

# Schedule of Bank Charges

For the Period January 2013 to June 2013

**SILKBANK** 

## Schedule of Bank Charges

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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:

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

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

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

Commission @ 0.40% per quarter on reducing liability

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1.3.3 In case of Cancellation Charges	Rs. 1,000/-
<b>1.4 Amendments</b>	
1.4.1 Amendment without Increase in Amount or Extension in Period of Shipment	Rs. 1,000/- per transaction (flat)
1.4.2 Amendment, which involves Increase in Amount or Validity	Rs. 1,000/- per transaction (flat), plus as per (1.1.1) mentioned above

is made upon Presentation of Bill of Entry and Copies of Shipping Documents / Import Documents are Received Directly from the Supplier's Bank without Registration of Contract	Rs. 1,000/-
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

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	0.10%. Minimum Rs. 1,000/- or as per arrangement

3.1 Markup	
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

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

### 3.2 Commission

3.2.1 If Retired within 10 Days from the Date of Lodgment

3.2.2 If Retired after 10 Days from the Date of Lodgment

### 3.3 Service Charges

No commission

20 paisas per Rs. 100/- (flat) or as per arrangement

10 paisas per Rs. 100/- or Re. 1/- per thousand.  
Minimum Rs. 1,000/- or as per arrangement

**Note:** If maturity of bill falls within validity / expiry of Letter of Credit, no acceptance commission will be charged.

(Charges will be recovered at the time of lodgment / retirement / adjustment of bill when paid by the customer)

### 4.3 Service Charges

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

**4.4 Markup in case of Import Bills under Usance Letters of Credit, if Bills are not Paid on Due Date (i.e. Maturity Date)**

70 paisas per Rs. 1,000/- on a daily product basis from the date of maturity till the date of payment or as per arrangement

## 4. IMPORT BILLS UNDER USANCE LETTERS OF CREDIT

### 4.1 Handling Charges at the Time of Retirement

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

### 4.2 Acceptance Commission

0.125% per month for any period beyond the validity / expiry of Letter of Credit until maturity / tenor of the bill as per terms of L/C. Minimum of a Rs. 1,000/- charge will be applicable till lodgment / retirement / adjustment of bill when paid by customer

## 5. IMPORT BILLS UNDER COLLECTION

### 5.1 Handling Charges

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

## 6. OTHER CHARGES UNDER IMPORT TRANSACTIONS

### 6.1 Import against Advance Payment to Suppliers

At actual

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

### 8. COLLECTIONS

<b>8.1 Clean Bills/Cheques Sent for Collection if Proceeds Credited to:</b>	
<b>8.11 Rupee Account</b>	0.20%. Minimum Rs. 100/-

### 7. LETTERS OF CREDIT

<b>7.1 L/C Advising</b>	Rs. 1,000/- (flat)
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## Schedule of Bank Charges

8.1.2 Foreign Currency Account	US\$ 5/- (flat)		
8.2 Clean Foreign Bills sent for Collection Returned Unpaid	Rs. 500/- (flat), plus Telecommunication Charges (if any)		ii) If proceeds of negotiated sight bills are not credited within 12 days of negotiation to our Nostro Account, then an overdue markup 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
8.3 Documentary Bills	Rs. 500/- per collection (flat)		i) Service Charges: 15 paisas per Rs. 100/- Minimum Rs. 1,000/-
8.4 Service Charges against Export Documents sent on Collection Basis where Payment Cover is already received in the Bank's Foreign Currency Account	15 paisas per Rs. 100/- Minimum Rs. 1,000/- or as per arrangement		ii) If proceeds of negotiated Usance are not credited on maturity to our Nostro Account, then an overdue markup 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
8.5 Advance Payment	0.10%. Minimum Rs. 1,000/- or as per arrangement		0.25%. Minimum Rs. 1,000/- per claim
8.6 EDS Handling Charges	Rs. 100/- (flat) per transaction		
<b>9. OTHER CHARGES UNDER EXPORT TRANSACTIONS</b>			
9.1 Processing Charges for Export Registration	Nil		
9.2 Handling of Duty Drawback Claims	0.25%. Minimum Rs. 500/- per claim		
9.3 Negotiation of Documents Drawn Under Sight Letter of Credit	i) Service Charges: 15 paisas per Rs. 100/- Minimum Rs. 1,000/- or as per arrangement		
<b>FOREIGN REMITTANCES</b>			
<b>10. OUTWARD</b>			
10.1 Service Charges in Addition to Commission for Transfer/Remittance of Funds Abroad, if within 07 Days from the Date of Deposit of Foreign Currency Notes	0.50% (flat). Minimum US\$ 10/- or equivalent in other foreign currencies		

## Schedule of Bank Charges

<b>10.2 Remittance Abroad other than through Foreign Currency Accounts</b>		<b>11.2 Other</b>	Free - if the proceeds are credited to an account with the drawee bank. In other cases a flat charge of Rs. 250/- plus instrument charges
10.2.1 Students (For Education Purpose)	Rs. 500/- (flat)	11.3 Home Remittance under PRI	Free - if proceeds are for US\$ 100/- or above
10.2.2 Other than Students	Rs. 500/- (flat)	11.4 Charges on Payment of Inward Foreign Drafts/Foreign Mail Transfers where Payment is made to Beneficiaries after Payment Cover is received to our Foreign Currency Accounts. These Charges are to be Recovered only when TT Buying Rate is Applied	Free - if proceeds are credited to an account with us. Otherwise flat charge of Rs. 250/- plus instrument charges
<b>10.3 Foreign Currency TT Charges</b>	US\$ 20/- plus SWIFT / Telex Charges		
<b>10.4 Foreign Currency DD Charges</b>	US\$ 20/-		
<b>10.5 Remittance Cancellation Charges</b>	US\$ 10/- plus Postage / SWIFT Charges		
<b>10.6 Remittance Stop Payment Charges</b>	US\$ 10/- (flat) plus actual charges of correspondent bank / SWIFT Charges (if any)		
<b>10.7 Clean Foreign Bills Received for Collection</b>	US\$ 20/- or equivalent in other foreign currencies plus actual Courier, TT / DD Charges, as applicable		
<b>11. INWARD</b>			
<b>11.1 Home Remittance</b>	Actual charges, if any, incurred by the Bank. No charges to be recovered, if the funds are remitted to any branch of Silkbank	<b>12. MISCELLANEOUS CHARGES</b>	
		12.1 Correspondent Bank Charges	At actual
		12.2 Issuance of Proceeds Certificates	Rs. 300/- (flat) per certificate
		12.3 Standing Instruction Charges in Foreign Currency Accounts	US\$ 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

## Schedule of Bank Charges

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

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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 Lodgment 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

<b>Drawn on Branches of Correspondent Bank (MCB) or Silkbank Branches</b>	
11.1 Up to Rs. 100,000/-	0.2%. Minimum Rs. 200/-
11.2 Over Rs. 100,000/-	0.10%. Minimum Rs. 300/-
<b>1.2 Telecommunication Charges on TTs</b>	Minimum Rs. 250/- or actual (whichever is higher)
<b>1.3 Fax Charges on TTs</b>	Rs. 100/- (flat) or actual (whichever is higher)
<b>1.4 Postage on MTs</b>	Rs. 50/- (flat)
<b>1.5 Cancellation/Issuance of Duplicate Drafts</b>	Rs. 200/- (flat)

### 2. COMMISSION ON PAY ORDER

<b>2.1 Issuance of Pay Order against Debit to Account</b>	Rs. 100/- (flat)
<b>2.2 Issuance of Pay Order against Debit of Cash for MDA Payments</b>	
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)

