

TRANSCENDING
towards
EXCELLENCE

Schedule of Bank Charges

For the Period January 2019 to June 2019

Head Office:

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

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INTERNATIONAL BANKING

IMPORTS

1. LETTERS OF CREDIT

1.1 Letters of Credit

1.1.1 L/C Opening Commission

Up to Rs. 5,000,000/-
 Rs. 5,000,001/- – Rs. 50,000,000/-
 Rs. 50,000,001/- – Rs. 100,000,000/-
 Over Rs. 100,000,000/-
 (Based on annual volume)

L/C volume of a customer (including allied account) during a calendar year:

Quarter or Part Thereof	First Quarter or Part Thereof	Subsequent Quarter or Part Thereof	Minimum Rs. 1,000/-
	0.35%	0.25%	
0.25%	0.20%		
0.15%	0.10%		
Negotiable			

Or as per arrangement

1.1.2 Revalidation Commission (After expiry of L/C)

As in (1.1.1) mentioned above
 (Case to be treated as opening of fresh L/C)

1.1.3 Transfer Commission (On transfer of L/C to new beneficiary)

As in (1.1.1) mentioned above
 (Case to be treated as opening of fresh L/C)

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

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

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

1.3.1 Commission

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

Commission @ 0.40% per quarter on reducing liability

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

1.3.3 In case of Cancellation Charges

Rs. 1,000/-

1.4 Amendments

1.4.1 Amendment without Increase in Amount or Extension in Period of Shipment

Rs. 1,000/- per transaction (flat)

1.4.2 Amendment that involves Increase in Amount or Validity	Rs. 1,000/- per transaction (flat), plus as per 1.1.1
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2. IMPORTS UNDER REGISTERED CONTRACTS (CONSIGNMENTS) / IMPORT REMITTANCE WITHOUT REGISTRATION OF CONTRACT

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

3. IMPORT BILLS UNDER SIGHT LETTERS OF CREDIT

3.1 Mark-up	
3.1.1 If Retired within 10 Days from the Date of Negotiation	50 paisas per Rs. 1,000/- on a daily product basis from the date of negotiation till the date of retirement or as per arrangement
3.1.2 If Retired within 20 Days from the Date of Negotiation	60 paisas per Rs. 1,000/- on a daily product basis from the date of negotiation till the date of retirement or as per arrangement
3.1.3 If Retired within 30 Days from the Date of Negotiation	70 paisas per Rs. 1,000/- on a daily product basis from the date of negotiation till the date of retirement or as per arrangement
*Note: Date of negotiation means value date of the Bank's Nostro Account debited.	
3.2 Commission	
3.2.1 If Retired within 10 Days from the Date of Lodgement	No commission
3.2.2 If Retired after 10 Days from the Date of Lodgement	20 paisas per Rs. 100/- (flat) or as per arrangement
3.3 Service Charges	
10 paisas per Rs. 100/- or Re. 1/- per thousand. Minimum Rs. 1,000/- or as per arrangement	

4. IMPORT BILLS UNDER USANCE LETTERS OF CREDIT

4.1 Handling Charges at the Time of Retirement	Rs. 1,000/- per bill (flat)
4.2 Acceptance Commission	0.125% per month for any period beyond the validity / expiry of Letter of Credit until maturity / tenor of the bill as per terms of L/C. Minimum of Rs. 1,000/- charge will be applicable till lodgement / retirement / adjustment of bill when paid by customer
Note: If maturity of bill falls within validity / expiry of Letter of Credit, no acceptance commission will be charged.	
(Charges will be recovered at the time of lodgement / retirement / adjustment of bill when paid by the customer).	
4.3 Service Charges	10 paisas per Rs. 100/- or Re. 1/- per thousand. Minimum Rs. 1,000/- at the time of payment or as per arrangement
4.4 Mark-up in case of Import Bills under Usance Letters of Credit, if Bills are not Paid on Due Date (i.e. Maturity Date)	70 paisas per Rs. 1,000/- on a daily product basis from the date of maturity till the date of payment or as per arrangement

5. IMPORT BILLS UNDER COLLECTION

5.1 Handling Charges	Rs. 1,000/- (flat) per collection
6. OTHER CHARGES UNDER IMPORT TRANSACTIONS	
6.1 Import against Advance Payment to Suppliers	0.10%. Minimum Rs. 2,500/-
6.2 Reimbursement Charges (Payable to Reimbursing Banks)	At actual
6.3 Credit Report on Foreign Suppliers	Rs. 1,000/- plus SWIFT Charges plus FB Charges or Rs. 1,000/- plus actual charges of D&B / ICIL, IFT Consultants and others
6.4 Foreign Bank Charges	At actual (as permitted by SBP)
6.5 Import Bills Returned Unpaid	USD 30/- (flat) from forwarding bank, plus Postage Charges (if any)
6.6 Clearance of Consignment under Terms of Approved Limits or Forced Clearance	Commission @ 0.10% on C&F value of consignment. Minimum Rs. 1,000/-
6.7 Endorsement of AWB Handling Charges	Rs. 1,000/- against 100% cash margin, otherwise minimum Rs. 1,500/-
6.8 Discrepant Document Handling Charges	USD 10/- to be deducted from proceeds of discrepant documents
6.9 Issuance of Freight Certificate for Imports on FOB Basis	Rs. 1,000/-

7. LETTERS OF CREDIT

EXPORTS	
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:	
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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

	<p>i) If proceeds of negotiated sight bills are not credited within 12 days of negotiation to our Nostro Account, then an overdue mark-up rate of 70 paisas per Rs. 1,000/- on a daily product basis will be charged for delay beyond 12 days or as per arrangements</p>		
<p>9.4 Negotiation (Usance)</p> <p>9.5 Negotiation (Usance) Handling (Freight Subsidy)</p>	<p>i) Service Charges: 15 paisas per Rs. 100/- Minimum Rs. 1,000/-</p> <p>ii) If proceeds of negotiated Usance are not credited on maturity to our Nostro Account, then an overdue mark-up rate of 70 paisas per Rs. 1,000/- on a daily product basis will be charged after the maturity date till realization or as per arrangements</p> <p>0.25%. Minimum Rs. 1,000/- per claim</p>	<p>10.2 Remittance Abroad other than through Foreign Currency Accounts</p> <p>10.2.1 Students (For Education Purpose)</p> <p>10.2.2 Other than Students</p> <p>10.3 Foreign Currency TT Charges</p> <p>10.4 Foreign Currency DD Charges</p> <p>10.5 Remittance Cancellation Charges</p> <p>10.6 Remittance Stop Payment Charges</p> <p>10.7 Clean Foreign Bills Received for Collection</p>	<p>Rs. 550/- (flat)</p> <p>Rs. 550/- (flat)</p> <p>USD 24/- plus SWIFT Charges</p> <p>USD 20/-</p> <p>USD 10/- plus Postage / SWIFT Charges</p> <p>USD 10/- (flat) plus actual charges of correspondent bank / SWIFT Charges (if any)</p> <p>USD 20/- or equivalent in other foreign currencies plus actual Courier, TT / DD Charges, as applicable</p>

10. OUTWARD	FOREIGN REMITTANCES	11. INWARD	
<p>10.1 Service Charges in Addition to Commission for Transfer / Remittance of Funds Abroad, if within 07 Days from the Date of Deposit of Foreign Currency Notes</p>	<p>0.50% (flat). Minimum USD 12/- or equivalent in other foreign currencies</p>	<p>11.1 Home Remittance</p> <p>11.2 Other</p>	<p>Actual charges, if any, incurred by the Bank. No charges to be recovered, if the funds are remitted to any branch of Silkbank</p> <p>Free - if the proceeds are credited to an account with the drawee bank. In other cases, a flat charge of Rs. 250/- plus Instrument Charges</p>

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

12. MISCELLANEOUS CHARGES

12.1 Correspondent Bank Charges	At actual
12.2 Issuance of Proceeds Realization Certificates "Annexure A"	Rs. 300/- (flat) per certificate
12.3 Standing Instruction Charges in Foreign Currency Accounts	USD 10/- or equivalent in other foreign currencies
12.4 Out-of-Pocket Expenses	At actual
12.5 Credit Report on Foreign Buyers / Sellers	Rs. 1,000/- (flat) plus Foreign Bank Charges
12.6 Inquiry / Photocopy of Old Record	Within 3 months: Rs. 100/- Above 3 months to 1 year: Rs. 300/- Over 1 year: Rs. 500/-
12.7 Issuance of Balance / Account Maintenance Certificate	Rs. 250/- (flat) plus FED
12.8 Lodgement of Cheque in Local Dollar Clearing	Rs. 350/- per instrument
12.9 Return of Cheque in Local Dollar Clearing	Rs. 350/- per instrument

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

13. COMMUNICATION CHARGES

13.1 Inland Postage	At actual
13.2 Foreign Postage	At actual
13.3 Inland Courier	At actual
13.4 Foreign Courier	At actual
13.5 Short Telex / SWIFT	Minimum Rs. 950/- or actual (whichever is higher)
13.6 Full Text Telex / SWIFT	Minimum Rs. 1,400/- or actual (whichever is higher)

