

TRANSCENDING
towards
EXCELLENCE

Schedule of Bank Charges

For the Period July 2018 to December 2018

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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
	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

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

Commission @ 0.40% per quarter on reducing liability

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
<p>Note: If maturity of bill falls within validity / expiry of Letter of Credit, no acceptance commission will be charged.</p> <p>(Charges will be recovered at the time of lodgement / retirement / adjustment of bill when paid by the customer).</p>	
4.3 Service Charges	10 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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EXPORTS

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

10. OUTWARD

FOREIGN REMITTANCES

10.1 Service Charges in Addition to Commission for Transfer / Remittance of Funds Abroad, if within 07 Days from the Date of Deposit of Foreign Currency Notes	0.50% (flat). Minimum USD 12/- or equivalent in other foreign currencies
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11. INWARD

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

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

REMITTANCES	
1. COMMISSION ON PAY ORDER	
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 Silbank, 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	

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
5.1.3	Mark-up at Opening End (at the Time of Retirement). Rates of mark-up:		
	i. If Retired within 3 Days of the Date of Lodgement		
	ii. If Retired after 3 Days of Lodgement		
	Note: No mark-up will be charged from the date of negotiation till the receipt of document at the branch.		
5.1.4	Service Charges on Inland PAD		0.10%. Minimum Rs. 1,000/- or as per arrangement
5.2	Usance Bills		
5.2.1	At Opening End:		
	i. If Bill Matures after Expiry of L/C		
	ii. Mark-up in case of Bills under Inland Usance Letters of Credit, if Bills are not Paid on Due Date (i.e. Maturity Date)		
5.2.2	At Collecting End:		
	i. Collecting Charges		Commission @ 0.40%. Minimum Rs. 1,000/- on bill amount or as per arrangement

ii. In case of Purchase	Usual commission as mentioned in (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) <ul style="list-style-type: none"> 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 6.2 Fees and Charges in Respect of Project Financing in Addition to Interest / Return on Investment <ul style="list-style-type: none"> i. Project Evaluation / Appraisal Fee ii. Commitment Fee (on undisbursed balance) from the date of sanction to the date of disbursement 	As per arrangement As per arrangement	Negotiable Negotiable	6.3 Processing Fee for Fresh Credit Proposals / Renewals / Enhancement / Others Note: In case of annual internal review of TF / DF facilities, the fee shall not be applicable.	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 Rs. 5,000/- (flat)

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/-
7.4 Late Payment Charges	50% additional fee would be charged for any additional business. Peripheral area - Rs. 500/- additionally 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.

9.4.2 Land	Rs. 3,000/- per property
9.4.3 Flat	Rs. 5,000/- per property
9.4.4 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	Rs. 5/- per leaf
9.9 Property Insurance Charges*	

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	
10.3 Cheque Return Fee	Rs. 500/-
10.4 Cheque Book Issuance Charges	Up to Rs. 5/- per leaf
10.5 Processing Charges	Rs. 3,000/- plus FED
10.6 Management Consultancy Fee	Up to Rs. 5,000/-
10.7 Litigation Charges	At actual
10.8 Re-Appraisal Charges	At actual
10.9 Cash Collection Charges	Rs. 500/-
10.10 Line Renewal Fee	Rs. 5,000/- plus FED (If applicable)
10.11 Insurance on Hypothecated Stock	Up to 0.1% of line amount