## DOMESTIC BANKING

### REMITTANCES

#### 1. DDs, TTs AND MTs

1.1 Commission on DDs, TTs and MTs	
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## Schedule of Bank Charges

<b>2.3 Cancellation /Issuance of Duplicate Pay Order</b>	Account Holder: Rs. 200/- MDA Customers: Rs. 1,000/-	<b>3.5 Confirmation Charges</b>  0.30% per quarter or part thereof. Minimum Rs. 1,000/-
<b>2.4 Issuance of Pay Orders for Payment of Fees in favour of Educational Institutions, HEC/Board, etc.</b>	Rs. 25/- per instrument or 0.5% of amount (whichever is less)	<b>3.6 L/C Cancellation Charges</b>  Rs. 1,000/-
<b>3. INLAND LETTERS OF CREDIT</b>		
<b>3.1 Issuance</b>  Up to Rs. 100,000,000/- Over Rs.100,000,000/-	0.40% per quarter (negotiable) Minimum Rs. 1,000/- or as per arrangement	<b>4.1 Clean (Including Cheques and Bank Drafts, etc., where NIFT Facility is not Available)</b>  Rs. 250/- (flat)
<b>3.2 Amendments</b>  3.2.1 Amendment involving increase in Amount of Validity  3.2.2 Amendment without increase in Amount or Extension in Period of L/C  3.2.3 Amendment Charges on Transfer of Inland Letters of Credit to a New Beneficiary	As mentioned above in (3.1)  Rs. 1,000/- per transaction (flat)  Case to be treated as opening of fresh L/C	<b>4.2 Clean (Including Cheques and Bank Drafts, etc.) sent through NIFT - Online</b>  Rs. 150/- (flat)  <b>4.3 Correspondent Bank Charges will be Recovered at Actual</b>  Free for cheques sent for collection between: i) Rawalpindi and Islamabad city branches ii) Lahore and Rawwind city branches
<b>3.3 Advising</b>  <b>3.4 Amendment Advising</b>	Rs. 1,000/- (flat)  Rs. 500/- (flat)	<b>4.4 In case of Cheque Returned in Collection, Charges will be Reversed</b>
<b>5. PURCHASE OF BILLS</b>		
	<b>5.1 Documentary Bills other than Drawn against Inland Letters of Credit</b>	Same charges as for collection cited at (4.1) and (4.2) mentioned above, plus markup from the date of purchase to the date of payment at the negotiated rate

## Schedule of Bank Charges

<b>5.2 Other Cheques/Demand Instruments (Like Dividend Warrant)</b>	0.35%. Minimum Rs. 100/- Collecting Agents Charges. If the collecting bank is other than Silkbank, it will be at actual	<b>6.1.2 Collection Charges for Restricted L/Cs (where negotiation is restricted to some other Bank and presented to us for forwarding)</b>	Forwarding bank / branch would charge Handling Charges of Rs. 300/- (flat) per bill commission recoverable @ 0.40%. Minimum Rs. 1,000/-
<b>5.3 Returning Charges for Documentary and Clean Collections, in case the Instruments are Returned Unpaid</b>	Rs. 100/- plus Courier Charges	<b>6.1.3 Markup at Opening End (at the Time of Retirement). Rates of markup:</b> i. If Retired within 3 Days of the Date of Lodgment ii. If Retired after 3 Days of Lodgment	42 paisas per Rs. 1,000/- on a daily product basis from the date of negotiation or as per arrangement
<b>5.4 Mark-up shall be Applied as under on Bills Purchased/Negotiated</b>		<b>Note: No markup will be charged from the date of negotiation till the receipt of the document at the branch</b>	50 paisas per Rs. 1,000/- on a daily product basis from the date of negotiation or as per arrangement
<b>5.4.1 If Retired up to 21st Day from the Date of Purchase</b>	0.50 paisas per Rs. 1,000/- on a daily product basis (on actual finance)		
<b>5.4.2 If Retired During Next 210 Days (Cushion Period)</b>	0.60 paisas per Rs. 1,000/- on a daily product basis, plus the Bank's commission @ 0.10 paisas per Rs. 100/-	<b>6.1.4 Service Charges on Inland PAD</b>	0.10%. Minimum Rs. 1,000/- or as per arrangement
<b>5.5 Storage Charges</b>	At actual	<b>6.2 Usance Bills</b>	
<b>6. DOCUMENTARY BILLS DRAWN UNDER INLAND LETTERS OF CREDIT</b>			
<b>6.1 Sight Bills</b>		<b>6.2.1 At Opening End:</b>	
<b>6.1.1 Negotiating End</b>	Negotiation commission @ 0.40%. Minimum Rs. 1,000/- per bill or as per arrangement	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

## Schedule of Bank Charges

<p>ii. Markup in case of Bills under Inland Usance Letters of Credit, if Bills are not Paid on Due Date (i.e. Maturity Date)</p> <p><b>6.2.2 At Collecting End:</b></p> <ul style="list-style-type: none"> <li>i. Collecting Charges</li> <li>ii. In case of Purchase</li> </ul>	<p>70 paisas per Rs. 1,000/- on a daily product basis from the date of maturity till the date of payment or as per arrangement</p> <p>Commission @ 0.40%. Minimum Rs. 1,000/- on bill amount or as per arrangement</p> <p>Usual commission as mentioned above in (6.2.2 (i)) and markup down up to 60 paisas per Rs. 1,000/- on a daily product basis from the date of purchase till the date of maturity or as per negotiation</p>	<p><b>7.2 Fees and Charges in Respect of Project Financing in Addition to Interest/Return on Investment</b></p> <p><b>7.3 Processing Fee for Fresh Credit Proposals / Renewals / Enhancement / Others</b></p> <p><b>Note:</b> In case of annual Internal review of TF / DF facilities, the fee shall not be applicable</p> <p><b>Note:</b> Above charge does not apply to running finance facility for Branch Banking customers.</p>	<p>i. Project Evaluation / Appraisal Fee</p> <p>ii. Commitment Fee (on undisbursed balance) from the date of sanction to the date of disbursement</p> <p>iii. Legal Documentation Fee</p> <p>iv. Project Monitoring Fee (one-time charge) at the time of sanction</p> <p>v. Trusteeship Fee (to be recovered by the lead bank in case of consortium financing)</p>	<p>Negotiable</p> <p>Negotiable</p> <p>At actual Negotiable</p> <p>Negotiable</p>
<p><b>Following Charges may be Recovered in Addition to Markup/Return on Investment</b></p> <p><b>7.1 Project Application Fee (Non-Refundable)</b></p> <p>7.1.1 Projects having Capital Cost (Excluding Cost of Land and Buildings) up to Rs. 30 Mn</p> <p>7.1.2 Projects having Capital Cost (Excluding Cost of Land and Buildings) Exceeding Rs. 30 Mn</p>	<p>As per arrangement</p> <p>As per arrangement</p>	<p><b>Initial/Annual Review:</b> RBG 0.1% of total facilities / Rs. 2,500/- or as per arrangement CBG 0.1% of total facilities or as per arrangement MM 0.1% of total facilities or as per arrangement</p> <p><b>Interim Review (For Enhancement):</b> RBG 0.1% of total facilities or as per arrangement CBG 0.1% of total facilities or as per arrangement MM 0.5% of total facilities or as per arrangement</p>		

## Schedule of Bank Charges

<b>7.4</b>	<b>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</b>	Rs. 5,000/- (flat)
<b>7.5</b>	<b>For Finance against Pledge / Hypothecation Various Charges may be levied as follows:</b>	
7.5.1	Godown Rent	At actual
7.5.2	Godown Staff Salaries. Salaries of Godown Keepers / Chowkidars	At actual
<b>7.6</b>	<b>Godown Inspection Charges</b>	To be credited to the Bank's Income Account
7.6.1	Within Municipal Limits or within a radius of 5 Kilometers from Silkbank's Branch outside Municipal Limits	Rs. 1,000/- (flat)
7.6.2	Outside the Above Limits	Rs. 3,000/- (flat) T.A. / D.A. admissible to staff as per Silkbank's travel policy in addition to charges as mentioned above in (7.6.1)

<b>7.7</b>	<b>Delivery Charges</b>	At actual
7.7.1	If a Godown Keeper is not posted, conveyance charges to be recovered	
<b>7.8</b>	<b>Other Incidental Expenses</b>	At actual
<b>7.9</b>	<b>Insurance Premia, Legal Charges</b>	At actual

### SME PRODUCTS

<b>8.</b>	<b>M'POWER</b>	
8.1	<b>Processing Fee</b>	Residential: Rs. 5,000/- and Commercial: Rs. 7,000/-
8.2	<b>Management Consultancy Fee</b>	Cursory Report: Rs. 3,000/- and Detailed Report: Rs. 6,000/-  50% additional fee would be charged for any additional business. Peripheral areas - Rs. 500/- additionally

