

# Schedule of Bank Charges

For the Period July 2012 - December 2012

**SILKBANK** 

## Schedule of Bank Charges

### CONTENTS

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

## INTERNATIONAL BANKING

## IMPORTS

## 1. LETTERS OF CREDIT

1.1 Letters of Credit																
1.1.1 L/C Opening Commission	<p>L/C volume of a customer (including allied account) during a calendar year:</p> <table> <thead> <tr> <th style="text-align: center;">First Quarter or Part Thereof</th> <th style="text-align: center;">Subsequent Quarter or Part Thereof</th> <th style="text-align: center;">Minimum</th> </tr> </thead> <tbody> <tr> <td>0.35%</td> <td>0.25%</td> <td>Rs. 1,000/-</td> </tr> <tr> <td>0.25%</td> <td>0.20%</td> <td></td> </tr> <tr> <td>0.15%</td> <td>0.10%</td> <td></td> </tr> <tr> <td>Negotiable</td> <td></td> <td></td> </tr> </tbody> </table> <p>Or as per arrangement</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																
1.1.2 Revalidation Commission (After expiry of L/C)	As in (1.1.1) mentioned above (Case to be treated as opening of fresh L/C)															
1.1.3 Transfer Commission (On transfer of L/C to new beneficiary)	As in (1.1.1) mentioned above (Case to be treated as opening of fresh L/C)															

1.2 Non-Reimbursable Letters of Credit Under Barter/Aid/Loans	1% on 1st quarter or part thereof. 0.30% for each subsequent quarter or part thereof. Minimum Rs. 400/-
1.3 L/Cs Under Suppliers/Buyers Credit, Pay as you Earn Scheme and Deferred Payment L/Cs for a Period of Over 1 Year	
1.3.1 Commission	0.40% per quarter or part thereof (at the time of opening of L/C) is to be charged on full amount of L/C liability, plus interest payable thereon for the period from the date of opening of L/C till the expiry of L/C, thereafter commission is to be recovered on six monthly basis on reducing liability till payment of the last and final installment
1.3.2 In case of L/G 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/-
<b>1.4 Amendments</b>	
1.4.1 Amendment without Increase in Amount or Extension in Period of Shipment	Rs. 1,000/- per transaction (flat)
1.4.2 Amendment, which involves Increase in Amount or Validity	Rs. 1,000/- per transaction (flat), plus as per (1.1.1) mentioned above

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

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

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

\* 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 Lodgment

No commission

3.2.2 If Retired after 10 Days from the Date of Lodgment

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

**Note:** If maturity of bill falls within validity / expiry of Letter of Credit, no acceptance commission will be charged.  
(Charges will be recovered at the time of lodgment / retirement / adjustment of bill when paid by the customer)

### 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

## 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 a Rs. 1,000/- charge will be applicable till lodgment / retirement / adjustment of bill when paid by customer.

## 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

At actual

## Schedule of Bank Charges

<b>6.2 Reimbursement Charges (Payable to Reimbursing Banks)</b>	At actual	<b>7.2 L/C Amendment Advising</b>	Rs. 500/- (flat)
<b>6.3 Credit Report on Foreign Suppliers</b>	Rs. 1000/- plus SWIFT Charges plus FB Charges or Rs. 1000/- plus actual charges of D&B / ICIL, IFT Consultants and others	<b>7.3 Negotiation of Pak Rupee Bill under L/C / ACU Arrangement</b>	0.30%. Minimum Rs. 1,000/- or as per arrangement
<b>6.4 Foreign Bank Charges</b>	At actual (as permitted by SBP)	<b>7.4 Confirmation</b>	0.25% per quarter or part thereof Minimum Rs. 1,500/-
<b>6.5 Import Bills Returned Unpaid</b>	US\$ 30/- (flat) from forwarding bank, plus Postage Charges (if any)	<b>7.5 Transfer of Export L/C</b>	Rs. 1,000/- (flat)
<b>6.6 Clearance of Consignment under Terms of Approved Limits or Forced Clearance</b>	Commission @ 0.10% on C & F value of consignment. Minimum Rs. 1,000/-	<b>7.6 Reimbursement Payment to other Local Banks from Non-Resident Rupee Account</b>	Rs. 1,000/- (flat)
<b>6.7 Endorsement of AWB Handling Charges</b>	Rs. 1,000/-	<b>7.7 If Documents are Sent to other Banks for Negotiation under Restricted L/Cs</b>	Rs. 1,000/- (flat)
<b>6.8 Discrepant Document Handling Charges</b>	US\$ 10/- recovered from beneficiary bank	<b>7.8 Handling Charges for Research and Development Cases</b>	Rs. 1,500/- (per case)
<b>6.9 Issuance of Freight Certificate for Imports on FOB Basis</b>	Rs. 1,000/-		
<b>EXPORTS</b>			
<b>7. LETTERS OF CREDIT</b>		<b>8. COLLECTIONS</b>	
<b>7.1 L/C Advising</b>	Rs. 1,000/- (flat)	<b>8.1 Clean Bills / Cheques Sent for Collection if Proceeds Credited to:</b>	
		<b>8.11 Rupee Account</b>	0.20%. Minimum Rs. 100/-

## Schedule of Bank Charges

8.1.2 Foreign Currency Account	US\$ 5/- (flat)		
8.2 Clean Foreign Bills Sent for Collection Returned Unpaid	Rs. 500/- (flat), plus Telecommunication Charges (if any)		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 to be charged for delay beyond 12 days or as per arrangements
8.3 Documentary Bills	Rs. 500/- per collection (flat)		
8.4 Service Charges against Export Documents Sent on Collection Basis where Payment Cover is already Received in the Bank's Foreign Currency Account	15 paisas per Rs. 100/-, Minimum Rs. 1,000/- or as per arrangement		i) Service Charges: 15 paisas per Rs. 100/- Minimum Rs. 1,000/-
8.5 Advance Payment	0.10%. Minimum Rs. 1,000/- or as per arrangement		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 to be charged after the maturity date till realization or as per arrangements
8.6 EDS Handling Charges	Rs. 100/- (flat) per transaction		
<b>9. OTHER CHARGES UNDER EXPORT TRANSACTIONS</b>			
9.1 Processing Charges for Export Registration	Nil		0.25%. Minimum Rs. 1,000/- per claim
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		
<b>FOREIGN REMITTANCES</b>			
<b>10. OUTWARD</b>			
10.1 Service Charges in Addition to Commission for Transfer/ Remittance of Funds Abroad, if within 07 Days from the Date of Deposit of Foreign Currency Notes	0.50% (flat). Minimum US\$ 10/- or equivalent in other foreign currencies		

