

Schedule of Bank Charges

For the Period January 2012 - June 2012

SILKBANK 



Schedule of Bank Charges

CONTENTS

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

INTERNATIONAL BANKING**IMPORTS****1. LETTERS OF CREDIT**

1.1 Letters of Credit																
1.1.1 L/C Opening Commission	<p>L/C volume of a customer (including allied account) during a calendar year:</p> <table> <thead> <tr> <th style="text-align: center;">First Quarter or Part Thereof</th> <th style="text-align: center;">Subsequent Quarter or Part Thereof</th> <th style="text-align: center;">Minimum</th> </tr> </thead> <tbody> <tr> <td>0.35%</td> <td>0.25%</td> <td style="text-align: center;">Rs. 1,000/-</td> </tr> <tr> <td>0.25%</td> <td>0.20%</td> <td></td> </tr> <tr> <td>0.15%</td> <td>0.10%</td> <td></td> </tr> <tr> <td colspan="3" style="text-align: center;">Negotiable</td> </tr> </tbody> </table> <p>Or as per arrangement</p>	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		
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																
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/G 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

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

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		
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	

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>of a Rs. 1,000/- charge will be applicable till lodgment / retirement / adjustment of bill when paid by customer. Note: If maturity of bill falls within validity / expiry of Letter of Credit, no acceptance commission will be charged. (Charges will be recovered at the time of lodgment / retirement / adjustment of bill when paid by the customer)</p> <p>10 paisas per Rs. 100/- or Re. 1/- per thousand. Minimum Rs. 1,000/- at the time of payment or as per arrangement</p> <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>4. IMPORT BILLS UNDER USANCE LETTERS OF CREDIT</p>		<p>For Bills Drawn 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</p>	
<p>5. IMPORT BILLS UNDER COLLECTION</p>		<p>5.1 Handling Charges</p>	Rs. 1,000/- (flat) per collection
<p>6. OTHER CHARGES UNDER IMPORT TRANSACTIONS</p>		<p>6.1 Import against Advance Payment to Suppliers</p>	At actual

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. 1000/- plus SWIFT Charges plus FB Charges or Rs. 1000/- 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		8. COLLECTIONS	
7.1 L/C Advising	Rs. 1,000/- (flat)	8.1 Clean Bills / Cheques Sent for Collection if Proceeds Credited to:	
		8.11 Rupee Account	0.20%. Minimum Rs. 100/-

Schedule of Bank Charges

8.1.2 Foreign Currency Account	US\$ 5/- (flat)		
8.2 Clean Foreign Bills Sent for Collection Returned Unpaid	Rs. 500/- (flat), plus Telecommunication Charges (if any)		ii) If proceeds of negotiated sight bills are not credited within 12 days of negotiation to our Nostro Account, then an overdue mark-up rate of 70 paisas per Rs. 1,000/- on a daily product basis to be charged for delay beyond 12 days or as per arrangements
8.3 Documentary Bills	Rs. 500/- per collection (flat)		
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		i) Service Charges: 15 paisas per Rs. 100/- Minimum Rs. 1,000/-
8.5 Advance Payment	0.10%. Minimum Rs. 1,000/- or as per arrangement		ii) If proceeds of negotiated Usance are not credited on maturity to our Nostro Account then an overdue mark-up rate of 70 paisas per Rs. 1,000/- on a daily product basis to be charged after the maturity date till realization or as per arrangements
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		
FOREIGN REMITTANCES			
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		

Schedule of Bank Charges

10.2 Remittance Abroad other than through Foreign Currency Accounts		11.2 Other	Nil - 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	Nil - 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
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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/-	
12.7 Issuance of Balance / Account Maintenance Certificate	Rs. 200/- (flat)	
12.8 Lodgment of Cheque in Local Dollar Clearing	Rs. 300/- per instrument	
12.9 Return of Cheque in Local Dollar Clearing	Rs. 300/- per instrument	
12.10 Central Excise Levy and any other Government Duties / Taxes	At actual	
12.11 Issuance of Business Performance Certificate at Customer Request	Rs. 500/- (flat)	
12.12 Handling Charges (ERF-IMP-EXP- Guarantee Processing / Photocopy)	ERF Processing Fee: Rs. 200/- NOC Issuance Charges: Rs. 200/- Photocopy Charges: Rs. 100/-	
13. COMMUNICATION CHARGES		
13.1 Inland Postage	Minimum Rs. 100/- or actual (whichever is higher)	
13.2 Foreign Postage	Minimum Rs. 200/- or actual (whichever is higher)	
13.3 Inland Courier	Minimum Rs. 100/- or actual (whichever is higher)	
13.4 Foreign Courier	Minimum Rs. 2,000/- or actual (whichever is higher)	
13.5 Short Telex / SWIFT	Minimum Rs. 800/- or actual (whichever is higher)	
13.6 Full Text Telex / SWIFT	Minimum Rs. 1,200/- or actual (whichever is higher)	
14. FOREIGN CURRENCY ACCOUNT		
14.1 Maintaining Average Balance of 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		

14.1.1 Free Foreign Currency TT	3 TT in a month	Drawn on Branches of Correspondent Bank (MCB) or Silkbank Branches	
14.1.2 Free Foreign Currency DD	3 DD in a month	1.1.1 Up to Rs. 100,000/-	0.2%. Minimum Rs. 200/-
14.1.3 Remittance Cancellation Charges	Free	1.1.2 Over Rs. 100,000/-	0.10%. Minimum Rs. 300/-
14.1.4 Remittance Stop Payment Charges	Free	1.2 Telecommunication Charges on TTs	Minimum Rs. 250/- or actual (whichever is higher)
14.1.5 Issuance of Proceeds Certificates	Free	1.3 Fax Charges on TTS	Rs. 100/- (flat) or actual (whichever is higher)
14.1.6 Standing Instruction Charges in Foreign Currency Accounts	Free	1.4 Postage on MTs	Rs. 50/- (flat)
14.1.7 Lodgment of Cheque in Local Dollar Clearing	Free	1.5 Cancellation / Issuance of Duplicate Drafts	Rs. 200/- (flat)
14.1.8 Return of Cheque in Local Dollar Clearing	Free		
14.1.9 Issuance of Business Performance Certificate at Customer Request	Free		

