



Schedule of Bank Charges

For the Period July 2013 to December 2013

SILKBANK 
Yes we can

Schedule of Bank Charges

CONTENTS

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

INTERNATIONAL BANKING**IMPORTS****1. LETTERS OF CREDIT****1.1 Letters of Credit****1.1.1 L/C Opening Commission**

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

Schedule of Bank Charges

1.3.3 In case of Cancellation Charges	Rs. 1,000/-		
1.4 Amendments			
1.4.1 Amendment without Increase in Amount or Extension in Period of Shipment	Rs. 1,000/- per transaction (flat)		
1.4.2 Amendment, which involves Increase in Amount or Validity	Rs. 1,000/- per transaction (flat), plus as per (1.1.1) mentioned above		
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	0.10%. Minimum Rs. 1,000/- or as per arrangement		
3. IMPORT BILLS UNDER SIGHT LETTERS OF CREDIT			
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		

Schedule of Bank Charges

<p>* Note: Date of negotiation means value date of the Bank's Nostro Account debited</p>	
<p>3.2 Commission</p> <p>3.2.1 If Retired within 10 Days from the Date of Lodgment</p> <p>3.2.2 If Retired after 10 Days from the Date of Lodgment</p> <p>3.3 Service Charges</p>	<p>No commission</p> <p>20 paisas per Rs. 100/- (flat) or as per arrangement</p> <p>10 paisas per Rs. 100/- or Re. 1/- per thousand. Minimum Rs. 1,000/- or as per arrangement</p>
<p>4. IMPORT BILLS UNDER USANCE LETTERS OF CREDIT</p>	
<p>4.1 Handling Charges at the Time of Retirement</p> <p>4.2 Acceptance Commission</p>	<p>Rs. 1,000/- per bill (flat)</p> <p>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</p>
<p>5. IMPORT BILLS UNDER COLLECTION</p>	
<p>5.1 Handling Charges</p>	<p>Rs. 1,000/- (flat) per collection</p>
<p>6. OTHER CHARGES UNDER IMPORT TRANSACTIONS</p>	
<p>6.1 Import against Advance Payment to Suppliers</p>	<p>At actual</p>

Schedule of Bank Charges

6.2 Reimbursement Charges (Payable to Reimbursing Banks)	At actual	7.2 L/C Amendment Advising	Rs. 500/- (flat)
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	7.3 Negotiation of Pak Rupee Bill under L/C/ACU Arrangement	0.30%. Minimum Rs. 1,000/- or as per arrangement
6.4 Foreign Bank Charges	At actual (as permitted by SBP)	7.4 Confirmation	0.25% per quarter or part thereof. Minimum Rs. 1,500/-
6.5 Import Bills Returned Unpaid	US\$ 30/- (flat) from forwarding bank, plus Postage Charges (if any)	7.5 Transfer of Export L/C	Rs. 1,000/- (flat)
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/-	7.6 Reimbursement Payment to other Local Banks from Non-Resident Rupee Account	Rs. 1,000/- (flat)
6.7 Endorsement of AWB Handling Charges	Rs. 1,000/-	7.7 If Documents are sent to other Banks for Negotiation under Restricted L/Cs	Rs. 1,000/- (flat)
6.8 Discrepant Document Handling Charges	US\$ 10/- recovered from beneficiary bank	7.8 Handling Charges for Research and Development Cases	Rs. 1,500/- (per case)
6.9 Issuance of Freight Certificate for Imports on FOB Basis	Rs. 1,000/-	EXPORTS	
7. LETTERS OF CREDIT			
7.1 L/C Advising	Rs. 1,000/- (flat)	8. COLLECTIONS	
		8.1 Clean Bills / Cheques Sent for Collection if Proceeds Credited to:	
		8.1.1 Rupee Account	0.20%. Minimum Rs. 100/-

Schedule of Bank Charges

8.1.2 Foreign Currency Account	US\$ 5/- (flat)		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
8.2 Clean Foreign Bills sent for Collection Returned Unpaid	Rs. 500/- (flat), plus Telecommunication Charges (if any)		i) Service Charges: 15 paisas per Rs. 100/- Minimum Rs. 1,000/-
8.3 Documentary Bills	Rs. 500/- per collection (flat)		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
8.4 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		
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		0.25%. Minimum Rs. 1,000/- per claim
9.2 Handling of Duty Drawback Claims	0.25%. Minimum Rs. 500/- per claim		
9.3 Negotiation of Documents Drawn Under Sight Letter of Credit	i) Service Charges: 15 paisas per Rs. 100/- Minimum Rs. 1,000/- or as per arrangement		
10. OUTWARD			
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	FOREIGN REMITTANCES	

Schedule of Bank Charges

10.2 Remittance Abroad other than through Foreign Currency Accounts		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
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
10.3 Foreign Currency TT Charges	US\$ 20/- plus SWIFT / Telex Charges		
10.4 Foreign Currency DD Charges	US\$ 20/-		
10.5 Remittance Cancellation Charges	US\$ 10/- plus Postage / SWIFT Charges		
10.6 Remittance Stop Payment Charges	US\$ 10/- (flat) plus actual charges of correspondent bank / SWIFT Charges (if any)		
10.7 Clean Foreign Bills Received for Collection	US\$ 20/- or equivalent in other foreign currencies plus actual Courier, TT / DD Charges, as applicable		
11. INWARD			
11.1 Home Remittance	Actual charges, if any, incurred by the Bank. No charges to be recovered, if the funds are remitted to any branch of Silkbank	12. MISCELLANEOUS CHARGES	
		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