## Schedule of Bank Charges

<b>10.2 Remittance Abroad other than through Foreign Currency Accounts</b>		
10.2.1 Students (For Education Purpose)	Rs. 500/- (flat)	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
10.2.2 Other than Students	Rs. 500/- (flat)	Free: If proceeds are for US\$ 100/- or above
<b>10.3 Foreign Currency TT Charges</b>	US\$ 20/- plus SWIFT / Telex Charges	Free - If proceeds are credited to an account with us, otherwise flat charge of Rs. 250/- plus instrument charges
<b>10.4 Foreign Currency DD Charges</b>	US\$ 20/-	
<b>10.5 Remittance Cancellation Charges</b>	US\$ 10/- plus Postage / SWIFT Charges	
<b>10.6 Remittance Stop Payment Charges</b>	US\$ 10/- (flat) plus actual charges of correspondent bank / SWIFT Charges ( if any)	
<b>10.7 Clean Foreign Bills Received for Collection</b>	US\$ 20/- or equivalent in other foreign currencies plus actual Courier, TT / DD Charges, as applicable	

## 11. INWARD

<b>11.1 Home Remittance</b>	Actual charges, if any, incurred by the Bank. No charges to be recovered, if the funds are remitted to any branch of Silkbank
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<b>11.2 Other</b>	
<b>11.3 Home Remittance under PRI</b>	Free: If proceeds are for US\$ 100/- or above
<b>11.4 Charges on Payment of Inward Foreign Drafts / Foreign Mail Transfers where Payment is made to Beneficiaries after Payment Cover is Received to our Foreign Currency Accounts. These Charges are to be Recovered only when TT Buying Rate is Applied</b>	Free - If proceeds are credited to an account with us, otherwise flat charge of Rs. 250/- plus instrument charges

## 12. MISCELLANEOUS CHARGES

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

## Schedule of Bank Charges

<b>12.6 Inquiry / Photocopy of Old Record</b>	Within 3 months: Rs. 100/- Above 3 months to 1 year: Rs. 300/- Over 1 year: Rs. 500/-	
<b>12.7 Issuance of Balance / Account Maintenance Certificate</b>	Rs. 200/- (flat)	
<b>12.8 Lodgment of Cheque in Local Dollar Clearing</b>	Rs. 300/- per instrument	
<b>12.9 Return of Cheque in Local Dollar Clearing</b>	Rs. 300/- per instrument	
<b>12.10 Central Excise Levy and any other Government Duties / Taxes</b>	At actual	
<b>12.11 Issuance of Business Performance Certificate at Customer Request</b>	Rs. 500/- (flat)	
<b>12.12 Handling Charges (ERF-IMP-EXP- Guarantee Processing / Photocopy)</b>	ERF Processing Fee: Rs. 200/- NOC Issuance Charges: Rs. 200/- Photocopy Charges: Rs. 100/-	
<b>13. COMMUNICATION CHARGES</b>		
<b>13.1 Inland Postage</b>	Minimum Rs. 100/- or actual (whichever is higher)	
<b>13.2 Foreign Postage</b>	Minimum Rs. 200/- or actual (whichever is higher)	
<b>13.3 Inland Courier</b>	At actual	
<b>13.4 Foreign Courier</b>	Minimum Rs. 2,000/- or actual (whichever is higher)	
<b>13.5 Short Telex / SWIFT</b>	Minimum Rs. 800/- or actual (whichever is higher)	
<b>13.6 Full Text Telex / SWIFT</b>	Minimum Rs. 1,200/- or actual (whichever is higher)	
<b>14. FOREIGN CURRENCY ACCOUNT</b>		
<b>14.1 Maintaining Average Balance of US\$ 20,000/- in Current Account, US\$ 50,000/- in Savings Account and US\$ 100,000/- in TD or having total relationship of US\$ 100,000/- or Equivalent in other FCY Accounts or Rs. 5.00 Million Relationship in CA / SA / TD</b>		

14.1.1 Free Foreign Currency TT	3 TT in a month	<b>Drawn on Branches of Correspondent Bank (MCB) or Silkbank Branches</b>	
14.1.2 Free Foreign Currency DD	3 DD in a month	<b>1.1.1 Up to Rs. 100,000/-</b>	0.2%. Minimum Rs. 200/-
14.1.3 Remittance Cancellation Charges	Nil	<b>1.1.2 Over Rs. 100,000/-</b>	0.10%. Minimum Rs. 300/-
14.1.4 Remittance Stop Payment Charges	Nil	<b>1.2 Telecommunication Charges on TTs</b>	Minimum Rs. 250/- or actual (whichever is higher)
14.1.5 Issuance of Proceeds Certificates	Free	<b>1.3 Fax Charges on TTS</b>	Rs. 100/- (flat) or actual (whichever is higher)
14.1.6 Standing Instruction Charges in Foreign Currency Accounts	Free	<b>1.4 Postage on MTs</b>	Rs. 50/- (flat)
14.1.7 Lodgment of Cheque in Local Dollar Clearing	Free	<b>1.5 Cancellation / Issuance of Duplicate Drafts</b>	Rs. 200/- (flat)
14.1.8 Return of Cheque in Local Dollar Clearing	Free		
14.1.9 Issuance of Business Performance Certificate at Customer Request	Free		

## DOMESTIC BANKING

## REMITTANCES

### 1. DDs, TTs AND MTs

11 Commission on DDs, TTs and MTs

### 2. COMMISSION ON PAY ORDER

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

## Schedule of Bank Charges

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

### 3. INLAND LETTERS OF CREDIT

<b>3.1 Issuance</b>	Up to Rs. 100,000,000/- Over Rs.100,000,000/-	0.40% per quarter (negotiable) Minimum Rs. 1,000/- or as per arrangement
<b>3.2 Amendments</b>		
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	
<b>3.3 Advising</b>	Rs. 1,000/- (flat)	
<b>3.4 Amendment Advising</b>	Rs. 500/- (flat)	