DOMESTIC BANKING

REMITTANCES

1. DDs, TTs AND MTs

11 Commission on DDs, TTs and MTs

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)

Schedule of Bank Charges

2.3 Cancellation /Issuance of Duplicate Pay Order	Account Holder: Rs. 200/- MDA Customers: Rs. 700/-
2.4 Issuance of Pay Orders for Payment of Fees in favor 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)
4.2 Clean (Including Cheques and Bank Drafts, etc.) sent through NIFT-Inter-City	Rs. 150/- (flat)
4.3 Correspondence 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 mark-up 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	
5.3 Returning Charges for Documentary and Clean Collections, in case the Instruments are Returned Unpaid	Rs. 100/- plus Courier Charges	
5.4 Mark-up shall be Applied as under on Bills Purchased / Negotiated		
5.4.1 If Retired up to 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		
6.1.1 Negotiating End	Negotiation commission @ 0.40%. Minimum Rs. 1,000/- per bill or as per arrangement	

6.1.2 Collection Charges for Restricted L/Cs (where Negotiation is Restricted to some other Bank and Presented to us for Forwarding)

6.1.3 Mark-up at Opening End (at the Time of Retirement). Rates of mark-up:

- i. If Retired within 3 Days of the Date of Lodgment

- ii. If Retired after 3 Days of Lodgment

Note: No mark-up will be charged from the date of negotiation till the receipt of the document at the branch

6.1.4 Service Charges on Inland PAD

6.2 Usance Bills

6.2.1 At Opening End:

- i. If Bill Matures after Expiry of L/C

Forwarding bank / branch would charge Handling Charges of Rs. 300/- (flat) per bill commission recoverable @ 0.40%. Minimum Rs. 1,000/-

42 paisas per Rs. 1,000/- on a daily product basis from the date of negotiation or as per arrangement

50 paisas per Rs. 1,000/- on a daily product basis from the date of negotiation or as per arrangement

0.10%. Minimum Rs. 1,000/- 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

Schedule of Bank Charges

<p>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)</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 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</p>
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7. FINANCE/ADVANCES

Following Charges may be Recovered in Addition to Mark-Up / Return on Investment	
7.1 Project Application Fee (Non-Refundable)	
7.1.1 Projects having Capital Cost (Excluding Cost of Land and Buildings) up to Rs. 30 Mn	As per arrangement
7.1.2 Projects having Capital Cost (Excluding Cost of Land and Buildings) Exceeding Rs. 30 Mn	As per arrangement

7.2 Fees and Charges in Respect of Project Financing in Addition to Interest/Return on Investment	<p>i. Project Evaluation / Appraisal Fee</p> <p>ii. Commitment Fee (on undisbursed balance) from the date of sanction to the date of disbursement</p> <p>iii. Legal Documentation Fee</p> <p>iv. Project Monitoring Fee (one-time charge) at the time of sanction</p> <p>v. Trusteeship Fee (to be recovered by the lead bank in case of consortium financing)</p>	Negotiable Negotiable At actual Negotiable Negotiable
Initial/Annual Renewal:		
<p>RBG 0.1% of total facilities or as per arrangement</p> <p>CBG 0.5% of total facilities or as per arrangement</p> <p>MM 1.0% of total facilities or as per arrangement</p> <p>Interim/Extension:</p> <p>RBG 0.1% of total facilities or as per arrangement</p> <p>CBG 0.25% of total facilities or as per arrangement</p> <p>MM 0.5% of total facilities or as per arrangement</p>		
7.3 Processing Fee for Fresh Credit Proposals / Renewals / Enhancement / Others	Rs. 5,000/- (flat)	
7.4 Charges for the Issuance of N.O.C. on the Request of Customers/Clients for Creating Additional/Pari-Passu Charge/Second Charge on their Fixed Assets for Acquiring further Project Finance from other Banks/Financial Institutions		

7.5 For Finance against Pledge / Hypothecation Various Charges may be Levied as Follows:		7.9 Insurance Premia, Legal Charges	At actual	
SME PRODUCTS				
7.5.1 Godown Rent	At actual	8. M'POWER		
7.5.2 Godown Staff Salaries, Salaries of Godown Keepers / Chowkidars	At actual	8.1 Processing Fee	Residential: Rs. 5,000/- and Commercial: Rs. 7,000/-	
7.6 Godown Inspection Charges	To be credited to the Bank's Income Account	8.2 Management Consultancy Fee	Cursory Report: Rs. 3,000/- and Detailed Report: Rs. 6,000/-	
7.6.1 Within Municipal Limits or within a Radius of 5 Kilometers from Silkbanks Branch Outside Municipal Limits	Rs. 1,000/- (flat)		50% additional fee would be charged for any additional business. Peripheral areas - Rs. 500/- additionally	
7.6.2 Outside the Above Limits	Rs. 3,000/- (flat) T.A. / D.A. admissible to staff as per Silkbanks travel policy in addition to charges as mentioned above in (7.6.1)	8.3 Late Payment Charges	Loan Amount	Per Day Charges
7.7 Delivery Charges	At actual		Till Rs. 10 Mn	- One-Time Nil
7.7.1 If a Godown Keeper is not Posted, Conveyance Charges to be Recovered	At actual		More than Rs. 10 Mn till Rs. 20 Mn	Rs. 500/-
7.8 Other Incidental Expenses	At actual	8.4 Line Renewal	More than Rs. 20 Mn	Rs. 1,000/-
			Residential: Rs. 5,000/- and 0.05% of line amount (whichever is higher)	