14. FOREIGN CURRENCY ACCOUNT

14.1 Maintaining a total relationship of an average of USD 10,000 or Equivalent to other currencies	

DOMESTIC BANKING

14.1.1 Free Foreign Currency TT	3 TT in a month
14.1.2 Free Foreign Currency DD	3 DD in a month
14.1.3 Remittance Cancellation Charges	Nil
14.1.4 Remittance Stop Payment Charges	Nil
14.1.5 Issuance of Proceeds Certificates	Free
14.1.6 Standing Instruction Charges in Foreign Currency Accounts	Free
14.1.7 Lodgement of Cheque in Local Dollar Clearing	Free
14.1.8 Return of Cheque in Local Dollar Clearing	Free
14.1.9 Issuance of Business Performance Certificate at Customer Request	Free

1. COMMISSION ON PAY ORDER

REMITTANCES

1.1 Issuance of Pay Order against Debit to Account	Amount	Charges
Up to Rs. 500,000/-	Rs. 300/- (flat)	
Above Rs. 500,000/-	Rs. 500/- (flat)	
1.2 Issuance of Pay Order against Debit of Cash for MDA Payments	Amount	Charges
Up to Rs. 100,000/-	Rs. 300/-	
Above Rs. 100,000/-	0.5% or Rs. 750/- (whichever is higher)	
1.3 Cancellation / Issuance of Duplicate Pay Order	Account Holder: Rs. 300/- (flat) MDA Customers: Rs. 1,000/-	
1.4 Issuance of Pay Orders for Payment of Fees in favour of Educational Institutions, HEC / Board, etc.	Rs. 25/- per instrument or 0.5% of the amount (whichever is less)	

2. INLAND LETTERS OF CREDIT

2.1 Issuance Up to Rs. 100,000,000/- Over Rs. 100,000,000/-	0.40% per quarter (negotiable) Minimum Rs. 1,000/- or as per arrangement
2.2 Amendments	
2.2.1 Amendment involving increase in Amount of Validity	As mentioned above in (2.1)
2.2.2 Amendment without increase in Amount or Extension in Period of L/C	Rs. 1,000/- per transaction (flat)
2.2.3 Amendment Charges on Transfer of Inland Letters of Credit to a New Beneficiary	Case to be treated as opening of fresh L/C
2.3 Advising	Rs. 1,000/- (flat)
2.4 Amendment Advising	Rs. 500/- (flat)
2.5 Confirmation Charges	0.30% per quarter or part thereof. Minimum Rs. 1,000/-
2.6 L/C Cancellation Charges	Rs. 1,000/-

3. COLLECTION

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

4. PURCHASE OF BILLS

4.1 Documentary Bills other than Drawn against Inland Letters of Credit	Same charges as for collection cited at (3.1) and (3.2) mentioned above, plus mark-up from the date of purchase to the date of payment at the negotiated rate
4.2 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

4.3	Returning Charges for Documentary and Clean Collections, in case the Instruments are Returned Unpaid	Rs. 100/- plus Courier Charges	
4.4	Mark-up shall be Applied as under on Bills Purchased / Negotiated		
4.4.1	If Retired up to the 21 st day from the Date of Purchase	0.50 paisas per Rs. 1,000/- on a daily product basis (on actual finance)	42 paisas per Rs. 1,000/- on a daily product basis from the date of negotiation or as per arrangement
4.4.2	If Retired During Next 210 Days (Cushion Period)	0.60 paisas per Rs. 1,000/- on a daily product basis, plus the Bank's commission @ 0.10 paisas per Rs. 100/-	50 paisas per Rs. 1,000/- on a daily product basis from the date of negotiation or as per arrangement
4.5	Storage Charges	At actual	0.10%. Minimum Rs. 1,000/- or as per arrangement

5. DOCUMENTARY BILLS DRAWN UNDER INLAND LETTERS OF CREDIT

5.1	Sight Bills		
5.1.1	Negotiating End	Negotiation commission @ 0.40%. Minimum Rs. 1,000/- per bill or as per arrangement	0.40% per bill. Minimum Rs. 1,000/- plus delivery of documents against acceptance commission @ 0.15% per month on bill amount, on realization from the date of expiry of L/C or as per arrangement
5.1.2	Collection Charges for Restricted L/Cs (where negotiation is restricted to some other Bank and presented to us for forwarding)	Forwarding bank / branch would charge Handling Charges of Rs. 300/- (flat) per bill commission recoverable @ 0.40%. Minimum Rs. 1,000/-	70 paisas per Rs. 1,000/- on a daily product basis from the date of maturity till the date of payment or as per arrangement

ii. In case of Purchase	Usual commission as mentioned in (5.2.2 (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	iii. Legal Documentation Fee iv. Project Monitoring Fee (one-time charge) at the time of sanction v. Trusteeship Fee (to be recovered by the lead bank in case of consortium financing)	At actual Negotiable Negotiable
6. FINANCE / ADVANCES			
Following Charges may be Recovered In Addition to Mark-up / Return on Investment			
6.1 Project Application Fee (Non-Refundable) 6.1.1 Projects having Capital Cost (Excluding Cost of Land and Buildings) up to Rs. 30 Million 6.1.2 Projects having Capital Cost (Excluding Cost of Land and Buildings) Exceeding Rs. 30 Million	As per arrangement As per arrangement	6.3 Processing Fee for Fresh Credit Proposals / Renewals / Enhancement / Others <i>Note: In case of annual Internal review of TF / DF facilities, the fee shall not be applicable.</i>	Initial / Annual Review: RBG 0.1% of total facilities / Rs. 2,500/- or as per arrangement CBG 0.1% of total facilities or as per arrangement Interim Review (For Enhancement): RBG 0.1% of total facilities or as per arrangement CBG As per arrangement
6.2 Fees and Charges In Respect of Project Financing in Addition to Interest / Return on Investment	i. Project Evaluation / Appraisal Fee ii. Commitment Fee (on undisbursed balance) from the date of sanction to the date of disbursement	Negotiable Negotiable	Rs. 5,000/- (flat)

SME PRODUCTS

6.5 For Finance against Pledge / Hypothecation Various Charges may be levied as follows:	
6.5.1 Godown Rent	At actual
6.5.2 Godown Staff Salaries, Salaries of Godown Keepers / Chowkidars	At actual
6.6 Godown Inspection Charges	To be credited to the Bank's Income Account
6.6.1 Within Municipal Limits or within a radius of 5 Kilometers from Silkbank's Branch outside Municipal Limits	Rs. 1,000/- (flat)
6.6.2 Outside the Above Limits	Rs. 3,000/- (flat) T.A. / D.A. admissible to staff as per Silkbank's travel policy in addition to charges as mentioned above in (6.6.1)
6.7 Delivery Charges	At actual
6.7.1 If a Godown Keeper is not posted, conveyance charges to be recovered	
6.8 Other Incidental Expenses	At actual
6.9 Insurance Premia, Legal Charges	At actual

7. M'POWER

7.1 Processing Fee	Residential: Rs. 5,000/- and Commercial: Rs. 7,000/-
7.2 Approval Charges	Rs. 15,000/- or 0.1% of the approved amount (whichever is higher)
7.3 Management Consultancy Fee	Cursory Report: Rs. 4,000/- and Detailed Report: Rs. 8,000/-
	50% additional fee would be charged for any additional business. Peripheral area - Rs. 500/- additionally
7.4 Late Payment Charges	Rs. 15,000/- per late payment
7.5 Line Renewal	Up to Rs. 15,000/- or 0.1% of the loan amount (whichever is higher)

7.6 Appraisal	Built Property: Rs. 5,000/- per property Apartment: Rs. 3,500/- per property Land: Rs. 4,000/- per property Peripheral Areas: Rs. 500/- additionally Drive By Appraisal: Rs. 2,500/-
7.7 Property Insurance Premium	Insurance rate as quoted by vendor
7.8 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/-
7.9 Life Insurance	Optional and as per rate quoted by the vendor
7.10 Documentation, Stamp Duties and Levies	At actual
7.11 Litigation Charges	At actual
7.12 Re-Appraisal Charges	At actual
7.13 Standing Instruction Charges	As per Branch Banking
7.14 SMS Alerts Fee	Rs. 50/- per month
7.15 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.	

