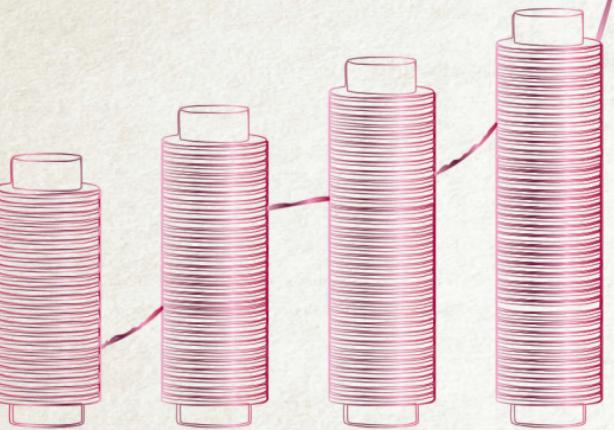


ASCENDING TOWARDS
EXCELLENCE



Schedule of Bank Charges

For the Period January 2018 to June 2018



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INTERNATIONAL BANKING

IMPORTS

1. LETTERS OF CREDIT

1.1 Letters of Credit

1.1.1 L/C Opening Commission

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

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

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

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

1.3.3 In case of Cancellation Charges

Rs. 1,000/-

1.4 Amendments

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

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

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

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

3. IMPORT BILLS UNDER SIGHT LETTERS OF CREDIT

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

4. IMPORT BILLS UNDER USANCE LETTERS OF CREDIT

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

5. IMPORT BILLS UNDER COLLECTION

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

EXPORTS**7. LETTERS OF CREDIT**

7.1 L/C Advising	Rs. 1,000/- (flat)
7.2 L/C Amendment Advising	Rs. 500/- (flat)
7.3 Negotiation of Pak Rupee Bill under L/C / ACU Arrangement	0.30%. Minimum Rs. 1,000/- or as per arrangement
7.4 Confirmation	0.25% per quarter or part thereof. Minimum Rs. 1,500/-
7.5 Transfer of Export L/C	Rs. 1,000/- (flat)
7.6 Reimbursement Payment to other Local Banks from Non-Resident Rupee Account	Rs. 1,000/- (flat)
7.7 If Documents are sent to other Banks for Negotiation under Restricted L/Cs	Rs. 1,000/- (flat)
7.8 Handling Charges for Research and Development Cases	Rs. 1,500/- (per case)

8.1.1 Rupee Account	0.2% of the amount. Minimum Rs. 100/- plus Courier Charges
8.1.2 Foreign Currency Account	USD 5/- plus Courier Charges
8.2 Clean Foreign Bills sent for Collection Returned Unpaid	Rs. 500/- (flat), plus Telecommunication Charges (if any)
8.3 Documentary Bills	Rs. 500/- plus Courier Charges
8.4 Service Charges against Export Documents sent on Collection Basis	15 paisas per Rs. 100/-, Minimum Rs. 1,000/- or as per arrangement
8.5 Advance Payment	0.10%. Minimum Rs. 1,000/- or as per arrangement
8.6 EDS Handling Charges	Rs. 100/- (flat) per transaction

9. OTHER CHARGES UNDER EXPORT TRANSACTIONS

9.1 Processing Charges for Export Registration	Nil
9.2 Handling of Duty Drawback Claims	0.25%. Minimum Rs. 500/- per claim
9.3 Negotiation of Documents Drawn Under Sight Letter of Credit	i) Service Charges: 15 paisas per Rs. 100/-, Minimum Rs. 1,000/- or as per arrangement

8. COLLECTIONS

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

<p>10. OUTWARD</p> <p>10.1 Service Charges in Addition to Commission for Transfer / Remittance of Funds Abroad, if within 07 Days from the Date of Deposit of Foreign Currency Notes</p>	<p>FOREIGN REMITTANCES</p> <p>0.50% (flat). Minimum USD 12/- or equivalent in other foreign currencies</p>	<p>11. INWARD</p> <p>11.1 Home Remittance</p> <p>11.2 Other</p>	<p>Actual charges, if any, incurred by the Bank. No charges to be recovered, if the funds are remitted to any branch of Silkbank</p> <p>Free - if the proceeds are credited to an account with the drawee bank. In other cases, a flat charge of Rs. 250/- plus Instrument Charges</p>
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11.3 Home Remittance under PRI	Free	
11.4 Charges on Payment of Inward Foreign Drafts / Foreign Mail Transfers where Payment is made to Beneficiaries after Payment Cover is received in our Foreign Currency Accounts. These Charges are to be Recovered only when TT Buying Rate is Applied	Free - if proceeds are credited to an account with us. Otherwise flat charge of Rs. 250/- plus Instrument Charges	

12. MISCELLANEOUS CHARGES

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

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

13. COMMUNICATION CHARGES

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

14. FOREIGN CURRENCY ACCOUNT

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

DOMESTIC BANKING

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

1. COMMISSION ON PAY ORDER

REMITTANCES

1.1 Issuance of Pay Order against Debit to Account	
1.1.1 Up to Rs. 500,000/-	Rs. 240/- (flat)
1.1.2 Above Rs. 500,000/-	Rs. 500/- (flat)
1.2 Issuance of Pay Order against Debit of Cash for MDA Payments	
1.2.1 Up to Rs. 100,000/-	Rs. 300/-
1.2.2 Over Rs. 100,000/-	0.5% or Rs. 750/- (whichever is higher)
1.3 Cancellation / Issuance of Duplicate Pay Order	Account Holder: Rs. 240/- MDA Customers: Rs. 1,000/-
1.4 Issuance of Pay Orders for Payment of Fees in favour of Educational Institutions, HEC / Board, etc.	Rs. 25/- per instrument or 0.5% of amount (whichever is less)

2. INLAND LETTERS OF CREDIT

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

3. COLLECTION

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

4. PURCHASE OF BILLS

4.1 Documentary Bills other than Drawn against Inland Letters of Credit	Same charges as for collection cited at (3.1) and (3.2) mentioned above, plus mark-up from the date of purchase to the date of payment at the negotiated rate
4.2 Other Cheques / Demand Instruments (Like Dividend Warrant)	0.35%. Minimum Rs. 100/- Collecting Agents Charges. If the collecting bank is other than Silkbank, it will be at actual