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	As quoted by the vendor Up to 2% per year of limit amount Up to 3% of the loan amount for the entire period			
	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/-			Rs. 3,500/- (Rs. 2,000/- for Stage I and Rs. 1,500/- for Title Search)			
11.5 Appraisal Fee				Up to Rs. 3,000/-			
11.5.1 Built Property	Rs. 5,000/- per property						
11.5.2 Flat	Rs. 5,000/- per property			Up to Rs. 2,000/-*			
11.5.3 Land	Up to Rs. 4,000/- per property			Up to Rs. 2,000/-*			
11.5.4 For Peripheral Areas	Rs. 500/- (additional charges)			*Legal Fee for Agricultural Land shall be charged at actual as finalized with the lawyer			
11.6 Insurance Charges							
11.6.1 Residential	As quoted by the vendor			Rs. 5/- per leaf			
				Rs. 300/- per instrument			
11.6.2 Commercial							
11.6.3 Crops							
11.6.4 Tractor							
11.7 Legal Fee (Residential / Commercial Properties)							
11.7.1 Preliminary Opinion							
11.7.2 Final Opinion							
11.8 Legal Fee for Agricultural Land							
11.8.1 Preliminary Opinion							
11.8.2 Final Opinion							

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. 2,500/- per annum

13.1.2 Medium	Rs. 4,000/- per annum
13.1.3 Large	Rs. 6,000/- per annum
13.1.4 Extra Large	Rs. 9,000/- 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. 300/- 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	Please refer to page 16 (13.1.1, 13.1.2, 13.1.3, 13.1.4)
Rs. 1,000,000/- to Rs. 2,000,000/-	Small or Medium Free
Rs. 2,000,001/- to Rs. 3,000,000/-	Large Free
Rs. 3,000,001/- & above	Extra Large Free

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"> <tr> <td>Monthly Average Balance</td> <td>Locker Charges</td> </tr> <tr> <td>Less than Rs. 3,000,000/- or above free limits</td> <td>Please refer to page 16 (13.1.1, 13.1.2, 13.1.3, 13.1.4)</td> </tr> <tr> <td>Rs. 3,000,000/- to Rs. 5,000,000/-</td> <td>Small or Medium Free</td> </tr> <tr> <td>Rs. 5,000,001/- to Rs. 10,000,000/-</td> <td>Large Free</td> </tr> <tr> <td>Rs. 10,000,001/- & above</td> <td>Large or Extra Large Free</td> </tr> </table>	Monthly Average Balance	Locker Charges	Less than Rs. 3,000,000/- or above free limits	Please refer to page 16 (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	<table border="1"> <thead> <tr> <th>Amount</th> <th>Charges</th> </tr> </thead> <tbody> <tr> <td>Up to Rs. 50,000,000/-</td> <td>0.40% per quarter or as per arrangement</td> </tr> <tr> <td>Rs. 50,000,001/- to Rs. 150,000,000/-</td> <td>0.30% per quarter or as per arrangement</td> </tr> <tr> <td>Over Rs. 150,000,000/-</td> <td>0.20% per quarter. Minimum Rs. 1,000/- or as per arrangement</td> </tr> </tbody> </table>	Amount	Charges	Up to Rs. 50,000,000/-	0.40% per quarter or as per arrangement	Rs. 50,000,001/- to Rs. 150,000,000/-	0.30% per quarter or as per arrangement	Over Rs. 150,000,000/-	0.20% per quarter. Minimum Rs. 1,000/- or as per arrangement
Amount	Charges									
Up to Rs. 50,000,000/-	0.40% per quarter or as per arrangement									
Rs. 50,000,001/- to Rs. 150,000,000/-	0.30% per quarter or as per arrangement									
Over Rs. 150,000,000/-	0.20% per quarter. Minimum Rs. 1,000/- or as per arrangement									

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)