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

### 4. COLLECTION

<b>4.1 Clean (Including Cheques and Bank Drafts, etc., where NIFT Facility is not Available)</b>	Rs. 250/- (flat)
<b>4.2 Clean (Including Cheques and Bank Drafts, etc.) sent through NIFT -Online</b>	Rs. 150/- (flat)
<b>4.3 Correspondent Bank Charges will be Recovered at Actual</b>	Free for cheques sent for collection between: i) Rawalpindi and Islamabad city branches ii) Lahore and Raiwind city branches
<b>4.4 In case of Cheque Returned in Collection, Charges will be Reversed</b>	

### 5. PURCHASE OF BILLS

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

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

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

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

6.1.2 Collection Charges for Restricted L/Cs (where Negotiation is Restricted to some other Bank and Presented to us for Forwarding)

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 Lodgment

- ii. If Retired after 3 Days of Lodgment

Forwarding bank / branch would charge Handling Charges of Rs. 300/- (flat) per bill commission recoverable @ 0.40%. Minimum Rs. 1,000/-

42 paisas per Rs. 1,000/- on a daily product basis from the date of negotiation or as per arrangement

50 paisas per Rs. 1,000/- on a daily product basis from the date of negotiation or as per arrangement

**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

#### 6.2 Usance Bills

6.2.1 At Opening End:

- i. If Bill Matures after Expiry of L/C

0.10%. Minimum Rs. 1,000/- 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

## Schedule of Bank Charges

<p>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)</p> <p><b>6.2.2 At Collecting End:</b></p> <ul style="list-style-type: none"> <li>i. Collecting Charges</li> <li>ii. In case of Purchase</li> </ul>	<p>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</p> <p>Commission @ 0.40%. Minimum Rs. 1,000/- on bill amount or as per arrangement</p> <p>Usual commission as mentioned above in (6.2.2 (i)) and mark-up down up to 60 paisas per Rs. 1,000/- on a daily product basis from the date of purchase till the date of maturity or as per negotiation</p>	<p><b>7.2 Fees and Charges in Respect of Project Financing in Addition to Interest/ Return on Investment</b></p>	<ul style="list-style-type: none"> <li>i. Project Evaluation / Appraisal Fee</li> <li>ii. Commitment Fee (on undisbursed balance) from the date of sanction to the date of disbursement</li> <li>iii. Legal Documentation Fee</li> <li>iv. Project Monitoring Fee (one-time charge) at the time of sanction</li> <li>v. Trusteeship Fee (to be recovered by the lead bank in case of consortium financing)</li> </ul> <p><b>Initial/Annual Review:</b> RBG 0.1% of total facilities / Rs. 2,500/- or as per arrangement CBG 0.1% of total facilities or as per arrangement MM 0.1% of total facilities or as per arrangement</p> <p><b>Interim Review (For Enhancement):</b> RBG 0.1% of total facilities or as per arrangement CBG 0.1% of total facilities or as per arrangement MM 0.5% of total facilities or as per arrangement</p>
<p><b>7. FINANCE/ADVANCES</b></p> <p><b>Following Charges may be Recovered in Addition to Mark-Up / Return on Investment</b></p> <p><b>7.1 Project Application Fee (Non-Refundable)</b></p> <p>7.1.1 Projects having Capital Cost (Excluding Cost of Land and Buildings) up to Rs. 30 Mn</p> <p>7.1.2 Projects having Capital Cost (Excluding Cost of Land and Buildings) Exceeding Rs. 30 Mn</p>	<p>As per arrangement</p> <p>As per arrangement</p>	<p><b>7.3 Processing Fee for Fresh Credit Proposals / Renewals / Enhancement / Others</b></p> <p>Note: In case of annual internal review of TF / DF facilities, the fee shall not be applicable</p> <p>Note: Above charge does not apply to running finance facility for Branch Banking customers.</p>	

## Schedule of Bank Charges

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	<b>Godown Inspection Charges</b>	To be credited to the Bank's Income Account
7.6.1	Within Municipal Limits or within a Radius of 5 Kilometers from 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	<b>Delivery Charges</b>	At actual
7.7.1	If a Godown Keeper is not Posted, Conveyance Charges to be Recovered	
7.8	<b>Other Incidental Expenses</b>	At actual
7.9	<b>Insurance Premia, Legal Charges</b>	At actual

### SME PRODUCTS

#### 8. M'POWER

8.1	<b>Processing Fee</b>	Residential: Rs. 5,000/- and Commercial: Rs. 7,000/-
8.2	<b>Management Consultancy Fee</b>	Cursory Report: Rs. 3,000/- and Detailed Report: Rs. 6,000/-  50% additional fee would be charged for any additional business. Peripheral areas - Rs. 500/- additionally

## Schedule of Bank Charges

<b>8.3 Late Payment Charges</b>	Loan Amount	Per Day Charges	Fixed Charges - One-Time	
	Till Rs. 10 Mn	Rs. 100/-	Nil	
	More than Rs. 10 Mn till Rs. 20 Mn	Rs. 500/-	Rs. 5,000/-	
	More than Rs. 20 Mn	Rs. 1,000/-	Rs. 10,000/-	
<b>8.4 Line Renewal</b>	Residential: Rs. 5,000/- and 0.05% of line amount (whichever is higher)			
	Commercial: Rs. 7,000/- or 0.05% of line amount (whichever is higher)			
<b>8.5 Appraisal</b>	Built Property: Rs. 5,000/- per property Apartment: Rs. 3,500/- per property Land: Rs. 4,000/- per property Peripheral Areas: Rs. 500/- additionally Drive By Appraisal: Rs. 2,000/-			
<b>8.6 Property Insurance Premium</b>	Insurance rate as quoted by vendor			
	<b>8.7 Legal Fee</b>			
	Preliminary Legal Opinion: Rs. 3,500/- (includes Rs. 2,000/- for stage I and Rs. 1,500/- for title search). Final Legal Opinion: Rs. 3,000/-			
	<b>8.8 Cheque / Cash Pick-Up from Office / Residence</b>			
	Up to Rs. 500/- per visit			
	<b>8.9 Life Insurance</b>			
	Optional and as per rate quoted by vendor			
	<b>8.10 Documentation, Stamp Duties and Levies</b>			
	At actual			
	<b>8.11 Litigation Charges</b>			
	At actual			
	<b>8.12 Re-Appraisal Charges</b>			
	At actual			
	<b>8.13 Cash Collection Charges</b>			
	Rs. 500/-			
	<b>8.14 Standing Instruction Charges</b>			
	Nil			
	<b>Note:</b> 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			