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/-	13.2 Foreign Postage	Minimum Rs. 200/- or actual (whichever is higher)
12.7 Issuance of Balance / Account Maintenance Certificate	Rs. 250/- (flat) plus FED	13.3 Inland Courier	At actual
12.8 Lodgment of Cheque in Local Dollar Clearing	Rs. 300/- per instrument	13.4 Foreign Courier	Minimum Rs. 2,000/- or actual (whichever is higher)
12.9 Return of Cheque in Local Dollar Clearing	Rs. 300/- per instrument	13.5 Short Telex / SWIFT	Minimum Rs. 800/- or actual (whichever is higher)
12.10 Central Excise Levy and any other Government Duties / Taxes	At actual	13.6 Full Text Telex / SWIFT	Minimum Rs. 1,200/- or actual (whichever is higher)
12.11 Issuance of Business Performance Certificate at Customer Request	Rs. 500/- (flat)	14. FOREIGN CURRENCY ACCOUNT	
12.12 Handling Charges (ERF-IMP-EXP-Guarantee Processing / Photocopy)	ERF Processing Fee: Rs. 200/- NOC Issuance Charges: Rs. 200/- Photocopy Charges: Rs. 100/-	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	
13. COMMUNICATION CHARGES			
13.1 Inland Postage	Minimum Rs. 100/- or actual (whichever is higher)		

Schedule of Bank Charges

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

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

2. COMMISSION ON PAY ORDER

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

DOMESTIC BANKING

REMITTANCES

1. DDs, TTs AND MTs

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

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

3. INLAND LETTERS OF CREDIT

3.1 Issuance	Up to Rs. 100,000,000/- Over Rs.100,000,000/-	0.40% per quarter (negotiable) Minimum Rs. 1,000/- or as per arrangement
3.2 Amendments		As mentioned above in (3.1)
3.2.1 Amendment involving increase in Amount of Validity		Rs. 1,000/- per transaction (flat)
3.2.2 Amendment without increase in Amount or Extension in Period of L/C		Case to be treated as opening of fresh L/C
3.2.3 Amendment Charges on Transfer of Inland Letters of Credit to a New Beneficiary		Rs. 1,000/- (flat)
3.3 Advising		Rs. 500/- (flat)
3.4 Amendment Advising		

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

4. COLLECTION

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

5. PURCHASE OF BILLS

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

5.2 Other Cheques/Demand Instruments (Like Dividend Warrant)	0.35%. Minimum Rs. 100/- Collecting Agents Charges. If the collecting bank is other than Silkbank, it will be at actual	6.1.2 Collection Charges for Restricted L/Cs (where negotiation is restricted to some other Bank and presented to us for forwarding)	Forwarding bank / branch would charge Handling Charges of Rs. 300/- (flat) per bill commission recoverable @ 0.40%. Minimum Rs. 1,000/-
5.3 Returning Charges for Documentary and Clean Collections, in case the Instruments are Returned Unpaid	Rs. 100/- plus Courier Charges	6.1.3 Markup at Opening End (at the Time of Retirement). Rates of markup: 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
5.4 Mark-up shall be Applied as under on Bills Purchased / Negotiated			50 paisas per Rs. 1,000/- on a daily product basis from the date of negotiation or as per arrangement
5.4.1 If Retired up to 21st Day from the Date of Purchase	0.50 paisas per Rs. 1,000/- on a daily product basis (on actual finance)		
5.4.2 If Retired During Next 210 Days (Cushion Period)	0.60 paisas per Rs. 1,000/- on a daily product basis, plus the Bank's commission @ 0.10 paisas per Rs. 100/-		
5.5 Storage Charges	At actual		
6. DOCUMENTARY BILLS DRAWN UNDER INLAND LETTERS OF CREDIT			
6.1 Sight Bills		6.1.4 Service Charges on Inland PAD	0.10%. Minimum Rs. 1,000/- or as per arrangement
6.1.1 Negotiating End	Negotiation commission @ 0.40%. Minimum Rs. 1,000/- per bill or as per arrangement	6.2 Usance Bills	
		6.2.1 At Opening End: i. If Bill Matures after Expiry of L/C	0.40% per bill. Minimum Rs. 1,000/- plus delivery of documents against acceptance commission @ 0.15% per month on bill amount on realization from the date of expiry of L/C or as per arrangement

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>6.2.2 At Collecting End:</p> <ul style="list-style-type: none"> i. Collecting Charges ii. In case of Purchase 	<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>7.2 Fees and Charges in Respect of Project Financing in Addition to Interest / Return on Investment</p>	<p>i. Project Evaluation / Appraisal Fee ii. Commitment Fee (on undisbursed balance) from the date of sanction to the date of disbursement 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)</p> <p>Negotiable Negotiable At actual Negotiable Negotiable</p>
<p>7. FINANCE / ADVANCES</p> <p>Following Charges may be Recovered in Addition to Markup / Return on Investment</p> <p>7.1 Project Application Fee (Non-Refundable)</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>7.3 Processing Fee for Fresh Credit Proposals / Renewals / Enhancement / Others</p> <p>Note: In case of annual internal review of TF / DF facilities, the fee shall not be applicable</p> <p>Note: Above charge does not apply to running finance facility for Branch Banking customers.</p>	<p>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 MM 0.1% of total facilities or as per arrangement</p> <p>Interim Review (For Enhancement): 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