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

5. DOCUMENTARY BILLS DRAWN UNDER INLAND LETTERS OF CREDIT

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

ii. In case of Purchase	Usual commission as mentioned in (5.2.2 (i)) and mark-up down up to 60 paisas per Rs. 1,000/- on a daily product basis from the date of purchase till the date of maturity or as per negotiation
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6. FINANCE / ADVANCES

Following Charges may be Recovered in Addition to Mark-up / Return on Investment		
6.1 Project Application Fee (Non-Refundable)		
6.1.1 Projects having Capital Cost (Excluding Cost of Land and Buildings) up to Rs. 30 Mn	As per arrangement	
6.1.2 Projects having Capital Cost (Excluding Cost of Land and Buildings) Exceeding Rs. 30 Mn	As per arrangement	
6.2 Fees and Charges in Respect of Project Financing in Addition to Interest / Return on Investment	i. Project Evaluation / Appraisal Fee ii. Commitment Fee (on undisbursed balance) from the date of sanction to the date of disbursement	Negotiable Negotiable

iii. Legal Documentation Fee iv. Project Monitoring Fee (one-time charge) at the time of sanction v. Trusteeship Fee (to be recovered by the lead bank in case of consortium financing)	At actual Negotiable Negotiable
6.3 Processing Fee for Fresh Credit Proposals / Renewals / Enhancement / Others Note: In case of annual internal review of TF / DF facilities, the fee shall not be applicable.	Initial / Annual Review: RBG 0.1% of total facilities / Rs. 2,500/- or as per arrangement Interim Review (For Enhancement): RBG 0.1% of total facilities or as per arrangement CBG As per arrangement
6.4 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)

SME PRODUCTS

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

7. M'POWER

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

7.6 Appraisal	Built Property: Rs. 5,000/- per property Apartment: Rs. 3,500/- per property Land: Rs. 4,000/- per property Peripheral Areas: Rs. 500/- additionally Drive By Appraisal: Rs. 2,000/-
7.7 Property Insurance Premium	Insurance rate as quoted by vendor
7.8 Legal Fee	Preliminary Legal Opinion: Rs. 3,500/- (includes Rs. 2,000/- for Stage I and Rs. 1,500/- for Title Search). Final Legal Opinion: Rs. 3,000/-
7.9 Life Insurance	Optional and as per rate quoted by vendor
7.10 Documentation, Stamp Duties and Levies	At actual
7.11 Litigation Charges	At actual
7.12 Re-Appraisal Charges	At actual
7.13 Standing Instruction Charges	As per Branch Banking
7.14 SMS Alerts Fee	Rs. 50/- per month
7.15 Account Closure Fee	Rs. 5,000/-
Note: Rate is subject to change as quoted by the vendor. All Branch Banking Charges will apply to transactions through branches. All Government excise duties / taxes will be charged to customer where applicable in addition to the above-mentioned charges	

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

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

9. TEXTILES

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

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

9.9.1 Residential Property	Up to 0.07% of the line amount + 0.15% terrorism cover		
9.9.2 Commercial Property	Up to 0.09% of the line amount + 0.15% terrorism cover		
9.9.3 Industrial Property	Up to 0.27% of the line amount + 0.15% terrorism cover		
9.10 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/-
9.11 Cheque Return Fee	Rs. 500/-		
9.12 Documentation, Stamp Duties and Actual Levies*	At actual		
9.13 Litigation Charges	At actual		

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

10. CASH EASE (BILL DISCOUNTING)

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

11. AGRICULTURE PASS BOOK FINANCE

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

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

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

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

12. SECURITIES

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

13. SAFE DEPOSIT LOCKERS

13.1 Charges for Safe Deposit Lockers (in advance) (Lien for 01 year's charge will be marked)	
13.1.1 Small	Rs. 2,500/- per annum

13.1.2 Medium	Rs. 4,000/- per annum
13.1.3 Large	Rs. 6,000/- per annum
13.1.4 Extra Large	Rs. 9,000/- per annum
13.2 Lien against Locker Issuance	In addition to first year rental charges, lien will be marked for 01 year locker rental (as per size of locker)
13.3 Late Fee in case Locker Falls in Arrears for more than One Month	Rs. 300/- per month
13.4 Key Charges (Refundable)	
13.4.1 Key Charges will apply at the time of issuance of new locker	
13.4.1.1 Small	Rs. 3,000/-
13.4.1.2 Medium	Rs. 3,500/-
13.4.1.3 Large	Rs. 4,000/-
13.4.1.4 Extra Large	Rs. 5,000/-
13.5 Breaking Charges	Rs. 3,000/- per locker plus actual expenses incurred
13.6 Free Safe Deposit Locker Charges (Current Accounts)	
Monthly Average Balance	Locker Charges
Less than Rs. 1,000,000/- or above free limit	Please refer to page 16 (13.1.1, 13.1.2, 13.1.3, 13.1.4)
Rs. 1,000,000/- to Rs. 2,000,000/-	Small or Medium Free
Rs. 2,000,001/- to Rs. 3,000,000/-	Large Free
Rs. 3,000,001/- & above	Extra Large Free

13.7	Free Lockers on the Basis of Previous Month Average Balance (Subject to Availability)	On completion of each year, if average balance is not maintained, actual charges as per SOC will be applicable										
13.8	Free Safe Deposit Locker Charges (Savings Accounts)	<table border="1"> <tr> <td>Monthly Average Balance</td> <td>Locker Charges</td> </tr> <tr> <td>Less than Rs. 3,000,000/- or above free limits</td> <td>Please refer to page 16 (13.1.1, 13.1.2, 13.1.3, 13.1.4)</td> </tr> <tr> <td>Rs. 3,000,000/- to Rs. 5,000,000/-</td> <td>Small or Medium Free</td> </tr> <tr> <td>Rs. 5,000,001/- to Rs. 10,000,000/-</td> <td>Large Free</td> </tr> <tr> <td>Rs. 10,000,001/- & above</td> <td>Large or Extra Large Free</td> </tr> </table>	Monthly Average Balance	Locker Charges	Less than Rs. 3,000,000/- or above free limits	Please refer to page 16 (13.1.1, 13.1.2, 13.1.3, 13.1.4)	Rs. 3,000,000/- to Rs. 5,000,000/-	Small or Medium Free	Rs. 5,000,001/- to Rs. 10,000,000/-	Large Free	Rs. 10,000,001/- & above	Large or Extra Large Free
Monthly Average Balance	Locker Charges											
Less than Rs. 3,000,000/- or above free limits	Please refer to page 16 (13.1.1, 13.1.2, 13.1.3, 13.1.4)											
Rs. 3,000,000/- to Rs. 5,000,000/-	Small or Medium Free											
Rs. 5,000,001/- to Rs. 10,000,000/-	Large Free											
Rs. 10,000,001/- & above	Large or Extra Large Free											

