



Delivering  
Excellence

*Schedule of Bank Charges*  
*For the Period January 2016 to June 2016*

## CONTENTS

| S. No.                       | DESCRIPTION   | Page No. | S. No.   | DESCRIPTION                   | Page No. |
|------------------------------|---|----------|--|-------------------------------|----------|
| <b>INTERNATIONAL BANKING</b> |   |          |  |                               |          |
| <b>IMPORTS</b>               |   |          |  |                               |          |
| 1.                           | Letters Of Credit   | 1        | 10.  | Textiles                      | 13       |
| 2.                           | Imports Under Registered Contracts (Consignments) /<br>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        | <b>SALE AND PURCHASE OF SECURITIES, SAFE CUSTODY<br/>ARTICLES IN SAFE DEPOSIT AND SAFE DEPOSIT LOCKERS</b> |                               |          |
| 5.                           | Import Bills Under Collection   | 3        | 13.  | Securities                    | 16       |
| 6.                           | Other Charges Under Import Transactions   | 3        | 14.  | Safe Deposit Lockers          | 16       |
| <b>EXPORTS</b>               |   |          | 15.  | Guarantees                    | 17       |
| 7.                           | Letters Of Credit   | 4        | 16.  | Miscellaneous Charges         | 17       |
| 8.                           | Collections   | 4        | 17.  | Communication Charges         | 19       |
| 9.                           | Other Charges Under Export Transactions   | 4        | 18.  | Phone Banking                 | 20       |
| <b>FOREIGN REMITTANCES</b>   |   |          | <b>DEPOSIT, ASSET &amp; TECHNOLOGY PRODUCTS</b>  |                               |          |
| 10.                          | Outward   | 5        | 19.  | All-In-One Account            | 20       |
| 11.                          | Inward  | 5        | 20.  | Asaan Current Account         | 21       |
| 12.                          | Miscellaneous Charges   | 6        | 21.  | Auto Finance                  | 22       |
| 13.                          | Communication Charges   | 6        | 22.  | Basic Banking Account (BBA)   | 22       |
| 14.                          | Foreign Currency Account  | 6        | 23.  | Business Value Account        | 22       |
| <b>DOMESTIC BANKING</b>      |   |          | 24.  | Dormant Account               | 23       |
| <b>REMITTANCES</b>           |   |          | 25.  | Home Finance                  | 23       |
| 1.                           | DDs   | 7        | 26.  | IPS Account                   | 24       |
| 2.                           | Commission On Pay Order   | 7        | 27.  | Money Market Express          | 24       |
| 3.                           | Inland Letters Of Credit  | 8        | 28.  | Munafa Rozana / Super Saver   | 25       |
| 4.                           | Collection  | 8        | 29.  | Online Express                | 26       |
| 5.                           | Purchase Of Bills   | 8        | 30.  | Personal Loan                 | 26       |
| 6.                           | Documentary Bills Drawn Under Inland Letters Of Credit  | 9        | 31.  | PLS Account                   | 27       |
| 7.                           | Finance / Advances  | 10       | 32.  | Ready Line                    | 27       |
| <b>SME PRODUCTS</b>          |   |          | 33.  | Salary Premium Account        | 28       |
| 8.                           | M'Power   | 11       | 34.  | Visa Debit Cards              | 29       |
| 9.                           | Agriculture Business Finance  | 12       | 35.  | Credit Cards                  | 30       |
|                              |   |          | 36.  | Charges Waiver For Staff      | 31       |
|                              |   |          | 37.  | Notes                         | 32       |

## INTERNATIONAL BANKING

### IMPORTS

#### 1. LETTERS OF CREDIT

|  |   |
|--|---|
| 1.1 Letters of Credit  |   |
| 1.1.1 L/C Opening Commission   | L/C volume of a customer (including allied account) during a calendar year:                             |
| Up to Rs. 5,000,000/-  | First Quarter or Part Thereof 0.35%   |
| Rs. 5,000,001/- – Rs. 50,000,000/-                                   | Subsequent Quarter or Part Thereof 0.25%  |
| Rs. 50,000,001/- – Rs. 100,000,000/-                                 | 0.20%   |
| Over Rs. 100,000,000/-   | 0.15%   |
| (Based on annual volume)   | Negotiable  |
|  | Or as per arrangement   |
| 1.1.2 Revalidation Commission<br>(After expiry of L/C)               | As in (1.1.1) mentioned above<br>(Case to be treated as opening of fresh L/C)                           |
| 1.1.3 Transfer Commission<br>(On transfer of L/C to new beneficiary) | As in (1.1.1) mentioned above<br>(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,<br>Pay as you Earn Scheme and Deferred<br>Payment L/Cs for a Period of Over<br>1 Year  |  |
| 1.3.1 Commission   | 0.40% per quarter or part thereof (at the time<br>of the opening of L/C) is to be charged on the<br>full amount of L/C liability, plus interest payable<br>thereon for the period from the date of opening<br>of L/C till the expiry of L/C. Thereafter commission<br>is to be recovered on six-monthly basis on<br>reducing liability till payment of the last and final<br>installment |
| 1.3.2 In case of L/C Undertaking to be Issued<br>Favouring Lead Bank for Providing<br>Forward Cover for Exchange Risk under<br>Suppliers / Buyers Credit on Behalf of<br>Applicant | Commission @ 0.40% per quarter on reducing<br>liability  |
| 1.3.3 In case of Cancellation Charges  | Rs. 1,000/-  |
| 1.4 Amendments   |  |
| 1.4.1 Amendment without Increase in Amount<br>or Extension in Period of Shipment   | Rs. 1,000/- per transaction (flat)   |

|  |   |
|--|---|
| 1.4.2 Amendment that involves Increase in Amount or Validity | Rs. 1,000/- per transaction (flat), plus as per 1.1.1 |
|--|---|

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

|  |  |
|--|--|
| 2.1 Registration of Contract / Purchase Order / Performa Invoice, etc.   |  |
| 2.1.1 Registration Charges   | Up to 0.25%. Minimum Rs. 1,000/- or as per arrangement with the customer |
| 2.1.2 Service Charges on Remittance of Documents Presented under Contract  | 0.10%. Minimum Rs. 1,000/- or as per arrangement                         |
| 2.1.3 Service Charges on Import Remittance where Goods are Cleared and Remittance is made upon Presentation of Bill of Entry and Copies of Shipping Documents / Import Documents are Received Directly from the Supplier's Bank without Registration of Contract | 0.10%. Minimum Rs. 1,000/- or as per arrangement                         |
| 2.1.4 Charges on Amendment of Import Contract (Involves no Increase of Amount)   | Rs. 1,000/-  |

## 3. IMPORT BILLS UNDER SIGHT LETTERS OF CREDIT

|   |   |
|---|---|
| 3.1 Mark-up   |   |
| 3.1.1 If Retired within 10 Days from the Date of Negotiation                      | 50 paises 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 paises 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 paises 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 paises per Rs. 100/- (flat) or as per arrangement  |
| 3.3 Service Charges   | 10 paises 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 |
| <p>Note: If maturity of bill falls within validity / expiry of Letter of Credit, no acceptance commission will be charged.</p> <p>(Charges will be recovered at the time of lodgement / retirement / adjustment of bill when paid by the customer)</p> |  |
| 4.3 Service Charges  | 10 paise 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 paise 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. COLLECTIONS

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

|       |   |  |
|-------|---|--|
| 8.1.1 | Rupee Account   | 0.2% of the amount. Minimum Rs. 100/- plus courier charges         |
| 8.1.2 | Foreign Currency Account  | USD 5/- plus Courier Charges                                       |
| 8.2   | Clean Foreign Bills sent for Collection Returned Unpaid           | Rs. 500/- (flat), plus Telecommunication Charges (if any)          |
| 8.3   | Documentary Bills   | Rs. 500/- plus Courier Charges                                     |
| 8.4   | Service Charges against Export Documents sent on Collection Basis | 15 paisas per Rs. 100/-. Minimum Rs. 1,000/- or as per arrangement |
| 8.5   | Advance Payment   | 0.10%. Minimum Rs. 1,000/- or as per arrangement                   |
| 8.6   | EDS Handling Charges  | Rs. 100/- (flat) per transaction                                   |

### 9. OTHER CHARGES UNDER EXPORT TRANSACTIONS

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

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

## 10. OUTWARD

## FOREIGN REMITTANCES

|  |   |
|--|---|
| 10.1 Service Charges in Addition to Commission for Transfer / Remittance of Funds Abroad, if within 07 Days from the Date of Deposit of Foreign Currency Notes | 0.50% (flat). Minimum US\$ 10/- or equivalent in other foreign currencies |
|--|---|

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

## 11. INWARD

|                      |   |
|----------------------|---|
| 11.1 Home Remittance | Actual charges, if any, incurred by the Bank. No charges to be recovered, if the funds are remitted to any branch of Silkbank             |
| 11.2 Other           | Free - if the proceeds are credited to an account with the drawee bank. In other cases a flat charge of Rs. 250/- plus Instrument Charges |

|  |   |
|--|---|
| 11.3 Home Remittance under PRI   | Free  |
| 11.4 Charges on Payment of Inward Foreign Drafts / Foreign Mail Transfers where Payment is made to Beneficiaries after Payment Cover is received in our Foreign Currency Accounts. These Charges are to be Recovered only when TT Buying Rate is Applied | Free - if proceeds are credited to an account with us. Otherwise flat charge of Rs. 250/- plus Instrument Charges |