## Schedule of Bank Charges

<b>8.3 Late Payment Charges</b> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">Loan Amount</td><td style="width: 30%;">Per Day Charges</td><td style="width: 40%;">Fixed Charges - One-Time</td></tr> <tr> <td>Up to Rs. 10 Mn</td><td>Rs. 100/-</td><td>Nil</td></tr> <tr> <td>More than Rs. 10 Mn to Rs. 20 Mn</td><td>Rs. 500/-</td><td>Rs. 5,000/-</td></tr> <tr> <td>More than Rs. 20 Mn</td><td>Rs. 1,000/-</td><td>Rs. 10,000/-</td></tr> </table> <b>8.4 Line Renewal</b> Residential: Rs. 5,000/- and 0.05% of line amount (whichever is higher) Commercial: Rs. 7,000/- or 0.05% of line amount (whichever is higher)	Loan Amount	Per Day Charges	Fixed Charges - One-Time	Up to Rs. 10 Mn	Rs. 100/-	Nil	More than Rs. 10 Mn to Rs. 20 Mn	Rs. 500/-	Rs. 5,000/-	More than Rs. 20 Mn	Rs. 1,000/-	Rs. 10,000/-	<b>8.7 Legal Fee</b> Preliminary Legal Opinion: Rs. 3,500/- (includes Rs. 2,000/- for Stage I and Rs. 1,500/- for Title Search). Final Legal Opinion: Rs. 3,000/-
Loan Amount	Per Day Charges	Fixed Charges - One-Time											
Up to Rs. 10 Mn	Rs. 100/-	Nil											
More than Rs. 10 Mn to Rs. 20 Mn	Rs. 500/-	Rs. 5,000/-											
More than Rs. 20 Mn	Rs. 1,000/-	Rs. 10,000/-											
<b>8.5 Appraisal</b> Built Property: Rs. 5,000/- per property Apartment: Rs. 3,500/- per property Land: Rs. 4,000/- per property Peripheral Areas: Rs. 500/- additionally Drive By Appraisal: Rs. 2,000/-	<b>8.8 Cheque/Cash Pick-up from Office/ Residence</b> Up to Rs. 500/- per visit												
<b>8.6 Property Insurance Premium</b> Insurance rate as quoted by vendor	<b>8.9 Life Insurance</b> Optional and as per rate quoted by vendor												
	<b>8.10 Documentation, Stamp Duties and Levies</b> At actual												
	<b>8.11 Litigation Charges</b> At actual												
	<b>8.12 Re-Appraisal Charges</b> At actual												
	<b>8.13 Cash Collection Charges</b> Rs. 500/-												
	<b>8.14 Standing Instruction Charges</b> Nil												
	<b>Note:</b> Rate is subject to change as quoted by the vendor. All Branch Banking Charges will apply to transactions through branches. All Government excise duties /taxes will be charged to customer where applicable in addition to the above-mentioned charges												

## Schedule of Bank Charges

### 9. AGRICULTURE BUSINESS FINANCE

<b>9.1 Processing Fee</b>	Rs. 5,000/-	<b>9.7.1 Preliminary Opinion</b>	Rs. 3,500/- (Rs. 2,000/- for Stage I and Rs. 1,500/- for Title Search)
<b>9.2 Management Consultancy Fee</b>	Up to Rs. 6,000/- . 50% additional fee to be charged for any additional business	<b>9.7.2 Final Opinion</b>	Up to Rs. 3,000/-
<b>9.2.1 For Peripheral Areas</b>	Rs. 500/- (additional charges)	<b>9.8 Letter of Guarantee</b>	Bank Commission Charges will be 0.40% per quarter
<b>9.3 Prompt Payment Bonus</b>	As agreed on the facility acceptance letter	<b>9.9 Cheque Book Issuance Charges</b>	Rs. 5/- per leaf
<b>9.4 Line Renewal Fee</b>	Rs. 5,000/-	<b>9.10 Cheque Return Fee</b>	At actual
<b>9.5 Appraisal Fee</b>		<b>9.11 SMS/E-mail Alert Services</b>	As per the SMS Alerts Charges table
<b>9.5.1 Built Property</b>	Up to Rs. 5,000/- per property	<b>9.12 Litigation Charges</b>	At actual
<b>9.5.2 Flat</b>	Up to Rs. 5,000/- per property	<b>9.13 Re-Appraisal Charges</b>	At actual
<b>9.5.3 Land</b>	Up to Rs. 4,000/- per property	<b>9.14 Cash Collection Charges</b>	Rs. 500/-
<b>9.5.4 For Peripheral Areas</b>	Up to Rs. 500/- (additional charges)	<b>9.15 Documentation, Stamp Duties and Levies</b>	At actual
<b>9.6 Insurance Charges</b>	As quoted by vendor	<b>Note:</b> All branch banking charges will apply to transactions through branches	

## Schedule of Bank Charges

### **10. TEXTILES**

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

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

## Schedule of Bank Charges

<b>10.10 Late Payment Charges</b>	Loan Amount	Per Day Charges	Fixed Charges - One-Time
	Less than Rs. 10 Mn	Up to Rs. 1,000/-	Nil
	Rs. 10 Mn to Rs. 20 Mn	Up to Rs. 1,000/-	Up to Rs. 5,000/-
	Above Rs. 20 Mn	Up to Rs. 1,000/-	Up to Rs. 10,000/-
<b>10.11 Cheque Return Fee</b>	Rs. 500/-		
<b>10.12 Documentation, Stamp Duties and Actual Levies*</b>	At actual		
<b>10.13 Litigation Charges</b>	At actual		

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

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

### 11. CASH EASE (BILL DISCOUNTING)

#### 11.1 Pay Orders and Demand Drafts

11.1.1 Up to Rs. 10 Mn

3 free pay orders and / or demand drafts

11.1.2 Line Size above Rs. 10 Mn

5 free pay orders and / or demand drafts

#### 11.2 Prompt Payment Bonus

3% less than the agreed markup rate for the facility

#### 11.3 Cheque Return Fee

Rs. 500/-

#### 11.4 Cheque Book Issuance Charges

Up to Rs. 5/- per leaf

#### 11.5 Processing Charges

Rs. 3,000/- plus FED

#### 11.6 Management Consultancy Fee

Up to Rs. 5,000/-

#### 11.7 Litigation Charges

At actual

#### 11.8 Re-Appraisal Charges

At actual

#### 11.9 Cash Collection Charges

Rs. 500/-

#### 11.10 Line Renewal Fee

Rs. 5,000/- plus FED (If applicable)

#### 11.11 Insurance on Hypothecated Stock

Up to 0.1% of line amount

## 12. AGRICULTURE PASS BOOK FINANCE

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

## 12.5 Appraisal Fee

<b>12.5.1 Built Property</b>	Rs. 5,000/- per property
<b>12.5.2 Flat</b>	Rs. 5,000/- per property
<b>12.5.3 Land</b>	Up to Rs. 4,000/- per property
<b>12.5.4 For Peripheral Areas</b>	Rs. 500/- (additional charges)
<b>12.6 Insurance Charges</b>	

### 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)

## Schedule of Bank Charges

12.7.2 Final Opinion	Up to Rs. 3,000/-
<b>12.8 Legal Fee for Agri Land</b>	
12.8.1 Preliminary Opinion	Up to Rs. 2,000/-*
12.8.2 Final Opinion	Up to Rs. 2,000/-*
*Legal Fee for Agricultural Land shall be charged at actual as finalized with the lawyer	
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%. 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 scrip. 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