## Schedule of Bank Charges

### 9. AGRICULTURE BUSINESS FINANCE

<b>9.1 Processing Fee</b>	Rs. 5,000/-
<b>9.2 Management Consultancy Fee</b>	Up to Rs. 6,000/-, 50% additional fee to be charged for any additional business  Rs. 500/- (additional charges)
9.2.1 For Peripheral Areas	Rs. 500/- (additional charges)
<b>9.3 Prompt Payment Bonus</b>	As agreed on the facility acceptance letter
<b>9.4 Line Renewal Fee</b>	Rs. 5,000/-
<b>9.5 Appraisal Fee</b>	
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)
<b>9.6 Insurance Charges</b>	As quoted by vendor
<b>9.7 Legal Opinion</b>	

<b>9.7.1 Preliminary Opinion</b>	Rs. 3,500/- (Rs. 2,000/- for stage I and Rs. 1,500/- for title search)
<b>9.7.2 Final Opinion</b>	Up to Rs. 3,000/-
<b>9.8 Letter of Guarantee</b>	
9.8.1 Letter of Guarantee	Bank Commission Charges will be 0.40% per quarter
<b>9.9 Cheque Book Issuance Charges</b>	Rs. 5/- per leaf
<b>9.10 Cheque Return Fee</b>	At actual
<b>9.11 SMS / E-mail Alert Services</b>	Rs. 50/- per month
<b>9.12 Litigation Charges</b>	At actual
<b>9.13 Re-Appraisal Charges</b>	At actual
<b>9.14 Cash Collection Charges</b>	Rs. 500/-
<b>9.15 Documentation, Stamp Duties and Levies</b>	At actual
<b>Note:</b> All branch banking charges will apply to transactions through branches	

**10. TEXTILES**

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

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

<b>10.10 Late Payment Charges</b>	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/-
<b>10.11 Cheque Return Fee</b>	Rs. 500/-		
<b>10.12 Documentation, Stamp Duties and Actual Levies*</b>	At actual		
<b>10.13 Litigation Charges</b>	At actual		
*All these charges are quoted by the vendor and are subject to change *In addition to charges above, all Government levies will be applicable			

## 11. CASH EASE (BILL DISCOUNTING)

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

## 12. AGRICULTURE PASS BOOK FINANCE

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

## 12.5 Appraisal Fee

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

## 12.6 Insurance Charges

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

## 12.7 Legal Fee (Residential/Commercial Properties)

12.7.1 Preliminary Opinion	Rs. 3,500/- (Rs. 2,000/- for stage I and Rs. 1,500/- for title search)
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## Schedule of Bank Charges

12.7.2 Final Opinion	Up to Rs. 3,000/-
<b>12.8 Legal Fee for Agri Land</b>	
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	
<b>12.9 Cheque Book Issuance Charges</b>	Rs. 5/- per leaf
<b>12.10 Cheque Return Fee</b>	At actual
<b>12.11 Documentation, Stamp Duties and Levies</b>	At actual
<b>12.12 Repossession Charges for Moveable Assets</b>	At actual quoted by agency
<b>12.13 Litigation Charges</b>	At actual

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

#### 13. SECURITIES

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

#### 14. SAFE DEPOSIT LOCKERS

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

## Schedule of Bank Charges

14.14 Extra Large	Rs. 6,000/- per annum										
<b>14.2 Lien against Locker Issuance</b>	In addition to first year rental charges, lien will be marked for 01 year locker rental (as per size of locker)										
<b>14.3 Late Fee in case of Locker Falls in Arrears for more than One Month</b>	Rs. 100/- per month										
<b>14.4 Key Charges</b>											
14.4.1 Key Charges will Apply at the Time of Issuance of New Locker	Rs. 2,000/- per locker (non-refundable)										
<b>14.5 Breaking Charges</b>	Rs. 3,000/- per locker plus actual expenses incurred										
<b>14.6 Free Safe Deposit Locker Charges (Current Accounts)</b>	<table border="1"> <tr> <td>Monthly Average Balance</td> <td>Locker Charges</td> </tr> <tr> <td>Less than Rs. 1,000,000/- or above free limit</td> <td>As per SOC</td> </tr> <tr> <td>Rs. 1,000,000/- to Rs. 2,000,000/-</td> <td>Small or Medium Free</td> </tr> <tr> <td>Rs. 2,000,001/- to Rs. 3,000,000/-</td> <td>Large Free</td> </tr> <tr> <td>Rs. 3,000,001/- &amp; above</td> <td>Extra Large Free</td> </tr> </table>	Monthly Average Balance	Locker Charges	Less than Rs. 1,000,000/- or above free limit	As per SOC	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
Monthly Average Balance	Locker Charges										
Less than Rs. 1,000,000/- or above free limit	As per SOC										
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										

<b>14.7 Free Lockers on the Basis of Previous Month Average Balance (Subject to Availability)</b>	On completion of each year, if average balance is not maintained, actual charges as per SOC will be applicable	
<b>14.8 Free Safe Deposit Locker Charges (Saving Accounts)</b>	Monthly Average Balance	Locker Charges
	Less than Rs. 3,000,000/- or above free limits	As per SOC
	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

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

### 15.3 Amendment

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

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

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

**Note:** Where L/G 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. 200/- for one cheque

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

### 16.3 Charges on Accounts where Average Minimum Monthly Balances in any Account is below Rs. 50,000/- and for Foreign Currency Account below US\$ 5,000/-, GBP 3,000/- & EUR 3,000/-: 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) Mustahiqueen of Zakat
- (iii) Employees of Government / Semi-Government
- iv) Diplomatic Missions & Attaché Offices
- (v) BBA / PLS account holders, Silkbank Bancassurance Customers (Life), institutions for salary and pension purposes and school management committee accounts are exempted from levy of service charges