## 12. MISCELLANEOUS CHARGES

|   |   |
|---|---|
| 12.1 Correspondent Bank Charges                                 | At actual   |
| 12.2 Issuance of Proceeds Realization Certificates "Annexure A" | Rs. 300/- (flat) per certificate  |
| 12.3 Standing Instruction Charges in Foreign Currency Accounts  | USD 10/- or equivalent in other foreign currencies  |
| 12.4 Out of Pocket Expenses                                     | At actual   |
| 12.5 Credit Report on Foreign Buyers / Sellers                  | Rs. 1,000/- (flat) plus Foreign Bank Charges  |
| 12.6 Inquiry / Photocopy of Old Record                          | Within 3 months: Rs. 100/-<br>Above 3 months to 1 year: Rs. 300/-<br>Over 1 year: Rs. 500/- |
| 12.7 Issuance of Balance / Account Maintenance Certificate      | Rs. 250/- (flat) plus FED   |
| 12.8 Lodgement of Cheque in Local Dollar Clearing               | Rs. 300/- per instrument  |
| 12.9 Return of Cheque in Local Dollar Clearing                  | Rs. 300/- per instrument  |

|   |  |
|---|--|
| 12.10 Central Excise Levy and any other Government Duties / Taxes             | At actual  |
| 12.11 Issuance of Business Performance Certificate at Customer Request        | Rs. 500/- (flat)   |
| 12.12 Photocopy Charges, where applicable on IMP / EXP / ERF / LG transaction | ERF Processing Fee: Rs. 200/-<br>NOC Issuance Charges: Rs. 200/-<br>Photocopy Charges: Rs. 100/- |

## 13. COMMUNICATION CHARGES

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

## 14. FOREIGN CURRENCY ACCOUNT

|  |  |
|--|--|
| 14.1 Maintaining average balance of USD 1,000/- in Current Account, USD 2,000/- in Savings Account and USD 2,000/- in TD or having total relationship of USD |  |
|--|--|



|   |                 |
|---|-----------------|
| 100,000/- or Equivalent in other FCY Accounts or Rs. 5 Million Relationship in CA / SA / TD |                 |
| 14.1.1 Free Foreign Currency TT   | 3 TT in a month |
| 14.1.2 Free Foreign Currency DD   | 3 DD in a month |
| 14.1.3 Remittance Cancellation Charges  | Nil             |
| 14.1.4 Remittance Stop Payment Charges  | Nil             |
| 14.1.5 Issuance of Proceeds Certificates  | Free            |
| 14.1.6 Standing Instruction Charges in Foreign Currency Accounts                            | Free            |
| 14.1.7 Lodgement of Cheque in Local Dollar Clearing   | Free            |
| 14.1.8 Return of Cheque in Local Dollar Clearing  | Free            |
| 14.1.9 Issuance of Business Performance Certificate at Customer Request                     | Free            |

## DOMESTIC BANKING

## REMITTANCES

### 1. DDs

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

|   |                          |
|---|--------------------------|
| 1.1.1 Up to Rs. 100,000/-                       | 0.2%. Minimum Rs. 200/-  |
| 1.1.2 Over Rs. 100,000/-                        | 0.10%. Minimum Rs. 300/- |
| 1.2 Cancellation / Issuance of Duplicate Drafts | Rs. 200/- (flat)         |

### 2. COMMISSION ON PAY ORDER

|   |   |
|---|---|
| 2.1 Issuance of Pay Order against Debit to Account  | Rs. 100/- (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/-<br>MDA Customers: Rs. 1,000/-       |
| 2.4 Issuance of Pay Orders for Payment of Fees in favour of Educational Institutions, HEC / Board, etc. | Rs. 25/- per instrument or 0.5% of amount (whichever is less) |

### 3. INLAND LETTERS OF CREDIT

|  |   |
|--|---|
| 3.1 Issuance<br>Up to Rs. 100,000,000/-<br>Over Rs.100,000,000/-                     | 0.40% per quarter (negotiable)<br>Minimum Rs. 1,000/- or as per arrangement |
| 3.2 Amendments   |   |
| 3.2.1 Amendment involving increase in Amount of Validity                             | As mentioned above in (3.1)   |
| 3.2.2 Amendment without increase in Amount or Extension in Period of L/C             | Rs. 1,000/- per transaction (flat)  |
| 3.2.3 Amendment Charges on Transfer of Inland Letters of Credit to a New Beneficiary | Case to be treated as opening of fresh L/C                                  |
| 3.3 Advising   | Rs. 1,000/- (flat)  |
| 3.4 Amendment Advising   | Rs. 500/- (flat)  |
| 3.5 Confirmation Charges   | 0.30% per quarter or part thereof.<br>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<br><br>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:<br>i) Rawalpindi and Islamabad city branches<br>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 <sup>st</sup> day from the Date of Purchase                                  | 0.50 paisas per Rs. 1,000/- on a daily product basis (on actual finance)                                     |
| 5.4.2 | If Retired During Next 210 Days (Cushion Period)   | 0.60 paisas per Rs. 1,000/- on a daily product basis, plus the Bank's commission @ 0.10 paisas per Rs. 100/- |
| 5.5   | Storage Charges  | At actual  |

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

|       |  |   |
|-------|--|---|
| 6.1   | Sight Bills  |   |
| 6.1.1 | Negotiating End  | Negotiation commission @ 0.40%. Minimum Rs. 1,000/- per bill or as per arrangement  |
| 6.1.2 | Collection Charges for Restricted L/Cs (where negotiation is restricted to some other Bank and presented to us for forwarding) | Forwarding bank/branch would charge Handling Charges of Rs. 300/- (flat) per bill commission recoverable @ 0.40%. Minimum Rs. 1,000/- |

|  |  |   |
|--|--|---|
| 6.1.3  | Mark-up at Opening End (at the Time of Retirement). Rates of mark-up:  |   |
| i.   | If Retired within 3 Days of the Date of Lodgement  | 42 paisas per Rs. 1,000/- on a daily product basis from the date of negotiation or as per arrangement   |
| ii.  | If Retired after 3 Days of Lodgement   | 50 paisas per Rs. 1,000/- on a daily product basis from the date of negotiation or as per arrangement   |
| Note: No mark-up will be charged from the date of negotiation till the receipt of the document at the branch |  |   |
| 6.1.4  | Service Charges on Inland PAD  | 0.10%. Minimum Rs. 1,000/- or as per arrangement  |
| 6.2  | Usance Bills   |   |
| 6.2.1  | At Opening End:  |   |
| i.   | If Bill Matures after Expiry of L/C  | 0.40% per bill. Minimum Rs. 1,000/- plus delivery of documents against acceptance commission @ 0.15% per month on bill amount on realization from the date of expiry of L/C or as per arrangement |
| ii.  | Mark-up in case of Bills under Inland Usance Letters of Credit, if Bills are not Paid on Due Date (i.e. Maturity Date) | 70 paisas per Rs. 1,000/- on a daily product basis from the date of maturity till the date of payment or as per arrangement   |
| 6.2.2  | At Collecting End:   |   |
| i.   | Collecting Charges   | Commission @ 0.40%. Minimum Rs. 1,000/- on bill amount or as per arrangement  |

|                         |  |
|-------------------------|--|
| ii. In case of Purchase | Usual commission as mentioned in (6.2.2 (i)) and mark-up down up to 60 paisas per Rs. 1,000/- on a daily product basis from the date of purchase till the date of maturity or as per negotiation |
|-------------------------|--|

## 7. FINANCE / ADVANCES

|   |  |                          |
|---|--|--------------------------|
| Following Charges may be Recovered in Addition to Mark-up / Return on Investment                    |  |                          |
| 7.1 Project Application Fee (Non-Refundable)  |  |                          |
| 7.1.1 Projects having Capital Cost (Excluding Cost of Land and Buildings) up to Rs. 30 Mn           | As per arrangement   |                          |
| 7.1.2 Projects having Capital Cost (Excluding Cost of Land and Buildings) Exceeding Rs. 30 Mn       | As per arrangement   |                          |
| 7.2 Fees and Charges in Respect of Project Financing in Addition to Interest / Return on Investment | i. Project Evaluation / Appraisal Fee<br>ii. Commitment Fee (on undisbursed balance) from the date of sanction to the date of disbursement | Negotiable<br>Negotiable |

|  |   |            |
|--|---|------------|
|  | iii. Legal Documentation Fee  | At actual  |
|  | iv. Project Monitoring Fee (one-time charge) at the time of sanction  | Negotiable |
|  | v. Trusteeship Fee (to be recovered by the lead bank in case of consortium financing)   | Negotiable |
| 7.3 Processing Fee for Fresh Credit Proposals / Renewals / Enhancement / Others  | Initial / Annual Review:<br>RBG 0.1% of total facilities / Rs. 2,500/- or as per arrangement<br>CBG 0.1% of total facilities or as per arrangement<br>MM 0.1% of total facilities or as per arrangement |            |
| Note: In case of annual internal review of TF / DF facilities, the fee shall not be applicable.  | Interim Review (For Enhancement):<br>RBG 0.1% of total facilities or as per arrangement<br>CBG As per arrangement<br>MM As per arrangement  |            |
| Note: Above charge does not apply to running finance facility for Branch Banking customers.  | Rs. 5,000/- (flat)  |            |
| 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 |   |            |