<p>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/-</p> <p>Note: No initial deposit would be required for opening of accounts by (i) to (iii) institutions for salary and pension purposes (including widows / children of deceased employees eligible for family pension / benevolent fund grant, etc.) and other similar types of accounts</p> <p>15.4 Duplicate Statement of Accounts for more than 6 Months</p> <p>15.5 Issuance of SBP / NBP Cheque</p> <p>15.6 Issuance of Loose Cheque</p> <p>15.7 Account Closing Charges</p> <p>15.8 Inquiry / Photocopy of Old Record</p> <p>15.9 Issuance of Balance / Account Maintenance Certificate</p>	<p>Rs. 50/- per month (flat) or equivalent in foreign currencies (including FED)</p> <ul style="list-style-type: none"> (i) Students (ii) Mustahiqeen of Zakat (iii) Employees of Government / Semi-Government (iv) Diplomatic Missions/attached/affiliated offices and their Staff (v) BBA / PLS / Asaan account holders, Silkbank Bancassurance Customers (Life), institutions for salary and pension purposes and school management committee accounts are exempted from levy of Service Charges <p>Rs. 35/- per statement</p> <p>Rs. 500/- per request</p> <p>Rs. 300/-, Subsequent loose cheque Rs. 500/-</p> <p>Nil</p> <p>Rs. 500/- (flat)</p> <p>Rs. 300/- (flat) plus FED</p>	<p>15.10 Out-of-Pocket Expenses</p> <p>15.11 Central Excise Levy and any other Government Duties / Taxes</p> <p>15.12 Charges on Cheques / Instruments Returned in Inward Clearing</p> <p>15.13 Same Day Outward Clearing Charges</p> <p>15.14 Same Day Outward Clearing Returned Charges</p> <p>15.15 eCIB Report</p> <p>15.16 Other Certificates not Specified Elsewhere</p> <p>15.17 Tax Certificate</p> <p>15.18 Cheque Book Issuance Charges*</p> <p>*First Cheque Book of 25 leaves free if Balance Requirement is met</p> <p>15.19 Online Cash Withdrawal and Deposit Charges</p>	<p>At actual</p> <p>At actual</p> <p>Rs. 500/- per cheque / instrument. Charges on cheque returned with the reason "Funds Insufficient"</p> <p>Rs. 550/- per instrument</p> <p>Rs. 500/- per instrument</p> <p>At actual</p> <p>Rs. 300/-</p> <p>Free</p>						
			<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. 8/- per leaf</td> </tr> </tbody> </table>	Monthly Average Balance	Charges	Less than Rs. 50,000/-	Rs. 25/- per leaf	Rs. 50,000/- & above	Rs. 8/- per leaf
Monthly Average Balance	Charges								
Less than Rs. 50,000/-	Rs. 25/- per leaf								
Rs. 50,000/- & above	Rs. 8/- per leaf								

15.19.1 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												
15.19.2 Online Cash Deposit and Withdrawals (Within City)	Free - within the branches of same city and between: i) Rawalpindi and Islamabad city branches ii) Lahore and Raiwind city branches		Rs. 2,000/- per annum (payable in advance) Rs. 100/- per month (flat)												
15.20 Over-the-Counter Cash Withdrawals	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												
15.21 ATM Withdrawal Charges (at Silkbank ATMs)	BBA & SPA account charges defined separately. Not applicable on Asaan and PLS account.		*Rs. 75/- per month (flat) *Free, if E-Alerts availed with SMS Alerts facility												
15.22 Online Transfer from One Customer Account to Another Account	Free Same as inter-city charges Free - within the branches of the same city and between: i) Rawalpindi and Islamabad city branches ii) Lahore and Raiwind city branches	15.27 E-Alert Charges 15.28 Swift / OD Finance	Rs. 3,000/-												
	Free for RF / OD accounts of SME & Commercial Segment	15.29 RTGS MT102 Threshold: > Rs. 100,000/- up to Rs. 1,000,000 MT103 Threshold: > Rs. 1,000,000 and above	<table border="1"> <thead> <tr> <th>Days</th> <th>Timing</th> <th>Max charge per transaction to customer</th> </tr> </thead> <tbody> <tr> <td>Mon to Sat</td> <td>9:00 am to 4:30 pm</td> <td>Rs. 50/- plus FED</td> </tr> <tr> <td>Mon to Fri</td> <td>9:00 am to 1:30 pm 1:30 pm to 3:00 pm 3:00 pm to 4:00 pm</td> <td>Rs. 220/- plus FED Rs. 330/- plus FED Rs. 550/- plus FED</td> </tr> <tr> <td>Sat</td> <td>9:00 am to 11:30 am 11:30 am to 12:30 pm</td> <td>Rs. 220/- plus FED Rs. 330/- 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	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
Days	Timing	Max charge per transaction to customer													
Mon to Sat	9:00 am to 4:30 pm	Rs. 50/- 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 VDC Card Replacement	As per VISA Debit Card table
17.11 VDC Transaction Inquiry	Free
17.12 VDC Activation	Free
17.13 VDC Blocking	Free
17.14 VDC 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/-
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	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. 1,200/- 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. 8/- per leaf
18.4 Over-the-Counter Cash Withdrawals	Rs. 100,000/- & above Free
	Monthly Average Balance Charges Less than Rs. 100,000/- Rs. 100/- per transaction
	Rs. 100,000/- & above Free
18.5 SMS Alert Charges	Monthly Average Balance Charges Less than Rs. 100,000/- Rs. 100/-
	Rs. 100,000/- to Rs. 499,999/- Rs. 60/-
	Rs. 500,000/- & 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. 15/-
19.10 VISA Debit Card Annual Fee - Classic	Rs. 1,200/-
19.11 VISA Debit Card Re-issuance Fee	Rs. 600/- (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)