## Schedule of Bank Charges

<b>16.4 Duplicate Statement of Accounts for more than 3 Years Old</b>	Rs. 35/- per statement	<b>16.14 Charges on Cheques / Instruments Returned in Inward Clearing</b>	Rs. 250/- per cheque / instrument. Charges should not be recovered if cheque returned due to branch mistake						
<b>16.5 Issuance of SBP/NBP Cheque</b>	Rs. 300/- per cheque	<b>16.15 Same Day Clearing Charges</b>	Rs. 500/-						
<b>16.6 Issuance of Loose Cheque</b>	Starter cheque book (10 leaves) Rs. 300/-. Subsequent loose cheque Rs. 500/-	<b>16.16 Same Day Clearing Return Charges</b>	Rs. 300/-						
<b>16.7 Account Closing Charges</b>	Rs. 500/-  BBA & Regular Savings Accounts are exempted from account closing charges	<b>16.17 eCIB Report</b>	At actual						
<b>16.8 Inquiry/Photocopy of Old Record within 06 Months</b>	Rs. 100/-	<b>16.18 Other Certificates not Specified Elsewhere</b>	Rs. 250/-						
<b>16.9 Inquiry/Photocopy of Old Record from 06 Months to 01 Year</b>	Rs. 300/-	<b>16.19 Cheque Book Issuance Charges*</b>	<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. 25/- per leaf</td> </tr> <tr> <td>Rs. 50,000/- &amp; 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								
<b>16.10 Inquiry/Photocopy of Old Record more than 01 Year Old</b>	Rs. 500/- per inquiry / page plus actual charges incurred	<b>*First Cheque Book of 25 Leaves Free if Balance Requirement is Met</b>							
<b>16.11 Issuance of Balance/Account Maintenance Certificate</b>	Rs. 250/-	<b>16.20 Online Cash Withdrawal and Deposit Charges</b>	0.10% or Rs. 150/- Free for RF / OD accounts of SME & Commercial Segment						
<b>16.12 Out of Pocket Expenses</b>	At actual	<b>16.20.1 Online Cash Deposit and Withdrawals (Online)</b>	Free: Within the branches of same city and between: i) Rawalpindi and Islamabad city branches ii) Lahore and Raiwind city branches						
<b>16.13 Central Excise Levy and any other Government Duties/Taxes</b>	At actual	<b>16.20.2 Online Cash Deposit and Withdrawals (Within City)</b>							

## Schedule of Bank Charges

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

<b>16.25 Issuance of Annexure "A"</b>	Rs. 100/- (flat)
<b>16.26 Hold Mail Service</b>	Rs. 2,000/- per annum (payable in advance)
<b>16.27 SMS Alert Charges</b>	Monthly Average Balance
	Less than Rs. 50,000/-
	Rs. 50,000/- to Rs. 499,999/-
	Rs. 5,000,000/- & above
	Free

### 17. COMMUNICATION CHARGES

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

#### 18. PHONE BANKING

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

#### DEPOSIT, ASSET & TECHNOLOGY PRODUCTS

#### 19. ALL-IN-ONE ACCOUNT

##### 19.1 Security Benefit Coverage Fee

Rs. 500/- to be marked lien up front.  
Rs. 500/- per month if monthly average balance drops below Rs. 100,000/-

Charges to be recovered, if monthly average balance drops below Rs. 100,000/- and new lien to be automatically applied

##### 19.2 VISA Debit Card

Monthly Average Balance	Visa Debit Card
Below Rs. 100,000/-	Rs. 500/-
Rs. 100,000/- & above	Free

##### 19.3 Cheque Book

Monthly Average Balance	Charges
Less than Rs. 50,000/-	Rs. 25/- per leaf
Rs. 50,000/- to Rs. 99,999/-	Rs. 5/- per leaf
Rs.100,000/- & above	Free

## Schedule of Bank Charges

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

## 20. AUTO FINANCE

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

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

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

## Schedule of Bank Charges

### 21. BASIC BANKING ACCOUNT (BBA)

<b>21.1 Debit Transactions</b>	Two free transactions per month. Rs. 100/- for all subsequent transactions during the month
<b>21.2 Credit Transactions</b>	Two free transactions per month. Rs. 100/- for all subsequent transactions during the month
<b>21.3 Stop Payment of Cheques</b>	Up to Rs. 500/- per instrument
<b>21.4 Return Cheques</b>	Rs. 300/- per instrument
<b>21.5 Online Transfer Charges</b>	0.10%. Minimum Rs. 150/-
<b>21.6 Online Cash Deposit and Withdrawals</b>	0.10%. Minimum Rs. 150/-
<b>21.7 Cheque Book Charges</b>	25-leaf cheque book @ Rs. 25/- per leaf
<b>21.8 Cash Withdrawal from Silkbank ATM</b>	Free
<b>21.9 VISA Debit Card Services Fee</b>	Rs. 200/- per month (for BBA with VISA Debit Card)
<b>21.10 Mini Statement from Silkbank ATM</b>	Nil

### 22. BUSINESS VALUE ACCOUNT

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

**22.5 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

**22.6 Charges on Cheques/ Instruments Returned in Inward Clearing**

Monthly Average Balance	Return Charges
Less than Rs. 500,000/- or above free limits	As per SOC
Rs. 500,000/- & above	5 free for the month

**22.7 Collection of Cheques in Outward Clearing**

Monthly Average Balance	Collection Charges
Less than Rs. 500,000/- or above free limits	As per SOC
Rs. 500,000/- & above	5 free for the month

**23. DORMANT ACCOUNT**

In case a customer does not operate the account for 2 years, the Bank will mark the account as dormant.