|       |  |  |
|-------|--|--|
| 7.5   | For Finance against Pledge / Hypothecation Various Charges may be levied as follows:                       |  |
| 7.5.1 | Godown Rent  | At actual  |
| 7.5.2 | Godown Staff Salaries. Salaries of Godown Keepers / Chowkidars   | At actual  |
| 7.6   | Godown Inspection Charges  | To be credited to the Bank's Income Account  |
| 7.6.1 | Within Municipal Limits or within a radius of 5 Kilometers from Silkbank's Branch outside Municipal Limits | Rs. 1,000/- (flat)   |
| 7.6.2 | Outside the Above Limits   | Rs. 3,000/- (flat)<br>T.A. / D.A. admissible to staff as per Silkbank's travel policy in addition to charges as mentioned above in (7.6.1) |
| 7.7   | Delivery Charges   | At actual  |
| 7.7.1 | If a Godown Keeper is not posted, conveyance charges to be recovered                                       |  |
| 7.8   | Other Incidental Expenses  | At actual  |
| 7.9   | Insurance Premia, Legal Charges  | At actual  |

## 8. M'POWER

|     |                            |  |                    |                             |
|-----|----------------------------|--|--------------------|-----------------------------|
| 8.1 | Processing Fee             | Residential: Rs. 5,000/- and<br>Commercial: Rs. 7,000/-  |                    |                             |
| 8.2 | Approval Charges           | Rs. 15,000/- or 0.1% of the approved amount<br>(whichever is higher)   |                    |                             |
| 8.3 | Management Consultancy Fee | Cursory Report: Rs. 4,000/- and<br>Detailed Report: Rs. 8,000/-<br><br>50% additional fee would be charged for any<br>additional business. Peripheral area - Rs. 500/-<br>additionally |                    |                             |
| 8.4 | Late Payment Charges       | Loan<br>Amount   | Per Day<br>Charges | Fixed Charges<br>- One-Time |
|     |                            | Up to Rs. 10 Mn  | Rs. 1,000/-        | Rs. 10,000/-                |
|     |                            | Rs. 10 Mn<br>to Rs. 20 Mn  | Rs. 1,000/-        | Rs. 10,000/-                |
|     |                            | More than<br>Rs. 20 Mn   | Rs. 2,000/-        | Rs. 20,000/-                |
| 8.5 | Line Renewal               | Up to Rs.15,000/- or 0.1% of the loan amount<br>(whichever is higher)  |                    |                             |

|   |  |  |
|---|--|--|
| 8.6   | Appraisal                              | Built Property: Rs. 5,000/- per property<br>Apartment: Rs. 3,500/- per property<br>Land: Rs. 4,000/- per property<br>Peripheral Areas: Rs. 500/- additionally<br>Drive By Appraisal: Rs. 2,000/- |
| 8.7   | Property Insurance Premium             | Insurance rate as quoted by vendor   |
| 8.8   | Legal Fee                              | Preliminary Legal Opinion: Rs. 3,500/- (includes Rs. 2,000/- for Stage I and Rs. 1,500/- for Title Search). Final Legal Opinion: Rs. 3,000/-   |
| 8.9   | Life Insurance                         | Optional and as per rate quoted by vendor  |
| 8.10  | Documentation, Stamp Duties and Levies | At actual  |
| 8.11  | Litigation Charges                     | At actual  |
| 8.12  | Re-Appraisal Charges                   | At actual  |
| 8.13  | Standing Instruction Charges           | As per Branch Banking  |
| 8.14  | SMS Alerts Fee                         | Rs.50/- per month  |
| 8.15  | Account Closure Fee                    | Rs. 5,000/-  |
| Note: Rate is subject to change as quoted by the vendor. All Branch Banking Charges will apply to transactions through branches. All Government excise duties / taxes will be charged to customer where applicable in addition to the above mentioned charges |  |  |

## 9. AGRICULTURE BUSINESS FINANCE

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

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

#### 10. TEXTILES

|                                  |                          |
|----------------------------------|--------------------------|
| 10.1 Processing Fee              | Rs. 5,000/-              |
| 10.2 Management Consultancy Fee* | Rs. 6,000/-              |
| 10.3 Line Renewal Fee            | Rs. 5,000/-              |
| 10.4 Appraisal Fee*              |                          |
| 10.4.1 Built Property            | Rs. 5,000/- per property |

|  |  |
|--|--|
| 10.4.2 Land  | Rs. 3,000/- per property                     |
| 10.4.3 Flat  | Rs. 5,000/- per property                     |
| 10.4.4 For Peripheral Areas  | Rs. 500/-                                    |
| 10.5 Legal Fee*  |  |
| 10.5.1 Preliminary Opinion   | Rs. 3,500/-                                  |
| 10.5.2 Final Opinion   | Rs. 3,000/-                                  |
| 10.6 Pay Orders and Demand Drafts                                  |  |
| 10.6.1 Line Size Rs. 1 Mn to Rs. 10 Mn                             | 3 free pay orders and / or demand drafts     |
| 10.6.2 Line Size above Rs. 10 Mn                                   | 5 free pay orders and / or demand drafts     |
| 10.7 Letter of Guarantee   |  |
| 10.7.1 If Avg. Utilization of CF Limit is 0% - 25%                 | Bank Commission Charges will be 3% per annum |
| 10.7.2 If Avg. Utilization of CF Limit is over 25% - less than 50% | Bank Commission will be 1.5% per annum       |
| 10.7.3 If Avg. Utilization of CF Limit is 50% and above            | No Commission Charges                        |
| 10.8 Cheque Book Issuance Charges                                  | Rs. 5/- per leaf                             |
| 10.9 Property Insurance Charges*                                   |  |

|  |  |                   |                          |
|--|--|-------------------|--------------------------|
| 10.9.1 Residential Property                          | Up to 0.07% of the line amount + 0.15% terrorism cover |                   |                          |
| 10.9.2 Commercial Property                           | Up to 0.09% of the line amount + 0.15% terrorism cover |                   |                          |
| 10.9.3 Industrial Property                           | Up to 0.27% of the line amount + 0.15% terrorism cover |                   |                          |
| 10.10 Late Payment Charges                           | Loan Amount  | Per Day Charges   | Fixed Charges - One-Time |
|  | Less than Rs. 10 Mn                                    | Up to Rs. 1,000/- | Nil                      |
|  | Rs. 10 Mn to Rs. 20 Mn                                 | Up to Rs. 1,000/- | Up to Rs. 5,000/-        |
|  | Above Rs. 20 Mn  | Up to Rs. 1,000/- | Up to Rs. 10,000/-       |
|  |  |                   |                          |
| 10.11 Cheque Return Fee                              | Rs. 500/-  |                   |                          |
| 10.12 Documentation, Stamp Duties and Actual Levies* | At actual  |                   |                          |
| 10.13 Litigation Charges                             | At actual  |                   |                          |

\*All these charges are quoted by the vendor and are subject to change

\*In addition to charges above, all Government levies will be applicable

## 11. CASH EASE (BILL DISCOUNTING)

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

## 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<br>Rs. 50,000/- over and above 5.0 Mn |



|                             |                                |                 |                          |
|-----------------------------|--------------------------------|-----------------|--------------------------|
| 12.3 Late Payment Charges   | Loan Amount                    | Per Day Charges | Fixed Charges - One-Time |
|                             | Up to Rs. 1 Mn                 | Rs. 100/-       | Nil                      |
|                             | Rs. 1 Mn to Rs. 3 Mn           | Rs. 200/-       | Rs. 1,000/-              |
|                             | Rs. 3 Mn to Rs. 5 Mn           | Rs. 300/-       | Rs. 2,000/-              |
|                             | Above Rs. 5 Mn to Rs. 10 Mn    | Rs. 400/-       | Rs. 3,000/-              |
| 12.4 Line Renewal Fee       | Rs. 1,000/-                    |                 |                          |
| 12.5 Appraisal Fee          |                                |                 |                          |
| 12.5.1 Built Property       | Rs. 5,000/- per property       |                 |                          |
| 12.5.2 Flat                 | Rs. 5,000/- per property       |                 |                          |
| 12.5.3 Land                 | Up to Rs. 4,000/- per property |                 |                          |
| 12.5.4 For Peripheral Areas | Rs. 500/- (additional charges) |                 |                          |
| 12.6 Insurance Charges      |                                |                 |                          |
| 12.6.1 Residential          | As quoted by vendor            |                 |                          |