21.3 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. 8/- per leaf
	Rs. 100,000/- & above	Free

22.2 Pay Orders / Demand Drafts / Call Deposits	Monthly Average Balance	PO, DD, CDR		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
	Less than Rs. 50,000/-	Rs. 300/- (flat)		
	Rs. 50,000/- to Rs. 99,999/-	Rs. 100/- per PO, DD, CDR		
	Rs. 100,000/- to Rs. 499,999/-	6 free per month. Rs. 100/- for subsequent PO, DD, CDR		
	Rs. 500,000/- & above	All free		
22.3 Inter-City Transactions	Monthly Average Balance	Inter-City Transaction Charges		Monthly Average Balance Return Charges Less than Rs. 500,000/- or above free limits Please refer to page 18 (15.12)
	Below 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)		
22.4 VISA Debit Card - Annual Fee Classic	Rs. 500,000/- & above	All free		Rs. 500,000/- & above 5 free for the month Monthly Average Balance Collection Charges Less than Rs. 500,000/- or above free limits Please refer to page 18 (15.13)
	Monthly Average Balance	VISA Debit Card		
22.5 Over-the-Counter Cash Withdrawals	Below Rs. 100,000/-	Rs. 1,200/-		Rs. 500,000/- & above 5 free for the month
	Rs. 100,000/- & above	Free		
22.6 SMS Alert Charges	Monthly Average Balance	Charges		Residential: Rs. 5,000/- and Commercial: Rs. 7,000/- 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 2% of outstanding amount
	Less than Rs. 100,000/-	Rs. 100/- per transaction		
	Rs. 100,000/- & above	Free		
	Monthly Average Balance	Charges		
	Less than Rs. 100,000/-	Rs. 100/-		
	Rs. 100,000/- to Rs. 499,999/-	Rs. 60/-		
	Rs. 500,000/- & above	Free		

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
	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)
26.4	Cheque Book Charges	Rs. 500,000/- & above	5 free for the month
		Monthly Average Balance	Cheque Book
26.5	Inter-City Transactions	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)
26.6	Call Deposits (CDR)	Rs. 1,000,001/- & above	All free
		Monthly Average Balance	Inter-City Transaction Charges
		Less than Rs. 50,000/- or above free limits	Rs. 150/-
		Rs. 50,000/- to less than Rs. 100,000/-	5 free for the month
		Rs. 100,000/- to Rs. 500,000/-	50 free for the month
		Rs. 500,001/- & above	All free for the month
		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)
27.2	Charges on Cheques / Instruments Returned in Inward Clearing	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
27.3	Over-the-Counter Cash Withdrawals	Rs. 3,000,001/- & above	6 free for the month
		Monthly Average Balance	Return Charges
27.4	Collection of Cheques in Outward Clearing	Less than Rs. 3,000,000/- or above free limits	Rs. 500/- (flat)
		Rs. 3,000,000/- & above	5 free for the month
27.5	Cheque Book Charges	Please refer to Miscellaneous Charges (15.20)	
		Monthly Average Balance	Collection Charges
		Less than Rs. 3,000,000/- or above free limits	Please refer to page 8 (3.1, 3.2)
		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. 8/- 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. 8/- 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. 3,500/- (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%
	3rd year	5%
	Partial payment penalty charges as per the following grid:	
	1st year	2nd year
	10%	7%
	3rd year	5%

