan, Annual Premium)^{++*}</p> <p>35.27 SMS & E- Alert Charges</p> <p>35.28 Litigation Charges</p> <p>35.29 Top-Up Facility (Limit Enhancement)</p> <p>35.30 Pay Order / Demand Draft Issuance Charges</p> <p>35.31 Cash Payment at Branch - Processing Fee</p> <p>35.32 Direct Debit Enrollment Fee</p> <p>35.33 Rejected Autopay Service Fee</p> <p>35.34 Card Upgrade (Gold to Platinum)</p> <p>35.35 CIP Lounge Fee***</p> <p>35.36 Lounge Key Annual Fee***</p> <p>35.37 Lounge Key Per Visit Charges***</p>	USD 500/-																	
	Local Transaction	Rs. 300/-																
	International Transaction	Rs. 800/-																
	0.80% of the outstanding amount																	
	Rs. 3,000/-																	
	Rs. 6,000/-																	
	Rs. 100/- per month																	
	At actual																	
	Rs. 1,000/-																	
	Rs. 750/-																	
	Nil																	
	Rs. 500/-																	
	Rs. 1,000/-																	
	Basic	Rs. 2,000/-																
	Supplementary	Rs. 1,000/-																
	Rs. 1,000/- per visit																	
	Rs. 2,000/-																	
	Per visit USD 35/-																	
35.38 Cheque Return Charges	Rs. 1,000/-																	
35.39 Duplicate Statement	Nil																	
35.40 Utility Bill Payment	Rs. 100/- per transaction																	
<p>Global Customer Assistance Service (GCAS) - VISA Fee</p> <p>35.41 Lost and Stolen Card</p> <p>35.42 Emergency Card Replacement (Gold and Platinum)</p> <p>35.43 Emergency Card Disbursement</p> <p>35.44 Emergency Service Request Denied or Fulfilled by Issuer or Cancelled</p> <p>35.45 Cardholder Inquiry Service / VISA Assistance Center</p> <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>																		
<p>36. CHARGES WAIVER FOR STAFF</p> <table border="1"> <tbody> <tr> <td>All charges mentioned hereunder are waived for permanent and contractual employees of Silkbank (only for Staff Account)</td> <td></td> </tr> <tr> <td>36.1 Pay Order</td> <td>Free</td> </tr> <tr> <td>36.2 Demand Draft</td> <td>Free</td> </tr> <tr> <td>36.3 Inter-City Transactions</td> <td>Free</td> </tr> <tr> <td>36.4 Local Collection</td> <td>Free</td> </tr> <tr> <td>36.5 Cheque Book for Salary Account Only</td> <td>Free</td> </tr> <tr> <td>36.6 Locker Rent</td> <td>50% waiver of charges mentioned on page 16 (section 14)</td> </tr> <tr> <td>36.7 Lien on Locker Rent</td> <td>Free</td> </tr> </tbody> </table>			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
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

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

**Abu Taseen
Branch Manager**
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

**Saleem Ahmed Siddiqui
Branch Manager**
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

**Syed Fasih Haider Burni
Area Manager**
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

**Tahir H. Mirza
Area Manager**
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

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

**Muhammad Khalid Choudhry
Branch Manager**
M.A Jinnah Road Brach, Plot No.
40, Sheet No. 7, Situated on Serial
Quarters. Off M.A.Jinnah Road,
Karachi.
Tel: (021) 32601308-09
Fax: (021) 32601311

**Shoukat Ali
Branch Manager**
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

**Sahibzada Muhammad Asif
Afridi
Branch Manager**
Sohrab Goth Branch,
Al-Asif Square, Sohrab Goth,
Karachi.

Tel: (021) 36340974,
36342889, 36345827
Fax: (021) 36343704

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

**Shahbaz Khan
Regional General Manager**
Boat Basin Branch,
GPC-4, Block-5, K.D.A. Scheme
No. 5, Kehkashan Clifton, Karachi.
Tel: (021) 35148235,
(021) 35148236, Ext. 410

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

**Syed Ahtisham Ali Tirmizi
Branch Manager**
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) 34392040-41-42
Fax: (021) 34392040

**Ahmed Adeel Ibrahim
Regional General Manager**
Khayaban-e-Ittehad Branch,
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.,

100-C, 11th Commercial Street,
Main Khayaban-e-Ittehad,
Phase-II Ext. D.H.A. Karachi.
Tel: (021) 35312191
(021) 35312044, Ext. 215