|  |  |
|--|--|
| 12.6.2 Commercial  | As quoted by vendor  |
| 12.6.3 Crops   | Up to 2% per year of limit amount                                      |
| 12.6.4 Tractor   | Up to 3% of the loan amount for the entire period                      |
| 12.7 Legal Fee (Residential / Commercial Properties)                                     |  |
| 12.7.1 Preliminary Opinion   | Rs. 3,500/- (Rs. 2,000/- for Stage I and Rs. 1,500/- for Title Search) |
| 12.7.2 Final Opinion   | Up to Rs. 3,000/-  |
| 12.8 Legal Fee for Agricultural Land   |  |
| 12.8.1 Preliminary Opinion   | Up to Rs. 2,000/-*   |
| 12.8.2 Final Opinion   | Up to Rs. 2,000/-*   |
| *Legal Fee for Agricultural Land shall be charged at actual as finalized with the lawyer |  |
| 12.9 Cheque Book Issuance Charges  | Rs. 5/- per leaf   |
| 12.10 Cheque Return Fee  | At actual  |

|  |                            |
|--|----------------------------|
| 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%.<br>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. 2,000/- per annum |

| 14.1.2 Medium   | Rs. 2,500/- per annum  |                         |                |   |  |                                    |                      |                                    |            |                         |                  |
|---|--|-------------------------|----------------|---|--|------------------------------------|----------------------|------------------------------------|------------|-------------------------|------------------|
| 14.1.3 Large  | Rs. 4,000/- per annum  |                         |                |   |  |                                    |                      |                                    |            |                         |                  |
| 14.1.4 Extra Large  | Rs. 6,000/- per annum  |                         |                |   |  |                                    |                      |                                    |            |                         |                  |
| 14.2 Lien against Locker Issuance                                     | In addition to first year rental charges, lien will be marked for 01 year locker rental (as per size of locker)  |                         |                |   |  |                                    |                      |                                    |            |                         |                  |
| 14.3 Late Fee in case Locker Falls in Arrears for more than One Month | Rs. 100/- per month  |                         |                |   |  |                                    |                      |                                    |            |                         |                  |
| 14.4 Key Charges  |  |                         |                |   |  |                                    |                      |                                    |            |                         |                  |
| 14.4.1 Key Charges will apply at the time of issuance of new locker   | Rs. 2,000/- per locker (Refundable)  |                         |                |   |  |                                    |                      |                                    |            |                         |                  |
| 14.5 Breaking Charges   | Rs. 3,000/- per locker plus actual expenses incurred   |                         |                |   |  |                                    |                      |                                    |            |                         |                  |
| 14.6 Free Safe Deposit Locker Charges (Current Accounts)              | <table> <tr> <th>Monthly Average Balance</th><th>Locker Charges</th></tr> <tr> <td>Less than Rs. 1,000,000/- or above free limit</td><td>Please refer to 14.1.1, 14.1.2, 14.1.3</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 | Please refer to 14.1.1, 14.1.2, 14.1.3 | Rs. 1,000,000/- to Rs. 2,000,000/- | Small or Medium Free | Rs. 2,000,001/- to Rs. 3,000,000/- | Large Free | Rs. 3,000,001/- & above | Extra Large Free |
| Monthly Average Balance   | Locker Charges   |                         |                |   |  |                                    |                      |                                    |            |                         |                  |
| Less than Rs. 1,000,000/- or above free limit                         | Please refer to 14.1.1, 14.1.2, 14.1.3   |                         |                |   |  |                                    |                      |                                    |            |                         |                  |
| Rs. 1,000,000/- to Rs. 2,000,000/-                                    | Small or Medium Free   |                         |                |   |  |                                    |                      |                                    |            |                         |                  |
| Rs. 2,000,001/- to Rs. 3,000,000/-                                    | Large Free   |                         |                |   |  |                                    |                      |                                    |            |                         |                  |
| Rs. 3,000,001/- & above   | Extra Large Free   |                         |                |   |  |                                    |                      |                                    |            |                         |                  |

|  |  |  |
|--|--|--|
| 14.7 Free Lockers on the Basis of Previous Month Average Balance (Subject to Availability) | On completion of each year, if average balance is not maintained, actual charges as per SOC will be applicable |  |
| 14.8 Free Safe Deposit Locker Charges (Saving Accounts)                                    | Monthly Average Balance  | Locker Charges                             |
|  | Less than Rs. 3,000,000/- or above free limits   | Please refer to page 16 (14.1, 14.2, 14.3) |
|  | Rs. 3,000,000/- to Rs. 5,000,000/-   | Small or Medium Free                       |
|  | Rs. 5,000,001/- to Rs. 10,000,000/-  | Large Free                                 |
|  | Rs. 10,000,001/- & above   | Large or Extra Large Free                  |

## 15. GUARANTEES

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

|  |  |
|--|--|
| 15.3 Amendment   | Rs. 500/- per amendment plus commission as per (15.2) for increased amount or extension in period<br><br>Rs. 500/- per Amendment Charges for L/Gs issued against 100% cash margin<br><br>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<br><br>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<br>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 USD 5,000/-, GBP 3,000/- & EUR 3,000/-  | Rs. 50/- per month (flat) or equivalent in foreign currencies (including FED)<br>(i) Students<br>(ii) Mustahiqeen of Zakat<br>(iii) Employees of Government / Semi-Government<br>(iv) Diplomatic Missions & Attache Offices<br>(v) BBA / PLS account holders, Silkbank Bancassurance Customers (Life), institutions for salary and pension purposes and school management committee accounts are exempted from levy of Service Charges |
| Note: No initial deposit would be required for opening of accounts by (i) to (iii) institutions for salary and pension purposes (including widows/children of deceased employees eligible for family pension/benevolent fund grant, etc.) and other similar types of accounts |  |
| 16.4 Duplicate Statement of Accounts for more than 6 Months   | Rs. 35/- per statement   |
| 16.5 Issuance of SBP / NBP Cheque   | Rs. 300/- per cheque   |
| 16.6 Issuance of Loose Cheque   | Rs. 300/- . Subsequent loose cheque Rs. 500/-  |
| 16.7 Account Closing Charges  | Nil  |
| 16.8 Inquiry / Photocopy of Old Record within 06 months   | Rs. 100/-  |
| 16.9 Inquiry / Photocopy of Old Record from 06 months to 01 year  | Rs. 300/-  |
| 16.10 Inquiry / Photocopy of Old Record more than 01 year old   | Rs. 500/- per inquiry / page plus actual charges incurred  |

|  |  |                   |
|--|--|-------------------|
| 16.11 Issuance of Balance / Account Maintenance Certificate        | Rs. 250/- (flat) plus FED  |                   |
| 16.12 Out of Pocket Expenses                                       | At actual  |                   |
| 16.13 Central Excise Levy and any other Government Duties / Taxes  | At actual  |                   |
| 16.14 Charges on Cheques / Instruments Returned in Inward Clearing | Rs. 250/- per cheque / instrument. Charges should not be recovered if cheque is returned due to bank mistake |                   |
| 16.15 Same Day Outward Clearing Charges                            | Rs. 500/-  |                   |
| 16.16 Same Day Outward Clearing Returned Charges                   | Rs. 300/- per instrument   |                   |
| 16.17 eCIB Report  | At actual  |                   |
| 16.18 Other Certificates not Specified Elsewhere                   | Rs. 250/-  |                   |
| 16.19 Tax Certificate  | Free   |                   |
| 16.20 Cheque Book Issuance Charges*                                | Monthly Average Balance  | Charges           |
|  | Less than Rs. 50,000/-   | Rs. 25/- per leaf |
|  | Rs. 50,000/- & above   | Rs. 5/- per leaf  |
| *First Cheque Book of 25 leaves free if Balance Requirement is met |  |                   |
| 16.21 Online Cash Withdrawal and Deposit Charges                   |  |                   |

|  |  |                          |
|--|--|--------------------------|
| 16.21.1 Online Cash Deposit and Withdrawals (Online)               | 0.10% or Rs. 150/- free for RF/OD accounts of SME & CBG segment or as per arrangement  |                          |
| 16.21.2 Online Cash Deposit and Withdrawals (Within City)          | Free - within the branches of same city and between:<br>i) Rawalpindi and Islamabad city branches<br>ii) Lahore and Raiwind city branches  |                          |
| 16.22 Over the Counter Cash Withdrawals                            | Monthly Average Balance  | Charges                  |
|  | Less than Rs. 50,000/-   | Rs. 25/- per transaction |
|  | Rs. 50,000/- & above   | Free                     |
|  | BBA & SPA account charges defined separately   |                          |
| 16.23 ATM Withdrawal Charges (at Silkbank ATMs)                    | Monthly Average Balance  | Charges                  |
|  | Less than Rs. 50,000/-   | Rs. 10/- per transaction |
|  | Rs. 50,000/- & above   | Free                     |
| 16.24 Online Transfer from One Customer Account to Another Account | BBA, PLS & SPA accounts are exempted from ATM withdrawal charges   |                          |
|  | Same as inter-city charges<br>Free - within the branches of the same city and between:<br>i) Rawalpindi and Islamabad city branches<br>ii) Lahore and Raiwind city branches<br>Free for RF / OD accounts of SME & Commercial Segment |                          |

|   |  |          |
|---|--|----------|
| 16.25 Issuance of CDR   | Rs. 100/- (flat)                           |          |
| 16.26 Issuance of Proceeds Realization Certificate "Annexure A" | Rs. 100/- (flat)                           |          |
| 16.26.1 Proceeds Realization Certificate under PRI              | Free                                       |          |
| 16.27 Hold Mail Service   | Rs. 2,000/- per annum (payable in advance) |          |
| 16.28 SMS Alert Charges   | Monthly Average Balance                    | Charges  |
|   | Less than Rs. 50,000/-                     | Rs. 85/- |
|   | Rs. 50,000/- to Rs. 499,999/-              | Rs. 50/- |
|   | Rs. 500,000/- & above                      | Free     |
| 16.29 Funds Transferred through RTGS                            | Rs. 500/- (flat)                           |          |