14. GUARANTEES

14.1	Guarantees Issued to Shipping Companies in Lieu of Bill of Lading	Rs. 1,000/- (flat) against 100% cash margin, otherwise minimum Rs. 1,500/- (flat)								
14.2	Letter of Guarantees	<table border="1"> <thead> <tr> <th>Amount</th> <th>Charges</th> </tr> </thead> <tbody> <tr> <td>Up to Rs. 50,000,000/-</td> <td>0.40% per quarter or as per arrangement</td> </tr> <tr> <td>Rs. 50,000,001/- to Rs. 150,000,000/-</td> <td>0.30% per quarter or as per arrangement</td> </tr> <tr> <td>Over Rs. 150,000,000/-</td> <td>0.20% per quarter. Minimum Rs. 1,000/- or as per arrangement</td> </tr> </tbody> </table>	Amount	Charges	Up to Rs. 50,000,000/-	0.40% per quarter or as per arrangement	Rs. 50,000,001/- to Rs. 150,000,000/-	0.30% per quarter or as per arrangement	Over Rs. 150,000,000/-	0.20% per quarter. Minimum Rs. 1,000/- or as per arrangement
Amount	Charges									
Up to Rs. 50,000,000/-	0.40% per quarter or as per arrangement									
Rs. 50,000,001/- to Rs. 150,000,000/-	0.30% per quarter or as per arrangement									
Over Rs. 150,000,000/-	0.20% per quarter. Minimum Rs. 1,000/- or as per arrangement									

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

Note: Where L/G is secured against 100% cash margin either in L/G margin account or held under lien in cost-free deposit, L/G commission will not be charged. Accordingly, where 50% cash margin either in L/G margin account or held under lien in cost-free deposit, commission will be charged half (50%) of the given slabs in 14.2.

15. MISCELLANEOUS CHARGES

15.1	Standing Instruction Charges	Rs. 240/- per instruction Note: Not applicable on Bancassurance instructions. Mark-up recovery of SME / Consumer and Internet Banking instructions
15.2	Stop Payment of Cheques	Rs. 450/- per customer, irrespective of number of cheques (to be stopped)

15.3 Charges on Accounts where Average Minimum Monthly Balances in any Account is below Rs. 50,000/- and for Foreign Currency Account below USD 5,000/-, GBP 3,000/- & EUR 3,000/-	Rs. 50/- per month (flat) or equivalent in foreign currencies (including FED) (i) Students (ii) Mustahiqeen of Zakat (iii) Employees of Government / Semi-Government (iv) Diplomatic Missions/attached/affiliated offices and their Staff (v) BBA / PLS / Asaan account holders, Silbank Bancassurance Customers (Life), institutions for salary and pension purposes and school management committee accounts are exempted from levy of Service Charges
15.4 Duplicate Statement of Accounts for more than 6 Months	Rs. 35/- per statement
15.5 Issuance of SBP / NBP Cheque	Rs. 500/- per request
15.6 Issuance of Loose Cheque	Rs. 300/- Subsequent loose cheque Rs. 500/-
15.7 Account Closing Charges	Nil
15.8 Inquiry / Photocopy of Old Record	Rs. 500/- (flat)
15.9 Issuance of Balance / Account Maintenance Certificate	Rs. 300/- (flat) plus FED

15.10 Out-of-Pocket Expenses	At actual
15.11 Central Excise Levy and any other Government Duties / Taxes	At actual
15.12 Charges on Cheques / Instruments Returned in Inward Clearing	Rs. 350/- per cheque / instrument. Charges on cheque returned with the reason "Funds Insufficient"
15.13 Same Day Outward Clearing Charges	Rs. 550/- per instrument
15.14 Same Day Outward Clearing Returned Charges	Rs. 350/- per instrument
15.15 eCIB Report	At actual
15.16 Other Certificates not Specified Elsewhere	Rs. 300/-
15.17 Tax Certificate	Free
15.18 Cheque Book Issuance Charges*	Monthly Average Balance Charges Less than Rs. 50,000/- Rs. 25/- per leaf Rs. 50,000/- & above Rs. 6/- per leaf
*First Cheque Book of 25 leaves free if Balance Requirement is met	
15.19 Online Cash Withdrawal and Deposit Charges	

15.19.1 Online Cash Deposit and Withdrawals (Online)	0.10% or Rs. 175/- (whichever is higher), free for RF / OD accounts of SME & CBG segment or as per agreement	15.23 Issuance of CDR	Rs. 120/- (flat)
15.19.2 Online Cash Deposit and Withdrawals (Within City)	Free - within the branches of same city and between: i) Rawalpindi and Islamabad city branches ii) Lahore and Raiwind city branches	15.24 Proceeds Realization Certificate under PRI	Free
15.20 Over-the-Counter Cash Withdrawals	Monthly Average Balance Charges Less than Rs. 50,000/- Rs. 100/- per transaction Rs. 50,000/- & above Free BBA & SPA account charges defined separately. Not applicable on Asaan and PLS account.	15.25 Hold Mail Service	Rs. 2,000/- per annum (payable in advance)
15.21 ATM Withdrawal Charges (at Silkbank ATMs)	Free	15.26 SMS Alert Charges	Rs. 100/- per month (flat) AIO, BVA, Asaan & SPA account charges defined separately
15.22 Online Transfer from One Customer Account to Another Account	Same as inter-city charges Free - within the branches of the same city and between: i) Rawalpindi and Islamabad city branches ii) Lahore and Raiwind city branches Free for RF / OD accounts of SME & Commercial Segment	15.27 E-Alert Charges	*Rs. 75/- per month (flat) *Free, if E-Alerts availed with SMS Alert facility
		15.28 Swift / OD Finance	Rs. 3,000/-
		15.29 Funds Transferred through RTGS	Rs. 500/- (flat)

16. COMMUNICATION CHARGES

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

17. PHONE BANKING

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

17.12 VDC Activation	Free
17.13 VDC Blocking	Free
17.14 VDC PIN Regeneration	Free
17.15 Account Linking Request	Free
17.16 Account De-Linking Request	Free
17.17 Personal Data Correction	Free
17.18 Internet Banking Registration	Free
17.19 Cheque Stop Payment Charges	As per the Miscellaneous Charges table