7.4	Charges for the Issuance of N.O.C. on the Request of Customers / Clients for Creating Additional / Pari-Passu Charge / Second Charge on their Fixed Assets for Acquiring further Project Finance from other Banks / Financial Institutions	Rs. 5,000/- (flat)
7.5	For Finance against Pledge / Hypothecation Various Charges may be levied as follows:	
7.5.1	Godown Rent	At actual
7.5.2	Godown Staff Salaries. Salaries of Godown Keepers / Chowkidars	At actual
7.6	Godown Inspection Charges	To be credited to the Bank's Income Account
7.6.1	Within Municipal Limits or within a radius of 5 Kilometers from Silkbank's Branch outside Municipal Limits	Rs. 1,000/- (flat)
7.6.2	Outside the Above Limits	Rs. 3,000/- (flat) T.A. / D.A. admissible to staff as per Silkbank's travel policy in addition to charges as mentioned above in (7.6.1)

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

SME PRODUCTS

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

Schedule of Bank Charges

8.3 Late Payment Charges	Loan Amount	Per Day Charges	Fixed Charges - One-Time	
	Up to Rs. 10 Mn	Rs. 1,000/-	Rs. 10,000/-	
	More than Rs. 10 Mn to Rs. 20 Mn	Rs. 1,000/-	Rs. 10,000/-	
	More than Rs. 20 Mn	Rs. 2,000/-	Rs. 20,000/-	
8.4 Line Renewal	Rs.10,000/- or 0.1% (whichever is higher)			
8.5 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. 2,000/-			
8.6 Property Insurance Premium	Insurance rate as quoted by vendor			
8.7 Legal Fee	Preliminary Legal Opinion: Rs. 3,500/- (includes Rs. 2,000/- for Stage I and Rs. 1,500/- for Title Search). Final Legal Opinion: Rs. 3,000/-			
	8.8 Cheque/Cash Pick-up from Office/ Residence 8.9 Life Insurance 8.10 Documentation, Stamp Duties and Levies 8.11 Litigation Charges 8.12 Re-Appraisal Charges 8.13 Cash Collection Charges 8.14 Standing Instruction Charges 8.15 Final Approval Charges			
	Up to Rs. 500/- per visit Optional and as per rate quoted by vendor At actual At actual At actual Rs. 500/- As per Branch Banking Rs.10,000/- or 0.1% of line amount (whichever is higher)			
	Note: Rate is subject to change as quoted by the vendor. All Branch Banking Charges will apply to transactions through branches. All Government excise duties / taxes will be charged to customer where applicable in addition to the above-mentioned charges			

Schedule of Bank Charges

9. AGRICULTURE BUSINESS FINANCE

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

Schedule of Bank Charges

10. TEXTILES

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

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

Schedule of Bank Charges

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

*All these charges are quoted by the vendor and are subject to change
*In addition to charges above, all Government levies will be applicable

11. CASH EASE (BILL DISCOUNTING)

11.1 Pay Orders and Demand Drafts	3 free pay orders and / or demand drafts
11.1.1 Up to Rs. 10 Mn	5 free pay orders and / or demand drafts
11.1.2 Line Size above Rs. 10 Mn	3% above then the agreed mark-up rate for facility
11.2 Penal Mark-up	
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

12.1 Processing Fee Pre-Login	Rs.1,000/-																	
12.2 Processing Charges Post-Login	1% of the loan amount up to 5.0 Mn Rs. 50,000/- over and above 5.0 Mn																	
12.3 Late Payment Charges	<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/-
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/-																
12.4 Line Renewal Fee	Rs. 1,000/-																	

12.5 Appraisal Fee

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

12.6 Insurance Charges

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

12.7 Legal Fee (Residential/Commercial Properties)

12.7.1 Preliminary Opinion	Rs. 3,500/- (Rs. 2,000/- for Stage I and Rs. 1,500/- for Title Search)
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Schedule of Bank Charges

12.7.2 Final Opinion	Up to Rs. 3,000/-
12.8 Legal Fee for Agri Land	
12.8.1 Preliminary Opinion	Up to Rs. 2,000/-*
12.8.2 Final Opinion	Up to Rs. 2,000/-*
*Legal Fee for Agricultural Land shall be charged at actual as finalized with the lawyer	
12.9 Cheque Book Issuance Charges	Rs. 5/- per leaf
12.10 Cheque Return Fee	At actual
12.11 Documentation, Stamp Duties and Levies	At actual
12.12 Repossession Charges for Moveable Assets	At actual quoted by agency
12.13 Litigation Charges	At actual

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

13. SECURITIES

13.1 Sale and Purchase of Shares and Securities	Actual charges incurred plus 0.10%. 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