## 17. COMMUNICATION CHARGES

|                                |   |
|--------------------------------|---|
| 17.1 Ordinary Mail             | At actual   |
| 17.2 Registered Post           | At actual   |
| 17.3 Courier (Within City)     | At actual   |
| 17.4 Courier (Outside City)    | At actual   |
| 17.5 Courier (Outside Country) | At actual   |
| 17.6 Fax / Telephone           | Minimum Rs. 100/- or actual (whichever is higher) |

## 18. PHONE BANKING

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

|                                     |  |
|-------------------------------------|--|
| 18.12 VDC Activation                | Free                                   |
| 18.13 VDC Blocking                  | Free                                   |
| 18.14 VDC PIN Regeneration          | Free                                   |
| 18.15 Account Linking Request       | Free                                   |
| 18.16 Account De-Linking Request    | Free                                   |
| 18.17 Personal Data Correction      | Free                                   |
| 18.18 Internet Banking Registration | Free                                   |
| 18.19 Cheque Stop Payment Charges   | As per the Miscellaneous Charges table |

## DEPOSIT, ASSET & TECHNOLOGY PRODUCTS

### 19. ALL-IN-ONE ACCOUNT

|                                    |  |
|------------------------------------|--|
| 19.1 Security Benefit Coverage Fee | Rs. 500/- to be marked lien upfront.<br>Rs. 500/- per month if monthly average balance drops below Rs. 100,000/- |
|------------------------------------|--|

|   |  |  |
|---|--|--|
| 19.2 VISA Debit Card                            | Charges to be recovered, if monthly average balance drops below Rs. 100,000/- and new lien to be automatically applied |  |
|   | 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   |
| 19.4 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                                   |
| 19.5 Inter-City Transactions                    | Monthly Average Balance  | Inter-City Transaction Charges                           |
|   | Less than Rs. 100,000/- or above free limits   | Rs.150/- or 0.1% whichever is higher                     |
|   | Rs. 100,000/- to Rs. 499,999/-   | 50 free / month.<br>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. 200/- for one cheque<br>Rs. 500/- for more than one cheque or cheque book             |
| 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         | Rs. 500/-   |
| 20.11 VISA Debit Card Services Fee       | 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. 50/- month (flat)   |
| 20.16 Pay Order/Demand Draft/CDR         | Rs.100/PO or DD or CDR  |
| 20.17 Intercity 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 Re-Possession 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 Re-Possessed Vehicle Storage Charges  | Minimum Rs. 2,500/- per month  |
| 21.7 Pre-Payment Charges   | 6% of the outstanding amount   |
| 21.8 Tracker Activation Charges  | At actual  |
| 21.9 Litigation Charges  | At actual  |
| Note: Rate is subject to change as quoted by the vendor. All Branch Banking Charges will apply to transactions through branches. All Government excise duties/taxes will be charged to customer where applicable in addition to the above mentioned charges. |  |

## 22. BASIC BANKING ACCOUNT (BBA)

|  |   |
|--|---|
| 22.1 Debit Transactions (over the counter) | Two free transactions per month. Rs. 100/- for all subsequent transactions during the month |
|--|---|

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

## 23. BUSINESS VALUE ACCOUNT

| 23.1 Cheque Book | Monthly Average Balance     | Charges           |
|------------------|-----------------------------|-------------------|
|                  | Less than Rs. 50,000/-      | Rs. 25/- per leaf |
|                  | Rs. 50,000/- to Rs.99,999/- | Rs. 5/- per leaf  |
|                  | Rs.100,000/- & above        | Free              |



|   |   |  |
|---|---|--|
| 23.2 Pay Orders / Demand Drafts / Call Deposits | Monthly Average Balance   | PO, DD, CDR  |
|   | Below Rs. 100,000/-   | Rs. 100/- / PO, DD, CDR                                  |
|   | Rs. 100,000/- to Rs. 499,999/-  | 6 free / month.<br>Rs. 100/- for subsequent PO, DD, CDR  |
|   | Rs. 500,000/- & above   | All free   |
| 23.3 Inter-City Transaction                     | Monthly Average Balance   | Inter-City Transaction Charges                           |
|   | Below Rs. 100,000/-   | Rs.150/- or 0.1% whichever is higher                     |
|   | Rs. 100,000/- to Rs. 499,999/-  | 50 free / month.<br>Rs.150/- or 0.1% whichever is higher |
|   | Rs. 500,000/- & above   | All free   |
| 23.4 VISA Debit Card Fee                        | Monthly Average Balance   | VISA Debit Card  |
|   | Below Rs. 100,000/-   | Rs. 500/-  |
|   | Rs. 100,000/- & above   | Free   |
| 23.5 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 |  |

|   |  |                                   |
|---|--|-----------------------------------|
| 23.6 Charges on Cheques / Instruments Returned in Inward Clearing | Monthly Average Balance                      | Return Charges                    |
|   | Less than Rs. 500,000/- or above free limits | Please refer to page 18 (16.14)   |
|   | Rs. 500,000/- & above                        | 5 free for the month              |
| 23.7 Collection of Cheques in Outward Clearing                    | Monthly Average Balance                      | Collection Charges                |
|   | Less than Rs. 500,000/- or above free limits | Please refer to page 8 (4.1, 4.2) |
|   | Rs. 500,000/- & above                        | 5 free for the month              |

## 24. DORMANT ACCOUNT

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

## 25. HOME FINANCE

|                                 |   |
|---------------------------------|---|
| 25.1 Processing Fee             | Residential: Rs. 5,000/- and Commercial: Rs. 7,000/-  |
| 25.2 Management Consultancy Fee | Cursory Report: Rs. 3,000/- and Detailed Report: Rs. 6,000/-<br><br>50% additional fee would be charged for any additional business. Peripheral Areas: Rs. 500/- additionally |
| 25.3 Pre-Payment Penalty        | 2% of outstanding amount  |

|  |  |
|--|--|
| 25.4 Late Payment Charges  | Rs. 1,000/- per month  |
| 25.5 Appraisal   | Built Property: Rs. 5,000/- per property<br>Apartment: Rs. 3,500/- per property<br>Land: Rs. 4,000/-<br>Peripheral Areas: Rs. 500/- additionally |
| 25.6 Property Insurance Premium  | At actual  |
| 25.7 Legal Fee   | Stage-I Charges: Rs. 5,000/-<br>Final Legal Opinion: Rs. 5,000/-   |
| 25.8 Life Insurance  | Optional and as per rate quoted by vendor  |
| 25.9 Documentation, Stamp Duties & Levies  | At actual  |
| 25.10 Litigation Charges   | At actual  |
| 25.11 Re-Appraisal Charges   | At actual  |
| 25.12 Cash Collection Charges  | Rs. 500/-  |
| 25.13 Standing Instruction Charges   | Free   |
| Note: Rate is subject to change as quoted by the vendor. All Branch Banking Charges will apply to transactions through branches. |  |

## 26. IPS ACCOUNT

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

## 27. MONEY MARKET EXPRESS

|   |  |                        |
|---|--|------------------------|
| 27.1 Pay Orders / Demand Drafts                                   | Monthly Average Balance                      | PO / DD Charges        |
|   | Less than Rs. 50,000/- or above free limits  | Rs. 100/- flat         |
|   | Rs. 50,000/- to less than Rs. 100,000/-      | 2 free for the month   |
|   | Rs. 100,000/- to Rs. 500,000/-               | 6 free for the month   |
|   | Rs. 500,001/- & above                        | All free for the month |
|   |  |                        |
| 27.2 Charges on Cheques / Instruments Returned in Inward Clearing | Monthly Average Balance                      | Return Charges         |
|   | Less than Rs. 500,000/- or above free limits | Rs. 250/-              |
|   | Rs. 500,000/- & above                        | 5 free for the month   |

|      |   |  |                                   |
|------|---|--|-----------------------------------|
| 27.3 | Collection of Cheques in Outward Clearing | Monthly Average Balance                      | Collection Charges                |
|      |   | Less than Rs. 500,000/- or above free limits | Please refer to page 8 (4.1, 4.2) |
|      |   | Rs. 500,000/- & above                        | 5 free for the month              |
| 27.4 | Cheque Book Charges                       | Monthly Average Balance                      | Cheque Book                       |
|      |   | Up to Rs. 500,000/- or above free limits     | Please refer to page 18 (16.20)   |
|      |   | Rs. 500,001/- to Rs. 1,000,000/-             | 2 free for the month (50 leaves)  |
|      |   | Rs. 1,000,001/- & above                      | All free                          |
|      |   |  |                                   |
| 27.5 | Inter-City Transactions                   | Monthly Average Balance                      | Inter-City Transaction Charges    |
|      |   | Less than Rs. 50,000/- or above free limits  | Rs. 150/-                         |
|      |   | Rs. 50,000/- to less than Rs. 100,000/-      | 5 free for the month              |
|      |   | Rs. 100,000/- to Rs. 500,000/-               | 50 free for the month             |
|      |   | Rs. 500,001/- & above                        | All free for the month            |
| 27.6 | Call Deposits (CDR)                       | Monthly Average Balance                      | CDR Charges                       |
|      |   | Less than Rs. 100,000/-                      | Rs. 100/- flat                    |
|      |   | Rs. 100,000/- & above                        | All free for the month            |