Schedule of Bank Charges

8.5 Appraisal	Commercial: Rs. 7,000/- or 0.05% of line amount (whichever is higher) Built Property: Rs. 5,000/- per property Apartment: Rs. 3,500/- per property Land: Rs. 4,000/- per property Peripheral Areas: Rs. 500/- additionally	8.14 Standing Instruction Charges 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	Nil
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	Up to Rs. 500/- per visit		
8.9 Life Insurance	Optional and as per rate quoted by vendor		
8.10 Documentation, Stamp Duties and Levies	At actual		
8.11 Litigation Charges	At actual		
8.12 Re-Appraisal Charges	At actual		
8.13 Cash Collection Charges	Rs. 500/-		
9. AGRICULTURE BUSINESS FINANCE			
9.1 Processing Fee		Rs. 5,000/-	
9.2 Management Consultancy Fee		Up to Rs. 6,000/-, 50% additional fee to be charged for any additional business	
9.2.1 For Peripheral Areas		Rs. 500/- (additional charges)	
9.3 Prompt Payment Bonus		As agreed on the facility acceptance letter	
9.4 Line Renewal Fee		Rs. 5,000/-	
9.5 Appraisal Fee			

Schedule of Bank Charges

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			
9.7.1 Preliminary Opinion	Rs. 3,500/- (Rs. 2,000/- for stage I and Rs. 1,500/- for title search)	10. TEXTILES - SME	
9.7.2 Final Opinion	Up to Rs. 3,000/-	10.1 Processing Fee	Rs. 3,000/-
9.8 Letter of Guarantee		10.2 Management Consultancy Fee*	Rs. 6,000/-
9.8.1 Letter of Guarantee	Bank Commission Charges will be 0.40% per quarter	10.3 Line Renewal Fee	Rs. 5,000/-
9.9 Cheque Book Issuance Charges	Rs. 5/- per leaf	10.4 Appraisal Fee*	
9.10 Cheque Return Fee	At actual	10.4.1 Built Property	Rs. 5,000/- per property
9.11 SMS/E-mail Alert Services	Rs. 50/- per month	10.4.2 Land	Rs. 3,000/- per property
		10.4.3 Flat	Rs. 5,000/- per property

Schedule of Bank Charges

10.4.4 For Peripheral Areas	Rs. 500/-	10.9 Property Insurance Charges*	
10.5 Legal Fee*		10.9.1 Residential Property	Up to 0.07% of the line amount + 0.15% terrorism cover
10.5.1 Preliminary Opinion	Rs. 3,500/-	10.9.2 Commercial Property	Up to 0.09% of the line amount + 0.15% terrorism cover
10.5.2 Final Opinion	Rs. 3,000/-	10.9.3 Industrial Property	Up to 0.27% of the line amount + 0.15% terrorism cover
10.6 Pay Orders and Demand Drafts		10.10 Late Payment Charges	
10.6.1 Line Size Rs. 1 Mn to 10 Mn	3 free pay orders and / or demand drafts	Loan Amount	Per Day Charges
10.6.2 Line Size above Rs. 10 Mn	5 free pay orders and / or demand drafts	Less than Rs. 10 Mn	Up to Rs. 1,000/- Nil
10.7 Letter of Guarantee		Rs. 10 Mn to Rs. 20 Mn	Up to Rs. 1,000/- Up to Rs. 5,000/-
10.7.1 If Avg. Utilization of CF Limit is 0% - 25%	Bank Commission Charges will be 3% per annum	Above Rs. 20 Mn	Up to Rs. 1,000/- Up to Rs. 10,000/-
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	10.11 Cheque Return Fee	Rs. 500/-
		10.12 Documentation, Stamp Duties and Actual Levies*	At actual
		10.13 Litigation Charges	At actual

Schedule of Bank Charges

*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) - SME

11.1 Pay Orders and Demand Drafts

11.1.1 Up to Rs. 10 Mn

3 free pay orders and / or demand drafts

11.1.2 Line Size above Rs. 10 Mn

5 free pay orders and / or demand drafts

11.2 Prompt Payment Bonus

3% less than the agreed mark-up rate for the facility

11.3 Cheque Return Fee

Rs. 500/-

11.4 Cheque Book Issuance Charges

First cheque book free, subsequently 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. 3,000/- 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

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/-
Rs. 1,000/-		

12.4 Line Renewal Fee

12.5 Appraisal Fee		
12.5.1 Built Property	Rs. 5,000/- per property	Up to Rs. 3,000/-
12.5.2 Flat	Rs. 5,000/- per property	Up to Rs. 2,000/-*
12.5.3 Land	Up to Rs. 4,000/- per property	Up to Rs. 2,000/-*
12.5.4 For Peripheral Areas	Rs. 500/- (additional charges)	*Legal Fee for Agri Land shall be charged at actual as finalized with the lawyer
12.6 Insurance Charges		
12.6.1 Residential	As quoted by vendor	Rs. 5/- per leaf
12.6.2 Commercial	As quoted by vendor	At actual
12.6.3 Crops	Up to 2% per year of limit amount	At actual
12.6.4 Tractor	Up to 3% of the loan amount for the entire period	At actual quoted by agency
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)	At actual
12.7.2 Final Opinion		
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/-*	
12.9 Cheque Book Issuance Charges		
12.10 Cheque Return Fee		
12.11 Documentation, Stamp Duties and Levies		
12.12 Repossession Charges for Moveable Assets		
12.13 Litigation Charges		

