

Delivering
Excellence

Schedule of Bank Charges

For the Period July 2015 to December 2015



Schedule of Bank Charges

CONTENTS

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

INTERNATIONAL BANKING

IMPORTS

1. LETTERS OF CREDIT

1.1 Letters of Credit																					
1.1.1 L/C Opening Commission	L/C volume of a customer (including allied account) during a calendar year:																				
	<table border="1"> <thead> <tr> <th></th> <th>First Quarter or Part Thereof</th> <th>Subsequent Quarter or Part Thereof</th> <th>Minimum</th> </tr> </thead> <tbody> <tr> <td>Up to Rs. 5,000,000/-</td> <td>0.35%</td> <td>0.25%</td> <td>Rs. 1,000/-</td> </tr> <tr> <td>Rs. 5,000,001/- – Rs. 50,000,000/-</td> <td>0.25%</td> <td>0.20%</td> <td></td> </tr> <tr> <td>Rs. 50,000,001/- – Rs. 100,000,000/-</td> <td>0.15%</td> <td>0.10%</td> <td></td> </tr> <tr> <td>Over Rs. 100,000,000/- (Based on annual volume)</td> <td colspan="3">Negotiable</td> </tr> </tbody> </table>		First Quarter or Part Thereof	Subsequent Quarter or Part Thereof	Minimum	Up to Rs. 5,000,000/-	0.35%	0.25%	Rs. 1,000/-	Rs. 5,000,001/- – Rs. 50,000,000/-	0.25%	0.20%		Rs. 50,000,001/- – Rs. 100,000,000/-	0.15%	0.10%		Over Rs. 100,000,000/- (Based on annual volume)	Negotiable		
	First Quarter or Part Thereof	Subsequent Quarter or Part Thereof	Minimum																		
Up to Rs. 5,000,000/-	0.35%	0.25%	Rs. 1,000/-																		
Rs. 5,000,001/- – Rs. 50,000,000/-	0.25%	0.20%																			
Rs. 50,000,001/- – Rs. 100,000,000/-	0.15%	0.10%																			
Over Rs. 100,000,000/- (Based on annual volume)	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 Favours Lead Bank for Providing Forward Cover for Exchange Risk under Suppliers / Buyers Credit on Behalf of Applicant	Commission @ 0.40% per quarter on reducing liability

Schedule of Bank Charges

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

is made upon Presentation of Bill of Entry and Copies of Shipping Documents / Import Documents are Received Directly from the Supplier's Bank without Registration of Contract	
2.1.4 Charges on Amendment of Import Contract (Involves no Increase of Amount)	Rs. 1,000/-

3. IMPORT BILLS UNDER SIGHT LETTERS OF CREDIT

2. IMPORTS UNDER REGISTERED CONTRACTS (CONSIGNMENTS) / IMPORT REMITTANCE WITHOUT REGISTRATION OF CONTRACT

2.1 Registration of Contract / Purchase Order / Performa Invoice, etc.	
2.1.1 Registration Charges	Up to 0.25%. Minimum Rs. 1,000/- or as per arrangement with the customer
2.1.2 Service Charges on Remittance of Documents Presented under Contract	0.10%. Minimum Rs. 1,000/- or as per arrangement
2.1.3 Service Charges on Import Remittance where Goods are Cleared and Remittance	0.10%. Minimum Rs. 1,000/- or as per arrangement

3.1 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

* 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 a 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/-
---	----------------------------

Schedule of Bank Charges

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. COLLECTIONS

8.1	Clean Bills / Cheques Sent for Collection if Proceeds Credited to:	
8.1.1	Rupee Account	0.2% of the amount. Minimum Rs. 100/- plus courier charges