## Schedule of Bank Charges

<p><b>14.14 Extra Large</b></p> <p><b>14.2 Lien against Locker issuance</b></p> <p><b>14.3 Late Fee in case Locker Falls in Arrears for more than One Month</b></p> <p><b>14.4 Key Charges</b></p> <p><b>14.4.1</b> Key Charges will apply at the time of issuance of new locker</p> <p><b>14.5 Breaking Charges</b></p> <p><b>14.6 Free Safe Deposit Locker Charges (Current Accounts)</b></p>	<p>Rs. 6,000/- per annum</p> <p>In addition to first year rental charges, lien will be marked for 01 year locker rental (as per size of locker)</p> <p>Rs. 100/- per month</p> <p>Rs. 2,000/- per locker (non-refundable)</p> <p>Rs. 3,000/- per locker plus actual expenses incurred</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left; padding: 2px;">Monthly Average Balance</th><th style="text-align: left; padding: 2px;">Locker Charges</th></tr> </thead> <tbody> <tr> <td style="padding: 2px;">Less than Rs. 1,000,000/- or above free limit</td><td style="padding: 2px;">As per SOC</td></tr> <tr> <td style="padding: 2px;">Rs. 1,000,000/- to Rs. 2,000,000/-</td><td style="padding: 2px;">Small or Medium Free</td></tr> <tr> <td style="padding: 2px;">Rs. 2,000,001/- to Rs. 3,000,000/-</td><td style="padding: 2px;">Large Free</td></tr> <tr> <td style="padding: 2px;">Rs. 3,000,001/- &amp; above</td><td style="padding: 2px;">Extra Large Free</td></tr> </tbody> </table>	Monthly Average Balance	Locker Charges	Less than Rs. 1,000,000/- or above free limit	As per SOC	Rs. 1,000,000/- to Rs. 2,000,000/-	Small or Medium Free	Rs. 2,000,001/- to Rs. 3,000,000/-	Large Free	Rs. 3,000,001/- & above	Extra Large Free	<p><b>14.7 Free Lockers on the Basis of Previous Month Average Balance (Subject to Availability)</b></p> <p><b>14.8 Free Safe Deposit Locker Charges (Saving Accounts)</b></p>	<p>On completion of each year, if average balance is not maintained, actual charges as per SOC will be applicable</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left; padding: 2px;">Monthly Average Balance</th><th style="text-align: left; padding: 2px;">Locker Charges</th></tr> </thead> <tbody> <tr> <td style="padding: 2px;">Less than Rs. 3,000,000/- or above free limits</td><td style="padding: 2px;">As per SOC</td></tr> <tr> <td style="padding: 2px;">Rs. 3,000,000/- to Rs. 5,000,000/-</td><td style="padding: 2px;">Small or Medium Free</td></tr> <tr> <td style="padding: 2px;">Rs. 5,000,001/- to Rs. 10,000,000/-</td><td style="padding: 2px;">Large Free</td></tr> <tr> <td style="padding: 2px;">Rs. 10,000,001/- &amp; above</td><td style="padding: 2px;">Large or Extra Large Free</td></tr> </tbody> </table>	Monthly Average Balance	Locker Charges	Less than Rs. 3,000,000/- or above free limits	As per SOC	Rs. 3,000,000/- to Rs. 5,000,000/-	Small or Medium Free	Rs. 5,000,001/- to Rs. 10,000,000/-	Large Free	Rs. 10,000,001/- & above	Large or Extra Large Free
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<p><b>15. GUARANTEES</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="vertical-align: top;"> <p><b>15.1 Guarantees Issued to Shipping Companies in Lieu of Bill of Lading</b></p> </td><td style="vertical-align: top;"> <p>Rs. 1,000/- (flat) against 100% cash margin, otherwise minimum Rs. 1,500/- (flat)</p> </td></tr> <tr> <td style="vertical-align: top;"> <p><b>15.2 Letter of Guarantees</b></p> </td><td style="vertical-align: top;"> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left; padding: 2px;">Amount</th><th style="text-align: left; padding: 2px;">Charges</th></tr> </thead> <tbody> <tr> <td style="padding: 2px;">Up to Rs. 50,000,000/-</td><td style="padding: 2px;">0.40% per quarter</td></tr> <tr> <td style="padding: 2px;">Rs. 50,000,001/- to Rs. 150,000,000/-</td><td style="padding: 2px;">0.30% per quarter</td></tr> <tr> <td style="padding: 2px;">Over Rs. 150,000,000/-</td><td style="padding: 2px;">0.20% per quarter. Minimum Rs. 1,000/- or as per arrangement</td></tr> </tbody> </table> </td></tr> </table>				<p><b>15.1 Guarantees Issued to Shipping Companies in Lieu of Bill of Lading</b></p>	<p>Rs. 1,000/- (flat) against 100% cash margin, otherwise minimum Rs. 1,500/- (flat)</p>	<p><b>15.2 Letter of Guarantees</b></p>	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left; padding: 2px;">Amount</th><th style="text-align: left; padding: 2px;">Charges</th></tr> </thead> <tbody> <tr> <td style="padding: 2px;">Up to Rs. 50,000,000/-</td><td style="padding: 2px;">0.40% per quarter</td></tr> <tr> <td style="padding: 2px;">Rs. 50,000,001/- to Rs. 150,000,000/-</td><td style="padding: 2px;">0.30% per quarter</td></tr> <tr> <td style="padding: 2px;">Over Rs. 150,000,000/-</td><td style="padding: 2px;">0.20% per quarter. Minimum Rs. 1,000/- or as per arrangement</td></tr> </tbody> </table>	Amount	Charges	Up to Rs. 50,000,000/-	0.40% per quarter	Rs. 50,000,001/- to Rs. 150,000,000/-	0.30% per quarter	Over Rs. 150,000,000/-	0.20% per quarter. Minimum Rs. 1,000/- or as per arrangement								
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## Schedule of Bank Charges

<b>15.3 Amendment</b>  <p>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)</p>	<p>Rs. 500/- per amendment plus commission as per (15.2) mentioned above for increased amount or extension in period</p> <p>Rs. 500/- per Amendment Charges for L/Gs issued against 100% cash margin</p> <p>Rs. 500/- per Amendment Charges, plus 50% commission of the given slab in (15.2) for increased amount or extension in period for Guarantees</p>	<b>16. MISCELLANEOUS CHARGES</b>  <b>16.1 Standing Instruction Charges</b>  <b>16.2 Stop Payment of Cheques</b>  <b>16.3 Charges on Accounts where Average Minimum Monthly Balances In any Account is below Rs. 50,000/- and for Foreign Currency Account below US\$ 5,000/-, GBP 3,000/- &amp; EUR 3,000/-:</b> 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 similartypes of accounts  Rs. 200/- per instruction  Note: Not applicable on Bancassurance instructions. Markup recovery of SME / Consumer and Internet Banking instructions  Rs. 200/- for one cheque Rs. 500/- for more than one cheque or cheque book  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 & Attache Offices (v) BBA / PLS account holders, Silkbank Bancassurance Customers (Life), institutions for salary and pension purposes and school management committee accounts are exempted from levy of service charges
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## Schedule of Bank Charges

<b>16.4 Duplicate Statement of Accounts for more than 3 Years Old</b>	Rs. 35/- per statement	<b>16.14 Charges on Cheques/ Instruments Returned Inward Clearing</b>	Rs. 250/- per cheque / instrument. Charges should not be recovered if cheque returned due to branch mistake						
<b>16.5 Issuance of SBP/NBP Cheque</b>	Rs. 300/- per cheque	<b>16.15 Same Day Clearing Charges</b>	Rs. 500/-						
<b>16.6 Issuance of Loose Cheque</b>	Starter cheque book (10 leaves) Rs. 300/- Subsequent loose cheque Rs. 500/-	<b>16.16 Same Day Clearing Return Charges</b>	Rs. 300/-						
<b>16.7 Account Closing Charges</b>	Rs. 500/-  BBA & Regular Savings Accounts are exempted from account closing charges	<b>16.17 eCIB Report</b>	At actual						
<b>16.8 Inquiry/Photocopy of Old Record within 06 months</b>	Rs. 100/-	<b>16.18 Other Certificates not Specified Elsewhere</b>	Rs. 250/-						
<b>16.9 Inquiry/Photocopy of Old Record from 06 months to 01 year</b>	Rs. 300/-	<b>16.19 Cheque Book Issuance Charges*</b>	<table border="1" style="width: 100%;"> <tr> <th>Monthly Average Balance</th> <th>Charges</th> </tr> <tr> <td>Less than Rs. 50,000/-</td> <td>Rs. 25/- per leaf</td> </tr> <tr> <td>Rs. 50,000/- &amp; above</td> <td>Rs. 5/- per leaf</td> </tr> </table>	Monthly Average Balance	Charges	Less than Rs. 50,000/-	Rs. 25/- per leaf	Rs. 50,000/- & above	Rs. 5/- per leaf
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<b>16.10 Inquiry/Photocopy of Old Record more than 01 year old</b>	Rs. 500/- per inquiry / page plus actual charges incurred	<b>16.20 Online Cash Withdrawal and Deposit Charges</b>	0.10% or Rs. 150/- free for RF / OD accounts of SME & Commercial Segment						
<b>16.11 Issuance of Balance/Account Maintenance Certificate</b>	Rs. 250/-	<b>16.201 Online Cash Deposit and Withdrawals (Online)</b>	Free - within the branches of same city and between: i) Rawalpindi and Islamabad city branches ii) Lahore and Raiwind city branches						
<b>16.12 Out of Pocket Expenses</b>	At actual	<b>16.202 Online Cash Deposit and Withdrawals (Within City)</b>							
<b>16.13 Central Excise Levy and any other Government Duties/ Taxes</b>	At actual								