8. AGRICULTURE BUSINESS FINANCE		
8.1 Processing Fee	Rs. 5,000/-	
8.2 Management Consultancy Fee	Up to Rs. 6,000/-, 50% additional fee to be charged for any additional business	
8.2.1 For Peripheral Areas	Rs. 500/- (additional charges)	
8.3 Prompt Payment Bonus	As agreed on the facility acceptance letter	
8.4 Line Renewal Fee	Rs. 5,000/-	
8.5 Appraisal Fee		
8.5.1 Built Property	Up to Rs. 5,000/- per property	
8.5.2 Flat	Up to Rs. 5,000/- per property	
8.5.3 Land	Up to Rs. 4,000/- per property	
8.5.4 For Peripheral Areas	Up to Rs. 500/- (additional charges)	
8.6 Insurance Charges	As quoted by the vendor	
8.7 Legal Opinion		
8.7.1 Preliminary Opinion	Rs. 3,500/- (Rs. 2,000/- for Stage I and Rs. 1,500/- for Title Search)	
8.7.2 Final Opinion	Up to Rs. 3,000/-	

8.8 Letter of Guarantee	Bank Commission Charges will be 0.40% per quarter
8.9 Cheque Book Issuance Charges	Rs. 5/- per leaf
8.10 Cheque Return Fee	Rs. 500/- or actual (whichever is higher) and mode of return mentioned
8.11 SMS / E-mail Alert Services	As per the SMS Alerts Charges table
8.12 Litigation Charges	At actual
8.13 Re-Appraisal Charges	At actual
8.14 Cash Collection Charges	Rs. 500/-
8.15 Documentation, Stamp Duties and Levies	At actual

Note: All Branch Banking Charges will apply to transactions through branches.

9. TEXTILES

9.1 Processing Fee	Rs. 5,000/-
9.2 Management Consultancy Fee*	Rs. 6,000/-
9.3 Line Renewal Fee	Rs. 5,000/-
9.4 Appraisal Fee*	
9.41 Built Property	Rs. 5,000/- per property

94.2 Land	Rs. 3,000/- per property
94.3 Flat	Rs. 5,000/- per property
94.4 For Peripheral Areas	Rs. 500/-
9.5 Legal Fee*	
9.5.1 Preliminary Opinion	Rs. 3,500/-
9.5.2 Final Opinion	Rs. 3,000/-
9.6 Pay Orders and Demand Drafts	
9.6.1 Line Size Rs. 1 Million to Rs. 10 Million	3 free pay orders and / or demand drafts
9.6.2 Line Size above Rs. 10 Million	5 free pay orders and / or demand drafts
9.7 Letter of Guarantee	
9.7.1 If Avg. Utilization of CF Limit is 0% - 25%	Bank Commission Charges will be 3% per annum
9.7.2 If Avg. Utilization of CF Limit is over 25% - less than 50%	Bank Commission will be 1.5% per annum
9.7.3 If Avg. Utilization of CF Limit is 50% and above	No Commission Charges
9.8 Cheque Book Issuance Charges	
9.9 Property Insurance Charges*	Rs. 5/- per leaf

9.9.1 Residential Property	Up to 0.07% of the line amount plus 0.15% terrorism cover		
9.9.2 Commercial Property	Up to 0.09% of the line amount plus 0.15% terrorism cover		
9.9.3 Industrial Property	Up to 0.27% of the line amount plus 0.15% terrorism cover		
9.10 Late Payment Charges	Loan Amount	Per Day Charges	Fixed Charges - One-Time
	Less than Rs. 10 Million	Up to Rs. 1,000/-	Nil
	Rs. 10 Million to Rs. 20 Million	Up to Rs. 1,000/-	Up to Rs. 5,000/-
	Above Rs. 20 Million	Up to Rs. 1,000/-	Up to Rs. 10,000/-
9.11 Cheque Return Fee	Rs. 500/-		
9.12 Documentation, Stamp Duties and Actual Levies*	At actual		
9.13 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.

10. CASH EASE (BILL DISCOUNTING)

10.1 Pay Orders and Demand Drafts	3 free pay orders and / or demand drafts
10.1.1 Up to Rs. 10 Million	5 free pay orders and / or demand drafts
10.1.2 Line Size above Rs. 10 Million	3% above than the agreed mark-up rate for facility
10.2 Penal Mark-up	Rs. 500/-
10.3 Cheque Return Fee	Up to Rs. 5/- per leaf
10.4 Cheque Book Issuance Charges	Rs. 3,000/- plus FED
10.5 Processing Charges	Up to Rs. 5,000/-
10.6 Management Consultancy Fee	At actual
10.7 Litigation Charges	At actual
10.8 Re-Appraisal Charges	Rs. 500/-
10.9 Cash Collection Charges	Rs. 5,000/- plus FED (If applicable)
10.10 Line Renewal Fee	Up to 0.1% of line amount
10.11 Insurance on Hypothecated Stock	

11. AGRICULTURE PASS BOOK FINANCE

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

11.3 Late Payment Charges	Loan Amount	Per Day Charges	Fixed Charges - One-Time	
	Up to Rs. 1 Million	Rs. 100/-	Nil	
	Rs. 1 Million to Rs. 3 Million	Rs. 200/-	Rs. 1,000/-	
	Rs. 3 Million to Rs. 5 Million	Rs. 300/-	Rs. 2,000/-	
	Above Rs. 5 Million to Rs. 10 Million	Rs. 400/-	Rs. 3,000/-	
11.4 Line Renewal Fee	Rs. 1,000/-			
11.5 Appraisal Fee				
11.5.1 Built Property	Rs. 5,000/- per property			
11.5.2 Flat	Rs. 5,000/- per property			
11.5.3 Land	Up to Rs. 4,000/- per property			
11.5.4 For Peripheral Areas	Rs. 500/- (additional charges)			
11.6 Insurance Charges				
11.6.1 Residential	As quoted by the vendor			
11.6.2 Commercial				As quoted by the vendor
11.6.3 Crops				Up to 2% per year of limit amount
11.6.4 Tractor				Up to 3% of the loan amount for the entire period
11.7 Legal Fee (Residential / Commercial Properties)				
11.7.1 Preliminary Opinion				Rs. 3,500/- (Rs. 2,000/- for Stage I and Rs. 1,500/- for Title Search)
11.7.2 Final Opinion				Up to Rs. 3,000/-
11.8 Legal Fee for Agricultural Land				
11.8.1 Preliminary Opinion				Up to Rs. 2,000/-*
11.8.2 Final Opinion				Up to Rs. 2,000/-*
*Legal Fee for Agricultural Land shall be charged at actual as finalized with the lawyer				
11.9 Cheque Book Issuance Charges				Rs. 5/- per leaf
11.10 Cheque Return Fee				Rs. 300/- per instrument

11.11 Documentation, Stamp Duties and Levies	At actual
11.12 Repossession Charges for Moveable Assets	At actual, quoted by the agency
11.13 Litigation Charges	At actual

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

12. SECURITIES

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

13. SAFE DEPOSIT LOCKERS

13.1 Charges for Safe Deposit Lockers (in advance) (Lien for 01 year's charge will be marked)	
13.1.1 Small	Rs. 3,000/- per annum

13.1.2 Medium	Rs. 5,000/- per annum
13.1.3 Large	Rs. 7,500/- per annum
13.1.4 Extra Large	Rs. 10,000/- per annum
13.2 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)
13.3 Late Fee In case Locker Falls In Arrears for more than One Month	Rs. 400/- per month
13.4 Key Charges (Refundable)	
13.4.1 Key Charges will apply at the time of issuance of new locker	
13.4.1.1 Small	Rs. 3,000/-
13.4.1.2 Medium	Rs. 3,500/-
13.4.1.3 Large	Rs. 4,000/-
13.4.1.4 Extra Large	Rs. 5,000/-
13.5 Breaking Charges	Rs. 3,000/- per locker plus actual expenses incurred
13.6 Free Safe Deposit Locker Charges (Current Accounts)	
Monthly Average Balance	Locker Charges
Less than Rs. 1,000,000/- or above free limit (13.1.1, 13.1.2, 13.1.3, 13.1.4)	Please refer to page 16
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

13.7 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										
13.8 Free Safe Deposit Locker Charges (Savings Accounts)	<table border="1" data-bbox="559 207 987 410"> <thead> <tr> <th data-bbox="559 207 815 233">Monthly Average Balance</th><th data-bbox="815 207 987 233">Locker Charges</th></tr> </thead> <tbody> <tr> <td data-bbox="559 233 815 320">Less than Rs. 3,000,000/- or above free limits</td><td data-bbox="815 233 987 320">Please refer to page 16 (13.1.1, 13.1.2, 13.1.3, 13.1.4)</td></tr> <tr> <td data-bbox="559 320 815 346">Rs. 3,000,000/- to Rs. 5,000,000/-</td><td data-bbox="815 320 987 346">Small or Medium Free</td></tr> <tr> <td data-bbox="559 346 815 371">Rs. 5,000,001/- to Rs. 10,000,000/-</td><td data-bbox="815 346 987 371">Large Free</td></tr> <tr> <td data-bbox="559 371 815 410">Rs. 10,000,001/- & above</td><td data-bbox="815 371 987 410">Large or Extra Large Free</td></tr> </tbody> </table>	Monthly Average Balance	Locker Charges	Less than Rs. 3,000,000/- or above free limits	Please refer to page 16 (13.1.1, 13.1.2, 13.1.3, 13.1.4)	Rs. 3,000,000/- to Rs. 5,000,000/-	Small or Medium Free	Rs. 5,000,001/- to Rs. 10,000,000/-	Large Free	Rs. 10,000,001/- & above	Large or Extra Large Free
Monthly Average Balance	Locker Charges										
Less than Rs. 3,000,000/- or above free limits	Please refer to page 16 (13.1.1, 13.1.2, 13.1.3, 13.1.4)										
Rs. 3,000,000/- to Rs. 5,000,000/-	Small or Medium Free										
Rs. 5,000,001/- to Rs. 10,000,000/-	Large Free										
Rs. 10,000,001/- & above	Large or Extra Large Free										

14. GUARANTEES

14.1 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)
14.2 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

14.3 Amendment	Rs. 500/- per amendment plus commission as per (14.2) for increased amount or extension in period
	Rs. 500/- per Amendment Charges for L/Gs issued against 100% cash margin
	Rs. 500/- per Amendment Charges, plus 50% commission of the given slab in (14.2) 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 14.2.