14.14 Extra Large	Rs. 6,000/- per annum
14.2 Lien against Locker Issuance	In addition to first year rental charges, lien will be marked for 01 year locker rental (as per size of locker)
14.3 Late Fee in case Locker Falls in Arrears for more than One Month	Rs. 100/- per month
14.4 Key Charges	Rs. 2,000/- per locker (non-refundable)
14.4.1 Key Charges will apply at the time of issuance of new locker	Rs. 3,000/- per locker plus actual expenses incurred
14.5 Breaking Charges	Monthly Average Balance Locker Charges Less than Rs. 1,000,000/- or above free limit Please refer to page 18 (14.1.1, 14.1.2, 14.1.3) Rs. 1,000,000/- to Rs. 2,000,000/- Small or Medium Free Rs. 2,000,001/- to Rs. 3,000,000/- Large Free Rs. 3,000,001/- & above Extra Large Free
14.6 Free Safe Deposit Locker Charges (Current Accounts)	

14.7 Free Lockers on the Basis of Previous Month Average Balance (Subject to Availability)	On completion of each year, if average balance is not maintained, actual charges as per SOC will be applicable
14.8 Free Safe Deposit Locker Charges (Saving Accounts)	Monthly Average Balance Locker Charges Less than Rs. 3,000,000/- or above free limits Please refer to page 18 (14.1, 14.2, 14.3) Rs. 3,000,000/- to Rs. 5,000,000/- Small or Medium Free Rs. 5,000,001/- to Rs. 10,000,000/- Large Free Rs. 10,000,001/- & above Large or Extra Large Free

15. GUARANTEES

15.1 Guarantees Issued to Shipping Companies in Lieu of Bill of Lading	Rs. 1,000/- (flat) against 100% cash margin, otherwise minimum Rs. 1,500/- (flat)
15.2 Letter of Guarantees	Amount Charges Up to Rs. 50,000,000/- 0.40% per quarter 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

Schedule of Bank Charges

15.3 Amendment

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

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

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

Note: Where L/G is secured against 100% cash margin either in L/G margin account or held under lien in cost-free deposit, L/G commission will not be charged. Accordingly, where 50% cash margin either in L/G margin account or held under lien in cost-free deposit, commission will be charged half (50%) of the given slabs in (15.2)

16. MISCELLANEOUS CHARGES

16.1 Standing Instruction Charges

Rs. 200/- per instruction

Note: Not applicable on Bancassurance instructions. Markup recovery of SME / Consumer and Internet Banking instructions

16.2 Stop Payment of Cheques

Rs. 200/- for one cheque

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

16.3 Charges on Accounts where Average Minimum Monthly Balances in any Account is below Rs. 50,000/- and for Foreign Currency Account below US\$ 5,000/-, GBP 3,000/- & EUR 3,000/- :

No initial deposit would be required for opening of accounts by (i) to (iii) institutions for salary and pension purposes (including widows / children of deceased employees eligible for family pension / benevolent fund grant, etc.) and other similar types of accounts

Rs. 50/- per month (flat) or equivalent in foreign currencies (including FED)

- (i) Students
- (ii) Mustahiqeen of Zakat
- (iii) Employees of Government / Semi-Government
- (iv) Diplomatic Missions & Attaché Offices
- (v) BBA / PLS account holders, Silkbank Bancassurance Customers (Life), institutions for salary and pension purposes and school management committee accounts are exempted from levy of service charges

Schedule of Bank Charges

16.4 Duplicate Statement of Accounts for more than 6 Months	Rs. 35/- per statement	16.14 Charges on Cheques / Instruments Returned in Inward Clearing	Rs. 250/- per cheque / instrument. Charges should not be recovered if cheque returned due to branch mistake
16.5 Issuance of SBP/NBP Cheque	Rs. 300/- per cheque	16.15 Same Day Clearing Charges	Rs. 500/-
16.6 Issuance of Loose Cheque	Starter cheque book (10 leaves) Rs. 300/- Subsequent loose cheque Rs. 500/-	16.16 Same Day Clearing Return Charges	Rs. 300/-
16.7 Account Closing Charges	Rs. 500/- BBA & Regular Savings Accounts are exempted from account closing charges	16.17 eCIB Report	At actual
16.8 Inquiry/Photocopy of Old Record within 06 months	Rs. 100/-	16.18 Other Certificates not Specified Elsewhere	Rs. 250/-
16.9 Inquiry/Photocopy of Old Record from 06 months to 01 year	Rs. 300/-	16.19 Cheque Book Issuance Charges*	Monthly Average Balance Charges Less than Rs. 50,000/- Rs. 25/- per leaf Rs. 50,000/- & above Rs. 5/- per leaf
16.10 Inquiry/Photocopy of Old Record more than 01 year old	Rs. 500/- per inquiry / page plus actual charges incurred	16.20 Online Cash Withdrawal and Deposit Charges	 *First Cheque Book of 25 leaves free if Balance Requirement is met
16.11 Issuance of Balance/Account Maintenance Certificate	Rs. 250/- (flat) plus FED	16.20.1 Online Cash Deposit and Withdrawals (Online)	0.10% or Rs. 150/- free for RF / OD accounts of SME & Commercial Segment
16.12 Out of Pocket Expenses	At actual	16.20.2 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
16.13 Central Excise Levy and any other Government Duties/Taxes	At actual		