## 28. MUNAFA ROZANA / SUPER SAVER

|      |  |  |                                   |
|------|--|--|-----------------------------------|
| 28.1 | Pay Orders / Demand Drafts                                   | Monthly Average Balance                        | PO / DD Charges                   |
|      |  | Less than Rs. 1,000,000/- or above free limits | Rs. 100/- flat                    |
|      |  | Rs. 1,000,000/- to Rs. 2,000,000/-             | 1 free for the month              |
|      |  | Rs. 2,000,001/- to Rs. 3,000,000/-             | 4 free for the month              |
|      |  | Rs. 3,000,001/- & above                        | 6 free for the month              |
| 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. 250/-                         |
|      |  | Rs. 3,000,000/- & above                        | 5 free for the month              |
| 28.3 | Collection of Cheques in Outward Clearing                    | Monthly Average Balance                        | Collection Charges                |
|      |  | Less than Rs. 3,000,000/- or above free limits | Please refer to page 8 (4.1, 4.2) |
|      |  | Rs. 3,000,000/- & above                        | 2 free for the month              |
| 28.4 | Cheque Book Charges  | Monthly Average Balance                        | Cheque Book Charges               |
|      |  | Less than Rs. 3,000,000/- or above free limits | Rs. 5/- per leaf                  |
|      |  | Rs. 3,000,000/- & above                        | 2 free for the month (25 leaves)  |

|                              |  |                                |
|------------------------------|--|--------------------------------|
| 28.5 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 | 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         |

|  |  |                                |
|--|--|--------------------------------|
| 29.3 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)   |
|  | Rs. 500,000/- & above                        | 5 free for the month           |
| 29.4 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               |
| 29.5 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      | 1% of loan amount or Rs. 5,000/- (whichever is higher, subject to approval) |          |                  |
| 30.2 Pre-payment Penalty | Full penalty charges as per the following grid:                             |          |                  |
|                          | 1st year  | 2nd year | 3rd year onwards |
|                          | 12%   | 8%       | 6%               |
|                          | Partial payment penalty charges as per the following grid:                  |          |                  |
|                          | 1st year  | 2nd year | 3rd year onwards |
|                          | 12%   | 8%       | 6%               |

|   |  |
|---|--|
|   | Penalty will be charged on outstanding balance in case of full settlement and on adjusted amount in case of partial settlement. A year is equal to 12 installments from date of disbursal and only 1 partial payment is allowed in a year and no partial payment is allowed in the 1 <sup>st</sup> year. |
| 30.3 Late Payment Charges   | Rs. 1,200/- per missed installment   |
| 30.4 Credit Protector Fee Optional  | 0.50% of the outstanding balance   |
| 30.5 Top-up Facility  | 1% of loan amount or Rs. 5,000/- (whichever is higher, subject to approval)  |
| 30.6 Litigation Charges   | At actual  |
| 30.7 Pay Order Re-Issuance  | Rs. 500/-  |
| 30.8 Pay of Sheet Re-Issuance   | Rs. 500/-  |
| Note: Rate is subject to change as quoted by vendor. All branch banking charges will apply to transactions through branches. All Government levies, duties and taxes will be charged to customer where applicable in addition to the above-mentioned rates. |  |

### 31. PLS ACCOUNT

|   |                                    |
|---|------------------------------------|
| 31.1 Pay Orders / Demand Drafts / Call Deposits (CDR)             | Rs.100/- 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 Services Fee              | Rs. 200/- 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                    | 1% of loan amount or Rs. 3,500/- whichever is higher |
| 32.2 Processing Fee                | 1% of loan amount or Rs. 3,500/- whichever is higher |
| 32.3 Late Payment Charges          | Rs. 1,500/- for every missed payment                 |
| 32.4 Enhancement Fee               | 1% of loan amount or Rs. 3,500/- whichever is higher |
| 32.5 Credit Protector Fee Optional | 0.50% of the outstanding balance                     |
| 32.6 Cheque Return Fee             | 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. 3,500/-                      |
| 32.13 Cheque Book Charges                   | Rs. 5/- per leaf                 |
| 32.14 Pay Order Charges                     | Rs. 500/-                        |
| 32.15 VISA Debit Card                       | Rs. 500/- per annum              |
| 32.16 Monthly Bill Delivery through Courier | Rs. 50/- per month               |
| 32.17 Auto Debit Payments                   | Rs. 100/- per month              |
| 32.18 E-Alerts Enrollment                   | Rs. 100/- per month              |

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

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

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

### 33. SALARY PREMIUM ACCOUNT

|                  |                         |   |
|------------------|-------------------------|---|
| 33.1 Cheque Book | Monthly Average Balance | Cheque Book Charges   |
|                  | Less than Rs. 50,000/-  | First free (10-leaf starter cheque book); Rs. 25/- per cheque |
|                  | Rs. 50,000/- & above    | First free (10-leaf starter cheque book); Rs. 5/- per cheque  |

|                                       |  |  |
|---------------------------------------|--|--|
| 33.2 Over the Counter Cash Withdrawal | Monthly Average Balance                                  | Withdrawal Charges                                   |
|                                       | Less than Rs. 50,000/-                                   | Rs. 250/- per transaction                            |
|                                       | Rs. 50,000/- & above                                     | Free   |
| 33.3 Pay Order / Demand Draft         | Monthly Average Balance                                  | PO / DD Charges                                      |
|                                       | Less than Rs. 50,000/-                                   | Rs. 100/- per instrument                             |
|                                       | Rs. 50,000/- to Rs. 100,000/-                            | 2 free / month                                       |
|                                       | Rs. 100,001/- to Rs. 500,000/-                           | 4 free / month                                       |
|                                       | Rs. 500,001/- & above                                    | All free / month                                     |
| 33.4 Inter-City Transactions          | Monthly Average Balance                                  | Inter-City Transactions Charges                      |
|                                       | Less than Rs. 50,000/-                                   | Rs. 250/- or 0.1% (whichever is higher)              |
|                                       | Rs. 50,000/- to Rs. 100,000/-                            | 5 free / month                                       |
|                                       | Rs. 100,001/- to Rs. 500,000/-                           | 10 free / month                                      |
|                                       | Rs. 500,001/- & above                                    | All free / month                                     |
|                                       |  | Subsequently Rs. 250/- or 0.1% (whichever is higher) |
| 33.5 SMS Alerts                       | Free   |  |
| 33.6 VISA Debit Card                  | First year free; subsequent as per section 34 on page 29 |  |
| 33.7 ATM Cash Withdrawal Charges      | Nil  |  |
| 33.8 Mini-Statement from Silkbank ATM | Free   |  |
| 33.9 VISA Debit Card Service Fee      | Free   |  |

### 34. VISA DEBIT CARDS

|  |   |                                    |         |                                      |      |
|--|---|------------------------------------|---------|--------------------------------------|------|
| 34.1 Annual Fee - Classic (Basic)            | Rs. 500/-   |                                    |         |                                      |      |
| 34.2 Annual Fee - Classic (Supplementary)    | Rs. 500/-   |                                    |         |                                      |      |
| 34.3 Annual Fee - Platinum (Basic)           | Rs. 2,000/-   |                                    |         |                                      |      |
| 34.4 Annual Fee - Platinum (Supplementary)   | Rs. 1,000/-   |                                    |         |                                      |      |
| Re-issuance                                  |   |                                    |         |                                      |      |
| 34.5 Card Re-Issuance Classic                | Rs. 500/-   |                                    |         |                                      |      |
| 34.6 Card Re-Issuance Platinum               | Rs. 1,000/-   |                                    |         |                                      |      |
| 34.7 Re-Issuance of PIN                      | Free  |                                    |         |                                      |      |
| Cash Withdrawal Fee                          |   |                                    |         |                                      |      |
| 34.8 From Silkbank ATM                       | Free (but if account balance is below Rs. 50,000/-, charge will be Rs. 10/-)  |                                    |         |                                      |      |
| 34.9 From other Bank's ATM                   | Rs. 15/-  |                                    |         |                                      |      |
| 34.10 International ATM / POS                | Rs. 300/- per transaction or 1% whichever is higher   |                                    |         |                                      |      |
| Balance Inquiry                              |   |                                    |         |                                      |      |
| 34.11 From Silkbank ATM                      | Free  |                                    |         |                                      |      |
| 34.12 From other Bank's ATM (1 Link Network) | Free  |                                    |         |                                      |      |
| 34.13 From other Bank's ATM (MNet Network)   | Rs. 5/-   |                                    |         |                                      |      |
| 34.14 International ATM                      | Rs. 200/-   |                                    |         |                                      |      |
| Other Charges                                |   |                                    |         |                                      |      |
| 34.15 Mini-Statement Silkbank ATM*           | <table> <tr> <td>Average Balance Below Rs. 50,000/-</td><td>Rs.10/-</td></tr> <tr> <td>Average Balance Rs. 50,000/- &amp; above</td><td>Free</td></tr> </table> | Average Balance Below Rs. 50,000/- | Rs.10/- | Average Balance Rs. 50,000/- & above | Free |
| Average Balance Below Rs. 50,000/-           | Rs.10/-   |                                    |         |                                      |      |
| Average Balance Rs. 50,000/- & above         | Free  |                                    |         |                                      |      |
| *Note: Not applicable on BBA & PLS account   |   |                                    |         |                                      |      |