## Schedule of Bank Charges

<b>16.21 Over the Counter Cash Withdrawals</b> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="text-align: left; padding: 2px;">Monthly Average Balance</th><th style="text-align: left; padding: 2px;">Charges</th></tr> <tr> <td style="padding: 2px;">Less than Rs. 50,000/-</td><td style="padding: 2px;">Rs. 25/- per transaction</td></tr> <tr> <td style="padding: 2px;">Rs. 50,000/- &amp; above</td><td style="padding: 2px;">Free</td></tr> </table> <p style="margin-top: 10px;">BBA &amp; SPA account charges defined separately</p> <b>16.22 ATM Withdrawal Charges (at Silkbank ATMs)</b> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="text-align: left; padding: 2px;">Monthly Average Balance</th><th style="text-align: left; padding: 2px;">Charges</th></tr> <tr> <td style="padding: 2px;">Less than Rs. 50,000/-</td><td style="padding: 2px;">Rs. 10/- per transaction</td></tr> <tr> <td style="padding: 2px;">Rs. 50,000/- &amp; above</td><td style="padding: 2px;">Free</td></tr> </table> <p style="margin-top: 10px;">BBA, PLS &amp; SPA accounts are exempted from ATM withdrawal charges</p> <b>16.23 Online Transfer from One Customer Account to Another Account</b> <p style="margin-top: 10px;">Same as inter-city charges Free - within the branches of same city and between:</p> <ul style="list-style-type: none"> <li>i) Rawalpindi and Islamabad city branches</li> <li>ii) Lahore and Raiwind city branches</li> </ul> <p style="margin-top: 10px;">Free for RF / OD accounts of SME &amp; Commercial Segment</p> <b>16.24 Issuance of CDR</b> <p style="margin-top: 10px;">Rs. 100/- (flat)</p>	Monthly Average Balance	Charges	Less than Rs. 50,000/-	Rs. 25/- per transaction	Rs. 50,000/- & above	Free	Monthly Average Balance	Charges	Less than Rs. 50,000/-	Rs. 10/- per transaction	Rs. 50,000/- & above	Free	<b>16.25 Issuance of Annexure "A"</b> <p style="margin-top: 10px;">Rs. 100/- (flat)</p> <b>16.26 Hold Mail Service</b> <p style="margin-top: 10px;">Rs. 2,000/- per annum (payable in advance)</p> <b>16.27 SMS Alert Charges</b> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="text-align: left; padding: 2px;">Monthly Average Balance</th><th style="text-align: left; padding: 2px;">Charges</th></tr> <tr> <td style="padding: 2px;">Less than Rs. 50,000/-</td><td style="padding: 2px;">Rs. 85/-</td></tr> <tr> <td style="padding: 2px;">Rs. 50,000/- to Rs. 499,999/-</td><td style="padding: 2px;">Rs. 50/-</td></tr> <tr> <td style="padding: 2px;">Rs. 500,000/- &amp; above</td><td style="padding: 2px;">Free</td></tr> </table>	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
Monthly Average Balance	Charges																				
Less than Rs. 50,000/-	Rs. 25/- per transaction																				
Rs. 50,000/- & above	Free																				
Monthly Average Balance	Charges																				
Less than Rs. 50,000/-	Rs. 10/- per transaction																				
Rs. 50,000/- & above	Free																				
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																				
<b>17. COMMUNICATION CHARGES</b>																					
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; vertical-align: top;"> <b>17.1 Ordinary Mail</b>   <b>17.2 Registered Post</b>   <b>17.3 Courier (Within City)</b>   <b>17.4 Courier (Outside City)</b>   <b>17.5 Courier (Outside Country)</b>   <b>17.6 Return Mail Charges</b>   <b>17.7 Fax/Telephone</b> </td><td style="width: 50%; vertical-align: top;"> At actual   At actual   At actual   At actual   At actual   At actual   Rs. 100/- (flat)   Minimum Rs. 100/- or actual (whichever is higher) </td></tr> </table>		<b>17.1 Ordinary Mail</b>  <b>17.2 Registered Post</b>  <b>17.3 Courier (Within City)</b>  <b>17.4 Courier (Outside City)</b>  <b>17.5 Courier (Outside Country)</b>  <b>17.6 Return Mail Charges</b>  <b>17.7 Fax/Telephone</b>	At actual  At actual  At actual  At actual  At actual  At actual  Rs. 100/- (flat)  Minimum Rs. 100/- or actual (whichever is higher)																		
<b>17.1 Ordinary Mail</b>  <b>17.2 Registered Post</b>  <b>17.3 Courier (Within City)</b>  <b>17.4 Courier (Outside City)</b>  <b>17.5 Courier (Outside Country)</b>  <b>17.6 Return Mail Charges</b>  <b>17.7 Fax/Telephone</b>	At actual  At actual  At actual  At actual  At actual  At actual  Rs. 100/- (flat)  Minimum Rs. 100/- or actual (whichever is higher)																				

## Schedule of Bank Charges

### 18. PHONE BANKING

<b>18.1 Statement Regeneration</b>	As per Miscellaneous Charges table
<b>18.2 Pay Order Issuance</b>	As per Commission on Pay Order table
<b>18.3 Demand Draft Issuance</b>	As per DDs, TTs and MTs table
<b>18.4 Utility Bill Payments</b>	Free
<b>18.5 Account Balance Inquiry</b>	Free
<b>18.6 Transactions Inquiry</b>	Free
<b>18.7 Address / Telephone Number Change</b>	Free
<b>18.8 Cheque Book Issuance</b>	As per Miscellaneous Charges table, or as defined in respective Product tables
<b>18.9 FOREX Rates</b>	Free
<b>18.10 VDC Card Replacement</b>	As per VISA Debit Card table
<b>18.11 VDC Transaction Inquiry</b>	Free
<b>18.12 VDC Activation</b>	Free
<b>18.13 VDC Blocking</b>	Free
<b>18.14 VDC PIN Regeneration</b>	Free
<b>18.15 Account Linking Request</b>	Free

### 18.16 Account De-Linking Request

Free

### 18.17 Personal Data Correction

Free

### 18.18 Internet Banking Registration

Free

## DEPOSIT, ASSET & TECHNOLOGY PRODUCTS

### 19. ALL-IN-ONE ACCOUNT

<b>19.1 Security Benefit Coverage Fee</b>	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		
<b>19.2 VISA Debit Card</b>	Monthly Average Balance	Visa Debit Card
	Below Rs. 100,000/-	Rs. 500/-
	Rs. 100,000/- & above	Free
<b>19.3 Cheque Book</b>	Monthly Average Balance	Charges
	Less than Rs. 50,000/-	Rs. 25/- per leaf
	Rs. 50,000/- to Rs. 99,999/-	Rs. 5/- per leaf
	Rs. 100,000/- & above	Free

## Schedule of Bank Charges

<b>19.4 Pay Orders/Demand Drafts / Call Deposits</b>	Monthly Average Balance	PO / DD Charges	Rs. 500/- or 2% per month of the past due installment amount (whichever is higher)	
	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		
<b>19.5 Inter-City Transactions</b>	Monthly Average Balance	Inter-City Transaction Charges	Rs. 25,000/- or actual (whichever is higher). Depending upon the car value, repossession, relocation and outstanding loan amount	
	Less than Rs.100,000/- or above free limits	0.1%. Min Rs.150/-		
	Rs.100,000/- to Rs. 499,999/-	50 free for the month		
	Rs. 500,000/- & above	All free for the month		
<b>20. AUTO FINANCE</b>				
<b>20.1 Processing Charges</b>	Rs. 5,000/-		At actual	
<b>20.2 Appraisal Fee (Used/ Imported Cars)</b>	At actual (minimum Rs. 2,000/-)			
<b>20.3 Late Payment Fee</b>				
<b>20.4 Vehicle Re-Possession Charges</b>				
<b>20.5 Insurance Charges</b>				
<b>20.6 Re-Possessed Vehicle Storage Charges</b>				
<b>20.7 Pre-Payment Charges</b>				
<b>20.8 Tracker Activation Charges</b>				
<b>20.9 Litigation Charges</b>				
<b>20.10 Cash Collection Charges</b>				
<p><b>Note:</b> Rate is subject to change as quoted by the vendor. All Branch Banking Charges will apply to transactions through branches. All Government excise duties / taxes will be charged to customer where applicable in addition to the above-mentioned charges</p>				