18. ALL-IN-ONE ACCOUNT

DEPOSIT, ASSET & TECHNOLOGY PRODUCTS

18.1 Security Benefit Coverage Fee	Rs. 500/- to be marked lien upfront. Rs. 500/- per month, if monthly average balance drops below Rs. 100,000/-
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	Charges to be recovered, if monthly average balance drops below Rs. 100,000/- and new lien to be automatically applied
18.2 VISA Debit Card - Annual Fee Classic	Monthly Average Balance Visa Debit Card Below Rs. 100,000/- Rs. 1,200/- Rs. 100,000/- & above Free
18.3 Cheque Book	Monthly Average Balance Charges Less than Rs. 50,000/- Rs. 25/- per leaf Rs. 50,000/- to Rs. 99,999/- Rs. 6/- per leaf
18.4 Over-the-Counter Cash Withdrawals	Rs. 100,000/- & above Free
18.5 SMS Alert Charges	Monthly Average Balance Charges Less than Rs. 100,000/- Rs. 100/- per transaction
18.6 Pay Orders / Demand Drafts / Call Deposits	Rs. 100,000/- & above Free Monthly Average Balance PO / DD Charges Less than Rs. 50,000/- Rs. 250/- flat Rs. 50,000/- to Rs. 99,999 or above free limits Rs. 100/- per instrument Rs. 100,000/- to Rs. 499,999/- 6 free for the month Rs. 500,000/- & above All free for the month

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

19. ASAAN CURRENT ACCOUNT

19.1 Minimum Balance Charge	Nil
19.2 Opening / Closing of Account	Nil
19.3 Stop Payment of Cheques	Rs. 450/- per customer, irrespective of number of cheques (to be stopped)
19.4 Return Cheques (inward / outward)	Rs. 350/- per instrument
19.5 Online Transfer Charges	Rs. 175/- or 0.1% (whichever is higher)
19.6 Online Cash Deposit and Withdrawals	Rs. 175/- or 0.1% (whichever is higher)
19.7 Cheque Book Charges	Free first cheque book of 10 leaves. Subsequent 25-leaf cheque book @ Rs. 25/- per leaf.
19.8 Cash Withdrawal from Silkbank ATM	Free
19.9 Cash Withdrawal from other Bank's ATM	Rs. 15/-
19.10 VISA Debit Card Annual Fee - Classic	Rs. 1,200/-
19.11 VISA Debit Card Re-issuance Fee	Rs. 600/- (flat)
19.12 IBFT Charges	Rs. 50/- or 0.1% (whichever is higher)
19.13 Mini Statement from Silkbank ATM	Nil
19.14 SMS Alerts	Rs. 100/- per month (flat)
19.15 Pay Order / Demand Draft / CDR	Rs. 120/- PO or DD or CDR
19.16 Inter-city Transaction	Rs. 175/- or 0.1% (whichever is higher)

20. AUTO FINANCE

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

Note: Rate is subject to change as quoted by the vendor. All Branch Banking Charges will apply to transactions through branches. All Government excise duties / taxes will be charged to customer where applicable in addition to the above-mentioned charges.

21. BASIC BANKING ACCOUNT (BBA)

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

21.2 Credit Transactions (over-the-counter)	Two free transactions per month. Rs. 100/- for all subsequent transactions during the month
21.3 Stop Payment of Cheques	Rs. 500/- per instrument
21.4 Return Cheques (inward / outward)	Rs. 350/- per instrument
21.5 Online Transfer Charges	Rs. 175/- or 0.1% (whichever is higher)
21.6 Online Cash Deposit and Withdrawals	Rs. 175/- or 0.1% (whichever is higher)
21.7 Cheque Book Charges	25-leaf cheque book @ Rs. 25/- per leaf
21.8 Cash Withdrawal from Silkbank ATM	Free
21.9 Mini Statement from Silkbank ATM	Nil

22. BUSINESS VALUE ACCOUNT

22.1 Cheque Book	Monthly Average Balance	Charges
	Less than Rs. 50,000/-	Rs. 25/- per leaf
	Rs. 50,000/- to Rs. 99,999/-	Rs. 6/- per leaf
	Rs. 100,000/- & above	Free

22.2 Pay Orders / Demand Drafts / Call Deposits	Monthly Average Balance Less than Rs. 50,000/- Rs. 50,000/- to Rs. 99,999/- Rs. 100,000/- to Rs. 499,999/- Rs. 500,000/- & above	PO, DD, CDR Rs. 250/- (flat) Rs. 100/-/ PO, DD, CDR 6 free / month. Rs. 100/- for subsequent PO, DD, CDR All free
22.3 Inter-City Transaction	Monthly Average Balance Below Rs. 100,000/- Rs. 100,000/- to Rs. 499,999/- Rs. 500,000/- & above	Inter-City Transaction Charges Rs. 175/- or 0.1% (whichever is higher) 50 free / month. Rs. 175/- or 0.1% (whichever is higher) All free
22.4 VISA Debit Card - Annual Fee Classic	Monthly Average Balance Below Rs. 100,000/-	VISA Debit Card Rs. 1,200/-
22.5 Over-the-Counter Cash Withdrawals	Rs. 100,000/- & above Monthly Average Balance Less than Rs. 100,000/-	Free Charges Rs. 100/- per transaction
22.6 SMS Alert Charges	Rs. 100,000/- & above Monthly Average Balance Less than Rs. 100,000/- Rs. 100,000/- to Rs. 499,999/- Rs. 500,000/- & above	Free Charges Rs. 100/- Rs. 50/- Free
22.7 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
22.8 Charges on Cheques / Instruments Returned in Inward Clearing		Monthly Average Balance Less than Rs. 500,000/- or above free limits Rs. 500,000/- & above
22.9 Collection of Cheques in Outward Clearing		Monthly Average Balance Less than Rs. 500,000/- or above free limits Rs. 500,000/- & above
23. DORMANT ACCOUNT		
In case a customer does not operate the account for 1 year, the Bank will mark the account as dormant. Non-operative loan accounts will be marked PND instead of dormant.		
24. HOME FINANCE		
24.1 Processing Fee		Residential: Rs. 5,000/- and Commercial: Rs. 7,000/-
24.2 Management Consultancy Fee		Cursory Report: Rs. 3,000/- and Detailed Report: Rs. 6,000/-
24.3 Pre-Payment Penalty		50% additional fee would be charged for any additional business. Peripheral Areas: Rs. 500/- additionally 2% of outstanding amount

24.4 Late Payment Charges	Rs. 1,000/- per month
24.5 Appraisal	Built Property: Rs. 5,000/- per property Apartment: Rs. 3,500/- per property Land: Rs. 4,000/- Peripheral Areas: Rs. 500/- additionally
24.6 Property Insurance Premium	At actual
24.7 Legal Fee	Stage-I Charges: Rs. 5,000/- Final Legal Opinion: Rs. 5,000/-
24.8 Life Insurance	Optional and as per rate quoted by vendor
24.9 Documentation, Stamp Duties & Levies	At actual
24.10 Litigation Charges	At actual
24.11 Re-Appraisal Charges	At actual
24.12 Cash Collection Charges	Rs. 500/-
24.13 Standing Instruction Charges	Free
Note: Rate is subject to change as quoted by the vendor. All Branch Banking Charges will apply to transactions through branches.	