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

**Asim Tanwari
Acting / Branch Manager**
Bahadurabad Branch,
Ground Floor, TZ 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

**Syed Barkat Ali Shah
Branch Manager**
P.E.C.H.S. Branch Karachi,
Shop No. S.5B, Altijarah Center
32-1A, Block No. 6, P.E.C.H.S.,
Shahra-e-Faisal, Karachi.
Tel: (021) 34392040-41-42
Fax: (021) 34392040

**Ch. Zafar Iqbal
Branch Manager**
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) 334306524

**Pervaiz Khan
Branch Manager**
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

**Vaijha Ahsan Nagi
Branch Manager**
D.H.A. Phase IV Branch,
91-E Ninth Commercial Street,
Phase-IV, D.H.A., Karachi.
Tel: (021) 35313011-13
Fax: (021) 35301114

**Babar Malik
Branch Manager**
Sadar Branch,
Shop No. 1-B, Sheet No. PR-2,
Survey No. 31, 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) 35436915, 32446356
Fax: (021) 32441049

**Muhammad Abid
Branch Manager**
Hyderabad Branch,
F-17, Badri Manzil, Opp. Old Cafe
George, Risala Road, Hyderabad.
Tel: (022) 2728370, 2781440

Fax: (022) 2781192

**Shahzad A Durrani
Branch Manager**
Quetta Branch,
Firdousi Building, Jinnah Road,
Quetta.
Tel: (081) 2824061, 2821773,
Ext. 412

LAHORE EAST

**Muhammad Naeem Dar
Area / Chief Manager**
Lahore Main Branch,
Silkhouse Branch,
14 - Egerton Road, Lahore.
Tel: (042) 36309055
Fax: (042) 3627272

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

**Sheikh Ahmed Mumtaz
Branch Manager**
Badami Bagh Branch,
203 Grain Market, Badami Bagh,
Lahore.
Tel: (042) 37731353
Fax: (042) 37731355

**Umer Khan
Branch Manager**
Shadman Town Branch,
119-A, Colony No. 1,

Shadman Town, Lahore.
Tel: (042) 37420045-47,
37420095
Fax: (042) 37420048

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

**Wasif Khalid Malik
Branch Manager**
Circular Road Branch, 73, Circular
Road, Lahore.
Tel: (042) 37658564
Fax: (042) 37673831

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

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

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

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

Muhammad Ghufran
Area / Chief Manager
Kotwali Road Branch,
Kotwali Road, Faisalabad.
Tel: (041) 2619973, 2643604
Fax: (041) 2619984

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

Saeed Ahmed Khan Niazi
Branch Manager
Sargodha Branch,
Khayyam Chowk, Gulberg Park,
Sargodha.
Tel: (048) 3768101-2
Fax: (048) 3768103

Liaquat Ali
Branch Manager
Pull-111 Branch (Sargodha),

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

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

Muhammad Ahmad Khan Malik
Regional General Manager
Silkbank House,
14 -Egerton Road, Lahore.
Tel: (042) 36302317
Fax: (042) 36279272

LAHORE WEST

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

Sardar Kamran Nakai
Regional General Manager

R. G. M. Office, 97-A/D-1, PEC
Building, Liberty Market,
Gulberg, Lahore,
Mobile: 0333-4211383
Tel: (042) 35878010-11,
35784402
Fax: (042) 35878012

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

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

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

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

Asif Kamal
Area / Branch Manager
Cavalry Ground Branch,
20-Commercial Area,
Cavalry Ground, Lahore.
Tel: (042) 36610273-6, 36610280

Fax: (042) 36610279

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

Nawazish Ali Hashmi
Branch Manager
Gujranwala Branch,
Plot No.100 & 102,
Mohallah Bhatia Nagar,
Near PSO Petrol Pump,
G.T Road, Gujranwala.
Tel: (0546) 3250214, 3731269,
3856268-70
Fax: (055) 3856271

Nadeem Khawaja
Area / Branch Manager
Sialkot Branch,
70, Paris Road, Sialkot.
Tel: (052) 4266778, 4597489,
4597491
Fax: (052) 4589002

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

Imran Ejaz
Branch Manager
Batapur Branch,

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

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

MULTAN REGION

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

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

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

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

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

Muhammad Arif Irfan
Area Manager
Larkana Branch,
Pakistan Chowk, Larkana.
Tel: (074) 4059499
Fax: (074) 4059599