## Schedule of Bank Charges

### 21. BASIC BANKING ACCOUNT (BBA)

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

### 22. BUSINESS VALUE ACCOUNT

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

## Schedule of Bank Charges

<b>22.5 Security Benefit Coverage Fee</b>	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						
<b>22.6 Charges on Cheques / Instruments Returned in Inward Clearing</b>	<table border="1"> <tr> <td>Monthly Average Balance</td> <td>Return Charges</td> </tr> <tr> <td>Less than Rs. 500,000/- or above free limits</td> <td>As per SOC</td> </tr> <tr> <td>Rs. 500,000/- &amp; above</td> <td>5 free for the month</td> </tr> </table>	Monthly Average Balance	Return Charges	Less than Rs. 500,000/- or above free limits	As per SOC	Rs. 500,000/- & above	5 free for the month
Monthly Average Balance	Return Charges						
Less than Rs. 500,000/- or above free limits	As per SOC						
Rs. 500,000/- & above	5 free for the month						
<b>22.7 Collection of Cheques in Outward Clearing</b>	<table border="1"> <tr> <td>Monthly Average Balance</td> <td>Collection Charges</td> </tr> <tr> <td>Less than Rs. 500,000/- or above free limits</td> <td>As per SOC</td> </tr> <tr> <td>Rs. 500,000/- &amp; above</td> <td>5 free for the month</td> </tr> </table>	Monthly Average Balance	Collection Charges	Less than Rs. 500,000/- or above free limits	As per SOC	Rs. 500,000/- & above	5 free for the month
Monthly Average Balance	Collection Charges						
Less than Rs. 500,000/- or above free limits	As per SOC						
Rs. 500,000/- & above	5 free for the month						

### 23. DORMANT ACCOUNT

In case a customer does not operate the account for 1 year, the Bank will mark the account as dormant.

## 24. HOME FINANCE

<b>24.1 Processing Fee</b>	Residential: Rs. 5,000/- and Commercial: Rs. 7,000/-
<b>24.2 Management Consultancy Fee</b>	Cursory Report: Rs. 3,000/- and Detailed Report: Rs. 6,000/-
	50% additional fee would be charged for any additional business. Peripheral Areas: Rs. 500/- additionally
<b>24.3 Pre-Payment Penalty</b>	2% of outstanding amount
<b>24.4 Late Payment Charges</b>	Rs. 1,000/- per month
<b>24.5 Appraisal</b>	Built Property: Rs. 5,000/- per property Apartment: Rs. 3,500/- per property Land: Rs. 4,000/- Peripheral Areas: Rs. 500/- additionally
<b>24.6 Property Insurance Premium</b>	At actual
<b>24.7 Legal Fee</b>	Stage-I Charges: Rs. 5,000/- Final Legal Opinion: Rs. 5,000/-
<b>24.8 Cheque/Cash Pick-Up from Office/ Residence</b>	Up to Rs. 500/- per visit

## Schedule of Bank Charges

<b>24.9 Life Insurance</b>	Optional and as per rate quoted by vendor
<b>24.10 Documentation, Stamp Duties &amp; Levies</b>	At actual
<b>24.11 Litigation Charges</b>	At actual
<b>24.12 Re-Appraisal Charges</b>	At actual
<b>24.13 Cash Collection Charges</b>	Rs. 500/-
<b>24.14 Standing Instruction Charges</b>	Free
<b>Note:</b> Rate is subject to change as quoted by the vendor. All Branch Banking Charges will apply to transactions through branches	

### 25. IPS ACCOUNT

<b>25.1 Account Opening Charge (One-Time)</b>	Silkbank Customer	Rs. 500/-
	Non-Silkbank Customer	Rs. 1,000/-
<b>25.2 Account Maintenance Charges</b>		
Average Balance		
0 -100 million	0.05% per annum	
Above 100 million	0.025% per annum	
<b>25.3 Security Movement Charges</b>		
Silkbank Account Holder	Rs. 250/-	
Non-Silkbank Customer	Rs. 500/-	
<b>25.4 Fund Transfer through RTGS</b>		
As per SBP Schedule of Charges	till 11:30 a.m. Rs. 200/- till 1:30 p.m. Rs. 300/- till 4:30 p.m. Rs. 500/-	

### 26. MONEY MARKET EXPRESS

<b>26.1 Pay Orders/Demand Drafts</b>	Monthly Average Balance	PO / DD Charges
	Less than Rs. 50,000/- or above free limits	As per SOC
	Rs. 50,000/- to less than Rs. 100,000/-	2 free for the month
	Rs. 100,000/- to Rs. 500,000/-	6 free for the month
	Rs. 500,001/- & above	All free for the month

## Schedule of Bank Charges

<b>26.2 Charges on Cheques / Instruments Returned in Inward Clearing</b>	Monthly Average Balance	Return Charges	
	Less than Rs. 500,000/- or above free limits	As per SOC	
	Rs. 500,000/- & above	5 free for the month	
<b>26.3 Collection of Cheques in Outward Clearing</b>	Monthly Average Balance	Collection Charges	
	Less than Rs. 500,000/- or above free limits	As per SOC	
	Rs. 500,000/- & above	5 free for the month	
<b>26.4 Cheque Book Charges</b>	Monthly Average Balance	Cheque Book	
	Up to Rs. 500,000/- or above free limits	Charges As per SOC	
	Rs. 500,001/- to Rs. 1,000,000/-	2 free for the month (50 leaves)	
	Rs. 1,000,001/- & above	All free	
<b>26.5 Inter-City Transactions</b>			
Monthly Average Balance			
Less than Rs. 50,000/- or above free limits			Inter-City Transaction Charges As per SOC
Rs. 50,000/- to less than Rs. 100,000/-			5 free for the month
Rs. 100,000/- to Rs. 500,000/-			50 free for the month
Rs. 500,001/- & above			All free for the month
<b>26.6 Call Deposits (CDR)</b>			
Monthly Average Balance			CDR Charges
Less than Rs. 100,000/-			As per SOC
Rs. 100,000/- & above			All free for the month
<b>27. MUNAFAROZANA/SUPER SAVER</b>			
<b>27.1 Pay Orders/Demand Drafts</b>			
Monthly Average Balance			PO / DD Charges
Less than Rs. 1,000,000/- or above free limits			As per SOC
Rs. 1,000,000/- to Rs. 2,000,000/-			1 free for the month
Rs. 2,000,001/- to Rs. 3,000,000/-			4 free for the month
Rs. 3,000,001/- & above			6 free for the month

## Schedule of Bank Charges

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

<b>28.1</b>	<b>Pay Orders / Demand Drafts</b>	Monthly Average Balance	PO / DD Charges
		Less than Rs. 50,000/- or above free limits	As per SOC
		Rs. 50,000/- to less than Rs. 100,000/-	2 free for the month
		Rs. 100,000/- to Rs. 500,000/-	6 free for the month
		Rs. 500,001/- & above	All free for the month
<b>28.2</b>	<b>Charges on Cheques / Instruments Returned In Inward Clearing</b>	Monthly Average Balance	Return Charges
		Less than Rs. 500,000/- or above free limits	As per SOC
		Rs. 500,000/- & above	5 free for the month
<b>28.3</b>	<b>Collection of Cheques in Outward Clearing</b>	Monthly Average Balance	Collection Charges
		Less than Rs. 500,000/- or above free limits	As per SOC
		Rs. 500,000/- & above	5 free for the month
<b>28.4</b>	<b>Cheque Book Charges</b>	Monthly Average Balance	Cheque Book Charges
		Less than Rs. 50,000/-	Rs. 25/- per leaf
		Rs. 50,000/- to Rs. 99,999/-	Rs. 5/- per leaf
		Rs. 100,000/- & above	All free