	<p>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 1st year.</p>
29.3 Late Payment Charges	Rs. 1,500/- per missed installment
29.4 Insurance	At actual
29.5 Top-up Facility	Up to 1% of loan amount or Rs. 3,500/- (whichever is higher, subject to approval)
29.6 Litigation Charges	At actual
29.7 Pay Order Re-Issuance	Rs. 500/-
29.8 Pay of Sheet Re-Issuance	Rs. 500/-
<p>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.</p>	

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. 4,000/- for loan amount of up to 1 million Rs. 6,000/- 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. 4,000/-
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. 100/- per month or Rs. 1,000/- annually
31.12 Account Closure Fee	Rs. 3,000/-
31.13 Cheque Book Charges	Rs. 10/- 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. 8/- per leaf

32.2 Over-the-Counter Cash Withdrawal	Monthly Average Balance	Withdrawal Charges
	Less than Rs. 50,000/-	Rs. 250/- per transaction
	Rs. 50,000/- & above	Free
32.3 Pay Order / Demand Draft	Monthly Average Balance	PO / DD Charges
	Less than Rs. 50,000/-	Rs. 100/- per instrument
	Rs. 50,000/- to Rs. 100,000/-	2 free per month
	Rs. 100,001/- to Rs. 500,000/-	4 free per month
	Rs. 500,001/- & above	All free per 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 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	First free; subsequent as per section 34 on page 29	
32.7 ATM Cash Withdrawal Charges	Nil	
32.8 Mini-Statement from Silkbank 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	Free
33.4 VISA Debit Card Re-issuance	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 Silkbanks 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. VISA DEBIT CARDS

34.1 Annual Fee - Classic (Basic)	Rs. 1,200/-
34.2 Annual Fee - Classic (Supplementary)	Rs. 500/-
Re-issuance	
34.3 Card Re-issuance Classic	Rs. 600/-
34.4 Re-issuance of PIN	Free
Cash Withdrawal Fee	
34.5 From other Bank's ATM	Rs. 15/-
34.6 Cash Withdrawal Fee @ International ATM / POS	Rs. 500/- per transaction or 4% (whichever is higher)
Balance Inquiry	
34.7 From Silkbanks 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 Silkbanks ATM*	Average Balance Below Rs. 50,000/- Rs. 10/-
	Average Balance Rs. 50,000/- & above Free
*Note: Not applicable on BBA, PLS account & Asaan account	

34.12 IBFT Charges	Rs. 50/- or 0.1% (whichever is higher)				
34.13 POS Transaction (in Pakistan)	Free				
34.14 Utility Bill Payment Charges	Free				
34.15 Document Transaction Retrieval Charges	Local Rs. 300/-, International Rs. 800/- per transaction				
34.16 Visa Debit Card Service Fee - Classic <small>Note: VDC Service Fee is exempted on maintaining required monthly average balance in relationship based accounts i.e. TDR, Online Express, Munafa Rozana, Salary Premium Account or equivalent in FCY Account.</small>	<table border="1"> <tr> <td>Monthly Average Balance</td> <td>Service Fee Charges</td> </tr> <tr> <td>Rs. 50,000/- & above</td> <td>No Charge</td> </tr> </table>	Monthly Average Balance	Service Fee Charges	Rs. 50,000/- & above	No Charge
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/-				
34.21 ATM Withdrawal - Classic (per day)	Rs. 50,000/-				
34.22 Number of ATM Transactions (per day)	10				
34.23 Debit Card - Classic (POS) (per day)	Rs. 100,000/-				
34.24 Number of Debit Card Transactions (POS) (per day)	25				
34.25 IBFT - Classic (per day)	Rs. 250,000/-				