Schedule of Bank Charges

16.21 Overthe Counter Cash Withdrawals	Monthly Average Balance	Charges				
	Less than Rs. 50,000/-	Rs. 25/- per transaction				
	Rs. 50,000/- & above	Free				
BBA & SPA account charges defined separately						
16.22 ATM Withdrawal Charges (at Silkbank ATMs)	Monthly Average Balance	Charges				
	Less than Rs. 50,000/-	Rs. 10/- per transaction				
	Rs. 50,000/- & above	Free				
BBA, PLS & SPA accounts are exempted from ATM withdrawal charges						
16.23 Online Transfer from One Customer Account to Another Account	Same as inter-city charges Free - within the branches of same city and between: i) Rawalpindi and Islamabad city branches ii) Lahore and Raiwind city branches Free for RF / OD accounts of SME & Commercial Segment					
16.24 Issuance of CDR	Rs. 100/- (flat)					
16.25 Issuance of Annexure "A"						
16.26 Hold Mail Service						
16.27 SMS Alert Charges						
Rs. 100/- (flat)						
Rs. 2,000/- per annum (payable in advance)						
Monthly Average Balance						
Less than Rs. 50,000/-						
Rs. 50,000/- to Rs. 499,999/-						
Rs. 500,000/- & above						
Rs. 85/-						
Rs. 50/-						
Free						
17. COMMUNICATION CHARGES						
17.1 Ordinary Mail	At actual					
17.2 Registered Post	At actual					
17.3 Courier (Within City)	At actual					
17.4 Courier (Outside City)	At actual					
17.5 Courier (Outside Country)	At actual					
17.6 Return Mail Charges	Rs. 100/- (flat)					
17.7 Fax/Telephone	Minimum Rs. 100/- or actual (whichever is higher)					

Schedule of Bank Charges

18. PHONE BANKING

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

18.16 Account De-Linking Request

Free

18.17 Personal Data Correction

Free

18.18 Internet Banking Registration

Free

DEPOSIT, ASSET & TECHNOLOGY PRODUCTS

19. ALL-IN-ONE ACCOUNT

19.1 Security Benefit Coverage Fee

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

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

19.2 VISA Debit Card

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

19.3 Cheque Book

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

Schedule of Bank Charges

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

21.1 Debit Transactions	Two free transactions per month. Rs. 100/- for all subsequent transactions during the month
21.2 Credit Transactions	Two free transactions per month. Rs. 100/- for all subsequent transactions during the month
21.3 Stop Payment of Cheques	Up to Rs. 500/- per instrument
21.4 Return Cheques	Rs. 300/- per instrument
21.5 Online Transfer Charges	0.10%. Minimum Rs. 150/-
21.6 Online Cash Deposit and Withdrawals	0.10%. Minimum Rs. 150/-
21.7 Cheque Book Charges	25-leaf cheque book @ Rs. 25/- per leaf
21.8 Cash Withdrawal from Silkbank ATM	Free
21.9 VISA Debit Card Services Fee	Rs. 100/- per month
21.10 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. 5/- per leaf
	Rs. 100,000/- & above	Free
22.2 Pay Orders/Demand Drafts/ Call Deposits	Monthly Average Balance	PO, DD, CDR
	Below Rs. 100,000/-	Rs. 100/- PO, DD, CDR
	Rs. 100,000/- to Rs. 499,999/-	6 free / month. Rs. 100/- for subsequent PO, DD, CDR
	Rs. 500,000/- & above	All free
22.3 Inter-City Transactions	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
22.4 VISA Debit Card Fee	Monthly Average Balance	VISA Debit Card
	Below Rs. 100,000/-	Rs. 500/-
	Rs. 100,000/- & above	Free

Schedule of Bank Charges

22.5 Security Benefit Coverage Fee	Rs. 500/- per month if monthly average drops below Rs. 100,000/-. Rs. 500/- to be marked lien upfront. Charges to be recovered, if monthly average balance drops below Rs. 100,000/- & new lien to be automatically applied						
22.6 Charges on Cheques / Instruments Returned in Inward Clearing	<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>Please refer to page 21 (16.14)</td> </tr> <tr> <td>Rs. 500,000/- & 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	Please refer to page 21 (16.14)	Rs. 500,000/- & above	5 free for the month
Monthly Average Balance	Return Charges						
Less than Rs. 500,000/- or above free limits	Please refer to page 21 (16.14)						
Rs. 500,000/- & above	5 free for the month						
22.7 Collection of Cheques in Outward Clearing	<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>Please refer to page 9 (4.1, 4.2)</td> </tr> <tr> <td>Rs. 500,000/- & 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	Please refer to page 9 (4.1, 4.2)	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 9 (4.1, 4.2)						
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

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

Schedule of Bank Charges

24.9 Life Insurance	Optional and as per rate quoted by vendor
24.10 Documentation, Stamp Duties & Levies	At actual
24.11 Litigation Charges	At actual
24.12 Re-Appraisal Charges	At actual
24.13 Cash Collection Charges	Rs. 500/-
24.14 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)	Silkbank Customer	Rs. 500/-
	Non-Silkbank 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	Silkbank Account Holder	Rs. 250/-
	Non-Silkbank Customer	Rs. 500/-
25.4 Fund Transfer through RTGS	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

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

Schedule of Bank Charges

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 9 (4.1, 4.2)
Rs. 500,000/- & above	5 free for the month

26.4 Cheque Book Charges

Monthly Average Balance	Cheque Book
Up to Rs. 500,000/- or above free limits	Please refer to page 21 (16.19)
Rs. 500,001/- to Rs. 1,000,000/-	2 free for the month (50 leaves)
Rs. 1,000,001/- & above	All free