## Schedule of Bank Charges

<b>28.5 Inter-City Transactions</b>	Monthly Average Balance	Inter-City Transaction Charges													
	Less than Rs. 50,000/- or above free limits	As per SOC													
	Rs. 50,000/- to less than Rs. 100,000/-	5 free for the month													
	Rs. 100,000/- to Rs. 500,000/-	50 free for the month													
	Rs. 500,001/- & above	All free for the month													
<b>29. PERSONAL LOAN</b>															
<b>29.1 Processing Fee</b>	Up to 1% of loan amount or Rs. 5,000/- (whichever is higher, subject to approval)														
<b>29.2 Pre-payment Penalty</b>	<p>Full penalty charges as per the following grid:</p> <table border="1"> <thead> <tr> <th>1<sup>st</sup> year</th> <th>2<sup>nd</sup> year</th> <th>3<sup>rd</sup> year onwards</th> </tr> </thead> <tbody> <tr> <td>10%</td> <td>7%</td> <td>5%</td> </tr> </tbody> </table> <p>Partial penalty charges as per the following grid:</p> <table border="1"> <thead> <tr> <th>1<sup>st</sup> year</th> <th>2<sup>nd</sup> year</th> <th>3<sup>rd</sup> year onwards</th> </tr> </thead> <tbody> <tr> <td>N/A</td> <td>5%</td> <td>5%</td> </tr> </tbody> </table> <p><b>Note:</b> 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</p>			1 <sup>st</sup> year	2 <sup>nd</sup> year	3 <sup>rd</sup> year onwards	10%	7%	5%	1 <sup>st</sup> year	2 <sup>nd</sup> year	3 <sup>rd</sup> year onwards	N/A	5%	5%
1 <sup>st</sup> year	2 <sup>nd</sup> year	3 <sup>rd</sup> year onwards													
10%	7%	5%													
1 <sup>st</sup> year	2 <sup>nd</sup> year	3 <sup>rd</sup> year onwards													
N/A	5%	5%													
<b>30. PLS ACCOUNT</b>															
<b>30.1 Pay Orders/Demand Drafts/Call Deposits (CDR)</b>	Rs.100/- per instrument														
<b>30.2 Charges on Cheques/Instruments Returned in Inward Clearing</b>	As per Miscellaneous Charges table														

## Schedule of Bank Charges

<b>30.3 Collection of Cheques in Outward Clearing</b>	As per Collection table	<b>31.6 Cheque Return Fee</b>	Rs. 500/-
<b>30.4 Cheque Book Charges</b>	Rs. 25/- per leaf	<b>31.7 Collection Charges</b>	Rs. 500/- per visit
<b>30.5 Inter-City Transactions</b>	As per Miscellaneous Charges table	<b>31.8 Litigation Charges</b>	At actual
<b>30.6 Account Closure Charges</b>	Free	<b>31.9 Minimum Balance Penalty</b>	Nil
<b>30.7 Cash Withdrawal from Silkbank ATM</b>	Free	<b>31.10 Online Cash Deposit</b>	No Charges on Re-Payment Account
<b>30.8 VISA Debit Card Services Fee</b>	Rs. 200/- per month for all PLS Accounts holding VISA Debit Card	<b>31.11 Early Termination Charges</b>	Nil
<b>30.9 Mini-Statement from Silkbank ATM</b>	Nil	<b>31.12 Stamp Duties</b>	At actual

### **31. READY LINE**

<b>31.1 Annual Fee</b>	Rs. 2,500/-
<b>31.2 Processing Fee</b>	Rs. 2,500/-
<b>31.3 Late Payment Charges</b>	Rs. 1,000/- for every missed payment
<b>31.4 Enhancement Fee</b>	Rs. 2,000/-
<b>31.5 Credit Protector Fee Optional</b>	As per rate quoted by vendor

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

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

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

## Schedule of Bank Charges

### 32. SALARY PREMIUM ACCOUNT

<b>32.1 Cheque Book</b>	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
<b>32.2 Over the Counter Cash Withdrawal</b>	Monthly Average Balance	Withdrawal Charges
	Less than Rs. 50,000/-	Rs. 250/- per transaction
	Rs. 50,000/- & above	Free
<b>32.3 Pay Order/Demand Draft</b>	Monthly Average Balance	PO / DD Charges
	Less than Rs. 50,000/-	Rs. 100/- per instrument
	Rs. 50,000/- to Rs. 100,000/-	2 free / month
	Rs. 100,001/- to Rs. 500,000/-	4 free / month
	Rs. 500,001/- & above	All free / month

### 32.4 Inter-City Transactions

Monthly Average Balance	Inter-City Transactions Charges
Less than Rs. 50,000/-	Rs. 250/- or 0.1% (whichever is higher)
Rs. 50,000/- to Rs. 100,000/-	5 free / month
Rs. 100,001/- to Rs. 500,000/-	10 free / month
Rs. 500,001/- & above	All free / month
	Subsequently Rs. 250/- or 0.1% (whichever is higher)

### 32.5 SMS Alerts

Free

### 32.6 VISA Debit Card

First year free; subsequent as per SOC

### 32.7 ATM Cash Withdrawal Charges

Nil

### 32.8 Mini-Statement from Silkbank ATM

Free

## Schedule of Bank Charges

### 33. VISA DEBIT CARDS

<b>33.1 Annual Fee - Classic (Basic)</b>	Rs. 500/-
<b>33.2 Annual Fee - Classic (Supplementary)</b>	Rs. 250/-
<b>33.3 Annual Fee - Platinum (Basic)</b>	Up to Rs. 2,000/-
<b>33.4 Annual Fee - Platinum (Supplementary)</b>	Up to Rs. 1,000/-
<b>RE-ISSUANCE</b>	
<b>33.5 Card Re-Issuance Classic</b>	Rs. 250/-
<b>33.6 Card Re-Issuance Platinum</b>	Rs. 350/-
<b>33.7 Re-Issuance of PIN</b>	Free
<b>CASH WITHDRAWAL FEE</b>	
<b>33.8 From Silkbank ATM</b>	Free (but if account balance is below Rs. 50,000/-, charge will be Rs. 10/-)
<b>33.9 From other Bank's ATM</b>	Rs. 15/-
<b>33.10 International ATM / POS</b>	Rs. 300/- per transaction or 2% (whichever is higher)
<b>BALANCE INQUIRY</b>	
<b>33.11 From Silkbank ATM</b>	Free
<b>33.12 From other Bank's ATM (1 Link Network)</b>	Free
<b>33.13 From other Bank's ATM (MNet Network)</b>	Rs. 5/-
<b>33.14 International ATM</b>	Rs. 100/-

### OTHER CHARGES

<b>33.15 Mini-Statement Silkbank ATM*</b>	
<b>33.16 IBFT Charges</b>	
<b>33.17 POS Transaction (In Pakistan)</b>	
<b>33.18 Utility Bill Payment Charges</b>	
<b>33.19 Retrieval Fee</b>	Rs. 50/- (per transaction)
<b>33.20 Charge Back - Local</b>	Rs. 100/- (per transaction)
<b>33.21 Charge Back - International</b>	Rs. 150/- (per transaction)
<b>33.22 VISA Debit Card Services Fee - Platinum</b>	
<b>33.23 VISA Debit Card Services Fee - Classic</b>	

Average Balance Below Rs. 50,000/-	Rs.10/-
Average Balance Rs. 50,000/- & above	Free
*Note: Not applicable on BBA & PLS account	
0.1% or Rs. 50/- (whichever is higher)	
Free	
Nil	
Rs. 50/- (per transaction)	
Rs. 100/- (per transaction)	
Rs. 150/- (per transaction)	
Monthly Average Balance	
Less than Rs. 100,000/-	Rs. 500/- per month
Rs. 100,000/- & above	No charge
Monthly Average Balance	
Less than Rs. 50,000/-	Rs. 200/- per month
Rs. 50,000/- & above	No charge

## Schedule of Bank Charges

### 34. CREDIT CARDS

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

### 34.16 Document Retrieval Charges

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

### 34.17 Credit Protector

### 34.18 SMS Alert Charges

### 34.19 Litigation Charges

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

### 34.21 Pay Order / Demand Draft Issuance Charges

### 34.22 Cash Payment at Branch - Processing Fee

### 34.23 Direct Debit Enrollment Fee

### 34.24 Rejected Autopay Service Fee

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

## Schedule of Bank Charges

### 35. CHARGES WAIVER FOR STAFF

All charges mentioned hereunder are waived for permanent and contractual employees of Silkbank	
35.1 Pay Order	Free
35.2 Demand Draft	Free
35.3 Inter-City Transactions	Free
35.4 Local Collection	Free
35.5 Cheque Book for Salary Account Only	Free
35.6 Locker Rent	50% waiver of SOC
35.7 Key Deposit	Free
35.8 PO/DD Cancellation	Free
35.9 Incidental Charges from Salary Account	Free
35.10 Foreign Remittance (Home Remittance)	Free