15. MISCELLANEOUS CHARGES

15.1 Standing Instruction Charges	Rs. 300/- per instruction
	Note: Not applicable on Bancassurance instructions. Mark-up recovery of SME / Consumer and Internet Banking instructions
15.2 Stop Payment of Cheques	Rs. 500/- per customer, irrespective of the number of cheques (to be stopped)

15.3 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) (i) Students (ii) Mustahiqeen of Zakat (iii) Employees of Government / Semi-Government (iv) Diplomatic Missions/attached/affiliated offices and their Staff (v) BBA / PLS / Asaan account holders, Silkbank Bancassurance Customers (Life), institutions for salary and pension purposes and school management committee accounts are exempted from levy of Service Charges	15.10 Out-of-Pocket Expenses 15.11 Central Excise Levy and any other Government Duties / Taxes 15.12 Charges on Cheques / Instruments Returned in Inward Clearing 15.13 Same Day Outward Clearing Charges 15.14 Same Day Outward Clearing Returned Charges 15.15 eCIB Report 15.16 Other Certificates not Specified Elsewhere 15.17 Tax Certificate 15.18 Cheque Book Issuance Charges* 15.19 Online Cash Withdrawal and Deposit Charges	At actual At actual Rs. 500/- per cheque / instrument. Charges on cheque returned with the reason "Funds Insufficient" Rs. 550/- per instrument Rs. 500/- per instrument At actual Rs. 300/- Free <table border="1"> <thead> <tr> <th>Monthly Average Balance</th><th>Charges</th></tr> </thead> <tbody> <tr> <td>Less than Rs. 50,000/-</td><td>Rs. 25/- per leaf</td></tr> <tr> <td>Rs. 50,000/- & above</td><td>Rs. 10/- per leaf</td></tr> </tbody> </table>	Monthly Average Balance	Charges	Less than Rs. 50,000/-	Rs. 25/- per leaf	Rs. 50,000/- & above	Rs. 10/- per leaf
Monthly Average Balance	Charges								
Less than Rs. 50,000/-	Rs. 25/- per leaf								
Rs. 50,000/- & above	Rs. 10/- per leaf								
15.4 Duplicate Statement of Accounts for more than 6 Months	Rs. 35/- per statement								
15.5 Issuance of SBP / NBP Cheque	Rs. 500/- per request								
15.6 Issuance of Loose Cheque	Rs. 300/-, Subsequent loose cheque Rs. 500/-								
15.7 Account Closing Charges	Nil								
15.8 Inquiry / Photocopy of Old Record	Rs. 500/- (flat)								
15.9 Issuance of Balance / Account Maintenance Certificate	Rs. 300/- (flat) plus FED								

15.191 Online Cash Deposit and Withdrawals (Online)	0.10% or Rs. 175/- (whichever is higher), free for RF / OD accounts of SME & CBG segment or as per agreement		Rs. 200/- (flat) Free						
15.192 Online Cash Deposit and Withdrawals (Within City)	Free - within the branches of same city and between: i) Rawalpindi and Islamabad city branches ii) Lahore and Raiwind city branches		Rs. 2,000/- per annum (payable in advance) Rs. 100/- per month (flat)						
15.20 Over-the-Counter Cash Withdrawals	<table border="1" data-bbox="555 318 995 342"> <tr> <th data-bbox="555 318 774 342">Monthly Average Balance</th><th data-bbox="774 318 995 342">Charges</th></tr> <tr> <td data-bbox="555 349 774 372">Less than Rs. 50,000/-</td><td data-bbox="774 349 995 372">Rs. 100/- per transaction</td></tr> <tr> <td data-bbox="555 372 774 396">Rs. 50,000/- & above</td><td data-bbox="774 372 995 396">Free</td></tr> </table> <p>BBA & SPA account charges defined separately. Not applicable on Asaan and PLS account.</p>	Monthly Average Balance	Charges	Less than Rs. 50,000/-	Rs. 100/- per transaction	Rs. 50,000/- & above	Free		AIO, BVA, Asaan & SPA account charges defined separately
Monthly Average Balance	Charges								
Less than Rs. 50,000/-	Rs. 100/- per transaction								
Rs. 50,000/- & above	Free								
15.21 ATM Withdrawal Charges (at Silkbank ATMs)	Free	*Rs. 75/- per month (flat) *Free, if E-Alerts availed with SMS Alerts facility	Rs. 3,000/-						
15.22 Online Transfer from One Customer Account to Another Account	<p>Same as inter-city charges</p> <p>Free - within the branches of the same city and between:</p>	MT102 Threshold: > Rs. 100,000/- up to Rs. 1,000,000	<table border="1" data-bbox="1476 491 1923 586"> <thead> <tr> <th data-bbox="1476 491 1599 586">Days</th><th data-bbox="1599 491 1763 586">Timing</th><th data-bbox="1763 491 1923 586">Max charge per transaction to customer</th></tr> </thead> <tbody> <tr> <td data-bbox="1476 586 1599 681">Mon to Sat</td><td data-bbox="1599 586 1763 681">9:00 am to 4:30 pm</td><td data-bbox="1763 586 1923 681">Rs. 50/- plus FED</td></tr> </tbody> </table>	Days	Timing	Max charge per transaction to customer	Mon to Sat	9:00 am to 4:30 pm	Rs. 50/- plus FED
Days	Timing	Max charge per transaction to customer							
Mon to Sat	9:00 am to 4:30 pm	Rs. 50/- plus FED							
		MT103 Threshold: > Rs. 1,000,000 and above	<table border="1" data-bbox="1476 586 1923 886"> <tbody> <tr> <td data-bbox="1476 586 1599 681">Mon to Fri</td><td data-bbox="1599 586 1763 681">9:00 am to 1:30 pm 1:30 pm to 3:00 pm 3:00 pm to 4:00 pm</td><td data-bbox="1763 586 1923 681">Rs. 220/- plus FED Rs. 330/- plus FED Rs. 550/- plus FED</td></tr> <tr> <td data-bbox="1476 681 1599 886">Sat</td><td data-bbox="1599 681 1763 886">9:00 am to 11:30 am 11:30 am to 12:30 pm</td><td data-bbox="1763 681 1923 886">Rs. 220/- plus FED Rs. 330/- plus FED</td></tr> </tbody> </table>	Mon to Fri	9:00 am to 1:30 pm 1:30 pm to 3:00 pm 3:00 pm to 4:00 pm	Rs. 220/- plus FED Rs. 330/- plus FED Rs. 550/- plus FED	Sat	9:00 am to 11:30 am 11:30 am to 12:30 pm	Rs. 220/- plus FED Rs. 330/- plus FED
Mon to Fri	9:00 am to 1:30 pm 1:30 pm to 3:00 pm 3:00 pm to 4:00 pm	Rs. 220/- plus FED Rs. 330/- plus FED Rs. 550/- plus FED							
Sat	9:00 am to 11:30 am 11:30 am to 12:30 pm	Rs. 220/- plus FED Rs. 330/- plus FED							

16. COMMUNICATION CHARGES

16.1 Ordinary Mail	Rs. 15/-
16.2 Registered Post	Rs. 50/-
16.3 Courier (Within City)	Rs. 50/-
16.4 Courier (Outside City)	Rs. 100/-
16.5 Courier (Outside Country)	At actual
16.6 Fax / Telephone	Minimum Rs. 100/- or actual (whichever is higher)

17. PHONE BANKING

17.1 Statement Regeneration	As per Miscellaneous Charges table
17.2 Pay Order Issuance	As per Commission on Pay Order table
17.3 Demand Draft Issuance	As per DDs, TTs and MTs table
17.4 Utility Bills Payment	Free
17.5 Account Balance Inquiry	Free
17.6 Transactions Inquiry	Free
17.7 Address / Telephone Number Change	Free
17.8 Cheque Book Issuance	As per Miscellaneous Charges table, or as defined in respective Product tables
17.9 FOREX Rates	Free