**24. HOME FINANCE**

**24.1 Processing Fee**

Residential: Rs. 5,000/- and Commercial: Rs. 7,000/-

**24.2 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

**24.3 Late Payment Charges**

Rs. 1,000/- per month

**24.4 Appraisal**

Built Property: Rs. 5,000/- per property Apartment: Rs. 3,500/- per property Land: Rs. 4,000/- Peripheral Areas: Rs. 500/- additionally

**24.5 Property Insurance Premium**

At actual

**24.6 Legal Fee**

Stage-I Charges: Rs. 5,000/- Final Legal Opinion: Rs. 5,000/-

**24.7 Cheque/Cash Pick-Up from Office/ Residence**

Up to Rs. 500/- per visit

## Schedule of Bank Charges

<b>24.8 Life Insurance</b>	Optional and as per rate quoted by vendor
<b>24.9 Documentation, Stamp Duties &amp; Levies</b>	At actual
<b>24.10 Litigation Charges</b>	At actual
<b>24.11 Re-Appraisal Charges</b>	At actual
<b>24.12 Cash Collection Charges</b>	Rs. 500/-
<b>24.13 Standing Instruction Charges</b>	Free
<b>Note:</b> Rate is subject to change as quoted by the vendor. All Branch Banking Charges will apply to transactions through branches	

### 25. IPS ACCOUNT

<b>25.1 Account Opening Charge (One-Time)</b>	Silkbank Customer	Rs. 500/-
	Non-Silkbank Customer	Rs. 1,000/-
<b>25.2 Account Maintenance Charges</b>	Average Balance	
	Less than Rs. 100/- Mn	0.25% per annum
	Rs. 100/- Mn & above	Negotiable
<b>25.3 Security Movement Charges</b>	Rs. 1,000/- per transaction	

### 26. MONEY MARKET EXPRESS

<b>26.1 Pay Orders / Demand Drafts</b>	Monthly Average Balance	PO / DD Charges
	Less than Rs. 50,000/- or above free limits	As per SOC
	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

## Schedule of Bank Charges

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

<b>26.5 Inter-City Transactions</b>	Monthly Average Balance	Inter-City Transaction Charges
	Less than Rs. 50,000/- or above free limits	As per SOC
	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
<b>26.6 Call Deposits (CDR)</b>	Monthly Average Balance	CDR Charges
	Less than Rs. 100,000/-	As per SOC
	Rs. 100,000/- & above	All free for the month

## 27. MUNAFAROZANA/SUPER SAVER

<b>27.1 Pay Orders /Demand Drafts</b>	Monthly Average Balance	PO / DD Charges
	Less than Rs. 1,000,000/- or above free limits	As per SOC
	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

## Schedule of Bank Charges

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

<b>28. ONLINE EXPRESS</b>	<b>28.1 Pay Orders / Demand Drafts</b>	Monthly Average Balance	PO / DD Charges
	Less than Rs. 50,000/- or above free limits	As per SOC	
	Rs. 50,000/- to less than Rs. 100,000/-	2 free for the month	
<b>28.2 Charges on Cheques / Instruments Returned in Inward Clearing</b>	Rs. 100,000/- to Rs. 500,000/-	6 free for the month	
	Rs. 500,001/- & above	All free for the month	
	Monthly Average Balance	Return Charges	
<b>28.3 Collection of Cheques in Outward Clearing</b>	Less than Rs. 500,000/- or above free limits	As per SOC	
	Rs. 500,000/- & above	5 free for the month	
	Monthly Average Balance	Collection Charges	
<b>28.4 Cheque Book Charges</b>	Less than Rs. 500,000/- or above free limits	As per SOC	
	Rs. 500,000/- & above	5 free for the month	
	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	

**28.5 Inter-City Transactions**

Monthly Average Balance	Inter-City Transaction Charges
Less than Rs. 50,000/- or above free limits	As per SOC
Rs. 50,000/- to less than Rs. 100,000/-	5 free for the month
Rs. 100,000/- to Rs. 500,000/-	50 free for the month
Rs. 500,001/- & above	All free for the month

**29. PERSONAL LOAN**

**29.1 Processing Fee**

Up to 1% of loan amount or Rs. 2,500/- (whichever is higher, subject to approval) with maximum of Rs. 5,000/-

**29.2 Pre-payment Penalty**

Full penalty charges as per the following grid

1 <sup>st</sup> year	2 <sup>nd</sup> year	3 <sup>rd</sup> year onwards
5%	5%	5%

Partial penalty charges as per the following grid

1 <sup>st</sup> year	2 <sup>nd</sup> year	3 <sup>rd</sup> year onwards
N/A	5%	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 1<sup>st</sup> year

**29.3 Late Payment Charges**

Up to Rs. 500/- per missed installment

**29.4 Insurance**

At actual

**29.5 Installment Collection Charges**

Up to Rs. 500/- per visit

**29.6 Top-up Facility**

Up to Rs. 2,000/-

**29.7 Litigation Charges**

At actual

**29.8 Pay Order Re-Issuance**

Rs. 500/-

**29.9 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 above mentioned rates

**30. PLSACCOUNT**

**30.1 Pay Orders / Demand Drafts / Call Deposits (CDR)**

Rs.100/- per instrument

**30.2 Charges on Cheques / Instruments Returned in Inward Clearing**

As per Miscellaneous Charges table

## Schedule of Bank Charges

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

	Minimum Rs. 800/- or 0.2% of utilization (whichever is higher)	Minimum Rs. 900/- or 0.25% of utilization (whichever is higher)	Minimum Rs. 1,000/- or 0.30% of utilization (whichever is higher)
	The charges will be applied on monthly basis on missing the due date / payment		
<b>31.4 Enhancement Fee</b>		Rs. 2,000/-	
<b>31.5 Credit Protector Fee Optional</b>		As per rate quoted by vendor	
<b>31.6 Cheque Return Fee</b>		Rs. 500/-	
<b>31.7 Collection Charges</b>		Rs. 500/- per visit	
<b>31.8 Litigation Charges</b>		At actual	
<b>31.9 Minimum Balance Penalty</b>		Nil	
<b>31.10 Online Cash Deposit</b>		No Charges on Re-Payment Account	
<b>31.11 Early Termination Charges</b>		Nil	
<b>31.12 Stamp Duties</b>		At actual	

### 31. READYLINE

<b>31.1 Annual Fee</b>	Rs. 2,500/-		
<b>31.2 Processing Fee</b>	Rs. 2,500/-		
<b>Silkbank RL-LPC</b>			
<b>31.3 Late Payment Charges</b>	On missing 1 <sup>st</sup> payment	On missing 2 <sup>nd</sup> payment	On missing 3 <sup>rd</sup> payment and onward payment subsequently