26.5 Inter-City Transactions

Monthly Average Balance	Inter-City Transaction Charges
Less than Rs. 50,000/- or above free limits	Rs. 150/-
Rs. 50,000/- to less than Rs. 100,000/-	5 free for the month
Rs. 100,000/- to Rs. 500,000/-	50 free for the month
Rs. 500,001/- & above	All free for the month

26.6 Call Deposits (CDR)

Monthly Average Balance	CDR Charges
Less than Rs. 100,000/-	Rs. 100/- flat
Rs. 100,000/- & above	All free for the month

27. MUNAFAROZANA / 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. 100/- flat
Rs. 1,000,000/- to Rs. 2,000,000/-	1 free for the month
Rs. 2,000,001/- to Rs. 3,000,000/-	4 free for the month
Rs. 3,000,001/- & above	6 free for the month

Schedule of Bank Charges

27.2 Charges on Cheques / Instruments Returned in Inward Clearing

Monthly Average Balance	Return Charges
Less than Rs. 3,000,000/- or above free limits	Rs. 250/-
Rs. 3,000,000/- & above	5 free for the month

27.3 Collection of Cheques in Outward Clearing

Monthly Average Balance	Collection Charges
Less than Rs. 3,000,000/- or above free limits	Please refer to page 9 (4.1, 4.2)
Rs. 3,000,000/- & above	2 free for the month

27.4 Cheque Book Charges

Monthly Average Balance	Cheque Book Charges
Less than Rs. 3,000,000/- or above free limits	Rs. 5/- per leaf
Rs. 3,000,000/- & above	2 free for the month (25 leaves)

27.5 Inter-City Transactions

Monthly Average Balance	Inter-City Transaction Charges
Less than Rs. 1,000,000/- or above free limits	Rs. 150/-
Rs. 1,000,000/- to Rs. 2,000,000/-	4 free for the month
Rs. 2,000,001/- to Rs. 3,000,000/-	6 free for the month
Rs. 3,000,001/- & above	All free for the month

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 8 (2.1)
Rs. 50,000/- to less than Rs. 100,000/-	2 free for the month
Rs. 100,000/- to Rs. 500,000/-	6 free for the month
Rs. 500,001/- & above	All free for the month

28.2 Charges on Cheques / Instruments Returned in Inward Clearing

Monthly Average Balance	Return Charges
Less than Rs. 500,000/- or above free limits	Rs. 250/-

28.3 Collection of Cheques in Outward Clearing

Monthly Average Balance	Collection Charges
Less than Rs. 500,000/- or above free limits	Please refer to page 9 (4.1)

28.4 Cheque Book Charges

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

Schedule of Bank Charges

28.5 Inter-City Transactions	Monthly Average Balance	Inter-City Transaction Charges
	Less than Rs. 50,000/- or above free limits	Rs. 150/-
	Rs. 50,000/- to less than Rs. 100,000/-	5 free for the month
	Rs. 100,000/- to Rs. 500,000/-	50 free for the month
	Rs. 500,001/- & above	All free for the month

29. PERSONAL LOAN

29.1 Processing Fee	Up to 1% of loan amount or Rs. 5,000/- (whichever is higher, subject to approval)		
29.2 Pre-payment Penalty	Full penalty charges as per the following grid:		
	1 st year	2 nd year	3 rd year onwards
	10%	7%	5%
	Partial penalty charges as per the following grid:		
	1 st year	2 nd year	3 rd year onwards
	10%	7%	5%
	Penalty will be charged on outstanding balance in case of full settlement and on adjusted amount in case of partial settlement. A year is equal to 12 installments from date of disbursal and only 1 partial payment is allowed in a year and no partial payment is allowed in 1 st year		

29.3 Late Payment Charges	Up to Rs. 1,000/- per missed installment
29.4 Insurance	At actual
29.5 Installment Collection Charges	Up to Rs. 500/- per visit
29.6 Top-up Facility	Up to 1% of loan amount or Rs. 5,000/- (whichever is higher, subject to approval)
29.7 Litigation Charges	At actual
29.8 Pay Order Re-Issuance	Rs. 500/-
29.9 Pay of Sheet Re-Issuance	Rs. 500/-
<p>Note: Rate is subject to change as quoted by vendor. All branch banking charges will apply to transactions through branches. All Government levies, duties and taxes will be charged to customer where applicable in addition to the above-mentioned rates</p>	

30. PLS ACCOUNT

30.1 Pay Orders/Demand Drafts/Call Deposits (CDR)	Rs.100/- per instrument
30.2 Charges on Cheques/Instruments Returned in Inward Clearing	As per Miscellaneous Charges table

Schedule of Bank Charges

30.3 Collection of Cheques in Outward Clearing	As per Collection table	31.6 Cheque Return Fee	Rs. 500/-
30.4 Cheque Book Charges	Rs. 25/- per leaf	31.7 Collection Charges	Rs. 500/- per visit
30.5 Inter-City Transactions	As per Miscellaneous Charges table	31.8 Litigation Charges	At actual
30.6 Account Closure Charges	Free	31.9 Minimum Balance Penalty	Nil
30.7 Cash Withdrawal from Silkbank ATM	Free	31.10 Online Cash Deposit	No Charges on Re-Payment Account
30.8 VISA Debit Card Services Fee	Rs. 200/- per month for all PLS Accounts holding VISA Debit Card	31.11 Stamp Duties	At actual
30.9 Mini-Statement from Silkbank ATM	Nil	31.12 SMS Alert Fee	Rs. 50/- per month