17.10 Debit Card Replacement

As per Debit Cards table

17.11 Debit Card Transaction Inquiry

Free

17.12 Debit Card Activation

Free

17.13 Debit Card Blocking

Free

17.14 Debit Card PIN Regeneration

Free

17.15 Account Linking Request

Free

17.16 Account De-Linking Request

Free

17.17 Personal Data Correction

Free

17.18 Internet Banking Registration

Free

17.19 Cheque Stop Payment Charges

As per Miscellaneous Charges table

DEPOSIT, ASSET & TECHNOLOGY PRODUCTS

18. ALL-IN-ONE ACCOUNT

18.1 Security Benefit Coverage Fee

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

	Charges to be recovered, if monthly average balance drops below Rs. 100,000/- and new lien to be automatically applied
18.2 VISA Debit Card - Annual Fee Classic	Monthly Average Balance VISA Debit Card Below Rs. 100,000/- Rs. 1,300/- Rs. 100,000/- & above Free
18.3 Cheque Book	Monthly Average Balance Charges Less than Rs. 50,000/- Rs. 25/- per leaf Rs. 50,000/- to Rs. 99,999/- Rs. 10/- per leaf
18.4 Over-the-Counter Cash Withdrawals	Rs. 100,000/- & above Free
18.5 SMS Alert Charges	Monthly Average Balance Charges Less than Rs. 100,000/- Rs. 100/- per transaction Rs. 100,000/- & above Free
18.6 Pay Orders / Demand Drafts / Call Deposits	Monthly Average Balance PO / DD Charges Less than Rs. 50,000/- Rs. 300/- (flat) Rs. 50,000/- to Rs. 99,999 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

18.7 Online (Inter-City) Transactions	Monthly Average Balance	Charges
	Less than Rs. 100,000/-	Rs. 175/- or 0.1% (whichever is higher)
	Rs. 100,000/- to Rs. 499,999/-	50 free per month. Rs. 175/- or 0.1% (whichever is higher)
	Rs. 500,000/- & above	All free

19. ASAAN CURRENT ACCOUNT

19.1 Minimum Balance Charge	Nil
19.2 Opening / Closing of Account	Nil
19.3 Stop Payment of Cheques	Rs. 500/- per customer, irrespective of the number of cheques (to be stopped)
19.4 Return Cheques (Inward / outward)	Rs. 350/- per instrument
19.5 Online Transfer Charges	Rs. 175/- or 0.1% (whichever is higher)
19.6 Online Cash Deposit and Withdrawals	Rs. 175/- or 0.1% (whichever is higher)
19.7 Cheque Book Charges	Free first cheque book of 10 leaves. Subsequent 25-leaf cheque book @ Rs. 25/- per leaf
19.8 Cash Withdrawal from Silkbank ATM	Free
19.9 Cash Withdrawal from other Bank's ATM	Rs. 18.75/-
19.10 VISA Debit Card Annual Fee - Classic	Rs. 1,300/-
19.11 VISA Debit Card Re-issuance Fee - Classic	Rs. 650/- (flat)
19.12 IBFT Charges	Rs. 50/- or 0.1% (whichever is higher)
19.13 Mini-Statement from Silkbank ATM	Nil
19.14 SMS Alerts	Rs. 100/- per month (flat)
19.15 Pay Order / Demand Draft / CDR	Rs. 120/- per PO or DD or CDR
19.16 Inter-City Transactions	Rs. 175/- or 0.1% (whichever is higher)

20. AUTO FINANCE

20.1 Processing Charges	Rs. 5,000/-
20.2 Appraisal Fee (Used / Imported Cars)	At actual (minimum Rs. 2,000/-)
20.3 Late Payment Fee	Rs. 500/- or 2% per month of the past due installment amount (whichever is higher)
20.4 Vehicle Repossession Charges	Rs. 25,000/- or actual (whichever is higher). Depending upon the car value, repossession, relocation and outstanding loan amount
20.5 Insurance Charges	At actual
20.6 Repossessed Vehicle Storage Charges	Minimum Rs. 2,500/- per month
20.7 Pre-Payment Charges	6% of the outstanding amount
20.8 Tracker Activation Charges	At actual
20.9 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.

21. BASIC BANKING ACCOUNT (BBA)

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

21.2 Credit Transactions (over-the-counter)	Two free transactions per month. Rs. 100/- for all subsequent transactions during the month
21.3 Stop Payment of Cheques	Rs. 500/- per instrument
21.4 Return Cheques (inward / outward)	Rs. 500/- per instrument
21.5 Online Transfer Charges	Rs. 175/- or 0.1% (whichever is higher)
21.6 Online Cash Deposit and Withdrawals	Rs. 175/- or 0.1% (whichever is higher)
21.7 Cheque Book Charges	25-leaf cheque book @ Rs. 25/- per leaf
21.8 Cash Withdrawal from Silkbank ATM	Free
21.9 Mini-Statement from Silkbank ATM	Nil

22. BUSINESS VALUE ACCOUNT

22.1 Cheque Book	Monthly Average Balance	Charges
	Less than Rs. 50,000/-	Rs. 25/- per leaf
	Rs. 50,000/- to Rs. 99,999/-	Rs. 10/- per leaf
	Rs. 100,000/- & above	Free

22.2 Pay Orders / Demand Drafts / Call Deposits	Monthly Average Balance Less than Rs. 50,000/- Rs. 50,000/- to Rs. 99,999/- Rs. 100,000/- to Rs. 499,999/- Rs. 500,000/- & above	PO, DD, CDR Rs. 300/- (flat) Rs. 100/- per PO, DD, CDR 6 free per month. Rs. 100/- for subsequent PO, DD, CDR All free
22.3 Inter-City Transactions	Monthly Average Balance Below Rs. 100,000/- Rs. 100,000/- to Rs. 499,999/- Rs. 500,000/- & above	Inter-City Transaction Charges Rs. 175/- or 0.1% (whichever is higher) 50 free per month. Rs. 175/- or 0.1% (whichever is higher) All free
22.4 VISA Debit Card - Annual Fee Classic	Monthly Average Balance Below Rs. 100,000/- Rs. 100,000/- & above	VISA Debit Card Rs. 1,300/- Free
22.5 Over-the-Counter Cash Withdrawals	Monthly Average Balance Less than Rs. 100,000/- Rs. 100,000/- & above	Charges Rs. 100/- per transaction Free
22.6 SMS Alert Charges	Monthly Average Balance Less than Rs. 100,000/- Rs. 100,000/- to Rs. 499,999/- Rs. 500,000/- & above	Charges Rs. 100/- Rs. 60/- Free

22.7 Security Benefit Coverage Fee	Rs. 500/- per month, if monthly average balance drops below Rs. 100,000/- . Rs. 500/- to be marked lien upfront. Charges to be recovered, if monthly average balance drops below Rs. 100,000/- & new lien to be automatically applied	
22.8 Charges on Cheques / Instruments Returned in Inward Clearing	Monthly Average Balance	Return Charges
	Less than Rs. 500,000/- or above free limits	Please refer to page 18 (15.12)

22.9 Collection of Cheques in Outward Clearing	Monthly Average Balance	Collection Charges
	Less than Rs. 500,000/- or above free limits	Please refer to page 18 (15.13)

23. 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.

24. HOME FINANCE

24.1 Processing Fee	Residential: Rs. 5,000/- and Commercial: Rs. 7,000/-
24.2 Management Consultancy Fee	Cursory Report: Rs. 3,000/- and Detailed Report: Rs. 6,000/-
24.3 Pre-payment Penalty	50% additional fee would be charged for any additional business. Peripheral Areas: Rs. 500/- additionally 2% of outstanding amount

24.4 Late Payment Charges	Rs. 1,000/- per month
24.5 Appraisal	Built Property: Rs. 5,000/- per property Apartment: Rs. 3,500/- per property Land: Rs. 4,000/- Peripheral Areas: Rs. 500/- additionally
24.6 Property Insurance Premium	At actual
24.7 Legal Fee	Stage-I Charges: Rs. 5,000/- Final Legal Opinion: Rs. 5,000/-
24.8 Life Insurance	Optional and as per rate quoted by the vendor
24.9 Documentation, Stamp Duties & Levies	At actual
24.10 Litigation Charges	At actual
24.11 Re-Appraisal Charges	At actual
24.12 Cash Collection Charges	Rs. 500/-
24.13 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.	