## Schedule of Bank Charges

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

### 31. READYLINE

<b>31.1 Annual Fee</b>	Rs. 2,500/-		
<b>31.2 Processing Fee</b>	Rs. 2,500/-		
<b>Silkbanks RL-LPC</b>			
<b>31.3 Late Payment Charges</b>	On missing 1 <sup>st</sup> payment	On missing 2 <sup>nd</sup> payment	On missing 3 <sup>rd</sup> payment and onward payment subsequently

	Minimum Rs. 800/- or 0.2% of utilization (whichever is higher)	Minimum Rs. 900/- or 0.25% of utilization (whichever is higher)	Minimum Rs. 1,000/- or 0.30% of utilization (whichever is higher)
The charges will be applied on monthly basis on missing the due date / payment			
<b>31.4 Enhancement Fee</b>		Rs. 2,000/-	
<b>31.5 Credit Protector Fee Optional</b>		As per rate quoted by vendor	
<b>31.6 Cheque Return Fee</b>		Rs. 500/-	
<b>31.7 Collection Charges</b>		Rs. 500/- per visit	
<b>31.8 Litigation Charges</b>		At actual	
<b>31.9 Minimum Balance Penalty</b>		Nil	
<b>31.10 Online Cash Deposit</b>		No Charges on Re-Payment Account	
<b>31.11 Early Termination Charges</b>		Nil	
<b>31.12 Stamp Duties</b>		At actual	

## Schedule of Bank Charges

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

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

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

### 32. SALARY PREMIUM ACCOUNT

#### 32.1 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

#### 32.2 Over the Counter Cash Withdrawal

Monthly Average Balance	Withdrawal Charges
Less than Rs. 50,000/-	Rs. 250/- per transaction
Rs. 50,000/- & above	Free

#### 32.3 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

#### 32.4 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)

#### 32.5 SMS Alerts

Free

#### 32.6 VISA Debit Card

First year free; subsequent as per SOC

#### 32.7 ATM Cash Withdrawal Charges

Nil

#### 32.8 Mini Statement from Silkbank ATM

Free

## Schedule of Bank Charges

### 33. VISA DEBIT CARD

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

### OTHER CHARGES

#### 3313 Mini-Statement Silkbank ATM

Average Balance Below Rs. 50,000/-	Rs.10/-
Average Balance Rs. 50,000/- & above	Free

#### 3314 IBFT Charges

0.1% or Rs. 50/- (whichever is higher)

#### 3315 POS Transaction (In Pakistan)

Free

#### 3316 Utility Bill Payment Charges

Nil

#### 3317 Retrieval Fee

Rs. 50/- (per transaction)

#### 3318 Charge Back - Local

Rs. 100/- (per transaction)

#### 3319 Charge Back - International

Rs. 150/- (per transaction)

#### 33.20 VISA Debit Card Services Fee -Platinum

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

#### 33.21 VISA Debit Card Services Fee -Classic

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

#### 34. CREDIT CARDS

34.1 Annual Fee - Basic	Up to Rs. 10,000/-
34.2 Annual Fee - Supplementary	Up to Rs. 5,000/-
34.3 Cash Advance Fee	Up to 3% or Rs. 600/- whichever is higher
34.4 Late Payment Fee	Up to 10% or Rs. 800/- whichever is higher
34.5 Over Limit Fee	Up to Rs. 1,000/-
34.6 Return Cheque	Up to Rs. 1,000/-
34.7 Duplicate Statement	Up to Rs. 200/-
34.8 Cheque / Cash Pickup Fee	Up to Rs. 500/-
34.9 Card Replacement Fee	Up to Rs. 500/-
34.10 New Card Design Fee	Up to Rs. 500/-
34.11 Bill Payment	Up to Rs. 100/-
34.12 Open BTF Processing Fee	Up to 20%
34.13 Installment Plan Processing Fee	Up to Rs. 500/-
34.14 Foreign Transactions	Up to 5% of the transaction amount
34.15 Visa / MasterCard Arbitration Charges for Disputed Transactions	US\$ 500/-

#### 34.16 Document Retrieval Charges

Rs. 300/- for Local
Rs. 800/- for International
Up to 0.80%
Up to Rs. 100/- per month
At Actual
Up to Rs. 1,000/-
Up to Rs. 1,000/-
Up to Rs. 200/-
Up to Rs. 500/-
Up to Rs. 1,000/-

#### 34.17 Credit Protector

#### 34.18 SMS Alert Charges

#### 34.19 Litigation Charges

#### 34.20 Top-Up Facility (Limit Enhancement)

#### 34.21 Pay Order / Demand Draft Issuance Charges

#### 34.22 Cash Payment at Branch - Processing Fee

#### 34.23 Direct Debit Enrollment Fee

#### 34.24 Rejected Autopay Service Fee

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

## Schedule of Bank Charges

### 35. CHARGES WAIVER FOR STAFF

All charges mentioned hereunder are waived for permanent and contractual employees of Silkbank			
35.1 Pay Order	Free	35.11 VDC Issuance & Annual Charges (Staff Salary Account)	Nil
35.2 Demand Draft	Free	35.12 Stop Payment	Free
35.3 Inter-City Transactions	Free	35.13 Remittance Abroad other than Through Foreign Currency Accounts	One transaction free in a month
35.4 Local Collection	Free	35.14 ATM Cash Withdrawal Charges	Nil
35.5 Cheque Book for Salary Account Only	Free	35.15 Over the Counter Cash Withdrawal on Salary Account	Free
35.6 Locker Rent	50% waiver of SOC	35.16 ATM Withdrawal Charge on Salary Account	Free
35.7 Key Deposit	Free	35.17 SMS Alerts (on salary accounts)	Free
35.8 PO/DD Cancellation	Free	35.18 VDC Service Fees / Mini Statements	Free
35.9 Incidental Charges from Salary Account	Free		
35.10 Foreign Remittance (Home Remittance)	Free		

### 36. NOTES

Above facilities will also be available free of charge to Diplomatic Missions and Attaché Offices.

No charges will be recovered on remittances from charitable institutions and trusts.