| 34.16 IBFT Charges   | 0.1% or Rs. 50/- (whichever is higher)  |                         |                     |                         |                     |                       |           |
|--|---|-------------------------|---------------------|-------------------------|---------------------|-----------------------|-----------|
| 34.17 POS Transaction (in Pakistan)  | Free  |                         |                     |                         |                     |                       |           |
| 34.18 Utility Bill Payment Charges   | Nil   |                         |                     |                         |                     |                       |           |
| 34.19 Document Transaction Retrieval Charges   | Rs. 500/- (per transaction)   |                         |                     |                         |                     |                       |           |
| 34.20 Charge Back - Local  | Rs. 100/- (per transaction)   |                         |                     |                         |                     |                       |           |
| 34.21 Charge Back - International  | Rs. 150/- (per transaction)   |                         |                     |                         |                     |                       |           |
| 34.22 VISA Debit Card Services Fee - Platinum  | <table> <tr> <th>Monthly Average Balance</th><th>Service Fee Charges</th></tr> <tr> <td>Less than Rs. 100,000/-</td><td>Rs. 500/- per month</td></tr> <tr> <td>Rs. 100,000/- &amp; above</td><td>No charge</td></tr> </table> | Monthly Average Balance | Service Fee Charges | Less than Rs. 100,000/- | Rs. 500/- per month | Rs. 100,000/- & above | No charge |
| Monthly Average Balance  | Service Fee Charges   |                         |                     |                         |                     |                       |           |
| Less than Rs. 100,000/-  | Rs. 500/- per month   |                         |                     |                         |                     |                       |           |
| Rs. 100,000/- & above  | No charge   |                         |                     |                         |                     |                       |           |
| 34.23 VISA Debit Card Services Fee - Classic   | <table> <tr> <th>Monthly Average Balance</th><th>Service Fee Charges</th></tr> <tr> <td>Less than Rs. 50,000/-</td><td>Rs. 200/- per month</td></tr> <tr> <td>Rs. 50,000/- &amp; above</td><td>No charge</td></tr> </table>   | Monthly Average Balance | Service Fee Charges | Less than Rs. 50,000/-  | Rs. 200/- per month | Rs. 50,000/- & above  | No charge |
| Monthly Average Balance  | Service Fee Charges   |                         |                     |                         |                     |                       |           |
| Less than Rs. 50,000/-   | Rs. 200/- per month   |                         |                     |                         |                     |                       |           |
| Rs. 50,000/- & above   | No charge   |                         |                     |                         |                     |                       |           |
| 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 amount in FCY Account. |   |                         |                     |                         |                     |                       |           |
| 34.24 ATM Withdrawal - Classic (per day)   | Rs. 50,000/-  |                         |                     |                         |                     |                       |           |
| 34.25 ATM Withdrawal - Platinum (per day)  | Rs. 100,000/-   |                         |                     |                         |                     |                       |           |
| 34.26 Number of ATM Transactions (per day)   | 10  |                         |                     |                         |                     |                       |           |
| 34.27 Debit Card - Classic (POS) (per day)   | Rs. 100,000/-   |                         |                     |                         |                     |                       |           |
| 34.28 Debit Card - Platinum (POS) (per day)  | Rs. 250,000/-   |                         |                     |                         |                     |                       |           |
| 34.29 Number of Debit Transactions (POS) (per day)   | 25  |                         |                     |                         |                     |                       |           |
| 34.30 IBFT - Classic (per day)   | Rs. 250,000/-   |                         |                     |                         |                     |                       |           |
| 34.31 IBFT - Platinum (per day)  | Rs. 250,000/-   |                         |                     |                         |                     |                       |           |

### 35. CREDIT CARDS

|   |  |  |
|---|--|--|
| 35.1 Annual Fee - Basic                   | Platinum<br>Gold<br>Silver<br>Other Specialized Cards<br>Silkbank Corporate Card | Rs. 8,000/-<br>Rs. 4,000/-<br>Rs. 2,000/-<br>Rs. 10,000/-<br>Rs. 5,000/- |
| 35.2 Annual Fee - Supplementary           | Platinum<br>Gold<br>Silver   | Rs. 2,000/-<br>Rs. 500/-<br>Rs. 500/-                                    |
| 35.3 Chip Issuance Fee - Basic            | Platinum<br>Gold<br>Silver   | Rs. 2,000/-<br>Rs. 1,000/-<br>Rs. 1,000                                  |
| 35.4 Chip Issuance Fee - Supplementary    | Platinum<br>Gold<br>Silver   | Rs. 1,000/-<br>Rs. 500/-<br>Rs. 500/-                                    |
| 35.5 Chip Maintenance Fee - Basic         | Platinum<br>Gold<br>Silver   | Rs. 2,000/-<br>Rs. 1,000/-<br>Rs. 1,000/-                                |
| 35.6 Chip Maintenance Fee - Supplementary | Platinum<br>Gold<br>Silver   | Rs. 1,000/-<br>Rs. 500/-<br>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/-<br>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/-<br>whichever is higher                |  |
| 35.13 Card Replacement Fee                | Platinum<br>Gold<br>Silver   | Rs. 1,000/-<br>Rs. 1,000/-<br>Rs. 1,000/-                                |

|   |  |                                       |
|---|--|---------------------------------------|
| 35.14 Design My Card Fee  | Platinum<br>Gold<br>Silver   | Rs. 1,000/-<br>Rs. 500/-<br>Rs. 500/- |
| 35.15 Open BTF APR  | 33% per annum  |                                       |
| 35.16 BTF Processing Fee  | 20% of the Balance Transfer Amount                                 |                                       |
| 35.17 Balance Transfer, Pay Order, Alliances<br>on Installment Plan | Flat Service Fee 2% per month                                      |                                       |
|   | Tenor  | APR %                                 |
|   | 3  | 35.65%                                |
|   | 6  | 40.05%                                |
|   | 12   | 41.70%                                |
|   | 18   | 41.50%                                |
|   | 24   | 40.88%                                |
|   | 36   | 39.43%                                |
|   | 48   | 38.05%                                |
|   | 60   | 36.82%                                |
| 35.18 Retail Outstanding Balance on<br>Installment Plan             | Flat Service Fee 1.75% per month                                   |                                       |
|   | Tenor  | APR %                                 |
|   | 3  | 31.23%                                |
|   | 6  | 35.15%                                |
|   | 12   | 36.74%                                |
|   | 18   | 36.68%                                |
|   | 24   | 36.22%                                |
|   | 36   | 35.07%                                |
| 35.19 Installment Plan Processing Fee                               | 2.50% of the transaction amount                                    |                                       |
| 35.20 Installment Plan Pre-payment Penalty<br>Charges               | 5% of the outstanding amount or Rs. 1,000/-<br>whichever is higher |                                       |
| 35.21 Foreign Transactions  | 3.50% of the transaction amount                                    |                                       |
| 35.22 VISA / MasterCard Arbitration Charges                         | USD 500/-  |                                       |



|  |  |                            |
|--|--|----------------------------|
| 35.23 Document Retrieval Charges   | Local Transaction<br>International Transaction                                       | Rs. 300/-<br>Rs. 800/-     |
| 35.24 Credit Protector +<br>35.25 Health Insurance Program (Individual Plan, Annual Premium)+<br>35.26 Health Insurance Program (Family Plan, Annual Premium)+**<br>35.27 SMS & E- Alert Charges   | 0.80% of the outstanding amount<br>Rs. 3,000/-<br>Rs. 6,000/-<br>Rs. 100/- per month |                            |
| 35.28 Litigation Charges<br>35.29 Top-Up Facility (Limit Enhancement)<br>35.30 Pay Order / Demand Draft Issuance Charges   | At actual<br>Rs. 1,000/-<br>Rs. 750/-  |                            |
| 35.31 Cash Payment at Branch - Processing Fee<br>35.32 Direct Debit Enrollment Fee<br>35.33 Rejected Autopay Service Fee<br>35.34 Card Upgrade (Gold to Platinum)  | Nil<br>Rs. 500/-<br>Rs. 1,000/-  |                            |
|  | Basic<br>Supplementary   | Rs. 2,000/-<br>Rs. 1,000/- |
| 35.35 Priority Pass Renewal Fee***<br>35.36 Priority Pass Replacement Fee***<br>35.37 Priority Pass Per Visit Fee***   | Rs. 2,000/-<br>Rs. 500/-<br>USD 35/-   |                            |
| ** Family Structure - Cardholder + Spouse + Up to 4 Children.<br>+ This is a third party insurance product. Silkbank Limited is acting as a distributor of IGI Life Insurance Limited and Premium amount will be charged with the consent of cardholder.<br>*** For Platinum Credit Cardholders only |  |                            |
| 35.38 Cheque Return Charges<br>35.39 Duplicate Statement<br>35.40 Utility Bill Payment   | Rs. 1,000/-<br>Nil<br>Rs. 100/- per utility bill                                     |                            |
| GLOBAL CUSTOMER ASSISTANCE SERVICE (GCAS) - VISA FEE   |  |                            |