25. IPS ACCOUNT		
25.1 Account Opening Charge (One-Time)	Silbank Customer	Rs. 500/-
	Non-Silbank Customer	Rs. 1,000/-
25.2 Account Maintenance Charges		Average Balance
25.3 Security Movement Charges	0 - 100 Million	0.05% per annum
	Above 100 Million	0.025% per annum
25.3 Security Movement Charges	Silbank Account Holder	Rs. 250/-
	Non-Silbank Customer	Rs. 500/-

26. MONEY MARKET EXPRESS		
26.1 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
26.2 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

26.3	Collection of Cheques In Outward Clearing	Monthly Average Balance	Collection Charges
		Less than Rs. 500,000/- or above free limits	Please refer to page 18 (15.13)
		Rs. 500,000/- & above	5 free for the month
26.4	Cheque Book Charges	Monthly Average Balance	Cheque Book
		Up to Rs. 500,000/- or above free limits	Please refer to page 18 (15.18)
		Rs. 500,001/- to Rs. 1,000,000/-	2 free for the month (50 leaves)
		Rs. 1,000,001/- & above	All free
26.5	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
26.6	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

27. MUNAFA ROZANA / SUPER SAVER

27.1	Pay Orders / Demand Drafts	Monthly Average Balance	PO / DD Charges
		Less than Rs. 1,000,000/- or above free limits	Rs. 300/- (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
27.2	Charges on Cheques / Instruments Returned in Inward Clearing	Monthly Average Balance	Return Charges
		Less than Rs. 3,000,000/- or above free limits	Rs. 500/- (flat)
		Rs. 3,000,000/- & above	5 free for the month
		Please refer to Miscellaneous Charges (15.20)	
27.3	Over-the-Counter Cash Withdrawals	Monthly Average Balance	Collection Charges
27.4	Collection of Cheques in Outward Clearing	Less than Rs. 3,000,000/- or above free limits	Please refer to page 8 (3.1, 3.2)
27.5	Cheque Book Charges	Rs. 3,000,000/- & above	2 free for the month
		Monthly Average Balance (Tier)	Cheque Book Charges
		Less than Rs. 50,000/-	Rs. 25/- per leaf
		Rs. 50,000/- to Rs. 3,000,000/- or above free limits	Rs. 10/- per leaf
		Rs. 3,000,000/- & above	2 free for the month (25 leaves)

27.6 Inter-City Transactions	Monthly Average Balance	Inter-City Transaction Charges
	Less than Rs. 1,000,000/- or above free limits	Rs. 175/- or 0.1% (whichever is higher)
	Rs. 1,000,000/- to Rs. 2,000,000/-	4 free for the month
	Rs. 2,000,001/- to Rs. 3,000,000/-	6 free for the month
	Rs. 3,000,001/- & above	All free for the month

28. ONLINE EXPRESS

28.1 Pay Orders / Demand Drafts	Monthly Average Balance	PO / DD Charges
	Less than Rs. 50,000/- or above free limits	Please refer to page 7 (1.1)
	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

28.2 Charges on Cheques / Instruments Returned in Inward Clearing	Rs. 500/- (flat)	
28.3 Over-the-Counter Cash Withdrawals	Please refer to Miscellaneous Charges (15.20)	

28.4 Collection of Cheques In Outward Clearing	Monthly Average Balance	Collection Charges
	Less than Rs. 500,000/- or above free limits	Please refer to page 8 (3.1)
	Rs. 500,000/- & above	5 free for the month
28.5 Cheque Book Charges	Monthly Average Balance	Cheque Book Charges
	Less than Rs. 50,000/-	Rs. 25/- per leaf
	Rs. 50,000/- to Rs. 99,999/-	Rs. 10/- per leaf
	Rs. 100,000/- & above	All free
28.6 Inter-City Transactions	Monthly Average Balance	Inter-City Transaction Charges
	Less than Rs. 50,000/- or above free limits	Rs. 175/- or 0.1% (whichever is higher)
	Rs. 50,000/- to less than Rs. 100,000/-	5 free for the month
	Rs. 100,000/- & above	All free for the month

29. PERSONAL LOAN

29.1 Processing Fee	Up to 1% of loan amount or Rs. 4,000/- (whichever is higher, subject to approval)	
29.2 Pre-payment Penalty	Full penalty charges as per the following grid:	
	1st year	2nd year
	10%	7%
Partial payment penalty charges as per the following grid:		3rd year
	1st year	2nd year
	10%	7%
	3rd year	
	5%	

29.3 Late Payment Charges	Penalty will be charged on outstanding balance in case of full settlement and on adjusted amount in case of partial settlement. A year is equal to 12 installments from date of disbursal and only 1 partial payment is allowed in a year and no partial payments are allowed in the 1 st year.
29.4 Insurance	Rs. 1,500/- per missed Installment
29.5 Top-up Facility	At actual
29.6 Litigation Charges	Up to 1% of loan amount or Rs. 4,000/- (whichever is higher, subject to approval)
29.7 Pay Order Re-issuance	At actual
29.8 Pay of Sheet Re-issuance	Rs. 500/-
Note: Rate is subject to change as quoted by the vendor. All Branch Banking Charges will apply to transactions through branches. All Government levies, duties and taxes will be charged to customer where applicable in addition to the above-mentioned rates.	

30. PLS ACCOUNT

30.1 Pay Orders / Demand Drafts	Rs. 300/- per instrument
30.2 Charges on Cheques / Instruments Returned In Inward Clearing	As per Miscellaneous Charges table

30.3 Collection of Cheques in Outward Clearing	As per Collection table
30.4 Cheque Book Charges	Rs. 25/- per leaf
30.5 Inter-City Transactions	Rs. 175/- or 0.1% (whichever is higher)
30.6 Account Closure Charges	Free
30.7 Cash Withdrawal from Silkbank ATM	Free
30.8 Mini-Statement from Silkbank ATM	Nil

31. READY LINE

31.1 Annual Fee	Rs. 5,000/- for loan amount of up to 1 million Rs. 7,500/- for loan amount greater than 1 million
31.2 Processing Fee	Rs. 4,000/- for loan amount of up to 1 million Rs. 6,000/- for loan amount greater than 1 million
31.3 Late Payment Charges	Rs. 1,500/- per missed payment
31.4 Enhancement Fee	Rs. 5,000/-
31.5 Credit Protector Fee (Optional)	0.50% of the outstanding balance
31.6 Cheque Return Fee	Up to Rs. 500/-
31.7 Litigation Charges	At actual
31.8 Minimum Balance Penalty	Nil
31.9 Online Cash Deposit	No Charges on Re-payment Account

31.10 Stamp Duties	At actual
31.11 SMS Alerts Fee	Rs. 125/- per month or Rs. 1,200/- annually
31.12 Account Closure Fee	Rs. 3,500/-
31.13 Cheque Book Charges	Rs. 12/- per leaf
31.14 Pay Order Charges	Rs. 100/-
31.15 VISA Debit Card - Annual Fee (Classic)	Rs. 1,200/- per annum (First VDC Free)
31.16 VISA Debit Card - Replacement Charges	Rs. 1,000/-
31.17 VISA Debit Card - Re-Issuance Charges	Rs. 1,000/-
31.18 E-Alerts Enrollment	Rs. 100/- per month
31.19 Auto Debit Payments	Rs. 100/- per month
31.20 EPP - Processing Fee	Rs. 1,000/- or 1.5% of the amount (whichever is higher)
31.21 Balance Transfer - Processing Fee	Rs. 1,000/- or 1.5% of the amount (whichever is higher)

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.

32. SALARY PREMIUM ACCOUNT

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

32.2 Over-the-Counter Cash Withdrawal	Monthly Average Balance	Withdrawal Charges
	Less than Rs. 50,000/-	Rs. 250/- per transaction
32.3 Pay Order / Demand Draft	Rs. 50,000/- & above	Free
	Monthly Average Balance	PO / DD Charges
	Less than Rs. 50,000/-	Rs. 100/- per instrument
	Rs. 50,000/- to Rs. 100,000/-	2 free per month
32.4 Inter-City Transactions	Rs. 100,001/- to Rs. 500,000/-	4 free per month
	Rs. 500,001/- & above	All free per month
	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 per month
	Rs. 100,001/- to Rs. 500,000/-	10 free per month
	Rs. 500,001/- & above	All free per month
		Subsequently Rs. 250/- or 0.1% (whichever is higher)
32.5 SMS Alerts	Rs. 100/- month	
32.6 VISA Debit Card - Classic	First free; subsequent as per section 34 on page 29	
32.7 ATM Cash Withdrawal Charges	Nil	
32.8 Mini-Statement from Slikbank ATM	Free	
32.9 VISA Debit Card Service Fee	Free	

33. SALARY PREMIUM PLUS

33.1 Minimum Balance Requirement	Nil
33.2 Cheque Book (25 Leaves)	Free
33.3 VISA Debit Card Annual Fee - Classic	Free
33.4 VISA Debit Card Re-issuance - Classic	as per section 34 on page 29
33.5 Bank Statement	Free
33.6 Banker's Cheque	Free
33.7 Transactions within city	Free
33.8 Transactions outside city	Free
33.9 Bank Certificates	Free
33.10 ATM Withdrawals	Free at Silkbank ATMs only
33.11 IBFT	Free
33.12 SMS Alerts	Free

Note: All other charges/benefits as defined under the SOC will remain in place for Salary Premium Plus as well.