31. READYLINE

31.1 Annual Fee	Rs. 2,500/-
31.2 Processing Fee	Rs. 2,500/-
31.3 Late Payment Charges	Rs. 1,000/- for every missed payment
31.4 Enhancement Fee	Rs. 2,500/-
31.5 Credit Protector Fee Optional	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

32.1 Cheque Book	Monthly Average Balance	Cheque Book Charges
	Less than Rs. 50,000/-	First free (10-leaf starter cheque book); Rs. 25/- per cheque
	Rs. 50,000/- & above	First free (10-leaf starter cheque book); Rs. 5/- per cheque
32.2 Overthe Counter Cash Withdrawal	Monthly Average Balance	Withdrawal Charges
	Less than Rs. 50,000/-	Rs. 250/- per transaction
	Rs. 50,000/- & above	Free
32.3 Pay Order/Demand Draft	Monthly Average Balance	PO / DD Charges
	Less than Rs. 50,000/-	Rs. 100/- per instrument
	Rs. 50,000/- to Rs. 100,000/-	2 free / month
	Rs. 100,001/- to Rs. 500,000/-	4 free / month
	Rs. 500,001/- & above	All free / month

32.4 Inter-City Transactions

Monthly Average Balance	Inter-City Transactions Charges
Less than Rs. 50,000/-	Rs. 250/- or 0.1% (whichever is higher)
Rs. 50,000/- to Rs. 100,000/-	5 free / month
Rs. 100,001/- to Rs. 500,000/-	10 free / month
Rs. 500,001/- & above	All free / month
	Subsequently Rs. 250/- or 0.1% (whichever is higher)
32.5 SMS Alerts	
Free	
32.6 VISA Debit Card	
First year free; subsequent as per section 33 on page 33	
32.7 ATM Cash Withdrawal Charges	
Nil	
32.8 Mini-Statement from Silkbank ATM	
Free	

Schedule of Bank Charges

33. VISADEBIT CARDS

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

OTHER CHARGES

3315 Mini-Statement Silkbank ATM*

Average Balance Below Rs. 50,000/-	Rs. 10/-
Average Balance Rs. 50,000/- & above	Free
*Note: Not applicable on BBA & PLS account	
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

33.22 VISA Debit Card Services Fee - Platinum

VDC Service Fee is exempted on maintaining required monthly average balance in relationship base accounts i.e. TDR, On-Line Express, Munafa Rozana, Salary Premium Account or equivalent amount in FCY Account.

Schedule of Bank Charges

34. CREDIT CARDS

34.1 Annual Fee - Basic	Nil	Up to 5% of the Transaction Amount US\$ 500/-
34.2 Annual Fee - Supplementary	Nil	
34.3 Retail APR	Up to 40% per annum	Rs. 300/- for Local Rs. 800/- for International
34.4 Cash Advance APR	Up to 40% per annum	
34.5 Cash Advance Fee	Up to 3% or Rs. 1,000/- whichever is higher	Up to 0.48%
34.6 Late Payment Fee	Rs. 1,000/-	Up to Rs. 100/- per month
34.7 Over Limit Fee	Up to Rs. 1,000/-	At actual
34.8 Minimum Payment Due	Up to 5% or Rs. 500/- whichever is higher	Up to Rs. 1,000/-
34.9 Return Cheque	Up to Rs. 1,000/-	Up to Rs. 1,000/-
34.10 Duplicate Statement	Nil	
34.11 Cheque / Cash Pick-up Fee	Up to Rs. 500/-	
34.12 Card Replacement Fee	Up to Rs. 500/-	
34.13 New Card Design Fee	Up to Rs. 500/-	
34.14 Bill Payment	Up to Rs. 100/-	
34.15 Open BTF APR	Up to 34% for Businessmen and 30% for Salaried Individuals	
34.16 BTF Processing Fee	Up to 20% of the Transfer Amount	
34.17 Installment Plan APR	Up to 40% per annum	
34.18 Installment Plan Processing Fee	Up to Rs. 500/-	
34.19 Installment Plan Prepayment Penalty Charges	5% of the outstanding amount or Rs. 1,000/- whichever is higher	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 charges mentioned on page 18 (section 14)
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 Over the 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