25. IPS ACCOUNT

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

26. MONEY MARKET EXPRESS

26.1 Pay Orders / Demand Drafts	Monthly Average Balance	PO / DD Charges
	Less than Rs. 50,000/- or above free limits	Rs. 100/- flat
	Rs. 50,000/- to less than Rs. 100,000/-	2 free for the month
	Rs. 100,000/- to Rs. 500,000/-	6 free for the month
	Rs. 500,001/- & above	All free for the month
26.2 Charges on Cheques / Instruments Returned in Inward Clearing	Monthly Average Balance	Return Charges
	Less than Rs. 500,000/- or above free limits	Rs. 250/-
	Rs. 500,000/- & above	5 free for the month

26.3	Collection of Cheques in Outward Clearing	Monthly Average Balance	Collection Charges
		Less than Rs. 500,000/- or above free limits	Please refer to page 8 (3.1, 3.2)
		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 19 (15.20)
		Rs. 500,001/- to Rs. 1,000,000/-	2 free for the month (50 leaves)
		Rs. 1,000,001/- & above	All free
26.5	Inter-City Transactions	Monthly Average Balance	Inter-City Transaction Charges
		Less than Rs. 50,000/- or above free limits	Rs. 150/-
		Rs. 50,000/- to less than Rs. 100,000/-	5 free for the month
		Rs. 100,000/- to Rs. 500,000/-	50 free for the month
26.6	Call Deposits (CDR)	Monthly Average Balance	CDR Charges
		Less than Rs. 100,000/-	Rs. 100/- flat
		Rs. 100,000/- & above	All free for the month

27. MUNAFA ROZANA / SUPER SAVER

27.1	Pay Orders / Demand Drafts	Monthly Average Balance	PO / DD Charges
		Less than Rs. 1,000,000/- or above free limits	Rs. 240/- flat
		Rs. 1,000,000/- to Rs. 2,000,000/-	1 free for the month
		Rs. 2,000,001/- to Rs. 3,000,000/-	4 free for the month
		Rs. 3,000,001/- & above	6 free for the month
27.2	Charges on Cheques / Instruments Returned in Inward Clearing	Monthly Average Balance	Return Charges
		Less than Rs. 3,000,000/- or above free limits	Rs. 350/- flat
		Rs. 3,000,000/- & above	5 free for the month
		Please refer to Miscellaneous Charges (15.22)	
27.3	Over-the-Counter Cash Withdrawals	Monthly Average Balance	Collection Charges
		Less than Rs. 3,000,000/- or above free limits	Please refer to page 8 (3.1, 3.2)
		Rs. 3,000,000/- & above	2 free for the month
27.4	Collection of Cheques in Outward Clearing	Monthly Average Balance (Tier)	Cheque Book Charges
		Less than Rs. 50,000/-	Rs. 25/- per leaf
		Rs. 50,000/- to Rs. 3,000,000/- or above the limit	Rs. 6/- per leaf
		Rs. 3,000,000/- & above	2 free for the month (25 leaves)
27.5	Cheque Book Charges		

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

28. ONLINE EXPRESS

28.1 Pay Orders / Demand Drafts	Monthly Average Balance	PO / DD Charges
	Less than Rs. 50,000/- or above free limits	Please refer to page 7 (1.1)
	Rs. 50,000/- to less than Rs. 100,000/-	2 free for the month
	Rs. 100,000/- to Rs. 500,000/-	6 free for the month
	Rs. 500,001/- & above	All free for the month
28.2 Charges on Cheques / Instruments Returned in Inward Clearing	Rs. 350/- (flat)	
28.3 Over-the-Counter Cash Withdrawals	Please refer to Miscellaneous Charges (15.22)	

28.4 Collection of Cheques in Outward Clearing	Monthly Average Balance	Collection Charges
	Less than Rs. 500,000/- or above free limits	Please refer to page 8 (3.1)
	Rs. 500,000/- & above	5 free for the month
28.5 Cheque Book Charges	Monthly Average Balance	Cheque Book Charges
	Less than Rs. 50,000/-	Rs. 25/- per leaf
	Rs. 50,000/- to Rs. 99,999/-	Rs. 6/- per leaf
	Rs. 100,000/- & above	All free
28.6 Inter-City Transactions	Monthly Average Balance	Inter-City Transaction Charges
	Less than Rs. 50,000/- or above free limits	Rs. 175/- or 0.1% (whichever is higher)
	Rs. 50,000/- to less than Rs. 100,000/-	5 free for the month
	Rs. 100,000/- & above	All free for the month

29. PERSONAL LOAN

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

	<p>Penalty will be charged on outstanding balance in case of full settlement and on adjusted amount in case of partial settlement. A year is equal to 12 installments from date of disbursal and only 1 partial payment is allowed in a year and no partial payments are allowed in the 1st year.</p>
29.3 Late Payment Charges	Rs. 1,000/- per missed installment
29.4 Insurance	At actual
29.5 Top-up Facility	Up to 1% of loan amount or Rs. 3,000/- (whichever is higher, subject to approval)
29.6 Litigation Charges	At actual
29.7 Pay Order Re-Issuance	Rs. 500/-
29.8 Pay of Sheet Re-Issuance	Rs. 500/-
<p>Note: Rate is subject to change as quoted by vendor. All Branch Banking Charges will apply to transactions through branches. All Government levies, duties and taxes will be charged to customer where applicable in addition to the above-mentioned rates.</p>	

30. PLS ACCOUNT

30.1 Pay Orders / Demand Drafts	Rs. 240/- per instrument
30.2 Charges on Cheques / Instruments Returned in Inward Clearing	As per Miscellaneous Charges table