**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. 1,500/- per annum
14.1.2 Medium	Rs. 2,000/- per annum
14.1.3 Large	Rs. 3,000/- per annum

14.14 Extra Large	Rs. 5,000/- 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 of Locker Falls in Arrears for more than One Month	Rs. 100/- per month
14.4 Key Deposit	
14.4.1 Key Deposit will Apply at the Time of Issuance of New Locker	Rs. 2,000/- per locker (non-refundable)
14.5 Breaking Charges	Rs. 2,000/- per locker plus actual expenses incurred

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	Up to Rs. 50,000,000/-

	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
15.3 Amendment		<p>Rs. 500/- per amendment plus commission as per (15.2) mentioned above for increased amount or extension in period</p> <p>Rs. 500/- per Amendment Charges for L/Gs issued against 100% cash margin</p> <p>Rs. 500/- per Amendment Charges, plus 50% commission of the given slab in (15.2) for increased amount or extension in period for Guarantees</p>
		<p>Note: Where L/G 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.</p> <p>Accordingly, where 50% cash margin either in L/G margin account or held under lien in cost free deposit, commission will be charged half (50%) of the given slabs in (15.2)</p>

16. MISCELLANEOUS CHARGES

16.1 Standing Instruction Charges

Rs. 200/- per instruction

Note: Not applicable on Bancassurance instructions, Mark-up recovery of SME / Consumer and Internet Banking instructions

16.2 Stop Payment of Cheques

Rs. 200/- for one cheque
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) Mustahiqueen of Zakat
- (iii) Employees of Government / Semi-Government
- iv) Diplomatic Missions & Attache Offices
- (v) BBA / PLS account holders, Silbank 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 3 Years Old	Rs. 35/- per statement	16.14 Charges on Cheques / Instruments Returned in Inward Clearing	Rs. 200/- 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	Rs. 250/-						
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	<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. 5/- per leaf</td> </tr> </tbody> </table>	Monthly Average Balance	Charges	Less than Rs. 50,000/-	Rs. 25/- per leaf	Rs. 50,000/- & above	Rs. 5/- per leaf
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	Minimum Rs. 250/-	16.20.1 Online Cash Deposit and Withdrawals (Inter-City)	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 Over the Counter Cash Withdrawals	Monthly Average Balance	Charges
	Less than Rs. 50,000/-	Rs. 25/- per transaction
	Rs. 50,000/- & above	Free
BBA & SPA account charges defined separately		
16.22 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"	Rs. 100/- (flat)
16.26 Hold Mail Service	Rs. 2,000/- per annum (payable in advance)
16.27 SMS Alert Charges	Rs. 50/- per month
17. COMMUNICATION CHARGES	
17.1 Ordinary Mail	Minimum Rs. 100/- or actual (whichever is higher)
17.2 Registered Post	Minimum Rs. 100/- or actual (whichever is higher)
17.3 Courier (Within City)	Minimum Rs. 100/- or actual (whichever is higher)
17.4 Courier (Outside City)	Minimum Rs. 200/- or actual (whichever is higher)
17.5 Courier (Outside Country)	Rs. 200/- plus actual charges
17.6 Return Mail Charges	Rs. 100/- (flat)
17.7 Fax/Telephone	Minimum Rs. 100/- or actual (whichever is higher)

18. PHONE BANKING

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

18.15 Account Linking Request

Free

18.16 Account De-Linking Request

Free

18.17 Personal Data Correction

Free

DEPOSIT, ASSET & TECHNOLOGY PRODUCTS

19. ALL-IN-ONE ACCOUNT

19.1 Security Benefit Coverage Fee

Rs. 500/- to be marked lien up front.
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

Classic Card free

19.2 VISA Debit Card

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

Monthly Average Balance	SMS Alerts
Below Rs. 100,000/-	As per SOC
Rs. 100,000/- & above	Free

19.4 SMS Alerts

Schedule of Bank Charges

19.5 Pay Orders/Demand Drafts	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
19.6 Online (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	Online Transaction Charges 0.1%. Min Rs.150/- 50 free for the month All free for the month
19.7 Call Deposit	Monthly Average Balance Less than Rs. 100,000/- Rs. 100,000/- & above	CDR Charges Rs.100/- per transaction All free for the month

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/-

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

20. AUTO FINANCE

20.1 Processing Charges	Rs. 5,000/-
20.2 Appraisal Fee (Used/ Imported Cars)	At actual (minimum Rs. 2,000/-)

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 (Inter-City Transactions)	0.10%. Minimum Rs. 150/-
21.6 Online Cash Deposit and Withdrawals (Inter-City)	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	Nil
21.9 VISA Debit Card Services Fee	Rs. 200/- per month (for BBA with VISA Debit Card)

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 SMS Alerts	Monthly Average Balance	SMS Alerts	
	Below Rs. 100,000/-	Rs. 50/- per month	
	Rs. 100,000/- & above	Free	
22.6 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		
22.7 Safe Deposit Locker Charges	Monthly Average Balance	Locker Charges	
	Less than Rs. 1,000,000/- or above free limit	As per SOC	
	Rs. 1,000,000/- to Rs. 2,000,000/-	Small or Medium Free	
	Rs. 2,000,001/- to Rs. 3,000,000/-	Large Free	
	Rs. 3,000,001/- & above	Extra Large Free	
22.8 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		
22.9 Charges on Cheques / Instruments Returned in Inward Clearing			
	Monthly Average Balance	Return Charges	
	Less than Rs. 500,000/- or above free limits	As per SOC	
	Rs. 500,000/- & above	5 free for the month	
22.10 Collection of Cheques in Outward Clearing			
	Monthly Average Balance	Collection Charges	
	Less than Rs. 500,000/- or above free limits	As per SOC	
	Rs. 500,000/- & above	5 free for the month	
23. DORMANT ACCOUNT			
In case a customer does not operate the account for 2 years, 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 Late Payment Charges	Rs. 1,000/- per month
24.4 Appraisal	Built Property: Rs. 5,000/- per property Apartment: Rs. 3,500/- per property Land: Rs. 4,000/- Peripheral Areas: Rs. 500/- additionally
24.5 Property Insurance Premium	At actual
24.6 Legal Fee	Stage-I Charges: Rs. 5,000/- Final Legal Opinion: Rs. 5,000/-
24.7 Cheque/Cash Pick-Up from Office/ Residence	Up to Rs. 500/- per visit
24.8 Life Insurance	Optional and as per rate quoted by 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	Nil