|  |  |
|--|--|
| 35.41 Lost and Stolen Card<br>35.42 Emergency Card Replacement (Gold and Platinum)<br>35.43 Emergency Card Disbursement<br>35.44 Emergency Service Request Denied or Fulfilled by Issuer or Cancelled<br>35.45 Cardholder Inquiry Service / VISA Assistance Center | USD 35/- per request<br>USD 250/- per request<br>USD 175/- per request<br>USD 50/- per request<br>USD 7.50/- per request |
| Note: Other VISA Charges may be applied at actual based on VISA policy. Bank Charges may be waived based on any special promotions.  |  |

### 36. CHARGES WAIVER FOR STAFF

|  |   |
|--|---|
| All charges mentioned hereunder are waived for permanent and contractual employees of Silkbank (only for Staff Account)  |   |
| 36.1 Pay Order<br>36.2 Demand Draft<br>36.3 Inter-City Transactions<br>36.4 Local Collection<br>36.5 Cheque Book for Salary Account Only<br>36.6 Locker Rent<br>36.7 Lien on Locker Rent | Free<br>Free<br>Free<br>Free<br>Free<br>50% waiver of charges mentioned on page 16 (section 14)<br>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<br>(Staff Salary Account)           | Free                            |
| 36.13 Stop Payment  | Free                            |
| 36.14 Remittance Abroad other than through<br>Foreign Currency Accounts | One transaction free in a month |
| 36.15 ATM Cash Withdrawal Charges                                       | Nil                             |
| 36.16 Over-the-Counter Cash Withdrawal on<br>Salary Account             | Free                            |
| 36.17 ATM Withdrawal Charge on<br>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                            |

### 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, Telex Charges, Fax Charges, Courier Charges, Postages, Conveyance, etc., and/or other expenses/charges paid by the Bank in connection with the services/facilities provided to customers, shall be charged at actual.

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

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

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

#### Cash Management Transactions & 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

## PRIORITY BANKING

Bahadurabad Branch  
Ground Floor, ZN Tower, Plot No. 106,  
Bahadur Yar Jung Co-operative Housing  
Society, Block-3 K.C.H.S., Union Limited,  
Bahadurabad, Karachi.

Boat Basin Branch  
Plot # GPC-10, Block-5, Clifton, Near  
Bar-BQ Tonight, Karachi.

Khalid Bin Waleed Road Branch  
Shop # 1, 2, 3 & 4, Plot # 151-A,  
Khalid Bin Waleed Road /  
Allama Iqbal Road, Block-2, P.E.C.H.S.,  
Karachi.

Defence Branch  
Property No. 39/C, Shahbaz Commercial  
Area, Khayaban-e-Shahbaz, Phase-VI D.H.A.,  
Karachi.

M.A. Jinnah Road Branch  
Plot No. 40, Sheet No. 7, Situated on Serai  
Quarters, Off M.A. Jinnah Road, Karachi.

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

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

F-7 Markaz Branch  
Plot # 13-I, F-7 Markaz, Islamabad.

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

## ATTOCK

B-2, Pleader Lane, Attock City

## BAHAWALPUR

Near Fawara Chowk, Off-Ahmedpur  
East Road

## BATAPUR

Main G. T. Road, Batapur, Lahore Lines

## DADYAL

Plot No. 315, Rajput Plaza,  
Main Rawalpindi Road

## DERA GHAZI KHAN

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

## DINA

Chaudhry Street, Mangla Road

## FAISALABAD

Kotwali Road Branch  
Kotwali Road

## GUJJAR KHAN

Ward # 5, Main G. T. Road

## GUJRANWALA

B-13/7, S-147, Shaikat Centre, G.T. Road

## GUJRAT

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

## HAZRO

Plot No. B-111, 382/A Allah Wala Chowk,  
Circular Road, Mohallah Abdul

## HYDERABAD

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

## ISLAMABAD

Main Branch  
93-Razia Shanif Plaza, Blue Area

E-11 Markaz Branch

Plot # 3, E-11/3 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

G-04, Ground Floor, Saima Towers,  
Main I.I. Chundrigar Road

Port Qasim Branch

Shop No. 5, Port Trade Centre, Plot No.  
CP - 1/20, Commercial Area, Phase-II,  
Port Qasim

Cloth Market Branch

Khandwala Building, Fakhre Matti Road,  
Kharadar

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

Showroom No. G-3-5, Ground Floor,  
Ajwa Residency, Plot No. B-1, Block-L,  
North Nazimabad

Jodia Bazaar Branch

6/16, Virjee Street, Jodia Bazaar

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

Plot No. 6-C-A Commercial Market,  
D.H.A. Phase-II, Main Korangi Road,

P.E.C.H.S. Branch

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

S.I.T.E. Branch

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

Sohrab Goth Branch

Al-Asif Square, Sohrab Goth

University Road Branch

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

## LAHORE

Main Branch

Silkbank House, 14-Egerton Road

Allama Iqbal Town Branch

6-Hunza Block, Allama Iqbal Town

Badami Bagh Branch

Plot No. 203, Grain Market, Badami Bagh

Cavalry Ground Branch

20, Commercial Area, Cavalry Ground

Circular Road Branch

73, Circular Road

Fortress Stadium Branch

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

Gulberg Branch

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

Johar Town Branch

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

L-Block, Gulberg Branch

Plot # 52, L-Block, Gulberg-III

Model Town Branch

16, Bank Square Market, Model Town

New Garden Town Branch

1-4, Usman Block, New Garden Town

PECO Road Branch

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

Shah Alam Market Branch

15-B, Shah Alam Market

Shadman Town Branch

119-A, Colony # 1, Shadman Town

## Thokar Niaz Baig Branch

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

WAPDA Town Branch

11-G, PIA Housing Society, (WAPDA Town  
Round About)

## LARKANA

Pakistan Chowk

## MANDI BAHAUDDIN

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

## MIRPUR AZAD KASHMIR

82-D, Allama Iqbal Road

## MULTAN

Multan Branch

B-10 A, Bosan Road, Gulgasht

Qasim Road Branch

76, Qasim Road, S. P. Chowk

## PESHAWAR

Main Branch

Lamsy Arcade, I-C,

Fakhar-e-Alam Road,

Peshawar Cantt.

Khyber Bazaar Branch

Haji Khan Building,

Suikamo Square, Khyber Bazaar

## QUETTA

Firdousi Building, Jinnah Road

## RAWALPINDI

Bahria Town Branch

91, Civic Center, Bahria Town

## RAJA BAZAR Branch

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

Satellite Town Branch

D-321, Fifth Road, Satellite Town

Westridge Branch

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

## RAHIM YAR KHAN

D-321, Fifth Road

## RAIWI

Railway Road

## SAHIWAL

Khasra No. 4998, Khawet No. 07,  
Kharooni No. 07, Jail Road, Civil Lines,  
Sahiwal

## SARGODHA

Main Branch

Khayyam Chowk, Gulberg Park

Pull-111 Branch

Plot # 111, Sargodha-Faisalabad Road

## SHEIKHUPURA

Sharif Plaza, Main  
Lahore-Sargodha Road

## SIALKOT

70, Paris Road

## SUKKUR

Husaini Road

Head Office:  
21st Floor, Centrepont, Off Shaheed-e-Millat Expressway, Near KPT Interchange, Korangi, Karachi

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

## Emaan Islamic Banking Branch Network

### ABBOTTABAD

Plot No. 7838, situated at Mansehra Road Mandian, opposite Daewoo Bus Stand, Abbottabad Cantt.

### FAISALABAD

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

### ISLAMABAD

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

### KARACHI

Clifton Branch, Showroom 1, Plot # D-69, Block 7, Clifton  
Shahrah-e-Faisal Branch, 47-A, Dar-ul-Aman Housing Society, P.E.C.H.S., Block 7/8, Shahrah-e-Faisal

### LAHORE

D.H.A. T-Block Branch, Plot # 88, Sector-CCA, Phase 2-C, D.H.A.  
Gulberg Q-Block Branch, Plot # 6, Q-Block, Gulberg II

### MARDAN

Property Survey No.135/45, Mall Road, Saddar Bazar, Mardan Cantt.

### QUETTA

Khasra No. 63, situated on Main Jinnah Road, Quetta

### RAWALPINDI

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