35. CREDIT CARDS		
35.1 Annual Fee - Basic	Platinum	Rs. 8,000/-
	Gold	Rs. 4,000/-
	Silver	Rs. 2,000/-
	Other Specialized / Premium Cards	Rs. 10,000/-
	Silkbank Corporate Card	Rs. 5,000/-
35.2 Annual Fee - Supplementary	Platinum	Rs. 2,000/-
	Gold	Rs. 1,000/-
	Silver	Rs. 500/-
	Not Applicable	
	Not Applicable	
35.3 Joining Fee - Basic	Platinum	Rs. 2,500/-
35.4 Joining Fee - Supplementary	Gold	Rs. 1,250/-
	Silver	Rs. 1,250/-
35.5 Chip Maintenance Fee - Basic	Platinum	Rs. 1,250/-
	Gold	Rs. 625/-
	Silver	Rs. 625/-
35.6 Chip Maintenance Fee - Supplementary	Platinum	Rs. 2,500/-
	Gold	Rs. 1,250/-
	Silver	Rs. 1,250/-
35.7 Chip Issuance Fee - Basic	Platinum	Rs. 1,250/-
	Gold	Rs. 625/-
	Silver	Rs. 625/-
35.8 Chip Issuance Fee - Supplementary	Platinum	Rs. 1,250/-
	Gold	Rs. 625/-
	Silver	Rs. 625/-
35.9 Platinum Upgrade Fee from Gold & Silver - Basic	Rs. 1,000/-	
35.10 Platinum Upgrade Fee from Gold & Silver - Supplementary	Rs. 1,000/-	
35.11 ATM Cash Advance Withdrawal Insurance Fee	0.5% of the withdrawal amount or Rs. 50/- (whichever is higher)	
35.12 Retail APR	39.99% per annum	
35.13 Cash Advance APR	41.99% per annum	
35.14 Open BTF APR	33% per annum	
35.15 Cash Advance Fee	3% of the transaction amount or Rs. 1,000/- (whichever is higher)	

35.16 Late Payment Fee	Rs. 2,000/-	
35.17 Over Limit Fee	Rs. 2,000/-	
35.18 Return Cheque	Rs. 1,000/-	
35.19 Card Replacement Fee	Platinum Gold Silver	Rs. 1,000/- Rs. 1,000/- Rs. 1,000/-
35.20 New Card Design Fee	Platinum Gold Silver	Rs. 500/- Rs. 500/- Rs. 500/-
35.21 Utility Bill Payment	Rs. 100 per transaction	
35.22 0% APR BT Processing Fee	Tenor	APR %
	3 months	3.75%
	6 months	7.50%
	12 months	15%
35.23 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%

35.24 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%
35.25 PO / IBFT / Alliances Installment Plans APRs	Tenor	APR %
	3 months	35.65%
	6 months	40.05%
	12 months	41.70%
	18 months	41.50%
	24 months	40.88%
	36 months	39.43%
	48 months	38.05%
	60 months	36.82%
35.26 Installment Plan Processing Fee	2.50% of the transaction amount or Rs. 1,000/- (whichever is higher)	
35.27 Installment Plan Pre-payment Charges	5% of the outstanding amount or Rs. 1,000/- (whichever is higher)	
35.28 Foreign Transactions	4% of the transaction amount	
35.29 VISA Arbitration Charges for Disputed Transactions	USD 500/-	