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. 1000/-
25.2 Account Maintenance Charges		
	Average Balance	
	Less than Rs. 100 Mn	0.25% per annum
	Rs. 100 Mn & above	Negotiable
25.3 Security Movement Charges		
	Rs. 1000/- per transaction	

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	As per SOC
	Rs. 50,000/- to less than Rs. 100,000/-	2 free for the month
	Rs. 100,000/- to Rs. 500,000/-	6 free for the month
	Rs. 500,001/- & above	All free for the month

Schedule of Bank Charges

26.2	Charges on Cheques / Instruments Returned in Inward Clearing	Monthly Average Balance	Return Charges
		Less than Rs. 500,000/- or above free limits	As per SOC
		Rs. 500,000/- & above	5 free for the month
26.3	Collection of Cheques in Outward Clearing	Monthly Average Balance	Collection Charges
		Less than Rs. 500,000/- or above free limits	As per SOC
		Rs. 500,000/- & above	5 free for the month
26.4	Cheque Book Charges	Monthly Average Balance	Cheque Book Charges
		Up to Rs. 500,000/- or above free limits	As per SOC
		Rs. 500,001/- to Rs. 1,000,000/-	2 free for the month (50 leaves)
		Rs. 1,000,001/- & above	All free
26.5	Online (Inter-City) Transactions	Monthly Average Balance	Online Transaction Charges
		Less than Rs. 50,000/- or above free limits	As per SOC
		Rs. 50,000/- to less than Rs. 100,000/-	5 free for the month

26.6	Call Deposits (CDR)	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/-	As per SOC
		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	As per SOC
		Rs. 1,000,000/- to Rs. 2,000,000/-	1 free for the month
		Rs. 2,000,001/- to Rs. 3,000,000/-	4 free for the month
		Rs. 3,000,001/- & above	6 free for the month
27.2	Safe Deposit Locker Charges	Monthly Average Balance	Locker Charges
		Less than Rs. 3,000,000/- or above free limits	As per SOC
		Rs. 3,000,000/- to Rs. 5,000,000/-	Small or Medium Free
		Rs. 5,000,001/- to Rs. 10,000,000/-	Large Free
		Rs. 10,000,001/- & above	Large or Extra Large Free

Schedule of Bank Charges

27.3	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						
27.4	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. 3,000,000/- or above free limits</td> <td>As per SOC</td> </tr> <tr> <td>Rs. 3,000,000/- & above</td> <td>5 free for the month</td> </tr> </table>	Monthly Average Balance	Return Charges	Less than Rs. 3,000,000/- or above free limits	As per SOC	Rs. 3,000,000/- & above	5 free for the month
Monthly Average Balance	Return Charges							
Less than Rs. 3,000,000/- or above free limits	As per SOC							
Rs. 3,000,000/- & above	5 free for the month							
27.5	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. 3,000,000/- or above free limits</td> <td>As per SOC</td> </tr> <tr> <td>Rs. 3,000,000/- & above</td> <td>2 free for the month</td> </tr> </table>	Monthly Average Balance	Collection Charges	Less than Rs. 3,000,000/- or above free limits	As per SOC	Rs. 3,000,000/- & above	2 free for the month
Monthly Average Balance	Collection Charges							
Less than Rs. 3,000,000/- or above free limits	As per SOC							
Rs. 3,000,000/- & above	2 free for the month							
27.6	Cheque Book Charges	<table border="1"> <tr> <td>Monthly Average Balance</td> <td>Cheque Book Charges</td> </tr> <tr> <td>Less than Rs. 3,000,000/- or above free limits</td> <td>As per SOC</td> </tr> <tr> <td>Rs. 3,000,000/- & above</td> <td>2 free for the month (25 leaves)</td> </tr> </table>	Monthly Average Balance	Cheque Book Charges	Less than Rs. 3,000,000/- or above free limits	As per SOC	Rs. 3,000,000/- & above	2 free for the month (25 leaves)
Monthly Average Balance	Cheque Book Charges							
Less than Rs. 3,000,000/- or above free limits	As per SOC							
Rs. 3,000,000/- & above	2 free for the month (25 leaves)							
27.7	Online (Inter-City) Transactions	<table border="1"> <tr> <td>Monthly Average Balance</td> <td>Online Transaction Charges</td> </tr> <tr> <td>Less than Rs. 1,000,000/- or above free limits</td> <td>As per SOC</td> </tr> <tr> <td>Rs. 1,000,000/- to Rs. 2,000,000/-</td> <td>4 free for the month</td> </tr> </table>	Monthly Average Balance	Online Transaction Charges	Less than Rs. 1,000,000/- or above free limits	As per SOC	Rs. 1,000,000/- to Rs. 2,000,000/-	4 free for the month
Monthly Average Balance	Online Transaction Charges							
Less than Rs. 1,000,000/- or above free limits	As per SOC							
Rs. 1,000,000/- to Rs. 2,000,000/-	4 free for the month							