34. DEBIT CARDS

34.1 Annual Fee (Basic)	PayPak Classic Gold Platinum	Rs. 1,000/- Rs. 1,300/- Rs. 2,000/- Rs. 3,000/-
34.2 Annual Fee (Supplementary)	PayPak Classic Gold Platinum	Rs. 1,000/- Rs. 1,300/- Rs. 2,000/- Rs. 3,000/-
Re-Issuance		
34.3 Card Re-issuance	PayPak Classic Gold Platinum	Rs. 500/- Rs. 650/- Rs. 1,000/- Rs. 1,500/-
34.4 Re-Issuance of PIN	Free	
Cash Withdrawal Fee		
34.5 From other Bank's ATM	Rs. 18.75/-	
34.6 Cash Withdrawal Fee @ International ATM / POS	Rs. 500/- per transaction or 4% (whichever is higher)	
Balance Inquiry		
34.7 From Silkbank's ATM	Free	
34.8 From other Bank's ATM (1 Link Network)	Free	
34.9 From other Bank's ATM (Mnet Network)	Rs. 5/-	
34.10 International ATM	Rs. 200/-	

Other Charges	
34.11 Mini-Statement Silkbank ATM*	Average Balance Below Rs. 50,000/- Rs. 10/-
	Average Balance Rs. 50,000/- & above Free
	*Note: Not applicable on BBA, PLS account & Asaan account Rs. 50/- or 0.1% (whichever is higher)
34.12 IBFT Charges	Free
34.13 POS Transaction (in Pakistan)	Free
34.14 Utility Bill Payment Charges	Free
34.15 Document Transaction Retrieval Charges	Local Rs. 300/-, International Rs. 800/- per transaction
34.16 Visa Debit Card Service Fee - Classic <small>Note: VDC Service Fee is exempted on maintaining required monthly average balance in relationship based accounts i.e. TDR, Online Express, Muniq Rozaq, Salary Premium Account, Salary Premium Plus or equivalent in FCY Account.</small>	Monthly Average Balance Service Fee Charges Rs. 50,000/- & above No Charge
34.17 Charge Back - International	Rs. 500/- (per transaction)
34.18 Charge Back - Local	Rs. 250/- (per transaction)
34.19 Arbitration Charges	At actual
34.20 VDC Limit Enhancement	Rs. 1,200/-

35. CREDIT CARDS		
35.1 Annual Fee - Basic	Platinum Gold Silver Other Specialized / Premium Cards Silkbank Corporate Card	Rs. 6,000/- Rs. 2,500/- Rs. 2,000/- Rs. 10,000/- Rs. 5,000/-
35.2 Annual Fee - Supplementary	Platinum Gold Silver	Rs. 3,000/- Rs. 1,250/- Rs. 500/-
35.3 Chip Issuance Fee - Basic	Platinum Gold Silver	Rs. 2,500/- Rs. 1,250/- Rs. 1,250/-
35.4 Chip Issuance Fee - Supplementary	Platinum Gold Silver	Rs. 1,250/- Rs. 625/- Rs. 625/-
35.5 Platinum Upgrade Fee from Gold & Silver - Basic	Rs. 1,000/-	
35.6 Platinum Upgrade Fee from Gold & Silver - Supplementary	Rs. 1,000/-	
35.7 ATM Cash Advance Withdrawal Insurance Fee	0.5% of the withdrawal amount or Rs. 50/- (whichever is higher)	
35.8 Retail APR	40.99% per annum	
35.9 Cash Advance APR	41.99% per annum	
35.10 Open BTF APR	27% APR or 2.25% per month	
35.11 Cash Advance Fee	3% of the transaction amount or Rs. 1,000/- (whichever is higher)	

35.12 Late Payment Fee	Rs. 1,500/-	
35.13 Over Limit Fee	Rs. 1,500/-	
35.14 Return Cheque	Rs. 1,000/-	
35.15 Card Replacement Fee	Platinum Gold Silver	Rs. 1,000/- Rs. 1,000/- Rs. 1,000/-
35.16 New Card Design Fee	Platinum Gold Silver	Rs. 1,000/- Rs. 1,000/- Rs. 1,000/-
35.17 Utility Bill Payment	Rs. 100 per transaction	
35.18 Education Installment Plan (0% APR) Processing Fee	Rs. 1,000/-	
35.19 0% APR BT Processing Fee	Tenor	APR %
	3 months	3.75%
	6 months	7.50%
	12 months	15%
35.20 BTF on Installment Plans APRs	Tenor	APR %
	3 months	26.80%
	6 months	30.23%
	12 months	31.72%
	18 months	31.76%
	24 months	31.46%
	36 months	30.59%
	48 months	29.70%
	60 months	28.88%

35.21 Retail Transactions Installment Plans APRs	Tenor	APR %
	3 months	31.23%
	6 months	35.15%
	12 months	36.74%
	18 months	36.68%
	24 months	36.22%
	36 months	35.07%
35.22 PO / IBFT / Alliances Installment Plans APRs	Tenor	APR %
	3 months	35.65%
	6 months	40.05%
	12 months	40.70%
	18 months	40.50%
	24 months	40.88%
	36 months	39.43%
	48 months	38.05%
	60 months	38.82%
35.23 Voucher Retrieval Fee	Local Transactions - Rs. 300/- International Transactions - Rs. 800/-	
35.24 Flexible Installment Plan Processing Fee	Flexible Installment Plans - Rs. 1,000 (flat) Alliances - 1.5% or Rs. 1,000 (whichever is higher) Online Installment Plans - 1.5% or Rs. 1,500 (whichever is higher)	
35.25 Flexible Installment Plan Pre-payment Charges	5% of the outstanding amount or Rs. 1,000/- (whichever is higher)	
35.26 Installment Plan Service Fee	-	
35.27 Foreign Transactions	4% of the transaction amount	

35.28 VISA Arbitration Charges for Disputed Transactions	USD 500/-
35.29 Credit Protector	0.50% of the outstanding amount
35.30 SMS & E-Alert Charges	Rs. 100/- per month
35.31 Litigation Charges	At actual
35.32 Top-up Facility (Limit Enhancement)	Nil
35.33 Pay Order / Demand Draft Issuance Charges	Rs. 750/-
35.34 Cash Payment at Branch - Processing Fee	Nil
35.35 Direct Debit Enrollment Fee	Free
35.36 Auto Debit Enrollment Fee	Free
35.37 Rejected Autopay Fee	Rs. 1,000/-
35.38 Priority Pass Renewal Fee	-
35.39 Priority Pass Replacement Fee	-
35.40 Supplementary Priority Pass Annual Fee	-
35.41 CIP Lounge Fee	Free for Platinum Cardholders & 1 Guest

36. CHARGES WAIVER FOR STAFF		
All charges mentioned hereunder are waived for permanent and contractual employees of Sikkbank (only for Staff Account)		
36.1 Pay Order	Free	
36.2 Demand Draft	Free	
36.3 Inter-City Transactions	Free	
36.4 Local Collection	Free	
36.5 Cheque Book for Salary Account Only	Free	
36.6 Locker Rent	50% waiver of charges mentioned on page 16 (section 13)	
36.7 Lien on Locker Rent	Free	
36.8 Key Deposit	Free	
36.9 PO / DD Cancellation	Free	
36.10 Incidental Charges from Salary Account	Free	
36.11 Foreign Remittance (Home Remittance)	Free	
36.12 VDC Issuance & Annual Charges (Staff Salary Account)	Free	
36.13 Stop Payment	Free	
36.14 Remittance Abroad other than through Foreign Currency Accounts	One transaction free in a month	
36.15 ATM Cash Withdrawal Charges	Nil	

36.16 Over-the-Counter Cash Withdrawal on Salary Account	Free
36.17 ATM Withdrawal Charge on Salary Account	Free
36.18 SMS Alerts (on Salary Accounts)	Free
36.19 VDC Service Fees / Mini-Statements	Free
36.20 IBFT from Staff Salary Account	Free
36.21 Foreign Remittance Commission / Service Charges	Free
36.22 Inward Clearing Return Charges	Free
36.23 Same Day Clearing Lodgement Charges	Free
36.24 Same Day Clearing Return Charges	Free

37. NOTES

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

Out-of-Pocket Expenses

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

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

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

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

Cash Management Transactions & System Charges

Collection Solutions	Fees / Charges to be negotiated on case-to-case basis
Payment Solutions	Fees / Charges to be negotiated on case-to-case basis
Silk Cash Manager System	Fees / Charges to be negotiated on case-to-case basis

Silkbank Branch Network

KARACHI REGION

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

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

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

M.A. Jinnah Road Branch,
Plot No. 40, Sheet No. 7,
Situated on Seral Quarters,
Off M.A. Jinnah Road, Karachi.
Tel: (021) 32601308-09
Fax: (021) 32601312

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

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

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

University Road Branch,
Plot No. B-8/10, Block 16,
Main University Road,
Gulshan-e-Iqbal, Karachi.
Tel: (021) 34829590, 34829591
Fax: (021) 34829592

Sohrab Goth Branch,
Al-Asif Square, Sohrab Goth, Karachi.
Tel: (021) 36340974,
(021) 36340984
Fax: (021) 36343704

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

Gulshan Chowranghi Branch,
Plot No. FL 2/5, Block 6,
Gulshan-e-Iqbal, Karachi.
Tel: (021) 34800517, 34800518

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

DHA Shahbaz Branch,
Plot No. 20-C, Ground Floor,
Shahbaz Commercial, Lane-2,
DHA, Karachi.
Tel: (021) 35341148,
(021) 35844002, Ext. 415
Fax: (021) 35844001