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

31. READY LINE

31.1 Annual Fee	Rs. 3,000/- for loans with amount up to Rs. 1.0 million Rs. 5,000/- for loans with amount greater than Rs. 1.0 million
31.2 Processing Fee	Rs. 3,000/- for loans with amount up to Rs. 1.0 million Rs. 5,000/- for loans with amount greater than Rs. 1.0 million
31.3 Late Payment Charges	Rs. 1,300/- for every missed payment
31.4 Enhancement Fee	Rs. 3,000/-
31.5 Credit Protector Fee (Optional)	0.50% of the outstanding balance
31.6 Cheque Return Fee	Up to Rs. 500/-
31.7 Litigation Charges	At actual

31.8 Minimum Balance Penalty	Nil
31.9 Online Cash Deposit	No Charges on Re-Payment Account
31.10 Stamp Duties	At actual
31.11 SMS Alert Fee	Rs. 100/- per month
31.12 Account Closure Fee	Rs. 3,000/-
31.13 Cheque Book Charges	Rs. 6/- per leaf
31.14 Pay Order Charges	Rs. 100/-
31.15 VISA Debit Card - Annual Fee (Classic)	Rs. 1,200/- per annum (First VDC Free)
31.16 VISA Debit Card - Replacement Charges	Rs. 1,000/-
31.17 VISA Debit Card - Re-issuance Charges	Rs. 1,000/-
31.18 E-Alerts Enrollment	Rs. 100/- per month
31.19 Auto Debit Payments	Rs. 100/- per month

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

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

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

32. SALARY PREMIUM ACCOUNT

32.1 Cheque Book	Monthly Average Balance	Cheque Book Charges
	Less than Rs. 50,000/-	First free (10-leaf starter cheque book); Rs. 25/- per cheque
	Rs. 50,000/- & above	First free (10-leaf starter cheque book); Rs. 6/- per leaf

32.2 Over-the-Counter Cash Withdrawal	Monthly Average Balance	Withdrawal Charges
	Less than Rs. 50,000/-	Rs. 250/- per transaction
32.3 Pay Order / Demand Draft	Rs. 50,000/- & above	Free
	Monthly Average Balance	PO / DD Charges
	Less than Rs. 50,000/-	Rs. 100/- per instrument
32.4 Inter-City Transactions	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
	Monthly Average Balance	Inter-City Transactions Charges
	Less than Rs. 50,000/-	Rs. 250/- or 0.1% (whichever is higher)
32.5 SMS Alerts	Rs. 50,000/- to Rs. 100,000/-	5 free / month
32.6 VISA Debit Card	Rs. 100,001/- to Rs. 500,000/-	10 free / month
32.7 ATM Cash Withdrawal Charges	Rs. 500,001/- & above	All free / month
32.8 Mini-Statement from Silkbank ATM		Subsequently Rs. 250/- or 0.1% (whichever is higher)
32.9 VISA Debit Card Service Fee	Rs. 100/- month	
	First year free; subsequent as per section 33 on page 29	
	Nil	
	Free	
	Free	

33. VISA DEBIT CARDS

33.1 Annual Fee - Classic (Basic)	Rs. 1,200/-
33.2 Annual Fee - Classic (Supplementary)	Rs. 500/-
Re-issuance	
33.3 Card Re-Issuance Classic	Rs. 600/-
33.4 Re-Issuance of PIN	Free
Cash Withdrawal Fee	
33.5 From other Bank's ATM	Rs. 15/-
33.6 International ATM / POS	Rs. 500/- per transaction or 4% (whichever is higher)
Balance Inquiry	
33.7 From Silkbank ATM	Free
33.8 From other Bank's ATM (1 Link Network)	Free
33.9 From other Bank's ATM (MNet Network)	Rs. 2.50/-
33.10 International ATM	Rs. 200/-
Other Charges	
33.11 Mini-Statement Silkbank ATM*	Average Balance Below Rs. 50,000/- Rs. 10/- Average Balance Rs. 50,000/- & above Free *Note: Not applicable on BBA, PLS account & Asaan account

33.12 IBFT Charges	Rs. 50/- or 0.1% (whichever is higher)
33.13 POS Transaction (in Pakistan)	Free
33.14 Utility Bill Payment Charges	Free
33.15 Document Transaction Retrieval Charges	Local Rs. 300/-, International Rs. 800/- per transaction
33.16 Visa Debit Card Service Fee - Classic	Monthly Average Balance Service Fee Charges Rs. 50,000/- & above No Charge
33.17 Charge Back - International	Rs. 500/- (per transaction)
33.18 Charge Back - Local	Rs. 250/- (per transaction)
33.19 Arbitration Charges	At actual
33.20 VDC Limit Enhancement	Rs. 1,200/-
33.21 ATM Withdrawal - Classic (per day)	Rs. 50,000/-
33.22 Number of ATM Transactions (per day)	10
33.23 Debit Card - Classic (POS) (per day)	Rs. 100,000/-
33.24 Number of Debit Card Transactions (POS) (per day)	25
33.25 IBFT - Classic (per day)	Rs. 250,000/-

34. CREDIT CARDS

34.1 Annual Fee - Basic	Platinum Gold Silver	Rs. 8,000/- Rs. 4,000/- Rs. 2,500/-
34.2 Annual Fee - Supplementary	Platinum Gold Silver	Rs. 2,000/- Rs. 1,000/- Rs. 500/-
34.3 Chip Issuance Fee - Basic	Platinum Gold Silver	Rs. 2,000/- Rs. 1,000/- Rs. 1,000/-
34.4 Chip Issuance Fee - Supplementary	Platinum Gold Silver	Rs. 1,000/- Rs. 500/- Rs. 500/-
34.5 Chip Maintenance Fee - Basic	Platinum Gold Silver	Rs. 2,000/- Rs. 1,000/- Rs. 1,000/-
34.6 Chip Maintenance Fee - Supplementary	Platinum Gold Silver	Rs. 1,000/- Rs. 500/- Rs. 500/-
34.7 Retail APR	42% per annum	
34.8 Cash Advance APR	42% per annum	
34.9 Cash Advance Fee	3% of the transaction amount or Rs. 1,000/- (whichever is higher)	
34.10 Late Payment Fee	10% of the minimum due amount or Rs. 2,000/- (whichever is higher)	
34.11 Over Limit Fee	Rs. 2,000/-	
34.12 Minimum Payment Due	5% of the outstanding balance or Rs. 500/- (whichever is higher)	
34.13 Card Replacement Fee	Platinum Gold Silver	Rs. 1,000/- Rs. 1,000/- Rs. 1,000/-