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

ATTOCK B-2, Pleader Lane, Attock City	ISLAMABAD Main Branch 93-Razia Sharif Plaza, Blue Area	Defence Phase-IV Branch 91-E, 9th Commercial Street, Phase-IV, D.H.A.	Sohrab Goth Branch Al-Asif Square, Sohrab Goth	Johar Town Branch Plot # 15, Block-M, M.A. Johar Town	PESHAWAR Main Branch Lamsy Arcade, 1-C, Fakhar-e-Alam Road, Peshawar Cantt.	SARGODHA Main Branch Khayyam Chowk, Gulberg Park
BAHAWALPUR Near Fawara Chowk, Circular Road	E-11 Markaz Branch Plot # 3, E-11/3 Markaz	F.B. Area Branch C-31/A, Block-6, Federal 'B' Area, KDA, Scheme-16	26th Street D.H.A. Branch Plot # 23-C, Street-37, Tauheed Commercial Area, Phase-V, D.H.A.	L-Block, Gulberg Branch Plot # 52, L-Block, Gulberg-III	Khyber Bazaar Branch Haji Khan Building, Sulikamo Square, Khyber Bazaar	PULL-111 Branch Pull-111, Sargodha-Faisalabad Road
BATAPUR Main G.T. Road	F-7 Markaz Branch Plot # 13-L, F-7/2 Markaz	Gulshan-e-Iqbal Branch Saima Classics, Main Rashid Minhas Road, Block-10/A, Gulshan-e-Iqbal	University Road Branch B-9-10, Block-16, Main University Road, Gulshan-e-Iqbal, Karachi	Model Town Branch 16, Bank Square Market, Model Town	QUETTA Firdousi Building, Jinnah Road	SHEIKHPURA Sharif Plaza, Main Lahore-Sargodha Road
DADYAL 315, Rajput Plaza, Main Rawalpindi Road	F-11 Markaz Branch Plot # 25-D, F-11 Markaz	Hyderi Branch D-11, Block-H, Shershah Suri Road, North Nazimabad	Boat Basin Branch Plot # GPC-10, Block-5, Clifton, Near Bar-B-Q Tonight, Karachi	New Garden Town Branch 1-4, Usman Block, New Garden Town	RAWALPINDI Shah Alam Market	SIALKOT 70, Paris Road
DERA GHAZI KHAN Block # 13, Hospital Chowk, Opp. DHQ Hospital, Railway Road, Dera Ghazi Khan	G-8 Markaz Branch 4-B, Karachi Company, G-9 Markaz	Jodia Bazaar Branch 6/16, Virjee Street, Jodia Bazaar	LAHORE Main Branch Silkbank House, 14-Egerton Road	PECO Road Branch 57-1-B1, PECO Road, Township	SHAHMAN 119-A, Colony # 1, Shahman Town	SUKKUR Aslam Plaza, 60 Main Adamjee Road, Rawalpindi Cantt.
DINA Chaudhry Street, Mangla Road	JHELUM Plot # 8, Paswal Plaza, G.T.S. Square, Jhelum City	Khalid Bin Waleed Road Branch Shop # 1, 2, 3 & 4, Plot # 151-A, Khalid Bin Waleed Road / Allama Iqbal Road, Block-2, PECHS	Allama Iqbal Town Branch 6-Hunza Block, Allama Iqbal Town	Thokar Niaz Baig Branch 7-B, Judicial Colony, Rawwind Road, Thokar Niaz Baig	Bahria Town Branch 91, Civic Center, Bahria Town	
FAISALABAD Kotwali Road Branch Kotwali Road	KARACHI Main Branch Silkbank Building, I.I. Chundrigar Road	Khayaban-e-Itehad Branch Plot # 100-C, 11th Commercial Street, Main Khayaban-e-Itehad, Phase-II Ext., D.H.A.	Cavalry Ground Branch 20, Commercial Area, Cavalry Ground	Wapda Town Branch Wapda Roundabout, PIA Employees Co-operative Housing Society	BOHAR BAZAR C-235/236, Chemist Chowk, Bohar Bazar Rawalpindi	
GUJJAR KHAN Ward # 5, Main G.T. Road	Adamjee Nagar Branch Sana Complex, C.P. Berar Society, Ameer Khusroo Road	Korangi Industrial Area Branch Plot # 25, Sector 23, Korangi Industrial Area	Circular Road Branch 73, Circular Road	LARKANA Pakistan Chowk	SATELLITE TOWN D-321, Fifth Road, Satellite Town	
GUJRANWALA B-13/7S-147, Shaukat Centre, G.T. Road	Bahadurabad Branch ZN Plaza, Bahadur Yar Jung Co-Operative Society Bahadurabad	Korangi Road Branch Arcadia Shopping Mall, Phase-I, D.H.A.	D.H.A. Z-Block Branch 320-Z, Phase-III, Commercial Area, D.H.A.	MANDI BAHAUDDIN 7/40, Sultan Plaza, Bab-e-Farooq Chowk, Mandi Bahauddin	WESTRIDGE Plot # 488 to 491, Westridge Bazaar Road, Westridge-I	
GUJRAT B-17/1553-R, Near Eidgah Masjid, G.T. Road	Cloth Market Branch Khandwala Building, Fakhre Matri Road, Kharadar	M.A. Jinnah Road Branch Wadhamal Odharam Quarters, Opp. City Court, M.A. Jinnah Road	Fortress Stadium Branch Shop # 13, Bridge Shop, Fortress Stadium, Lahore Cantt.	MIRPUR AZAD KASHMIR 82-D, Allama Iqbal Road, Mirpur	RAHIM YAR KHAN 26, Shahi Road	
HAZRO Allah Wala Chowk, Circular Road	Defence Branch Shahbaz Commercial Area, Khayaban-e-Shahbaz, Phase-VI, D.H.A.	Saddar Branch Snow White Centre, Main Abdullah Haroon Road, Saddar	Gulberg Branch 97-A/D-I, P.E.C. Building, Liberty Roundabout, Gulberg-III	MULTAN Multan Branch Bosan Road, Multan	RAIWIND Railway Road	
HYDERABAD F/17, Badri Manzil, Risala Road, Opp. Old Café George	S.I.T.E. Branch Plot # B/9-C-1, S.I.T.E.			QASIM ROAD BRANCH 76, Qasim Road, S.P. Chowk	SAHIWAL Jail Road, Opp. Jinnah Hall	

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

Call 111-100-777
or visit www.silkbank.com.pk