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

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

Quetta Branch,
Firdousi Building, Jinnah Road, Quetta.
Tel: (081) 2824061,
(081) 2621773, Ext. 412

Boat Basin Branch,
GPC-4, Block-5, K.D.A. Scheme No.
5, Kehkashan Clifton, Karachi.
Tel: (021) 35301908,
(021) 35301923, Ext. 401

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

DHA 26th Street Branch,
26th Street, Plot No. 23-C, Street No.
37, Tauheed Commercial Area,
Phase-V, DHA, Karachi.
Tel: (021) 35871492,
(021) 35871479, Ext. 407
Fax: (021) 35871540

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

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

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

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

Bader Commercial Branch,
Plot No. 9-C, Bader Commercial, Street
No. 10, Phase-V, DHA, Karachi.
Tel: (021) 35161281

ISLAMABAD REGION

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

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

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

F-10 Markaz Branch,
Building No. 5-C, Unit No. 7 & 8,
VIP Plaza, F-10 Markaz, Islamabad.
Tel: (051) 2103104-6
Fax: (051) 2103108

E-11 Markaz Branch,
Plot No. 3, E-11/3 Markaz, Islamabad.
Tel: (051) 2228750, 2228746-48
Fax: (051) 2228749

F-7 Markaz Branch,
Building No. 13-L, F-7 Markaz,
Islamabad.
Tel: (051) 2808116, 2808075,
(051) 2608077-79
Fax: (051) 2853987

Peshawar Main Branch,
Lamsy Arcade, 1-C,
Fakhar-e-Alam Road,
Peshawar Cantt.
Tel: (091) 5276290, 5276122,
(091) 5276938
Fax: (091) 5276414

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

Hazro Branch,
Plot No. B-III, 382/A,
Allah Wala Chowk, Circular Road,
Mohallah Abdul, Hazro.
Tel: (057) 2313296, 2313292-94
Fax: (057) 2313295

Attock Branch,
B-2, Pleader Lane, Attock City,
Tehsil & District, Attock.
Tel: (057) 2702201-02, 2613846
Fax: (057) 2613486

Manshera Branch,
Javed Khan Plaza, Sarwarabadi, Silk
Route, Tehsil and District, Manshera.
Tel: (0897) 440409-10, 440408

Chak Shahzad Branch,
Al-Farooq Plaza, Kurni Road,
New Mai Chak Shahzad, Islamabad.
Tel: (051) 5402134

Rawalpindi Main Branch,
Plot No. 60-A, Shop No. 11,
Survey No. 265, Canning Road,
Rawalpindi Cantt.
Tel: (051) 5794185, 5512104-6
Fax: (051) 5524580

Westridge Branch,
Plot No. 468-491, Westridge
Bazaar Road, Westridge-1, Rawalpindi.
Tel: (051) 5491544, 5491540-2
Fax: (051) 5491543

Bahria Town Branch,
Plot No. 92, Civic Centre,
Bahria Town, Rawalpindi.
Tel: (051) 5731705, 5731702-3
Fax: (051) 5731704

Rawalpindi Satellite Town Branch,
Ground Floor, Munir Arcade,
B-215, 4th Road, Satellite Town,
Rawalpindi.
Tel: (051) 4571383, 4571384,
Fax: (051) 4571387
PABX: (051) 4571381-82

Bahria Town Phase-VIII Branch,
194, Tarar Arcade, Main Boulevard,
Commercial Hub, Rawalpindi.
Tel: (051) 5426597, 5426592-3
Fax: (051) 5426594

Raja Bazar Branch,
Rose Arcade, Rehmanabad,
Murree Road, Rawalpindi.
Tel: (051) 4928047-8

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

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

Dina Branch,
Chaudhary Street,
Mangla Road, Dina.
Tel: (0544) 635011, 635013-16
Fax: (0544) 836987

Jhelum Branch,
Plot No. 8, Paswal Plaza,
G.T.S. Square, Jhelum City,
Jhelum.
Tel: (0544) 824972, 623973-75
Fax: (0544) 623976

Gujjar Khan Branch,
Ward No. 5, Main G.T. Road,
Gujjar Khan.
Tel: (0513) 510026, 512888-71
Fax: (0513) 512872

LAHORE EAST

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

Peco Road Branch,
57-1, B/1 Township,
Peco Road, Lahore.
Tel: (042) 35125400

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

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

Shadman Town Branch,
119-A, Colony No. 1,
Shadman Town, Lahore.
Tel: (042) 35960008

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

Sheikhupura Branch,
Sharif Plaza, Main Lahore - Sargodha
Road, Sheikhupura.
Tel: (058) 3813529

Sargodha Branch,
Khayyam Chowk, Gulberg Park,
Sargodha.
Tel: (048) 3768103

Johar Town Branch,
Block 15, M.M.A., Johar Town, Lahore.
Tel: (042) 35240990-82

Shahalam Market Branch,
15-B, Shahalam Market, Lahore.
Tel: (042) 37376180

Raiwind Branch,
Railway Road, Adjacent Red Chilli
Restaurant, Raiwind.
Tel: (042) 35393816

Pull-111 Branch (Sargodha),
Pull-111, Faisalabad Road,
Sargodha.
Tel: (048) 3791982

WAPDA Town Branch,
11-G, PIA Housing Society,
(WAPDA Town Roundabout), Lahore.
Tel: (042) 35188522

Badami Bagh Branch,
203 Grain Market, Badami Bagh,
Lahore.
Tel: (042) 37731351-2

Circular Road Branch,
73, Circular Road, Lahore.
Tel: (042) 37658573

DHA Rahbar Branch,
Khasra No. 1388, Defence Road,
Opp. DHA Rahbar, Lahore.
Mob: 0317-7755335

Kasur Branch,
Khasra No. 5982, Ahmed Shah Colony,
Shahbaz Khan Road, Kasur.
Tel: (048) 2780412

Bahria Town Branch,
57-B, Commercial Sector C,
Bahria Town, Lahore.
Mob: 0300-4646577

Menga Road Branch,
Glamor Adda, Opp. Glamour Textile
Mill, Mozaa 65, Chak Menga Road,
Raiwind.
Tel: (042) 35395203

Satiana Branch,
P-718, Batala Colony,
Satiana Road, Faisalabad.
Tel: (041) 8530295

LAHORE WEST

Gujranwala Branch,
Plot No. 100 & 102,
Mohallah Bhatia Nagar,
Near PSO Petrol Pump,
G.T. Road, Gujranwala.
Tel: (055) 3250214, 3731269,
(055) 3858268-70
Fax: (055) 3856271

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

Gujrat Branch,
B-17/153-R-R, Near Eidgah Masjid,
G.T. Road, Gujrat.
Tel: (053) 3531468, 3536262,
(053) 3535144, 3531472
Fax: (053) 3531732

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

DHA Phase-6 Branch,
47 MB, Phase-6, DHA, Lahore.
Tel: (042) 37180149, Ext. 102
Dir: (042) 37180147

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

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

Mandi Bahauddin Branch,
7/40, Sultan Plaza,
Chowk Bab-e-Faroog,
Mandi Bahauddin.
Tel: (0548) 507060, 507054-55
Fax: (0548) 507056

Fortress Stadium Branch,
13, Bridge Shop, Fortress Stadium,
Lahore Cantt., Lahore.
Tel: (042) 36623384-86,
(042) 38623380
Fax: (042) 36623387

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

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

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

Defence Branch,
320-Z Block, DHA, Lahore.
Tel: (042) 35693080,
(042) 35692930-33
Fax: (042) 35693010

DHA Phase-5 Branch,
74-CCA, Phase-5C, DHA, Lahore.
Tel: (042) 35695673-75
Dir. (042) 35695661

MULTAN REGION

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

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

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

Sahiwal Branch,
Khasra No. 4998, Khewet No. 07,
Kharooni No. 07, Jail Road,
Civil Lines, Sahiwal.
Tel: (040) 4222842, 4224184
Fax: (040) 4222915

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

Larkana Branch,
Station Road, Ground Floor,
Sapna Hotel, Larkana.
Tel: (074) 4059499
Fax: (074) 4059599

Qasim Road Branch,
76, Qasim Road, S.P. Chowk, Multan.
Tel: (061) 4587711
Fax: (061) 4586680

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

Gith Benaber Multan Branch,
Opp. DHA, Multan.
Tel: (061) 4745053, 4745051
Fax: (061) 4745053

Sadiqabad Branch,
Building No. 235, Hyderi Market,
Mandi Sadiqabad,
Allama Iqbal Road, Sadiqabad,
Dist. Rahim Yar Khan.
Tel: (068) 5700212

Okara Branch,
1-A/4-L, M.A. Jinnah Road, Okara.
Tel: (044) 2510753, 2510754
Fax: (044) 2510754

Ethiad Sugar Mills Branch,
Ethiad Sugar Mills Ltd.,
Mauza Kararnabd, Tehsil-Zila,
Rahim Yar Khan.
Mob: 0302-6757587