34.14 Design My Card Fee

Platinum Gold Silver	Rs. 1,000/- Rs. 500/- Rs. 500/-
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34.15 Open BTF APR

34.16 Balance Transfer Fee (0% APR only)

34.17 Balance Transfer, Pay Order, Alliances on Installment Plan

33% per annum

20% of the Balance Transfer Amount

Flat Service Fee 2% per month

Tenor	APR %
3 months	35.65%
6 months	40.05%
12 months	41.70%
18 months	41.50%
24 months	40.88%
36 months	39.43%
48 months	38.05%
60 months	36.82%

34.18 Retail Outstanding Balance on Installment Plan

Flat Service Fee 1.75% per month

Tenor	APR %
3 months	31.23%
6 months	35.15%
12 months	36.74%
18 months	36.68%
24 months	36.22%
36 months	35.07%

34.19 Installment Plan Processing Fee

34.20 Installment Plan Pre-payment Penalty Charges

34.21 FX Conversion Charges

2.50% of the transaction amount or Rs. 1,000/- (whichever is higher)

5% of the outstanding amount or Rs. 1,000/- (whichever is higher)

4% of the transaction amount

34.22 VISA / MasterCard Arbitration Charges	USD 500/-				
34.23 Document Retrieval Charges	Local Transaction International Transaction		Rs. 300/- Rs. 800/-		
34.24 Silk Protect ⁺	0.80% of the outstanding amount				
34.25 Health Insurance Program (Individual Plan, Annual Premium) ⁺	Rs. 3,000/-				
34.26 Health Insurance Program (Family Plan, Annual Premium) ^{++*}	Rs. 6,000/-				
34.27 SMS & E- Alert Charges	Rs. 125/- per month				
34.28 Litigation Charges	At actual				
34.29 Top-Up Facility (Limit Enhancement)	Rs. 1,250/-				
34.30 Pay Order / Demand Draft Issuance Charges	Rs. 750/-				
34.31 Cash Payment at Branch - Processing Fee	Nil				
34.32 Direct Debit Enrollment Fee	Rs. 500/-				
34.33 Rejected Autopay Service Fee	Rs. 1,000/-				
34.34 Card Upgrade (Gold to Platinum)	Basic Supplementary		Rs. 2,000/- Rs. 1,000/-		
34.35 CIP Lounge Fee***	Rs. 1,000/- per visit				
34.36 Lounge Key Annual Fee***	Rs. 2,000/-				
34.37 Lounge Key Per Visit Charges***	Per visit USD 35/-				
<i>**Family Structure - Cardholder + Spouse + Up to 4 Children</i> <i>+This is a third party insurance product. Silkbank Limited is acting as a distributor of IGI Life Insurance Limited and Premium amount will be charged with the consent of cardholder.</i> <i>***For Platinum Credit Cardholders only</i>					
34.38 Cheque Return Charges	Rs. 1,000/-				
34.39 Duplicate Statement	Nil				
34.40 Utility Bill Payment	Rs. 100/- per transaction				
Global Customer Assistance Service (GCAS) - VISA Fee					
34.41 Lost and Stolen Card	USD 35/- per request				
34.42 Emergency Card Replacement (Gold and Platinum)	USD 250/- per request				
34.43 Emergency Card Disbursement	USD 175/- per request				
34.44 Emergency Service Request Denied or Fulfilled by Issuer or Cancelled	USD 50/- per request				
34.45 Cardholder Inquiry Service / VISA Assistance Center	USD 7.50/- per request				
Note: Other VISA Charges may be applied at actual based on VISA policy. Bank Charges may be waived based on any special promotions.					
35. CHARGES WAIVER FOR STAFF					
All charges mentioned hereunder are waived for permanent and contractual employees of Silkbank (only for Staff Account)					
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 16 (section 13)				
35.7 Lien on Locker Rent	Free				

35.8 Key Deposit	Free
35.9 PO / DD Cancellation	Free
35.10 Incidental Charges from Salary Account	Free
35.11 Foreign Remittance (Home Remittance)	Free
35.12 VDC Issuance & Annual Charges (Staff Salary Account)	Free
35.13 Stop Payment	Free
35.14 Remittance Abroad other than through Foreign Currency Accounts	One transaction free in a month
35.15 ATM Cash Withdrawal Charges	Nil
35.16 Over-the-Counter Cash Withdrawal on Salary Account	Free
35.17 ATM Withdrawal Charge on Salary Account	Free
35.18 SMS Alerts (on Salary Accounts)	Free
35.19 VDC Service Fees / Mini-Statements	Free
35.20 IBFT from Staff Salary Account	Free
35.21 Foreign Remittance Commission / Service Charges	Free
35.22 Inward Clearing Return Charges	Free
35.23 Same Day Clearing Lodgement Charges	Free
35.24 Same Day Clearing Return Charges	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, SWIFT Charges, Fax Charges, Courier Charges, Postages, Conveyance, etc., and / or other expenses / charges paid by the Bank in connection with the services / facilities provided to customers, shall be charged at actual.

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

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

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

Cash Management Transactions & System Charges

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

Silkbank Branch Network

KARACHI

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

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

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

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

D.H.A. Shahbaz Branch,
Plot No. 20-C, Ground Floor, Shahbaz
Commercial, Lane-2,
D.H.A., Karachi.
Tel: (021) 35871378,
35844002, Ext. 415
Fax: (021) 35844001

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

M.A. Jinnah Road Branch,
Plot No. 40, Street No. 7, Situated on
Serai Quarters, Off M.A. Jinnah Road,
Karachi.
Tel: (021) 32601308-09
Fax: (021) 32601311

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

Sohrab Goth Branch,
Al-Asif Square, Sohrab Goth, Karachi.
Tel: (021) 36340974,
36342889, 36345827
Fax: (021) 36343704

University Road Branch,
Plot No. B-9/10, Block 16,
Main University Road, Karachi.
Tel: (021) 34829590, 34829591
Fax: (021) 34829592

Boat Basin Branch,
GPC-4, Block-5, K.D.A. Scheme No.
5, Kehkashan Clifton, Karachi.
Tel: (021) 35301909,
35301933, Ext. 401