35.11 VDC Issuance & Annual Charges (Staff Salary Account)	Free
35.12 Stop Payment	Free
35.13 Remittance Abroad other than through Foreign Currency Accounts	One transaction free in a month
35.14 ATM Cash Withdrawal Charges	Nil
35.15 Overthe Counter Cash Withdrawal on Salary Account	Free
35.16 ATM Withdrawal Charge on Salary Account	Free
35.17 SMS Alerts (on Salary Accounts)	Free
35.18 VDC Service Fees / Mini-Statements	Free

## Schedule of Bank Charges

### 36. 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

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

## Silkbank Branch Network

<b>ATTOCK</b> B-2, Pleader Lane, Attock City	<b>ISLAMABAD</b> Main Branch 93-Rozia Sharif Plaza, Blue Area	<b>Defence Branch</b> Shahbaz Commercial Area, Khayaban-e-Shahbaz, Phase-VI, D.H.A	<b>Shahrah-e-Faisal Branch</b> 47-A, Dar-ul-Aman Housing Society, PECHS, Block 7/8, Shahrah-e-Faisal	<b>Gulberg Branch</b> 97-A/D-4, P.E.C Building, Liberty Roundabout, Gulberg-III	<b>MIRPURAZAD KASHMIR</b> 82-D, Alama Iqbal Road, Mirpur	<b>RAHIM YAR KHAN</b> 26, Shahi Road
<b>BAHAWALPUR</b> Near Fawara Chowk, Circular Road	<b>E-11 Markaz Branch</b> Plot # 3, E-11/3 Markaz	<b>Defence Phase-IV Branch</b> 91-E, 9th Commercial Street, Phase-IV, D.H.A.	<b>S.I.T.E. Branch</b> Plot # B3-C-1, S.I.T.E.	<b>Gulberg, Q-Block Branch</b> Plot # 6, Q-Block, Gulberg-II	<b>MULTAN</b> Multan Branch Bozan Roed, Multan.	<b>RAIWIND</b> Railway Road
<b>BATAPUR</b> Main G.T. Road	<b>F-7 Markaz Branch</b> Plot # 13-L, F-7/2 Markaz	<b>F.B.Area Branch</b> C-31/A, Block-6, Federal 'B' Area, KDA, Scheme-16	<b>Sohrab Goth Branch</b> Al-Asif Square, Sohrab Goth	<b>Johar Town Branch</b> Plot # 15, Block-M, M.A. Johar Town	<b>Qasim Road Branch</b> 78, Qasim Road, S.P. Chowk	<b>SAHIWAL</b> Jali Road, Opp. Jinnah Hall
<b>DADYAL</b> 315, Rajput Plaza, Main Rawalpindi Road	<b>F-8 Markaz Branch</b> Plot # 18-C, Kaghan Road, F-8 Markaz	<b>Gulshan-e-Iqbal Branch</b> Salma Classics, Main Riazuddin Minhas Road, Block-10/A, Gulshan-e-Iqbal	<b>26th Street D.H.A. Branch</b> Plot # 23-C, Street-37, Tauheed Commercial Area, Phase-V, D.H.A.	<b>L-Block, Gulberg Branch</b> Plot # 52, L-Block, Gulberg-III	<b>PESHAWAR</b> Main Branch Lamay Arcade, I-C, Fatehar-e-Alam Road, Peshawar Cantt.	<b>SARGODHA</b> Main Branch Khayyam Chowk, Gulberg Park
<b>DERAGHAZI KHAN</b> Fareed Bazaar	<b>F-11 Markaz Branch</b> Plot # 25-D, F-11 Markaz	<b>Hyderi Branch</b> D-11, Block-H, Shershah Surj Road, North Nazimabad	<b>University Road Branch</b> B-9-10, Block-16, Main University Road, Gulshan-e-Iqbal	<b>Model Town Branch</b> 16, Bank Square Market, Model Town	<b>Khyber Bazaar Branch</b> Haji Khan Building, Sukkamo Square, Khyber Bazaar	<b>SHEIKHUPURA</b> Shanif Plaza, Main Lahore-Sargodha Road
<b>DINA</b> Chaudhry Street, Mangla Road	<b>G-8 Markaz Branch</b> 4-B, Karachi Company, G-8 Markaz	<b>I-8 Markaz Branch</b> Laraib Plaza, Sector I-8 Markaz	<b>Zamzama Branch</b> 9-E, 6th Zamzama Commercial Lane, Zamzama, Clifton	<b>New Garden Town Branch</b> 6/16, Umer Block, New Garden Town	<b>QUETTA</b> Firdousi Building, Jinnah Road	<b>SIALKOT</b> 70, Paris Road
<b>FAISALABAD</b> Kotwal Road Branch Kotwal Road	<b>JHELUM</b> Plot # 8, Paswel Plaza, G.T.S. Square, Jhelum City	<b>Khalid Bin Waleed Road Branch</b> Shop # 1, 2, 3 & 4, Plot # 151-A, Khalid Bin Waleed Road / Alama Iqbal Road, Block- 2, PECHS	<b>LAHORE</b> Main Branch Silkbank House, 14-Egerton Road	<b>Shadman Town Branch</b> 119-A, Colony # 1, Shadman Town	<b>RAWALPINDI</b> Main Branch Asian Plaza, 60 Main Adamjee Road, Rawalpindi Cantt.	<b>SUKKUR</b> Huasi Roed
<b>GUJAR KHAN</b> Ward # 5, Main G.T. Road	<b>KARACHI</b> Main Branch Silkbank Building, I.I. Chundrigar Road	<b>Khayaban-e-Itehad Branch</b> Plot # 100-C, 11th Commercial Street, Main Khayaban-e-Itehad, Phase-II Ext., D.H.A.	<b>AllamaIqbal Town Branch</b> 6-Hunza Block, Allama Iqbal Town	<b>T-Block, D.H.A. Branch</b> Plot # 68, Sector-CCA, Phase-2 C, D.H.A.	<b>Bahria Town Branch</b> 91, Civic Center, Bahria Town	<b>WAH</b> Plot # 1, Shop # 37/A, Aslam Market
<b>GUJRANWALA</b> B-13/T-147, Shaikot Centre, G.T. Road	<b>Adamjee Nagar Branch</b> Sana Complex, C.P. Bearer Society, Ameer Khurroo Road	<b>Korangi Industrial Area Branch</b> Plot # 25, Sector 23, Korangi Industrial Area	<b>Bederni Begh Branch</b> 66, Grain Market, Bederni Begh	<b>Thokar Niaz Begh Branch</b> 7-B, Judicial Colony, Rawwind Roed, Thokar Niaz Begh	<b>Chaklala Branch</b> Plot # 46, Commercial Area, Chaklala Scheme-III	
<b>GUJRAT</b> B-17/1553-R, Near Eidgah Masjid, G.T. Road	<b>Bahadurabad Branch</b> ZN Plaza, Bahadur Yar Jung Co-Operative Society Bahadurabad	<b>Korangi Road Branch</b> Arcadia Shopping Mall, Phase-I, D.H.A.	<b>Cavalry Ground Branch</b> 20, Commercial Area, Cavalry Ground	<b>Wapda Town Branch</b> Wapda Roundsabout, PIA Employees Co-operative Housing Society	<b>Satellite Town Branch</b> D-321, Fifth Road, Satellite Town	
<b>HAZRO</b> Alih Wala Chowk, Circular Road	<b>Cilion Branch</b> Showroom 1, Plot # D-68, Block-7, Cilion	<b>M.A.-Jinnah Road Branch</b> Wadhamul Otharam Quarters, Opp. City Court, M.A. Jinnah Road	<b>D.H.A.Z-Block Branch</b> 320-Z, Phase-III, Commercial Area, D.H.A.	<b>LARKANA</b> Pakistan Chowk	<b>Westridge Branch</b> Plot # 488 to 491, Westridge Bazaar Road,	
<b>HYDERABAD</b> F17, Bedil Manzil, Risala Road, Opp. Old Cafe George	<b>Cloth Market Branch</b> Khandwala Building, Fakhre Matl Roed, Khanendar	<b>Saddar Branch</b> Snow White Centre, Main Abdullah Haroon Road, Saddar	<b>Fortress Stadium Branch</b> Silver Star Complex, Fortress Stadium, Lahore Centt.	<b>MANDI BAHAUDDIN</b> Qader Trade Centre, Ghaleh Mandi		

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

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