27.8	Call Deposits (CDR)	Rs. 2,000,001/- to Rs. 3,000,000/-	6 free for the month
		Rs. 3,000,001/- & above	All free for the month
		Monthly Average Balance	CDR Charges
		Less than Rs. 500,000/-	As per SOC
		Rs. 500,000/- & 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	As per SOC
		Rs. 50,000/- to less than Rs. 100,000/-	
		Rs. 100,000/- to Rs. 500,000/-	2 free for the month
		Rs. 500,001/- & above	6 free for the month
		Monthly Average Balance	Locker Charges
28.2	Safe Deposit Locker Charges	Less than Rs. 1,000,000/- or above free limit	As per SOC
		Rs. 1,000,000/- to Rs. 2,000,000/-	Small or Medium Free
		Rs. 2,000,001/- to Rs. 3,000,000/-	Large Free
		Rs. 3,000,001/- & above	Large or Extra Large Free

Schedule of Bank Charges

28.3	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								
28.4	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>As per SOC</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	As per SOC	Rs. 500,000/- & above	5 free for the month		
Monthly Average Balance	Return Charges									
Less than Rs. 500,000/- or above free limits	As per SOC									
Rs. 500,000/- & above	5 free for the month									
28.5	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>As per SOC</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	As per SOC	Rs. 500,000/- & above	5 free for the month		
Monthly Average Balance	Collection Charges									
Less than Rs. 500,000/- or above free limits	As per SOC									
Rs. 500,000/- & above	5 free for the month									
28.6	Cheque Book Charges	<table border="1"> <tr> <td>Monthly Average Balance</td> <td>Cheque Book Charges</td> </tr> <tr> <td>Up to Rs. 500,000/- or above free limits</td> <td>As per SOC</td> </tr> <tr> <td>Rs. 500,001/- to Rs. 1,000,000/-</td> <td>2 free for the month (50 leaves)</td> </tr> <tr> <td>Rs. 1,000,001/- & above</td> <td>All free</td> </tr> </table>	Monthly Average Balance	Cheque Book Charges	Up to Rs. 500,000/- or above free limits	As per SOC	Rs. 500,001/- to Rs. 1,000,000/-	2 free for the month (50 leaves)	Rs. 1,000,001/- & above	All free
Monthly Average Balance	Cheque Book Charges									
Up to Rs. 500,000/- or above free limits	As per SOC									
Rs. 500,001/- to Rs. 1,000,000/-	2 free for the month (50 leaves)									
Rs. 1,000,001/- & above	All free									
28.7	Online (Inter-City) Transactions	<table border="1"> <tr> <td>Monthly Average Balance</td> <td>Online Transaction Charges</td> </tr> <tr> <td>Less than Rs. 50,000/- or above free limits</td> <td>As per SOC</td> </tr> <tr> <td>Rs. 50,000/- to less than Rs. 100,000/-</td> <td>5 free for the month</td> </tr> </table>	Monthly Average Balance	Online Transaction Charges	Less than Rs. 50,000/- or above free limits	As per SOC	Rs. 50,000/- to less than Rs. 100,000/-	5 free for the month		
Monthly Average Balance	Online Transaction Charges									
Less than Rs. 50,000/- or above free limits	As per SOC									
Rs. 50,000/- to less than Rs. 100,000/-	5 free for the month									

28.8	Call Deposits (CDR)	Rs. 100,000/- to Rs. 500,000/- Rs. 500,001/- & above	50 free for the month All free for the month
28.9	Personal Loan	Monthly Average Balance	CDR Charges
		Less than Rs. 100,000/-	As per SOC
		Rs. 100,000/- & above	All free for the month

29. PERSONAL LOAN

29.1	Processing Fee	Up to 1% of loan amount or Rs. 2,500/- (whichever is higher, subject to approval) with maximum of Rs. 5,000/-
29.2	Pre-payment Penalty	Full penalty charges as per the following grid
	1 st year	2 nd year
	5%	5%
	Partial penalty charges as per the following grid	5%
	1 st year	2 nd year
	N/A	3 rd year onwards
	5%	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 payments are allowed in 1 st year	

Schedule of Bank Charges

29.3 Late Payment Charges	Up to Rs. 500/- per missed installment	30.4 Cheque Book Charges	Rs. 25/- per leaf
29.4 Insurance	At actual	30.5 Online (Inter-City) Transactions	As per Miscellaneous Charges table
29.5 Installment Collection Charges	Up to Rs. 500/- per visit	30.6 Call Deposits (CDR)	As per Miscellaneous Charges table
29.6 Top-up Facility	Up to Rs. 2,000/-	30.7 Account Closure Charges	Nil
29.7 Litigation Charges	At actual	30.8 Cash Withdrawal from Silkbank ATM	Nil
29.8 Pay Order Re-Issuance	Rs. 500/-	30.9 VISA Debit Card Services Fee	Rs. 200/- per month for all PLS Accounts holding VISA Debit Card
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 above mentioned rates</p>		31. READY LINE	
30. PLS ACCOUNT		31.1 Annual Fee	Rs. 2,500/-
30.1 Pay Orders / Demand Drafts	Rs.100/- per instrument	31.2 Processing Fee	Rs. 2,500/-
30.2 Charges on Cheques / Instruments Returned in Inward Clearing	As per Miscellaneous Charges table	31.3 Late Payment Charges	Silkbank RL-LPC
30.3 Collection of Cheques in Outward Clearing	As per Collection table		On missing 1st payment
			On missing 2nd payment
			On missing 3rd payment and onward payment subsequently
			Minimum Rs. 800/- or 0.2% of utilization (whichever is higher)
			Minimum Rs. 900/- or 0.25% of utilization (whichever is higher)
			Minimum Rs. 1,000/- or 0.30% of utilization (whichever is higher)