35.30 Credit Protector	0.80% of the outstanding amount
35.31 SMS & E-Alert Charges	Rs. 100/- per month
35.32 Litigation Charges	At actual
35.33 Top-up Facility (Limit Enhancement)	Rs. 1,000/-
35.34 Pay Order / Demand Draft Issuance Charges	Rs. 750/-
35.35 Cash Payment at Branch - Processing Fee	Nil
35.36 Direct Debit Enrollment Fee	Rs. 500/-
35.37 Rejected Autopay Service Fee Up	Rs. 1,000/-
35.38 CIP Lounge Fee	Free for Platinum Cardholders & 1 Guest

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

36. CHARGES WAIVER FOR STAFF

All charges mentioned hereunder are waived for permanent and contractual employees of Silkbank (only for Staff Account)	
36.1 Pay Order	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

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,
Saima Tower, I.I. Chundrigar 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
Road/Allama Iqbal Road, 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 Serai Quarters,
Off M.A. Jinnah Road, Karachi.
Tel: (021) 32601308-09
Fax: (021) 32601312

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

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

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

University Road Branch,
Plot No. B-9/10, 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 6, F. B. Area, K.D.A.
Scheme 16, Karachi.
Tel: (021) 36342995, 36342905-8
Fax: (021) 36342904

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

Cloth Market Branch,
Khandwala Building,
Fakhr-e-Matri Road, Cloth Market,
Kharadar, 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) 35341146,
(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) 2821773, Ext. 412

Boat Basin Branch,
GPC-4, Block-5, K.D.A. Scheme No.
5, Kehkashan Clifton, Karachi.
Tel: (021) 35301909,
(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

Badar Commercial Branch,
Plot No. 9-C, Badar Commercial, Street
No. 10, Phase-V, DHA, Karachi.
Tel: (021) 35161261

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) 2608116, 2608075,
(051) 2608077-79
Fax: (051) 2653987

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

Khyber Bazar Branch,
Haji Khan Building, Suikarno 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, 2613646
Fax: (057) 2613486

Mansehra Branch,
Javed Khan Plaza, Sarwarabad, Silk
Route, Tehsil and District, Mansehra.
Tel: (0997) 440409-10, 440408

Chak Shahzad Branch,
Al-Faroq Plaza, Kurri Road,
New Mal 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) 5794165, 5512104-6
Fax: (051) 5524560

Westridge Branch,
Plot No. 488-491, Westridge
Bazar 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) 636987

Jhelum Branch,
Plot No. 8, Paswal Plaza,
G.T.S. Square, Jhelum City,
Jhelum.
Tel: (0544) 624972, 623973-75
Fax: (0544) 623976

Gujjar Khan Branch,
Ward No. 5, Main G.T. Road,
Gujjar Khan.
Tel: (0513) 510026, 512866-71
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: (056) 3813529

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

Johar Town Branch,
Block 15, M.M.A., Johar Town, Lahore.
Tel: (042) 35240990-92

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, Ahmad Shah Colony,
Shahbaz Khan Road, Kasur.
Tel: (049) 2760412

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

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

Satiana Branch,
P-719, 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) 3856268-70
Fax: (055) 3856271

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

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

Gulberg Branch,
97-A/D-1, PEC Building,
Liberty Roundabout,
Gulberg III, 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-Farooq,
Mandi Bahauddin.
Tel: (0546) 507060, 507054-55
Fax: (0546) 507059

Fortress Stadium Branch,
13, Bridge Shop, Fortress Stadium,
Lahore Cantt., Lahore.
Tel: (042) 36623384-86,
(042) 36623380
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, Bosan Road, Gulgasht, Multan.
Tel: (061) 6750251, 6750255,
(061) 6750256
Fax: (061) 6750253

Bahawalpur Branch,
Near Fawwara Chowk,
Off Ahmedpur East Road,
Bahawalpur.
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, Khawet No. 07,
Kharooni No. 07, Jail Road,
Civil Lines, Sahiwal.
Tel: (040) 4222642, 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) 4586880

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

Gith Baraber 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 Karamabd, Tehsil-Zila,
Rahim Yar Khan.
Mob: 0302-6757587



Head Office:

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

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