D.H.A. 26th Street Branch,
26th Street D.H.A., Plot No. 23-C, Street
No. 37, Tauheed Commercial Area,
Phase 5, D.H.A., Karachi.
Tel: (021) 325871376,
35871479, Ext. 407
Fax: (021) 35871540

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

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

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

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

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

F. B. Area Branch,
Plot No. C-31/A, Ground Floor,
Block 6, F. B. Area, K.D.A. Scheme
16, Karachi.
Tel: (021) 36342995, 36342905-8
Fax: (021) 36342904

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

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

Gulshan Chowrangi Branch,
Plot No. FL-2/5, Block-6,
Gulshan-e-Iqbal, Karachi.
Tel: (021) 34800519-19

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

Quetta Branch,
Firdousi Building, Jinnah Road, Quetta.
Tel: (081) 2824061,
2821773, Ext. 412

LAHORE EAST

Lahore Main Branch,
Silkbank House,
14 - Egerton Road, Lahore.
Tel: (042) 36309055
Fax: (042) 36279272

Peco Road Branch,
57-1, B/1 Township,
Peco Road, Lahore.
Tel: (042) 35125404-6,
35125400, 35125401
Fax: (042) 35125403

Badami Bagh Branch,
203 Grain Market, Badami Bagh,
Lahore.
Tel: (042) 37731353
Fax: (042) 37731355

Shadman Town Branch,
119-A, Colony No. 1,
Shadman Town, Lahore.
Tel: (042) 37420045-47,
37420095
Fax: (042) 37420048

WAPDA Town Branch,
11-G, PIA Housing Society,
(WAPDA Town Roundabout), Lahore.
Tel: (042) 35188525, 35188520
Fax: (042) 35188519

Circular Road Branch,
73, Circular Road, Lahore.
Tel: (042) 37658564
Fax: (042) 37673831

Thokar Niaz Baig Branch,
7-B, Judicial Colony, Raiwind Road,
Thokar Niaz Baig, Lahore.
Tel: (042) 35314045-46,
35314049
Fax: (042) 35314048

Allama Iqbal Town Branch,
6 - Hunza Block, Allama Iqbal Town,
Lahore.
Tel: (042) 37809309,
37809314-15
Fax: (042) 37805866

Johar Town Branch,
Block 15, M. M. A. Johar Town, Lahore.
Tel: (042) 35240990-92
Fax: (042) 35240993

Shahalam Market Branch,
15-B, Shahalam Market, Lahore.
Tel: (042) 37376186,
37376780-82
Fax: (042) 37376183

Kotwali Road Branch,
Kotwali Road, Faisalabad.
Tel: (041) 2619973, 2643604
Fax: (041) 2619984

Sheikhupura Branch,
Sharif Plaza, Main Lahore - Sargodha
Road, Sheikhupura.
Tel: (056) 3813529, 3812665
Fax: (056) 3810059

Sargodha Branch,
Khayam Chowk, Gulberg Park,
Sargodha.
Tel: (048) 3768101-2
Fax: (048) 3768103

Pull-111 Branch (Sargodha),
Pull-111, Faisalabad Road,
Sargodha.
Tel: (048) 3791980-82
Fax: (048) 3791983

Raiwind Branch,
Railway Road, Adjacent Red Chilli
Restaurant, Raiwind.
Tel: (042) 35393815,
35393811-13
Fax: (042) 35393814

LAHORE WEST

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

Defence Branch,
320, Block Z, Commercial Area,
Phase-III, Lahore.
Tel: (042) 35693080,
35692930-33
Fax: (042) 35693010

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

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

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

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

Fortress Stadium Branch,
13, Bridge Shop, Fortress Stadium,
Lahore Cantt., Lahore.
Tel: (042) 36623384-86,
36623380
Fax: (042) 36623387

Gujranwala Branch,
Plot No. 100 & 102,
Mohallah Bhatia Nagar,
Near PSO Petrol Pump,
G.T. Road, Gujranwala.
Tel: (055) 3250214, 3731269,
3856268-70
Fax: (055) 3856271

Sialkot Branch,
70, Paris Road, Sialkot.
Tel: (052) 4266778, 4597489,
4597491
Fax: (042) 4589002

Gujrat Branch,
B-17/1553-R-R, Near Eidgah Masjid,
G.T. Road, Gujrat.
Tel: (068) 3531466, 3536262,
3535144, 3531472
Fax: (053) 3531732

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

Mandi Bahauddin Branch,
7/40, Sultan Plaza,
Chowk Bab-e-Faroog,
Mandi Bahauddin.
Tel: (0546) 507060, 507054-55
Fax: (0546) 507059

Larkana Branch,
Pakistan Chowk, Larkana.
Tel: (074) 4059499
Fax: (074) 4059599

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

MULTAN REGION

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

Qasim Branch (Multan),
76, Qasim Road, S. P. Chowk, Multan.
Tel: (061) 4587711
Fax: (061) 4586880

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

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

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

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

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

G-9 Markaz Branch,
4-B Karachi Company,
G-9 Markaz, Islamabad.
Tel: (051) 2855826, 2855824-5
Fax: (051) 2855827

F-7 Markaz Branch,
Building No. 13-L,
F-7 Markaz, Islamabad.
Tel: (051) 2608116,
2608075, 2608077-79
Fax: (051) 2653987

Sahiwal Branch,
Khasra No. 4998, Khawet No. 07,
Kharooni No. 07, Jail Road,
Civil Lines, Sahiwal.
Tel: (040) 4222642, 4224184
Fax: (040) 4222915

ISLAMABAD REGION

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

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

I-8 Markaz Branch,
Plot No. 6, Larab Plaza,
Sector I-8 Markaz,
Islamabad.
Tel: (057) 2313296, 2313292-94
Fax: (057) 2313295

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

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

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

Attock Branch,
B-2, Pleader Lane, Attock City,
Tehsil & District Attock.
Tel: (057) 2702201-02, 2613646
Fax: (057) 2613486

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

RAWALPINDI REGION

Rawalpindi Main Branch,
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Rawalpindi Cantt.
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Fax: (051) 5524560

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Fax: (051) 5491543

Bahria Town Branch,
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PABX: (051) 4571381-82
Fax: (051) 4571387

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Sector B-4, Mirpur, Azad Kashmir.
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Fax: (0513) 512872

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Jhelum.
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Chaudhary Street,
Mangla Road, Dina.
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Fax: (0544) 636987

Dadyal Branch,
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Opp. Old Tehsil Headquarter Hospital,
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