#### Out of Pocket Expenses

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

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

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

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

#### Cash Management Transactions

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

# Silkbank Branch Network

**ATTOK**  
B-2, Pleader Lane, Attok City

**BAHAWALPUR**  
Near Fawara Chowk, Circular Road

**BATAPUR**  
Main G.T. Road

**DADYAL**  
315, Rajput Plaza, Main Rawalpindi Road

**DERA GHAZIKHAN**  
Fareedi Bazaar

**DINA**  
Chaudhry Street, Mangla Raod

**FAISALABAD**  
Kotwali Road Branch  
Kotwali Road

**Madina Town Branch**  
6C-Z-101, Susan Road, Madina Town

**GUJJAR KHAN**  
Ward # 5, Main G.T. Road

**GUJRANWALA**  
B-13/T-147, Shaukat Centre,  
G.T. Road

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

**HAZRO**  
Allah Wala Chowk, Circular Road

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

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

**E-11 Markaz Branch**  
Plot # 3, E-11/3 Markaz

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

**F-8 Markaz Branch**  
Plot # 18-C, Kaghan Road, F-8 Markaz

**F-11 Markaz Branch**  
Plot # 25-D, F-11 Markaz

**G-9 Markaz Branch**  
4-B, Karachi Company, G-9 Markaz

**I-8 Markaz Branch**  
Laraib Plaza, Sector I-8 Markaz

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

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

**Adamjee Nagar Branch**  
Sana Complex, C.P. Berar Society,  
Ameer Khosroo Road

**Bahadurabad Branch**  
ZN Plaza, Bahadur Yar Jung Co-Operative  
Society Bahadurabad

**Clifton Branch**  
Showroom 1, Plot #D-69, Block-7, Clifton

**Cloth Market Branch**  
Khandwala Building, Fakhre Matri Road,  
Kharadar

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

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

**F.B.Area Branch**  
C-31/A, Block-6, Federal 'B' Area,  
KDA, Scheme-16

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

**Hyderi Branch**  
D-11, Block-H, Shershah Suri Road,  
North Nazimabad

**Jodia Bazaar Branch**  
6/16, Virjee Street, Jodia Bazaar

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

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

**Korangi Industrial Area Branch**  
Plot # 25, Sector 23, Korangi Industrial Area

**Korangi Road Branch**  
Arcadia Shopping Mall, Phase-I, D.H.A.

**M.A. Jinnah Road Branch**  
Wadhumal Odharam Quarters,  
Opp. City Court, M.A. Jinnah Road

**Saddar Branch**  
Snow White Centre,  
Main Abdullah Haroon Road, Saddar

**Shahrah-e-Faisal Branch**  
47-A, Dar-Ul-Aman Housing Society,  
PECHS, Block 7/8, Shahrah-e-Faisal

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

**Sohrab Goth Branch**  
AI-Asif Square, Sohrab Goth

**26th Street D.H.A. Branch**  
Plot # 23-C, Street-37,  
Tauheed Commercial Area,  
Phase-V, D.H.A.

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

**Zamzama Branch**  
9-E, 8th Zamzama Commercial Lane,  
Zamzama, Clifton

**LAHORE**  
**Main Branch**  
Silkbank House, 14-Egerton Road

**Allama Iqbal Town Branch**  
6-Hunza Block, Allama Iqbal Town

**Badami Bagh Branch**  
66, Grain Market, Badami Bagh

**Cavalry Ground Branch**  
20, Commercial Area, Cavalry Ground

**Circular Road Branch**  
73, Circular Road

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

**Fortress Stadium Branch**  
Silver Star Complex,  
Fortress Stadium, Lahore Cantt.

**LARKANA**  
Pakistan Chowk

**MANDI BAHAUDDIN**  
Qader Trade Centre, Ghallah Mandi

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

**Gulberg, Q-Block Branch**  
Plot # 6, Q-Block, Gulberg-II

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

**L-Block, Gulberg Branch**  
Plot # 52, L-Block, Gulberg-III

**Model Town Branch**  
16, Bank Square Market, Model Town

**New Garden Town Branch**  
14, Usman Block, New Garden Town

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

**Shah Alam Market Branch**  
15-B, Shah Alam Market

**Shadman Town Branch**  
119-A, Colony # 1, Shadman Town

**T-Block, D.H.A. Branch**  
Plot # 88, Sector-CCA,  
Phase-2 C, D.H.A.

**Thokar Niaz Baig Branch**  
7-B, Judicial Colony,  
Rawiwind Road, Thokar Niaz Baig

**Wapda Town Branch**  
Wapda Roundabout, PIA Employees  
Co-operative Housing Society

**Satellite Town Branch**  
D-321, Fifth Road, Satellite Town

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

**MIRPURAZAD KASHMIR**  
82-D, Allama Iqbal Road, Mirpur

**MULTAN**  
**Multan Branch**  
Bosan Road, Multan.

**Qasim Road Branch**  
76, Qasim Road, S.P. Chowk

**PESHAWAR**  
**Main Branch**

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

**Khyber Bazaar Branch**  
Haji Khan Building,  
Suikamo Square, Khyber Bazaar

**QUETTA**  
Firdousi Building, Jinnah Road

**RAWALPINDI**  
**Main Branch**  
Aslam Plaza, 60 Main Adamjee Road,  
Rawalpindi Cantt.

**Bahria Town Branch**  
91, Civic Center, Bahria Town

**Chaklala Branch**  
Plot # 46, Commercial Area,  
Chaklala Scheme-III

**Satellite Town Branch**  
D-321, Fifth Road, Satellite Town

**WAH**  
Plot # 1, Shop # 37/A, Aslam Market

**RAHIM YAR KHAN**  
26, Shahi Road

**RAIWIND**  
Railway Road

**SAHIWAL**  
Jail Road, Opp. Jinnah Hall

**SARGODHA**  
**Main Branch**

Khayyam Chowk, Gulberg Park

**Pull-111 Branch**  
Pull-111, Sargodha-Faisalabad Road

**SHEIKHPURA**  
Sharif Plaza, Main  
Lahore-Sargodha Road

**SIALKOT**  
70, Paris Road

**SUKKUR**  
Husaini Road

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

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