Schedule of Bank Charges

	The charges will be applied on monthly basis on missing the due date / payment
31.4 Enhancement Fee	Rs. 2,000/-
31.5 Credit Protector Fee Optional	As per rate quoted by vendor
31.6 Cheque Return Fee	Rs. 500/-
31.7 Collection Charges	Rs. 500/- per visit
31.8 Litigation Charges	At actual
31.9 Minimum Balance Penalty	Nil
31.10 Online Cash Deposit	No Charges on Re-Payment Account
31.11 Early Termination Charges	Nil
31.12 Stamp Duties	At actual

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

32. SALARY PREMIUM ACCOUNT

32.1 Cheque Book	Monthly Average Balance	
	Less than Rs. 50,000/-	First free (10-leaf starter cheque book); Rs. 25/- per cheque
32.2 Over the Counter Cash Withdrawal	Rs. 50,000/- & above	First free (10-leaf starter cheque book); Rs. 5/- per cheque
	Monthly Average Balance	
	Less than Rs. 50,000/-	Rs. 250/- per transaction
	Rs. 50,000/- & above	Re. 1.00/-

Schedule of Bank Charges

32.3 Pay Order/Demand Draft	Monthly Average Balance	
	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	
	Less than Rs. 50,000/-	Rs. 250/- or 0.1% (whichever is higher)
	Rs. 50,000/- to Rs. 100,000/-	5 free / month
	Rs. 100,001/- to Rs. 500,000/-	10 free / month
	Rs. 500,001/- & above	All free / month
		Subsequently Rs. 250/- or 0.1% (whichever is higher)
32.5 SMS Alerts	Free	
32.6 VISA Debit Card	First year free; subsequent as per SOC	
32.7 ATM Cash Withdrawal Charges	Free	
33. VISA DEBIT CARD		
	33.1 Annual Fee - Classic (Basic)	Rs. 500/-
	33.2 Annual Fee - Classic (Supplementary)	Rs. 250/-
	33.3 Annual Fee - Classic (Gold)	Rs. 750/-
	33.4 Annual Fee - Gold (Supplementary)	Rs. 350/-
RE-ISSUANCE		
	33.5 Card Re-Issuance Classic	Rs. 250/-
	33.6 Card Re-Issuance Gold	Rs. 350/-
	33.7 Re-Issuance of PIN	Rs. 100/-
CASH WITHDRAWAL FEE		
	33.8 From Silkbank ATM (If minimum balance is not maintained)	Rs. 10/- if monthly average balance is below Rs. 50,000/-
	33.9 From other Bank's ATM	Rs. 15/-
	33.10 International ATM/POS	Rs. 300/- per transaction or 2% (whichever is higher)

Schedule of Bank Charges

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 (M Net Network)	Rs. 5/-
33.14 International ATM	Rs. 100/-
OTHER CHARGES	
33.15 Mini-Statement Silkbank ATM	Average Balance Below Rs. 50,000/- Rs.10/- Average Balance Rs. 50,000/- & above Free
33.16 IBFT Charges	0.1% or Rs. 50/- (whichever is higher)
33.17 POS Transaction (In Pakistan)	Free
33.18 Utility Bill Payment Charges	Free
33.19 Retrieval Fee	Rs. 50/- (per transaction)
33.20 Charge Back - Local	Rs. 100/- (per transaction)
33.21 Charge Back - International	Rs. 150/- (per transaction)

33.22 VISA Debit Card Services Fee - Gold	Monthly Average Balance Less than Rs. 100,000/- Rs. 500/- per month Rs. 100,000/- & above No charge
33.23 VISA Debit Card Services Fee - Classic	Monthly Average Balance Less than Rs. 50,000/- Rs. 200/- per month Rs. 50,000/- & above No charge
AMOUNT LIMITS	
33.24 ATM Withdrawal - Gold (per day)	Rs. 100,000/-
33.25 ATM Withdrawal - Classic (per day)	Rs. 25,000/-
33.25.1 ATM Withdrawal Limit Enhancement	Rs. 50/- per month
33.26 Number of ATM Transactions (per day)	10
33.27 Debit Card - Gold (POS) (per day)	Rs. 100,000/-
33.28 Debit Card - Classic (POS) (per day)	Rs. 50,000/-
33.29 Cash Withdrawal, Mini-Statements & VISA Debit Card Services Fee are waived for Silkbank Permanent & Contractual Employees	

34. CHARGES WAIVER FOR STAFF

Following will be Allowed Free of Cost to Staff for Personal Use Only on Salary Account Only	
34.1 Pay Order	Free
34.2 Demand Draft	Free
34.3 Online	Free
34.4 Local Collection	Free
34.5 Cheque Book for Salary Account Only	Free
34.6 Locker Rent	50% waiver of SOC
34.7 Key Deposit	Free
34.8 PO/DD Cancellation	Free
34.9 Incidental Charges from Salary Account	Free
34.10 Foreign Remittance (Home Remittance)	Free
34.11 VDC Issuance & Annual Charges (Staff Salary Account)	Free

34.12 Stop Payment	Free
34.13 Remittance Abroad other than Through Foreign Currency Accounts	One transaction free in a month
34.14 Contractual Staff	
34.14.1 Incidental Charges from Salary Account	Free
34.14.2 All other Charges	As per SOC
34.15 ATM Cash Withdrawal Charges	Free
34.16 Over the Counter Cash Withdrawal on Salary Account	Free
34.17 ATM Withdrawal Charge on Salary Account	Free

35. NOTES

Above facilities will also be available free of charge to Diplomatic Missions and Attache 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 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.