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

Zulfiqar Ali Nasir
Branch Manager
Sahiwal Branch,
Khsra No. 4998, Khawat No. 07,
Kharooni No. 07, Jail Road,
Civil Lines, Sahiwal.
Tel: (040) 4222642, 4224184
Fax: (040) 4222915

Muhammad Raza Ali
Regional General Manager
10-A, Bosan Road, Gulgasht,
Multan.
Tel: (061) 6750260
Fax: (061) 6750253

ISLAMABAD REGION

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

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

Khurram Hanif
Area / Branch Manager
I-8 Markaz Branch,
Plot No. 6, Larai Plaza,
Sector I-8 Markaz,
Islamabad.
Tel: (051) 4861302-4, 4102163
Fax: (051) 4861300

Tahir Ayub Khan
Branch Manager
G-9 Markaz Branch,
4-B Karachi Company, G-9
Markaz,
Islamabad.

Tel: (051) 2855826, 2855824-5
Fax: (051) 2855827

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

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

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

Irfan Anwar
Branch Manager
Attock Branch,
B-2, Pleader Lane, Attock City,
Tehsil & District Attock.
Tel: (057) 2702201-02, 2613648
Fax: (057) 2613486

Naveed Qaiser
Branch Manager
Hazro Branch,
Plot No. B-III, 382/A,

Allah Wala Chowk, Circular Road,
Mohallah Abdul Hazro.
Tel: (057) 2313296, 2313292-94
Fax: (057) 2313295

RAWALPINDI REGION

Sajid Hassan Khan
Area / Branch Manager
Rawalpindi Main Branch,
Plot No. 60-A, Shop No. 11,
Survey No. 265, Canning Road,
Rawalpindi Cantt.
Tel: (051) 5794165, 5512104-6
Fax: (051) 5524560

Ammar Ahmed
Branch Manager
Westridge Branch,
Plot No. 488-491, Westridge
Bazar Road, Westridge-1,
Rawalpindi.
Tel: (051) 5491544, 5491540-2
Fax: (051) 5491543

Asif Siddique Butt
Area / Branch Manager
Bahria Town Branch,
Plot No. 92, Civic Centre, Bahria
Town, Rawalpindi.
Tel: (051) 5731705, 5731702-3
Fax: (051) 5731704

Naveed Amjad
Branch Manager
Rawalpindi Satellite Town Branch,
Ground Floor, Munir Arcade, B-
215,
4th Road, Satellite Town,
Rawalpindi.
Tel: (051) 4571383, 4571384

PABX: (051) 4571381-82
Fax: (051) 4571387

Mateen Ilyas
Branch Manager

Raja Bazar Branch,
C-235-36, Chemist Chowk,
Bohar Bazar, Rawalpindi.
Tel: (051) 5777600, 6777601
Fax: (051) 6777608

Khurram Ali Malik
Area / Branch Manager

Mirpur (Azad Kashmir) Branch,
82-D, Allama Iqbal Road,
Sector B-4, Mirpur, Azad Kashmir.
Tel: (05827) 446415,
446414, 446559
Fax: (05827) 445145

Wajid Hussain
Branch Manager
Gujjar Khan Branch,
Ward No. 5, Main G. T. Road,
Gujjar Khan.
Tel: (0513) 510026, 512866-71
Fax: (0513) 512872

Muhammad Bilal Zahoor
Branch Manager

Jhelum Branch,
Plot No. 8, Paswal Plaza,
G.T.S. Square, Jhelum City,
Jhelum.
Tel: (0544) 624971, 623973-75
Fax: (0544) 623976

Naheed Imtiaz
Branch Manager

Dina Branch,
Chaudhary Street,
Mangla Road, Dina.

Tel: (0544) 635011, 635013-16
Fax: (0544) 636987

Atif Kamal
Branch Manager

Dadyal Branch,
Plot No. 315, Rajput Plaza,
Main Rawalpindi Road,
Opp. Old Tehsil Headquarter
Hospital, Dadyal (AJK).
Tel: (05827) 465741, 465736-8
Fax: (05827) 465739

Syed Qasim Rizvi
Regional General Manager

93 - Razia Sharif Plaza,
Blue Area, Islamabad.
Tel: (051) 2344522, 2344523
Fax: (051) 2344520



Head Office:

21st Floor, Centrepoint, Off Shaheed-e-Millat Expressway, Near KPT Interchange, Korangi, Karachi

Call 111-100-777

or visit www.silkbank.com.pk