Silkbank Branch Network

ATTOK B-2, Pleader Lane, Attok City	Main Branch 93-Razia Sharif Plaza, Blue Area	Khayaban-e-Shahbaz, Phase-VI, D.H.A.	PECHS, Block 7/8, Shahrah-e-Faisal	Gulberg, Q-Block Branch Plot # 6, Q-Block, Gulberg-II	Bosan Road, Multan.
BAHAWALPUR Near Fawara Chowk, Circular Road	E-11 Markaz Branch Plot # 3, E-11/3 Markaz	Defence Phase-IV Branch 91-E, 9th Commercial Street, Phase-IV, D.H.A.	S.I.T.E. Branch Plot # B/9-C-1, S.I.T.E.	Johar Town Branch Plot # 15, Block-M, M.A. Johar Town	Qasim Road Branch 76, Qasim Road, S.P. Chowk
BATAPUR Main G.T. Road	F-7 Markaz Branch Plot # 13-L, F-7/2 Markaz	F.B. Area Branch C-31/A, Block-6, Federal 'B' Area, KDA, Scheme-16	Sohrab Goth Branch Al-Asif Square, Sohrab Goth	L-Block, Gulberg Branch Plot # 52, L-Block, Gulberg-III	PESHAWAR Main Branch
DADYAL 315, Rajput Plaza, Main Rawalpindi Road	F-8 Markaz Branch Plot # 18-C, Kaghan Road, F-8 Markaz	Gulshan-e-Iqbal Branch Saima Classics, Main Rashid Minhas Road, Block-10/A, Gulshan-e-Iqbal	26th Street D.H.A. Branch Tauheed Commercial Area, Phase-V, D.H.A.	Model Town Branch 16, Bank Square Market, Model Town	Khyber Bazaar Branch Haji Khan Building, Suikaran Square, Khyber Bazaar
DERA GHAZIKHAN Fareedi Bazaar	F-11 Markaz Branch Plot # 25-D, F-11 Markaz	Hyderi Branch D-11, Block-H, Shershah Suri Road, North Nazimabad	University Road Branch B-9-10, Block-16, Main University Road, Gulshan-e-Iqbal	New Garden Town Branch 1-4, Usman Block, New Garden Town	SARGODHA Main Branch Khayyam Chowk, Gulberg Park
DINA Chaudhry Street, Mangla Raod	G-9 Markaz Branch 4-B, Karachi Company, G-9 Markaz	Jodia Bazaar Branch 6/16, Virjee Street, Jodia Bazaar	Zamzama Branch 9-E, 8th Zamzama Commercial Lane, Zamzama, Clifton	PECO Road Branch 57-1-B/1, PECO Road, Township	PULL-111 Branch PULL-111, Sargodha-Faisalabad Road
FAISALABAD Kotwali Road Branch Kotwali Road	JHELUM Plot # 8, Paswal Plaza, G.T.S. Square, Jhelum City	Khalid Bin Waleed Road Branch Shop # 1, 2, 3 & 4, Plot # 15-A, Khalid Bin Waleed Road / Allama Iqbal Road, Block-2, PECHS	LAHORE Main Branch Silkbank House, 14-Egerton Road	Shah Alam Market Branch 15-B, Shah Alam Market	SHEIKHUPURA Sharif Plaza, Main Lahore-Sargodha Road
Madina Town Branch 6C-Z-101, Susan Road, Madina Town	KARACHI Main Branch Silkbank Building, I.I. Chundrigar Road	Khayaban-e-Ittehad Branch Plot # 100-C, 11th Commercial Street, Main Khayaban-e-Ittehad, Phase-II Ext., D.H.A.	Allama Iqbal Town Branch 6-Hunza Block, Allama Iqbal Town	Shadman Town Branch 119-A, Colony # 1, Shadman Town	SIALKOT 70, Paris Road
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	Badami Bagh Branch 66, Grain Market, Badami Bagh	T-Block, D.H.A. Branch Plot # 88, Sector-CCA, Phase-2 C, D.H.A.	SUKKUR Husaini Road
GUJRANWALA B-13/T-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.	Cavalry Ground Branch 20, Commercial Area, Cavalry Ground	Bahria Town Branch 91, Civic Center, Bahria Town	WAH Plot # 1, Shop # 37/A, Aslam Market
GUJRAT B-17/1553-R, Near Eidgah Masjid, G.T. Road	Clifton Branch Showroom 1, Plot # D-69, Block-7, Clifton	M.A. Jinnah Road Branch Wadhuwal Odharam Quarters, Opp. City Court, M.A. Jinnah Road	Circular Road Branch 73, Circular Road	Thokar Niaz Baig Branch 7-B, Judicial Colony, Raiwind Road, Thokar Niaz Baig	
HAZRO Aliah Wala Chowk, Circular Road	Cloth Market Branch Khawandha Building, Fakhre Matri Road, Kharadar	Saddar Branch Snow White Centre, Main Abdullah Haroon Road, Saddar	D.H.A. Z-Block Branch 320-Z, Phase-II, Commercial Area, D.H.A.	Wapda Town Branch Wapda Roundabout, PIA Employees Co-operative Housing Society	
HYDERABAD F/17, Badri Manzil, Risala Road, Opp. Old Café George	Defence Branch Shahbaz Commercial Area,	Shahrah-e-Faisal Branch 47-A, Dar-ul-Aman Housing Society.	Fortress Stadium Branch Silver Star Complex, Fortress Stadium, Lahore Cantt.	LARKANA Pakistan Chowk	
ISLAMABAD			Gulberg Branch 97-A/D-1, P.E.C. Building, Liberty Roundabout, Gulberg-III	MANDIBAHAUDDIN Qader Trade Centre, Ghallah Mandi	
				MIRPUR AZAD KASHMIR 82-D, Allama Iqbal Road, Mirpur	
				MULTAN Multan Branch	
				RAIWIND Railway Road	
				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