Schedule of Bank 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

9.4 Negotiation (Usance)	<p>ii) If proceeds of negotiated sight bills are not credited within 12 days of negotiation to our Nostro Account, then an overdue mark-up rate of 70 paisas per Rs. 1,000/- on a daily product basis will be charged for delay beyond 12 days or as per arrangements</p> <p>i) Service Charges: 15 paisas per Rs. 100/-. Minimum Rs. 1,000/-</p> <p>ii) If proceeds of negotiated Usance are not credited on maturity to our Nostro Account, then an overdue mark-up rate of 70 paisas per Rs. 1,000/- on a daily product basis will be charged after the maturity date till realization or as per arrangements</p>
9.5 Negotiation (Usance) Handling (Freight Subsidy)	0.25%. Minimum Rs. 1,000/- per claim

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

10. OUTWARD

FOREIGN REMITTANCES

10.1 Service Charges in Addition to Commission for Transfer / Remittance of Funds Abroad, if within 07 Days from the Date of Deposit of Foreign Currency Notes	0.50% (flat). Minimum US\$ 10/- or equivalent in other foreign currencies
--	---

Schedule of Bank Charges

10.2 Remittance Abroad other than through Foreign Currency Accounts	
10.2.1 Students (For Education Purpose)	Rs. 500/- (flat)
10.2.2 Other than Students	Rs. 500/- (flat)
10.3 Foreign Currency TT Charges	USD 20/- plus SWIFT / Telex Charges
10.4 Foreign Currency DD Charges	USD 20/-
10.5 Remittance Cancellation Charges	USD 10/- plus Postage / SWIFT Charges
10.6 Remittance Stop Payment Charges	USD 10/- (flat) plus actual charges of correspondent bank / SWIFT Charges (if any)
10.7 Clean Foreign Bills Received for Collection	USD 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
----------------------	---

11.2 Other	Free - if the proceeds are credited to an account with the drawee bank. In other cases a flat charge of Rs. 250/- plus instrument charges
11.3 Home Remittance under PRI	Free
11.4 Charges on Payment of Inward Foreign Drafts / Foreign Mail Transfers where Payment is made to Beneficiaries after Payment Cover is received in our Foreign Currency Accounts. These Charges are to be Recovered only when TT Buying Rate is Applied	Free - if proceeds are credited to an account with us. Otherwise 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

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. 250/- (flat) plus FED
12.8 Lodgement 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 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. 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 USD 1,000/- in Current Account, USD 2,000/- in Savings Account and USD 2,000/- in TD or having total relationship of USD 100,000/- or Equivalent in other FCY Accounts or Rs. 5 Million Relationship in CA / SA / TD	
--	--

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

DOMESTIC BANKING

REMITTANCES

1. DDs

1.1 Commission on DDs Drawn on Branches of Correspondent Bank (MCB) or Silkbank Branches	
1.1.1 Up to Rs. 100,000/-	0.2%. Minimum Rs. 200/-
1.1.2 Over Rs. 100,000/-	0.10%. Minimum Rs. 300/-
1.5 Cancellation / Issuance of Duplicate Drafts	Rs. 200/- (flat)

2. COMMISSION ON PAY ORDER

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

Schedule of Bank Charges

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

3. INLAND LETTERS OF CREDIT

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

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

4. COLLECTION

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

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
-----	---	---

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 the 21 st 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)	Forwarding bank / branch would charge Handling Charges of Rs. 300/- (flat) per bill commission recoverable @ 0.40%. Minimum Rs. 1,000/-
6.1.3	Mark-up at Opening End (at the Time of Retirement). Rates of mark-up: <ul style="list-style-type: none"> i. If Retired within 3 Days of the Date of Lodgement ii. If Retired after 3 Days of Lodgement 	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
	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	0.10%. Minimum Rs. 1,000/- or as per arrangement
6.2	Usance Bills	
6.2.1	At Opening End: <ul style="list-style-type: none"> i. If Bill Matures after Expiry of L/C 	0.40% per bill. Minimum Rs. 1,000/- plus delivery of documents against acceptance commission @ 0.15% per month on bill amount on realization from the date of expiry of L/C or as per arrangement

Schedule of Bank Charges

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)	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
6.2.2 At Collecting End:	
i. Collecting Charges	Commission @ 0.40%. Minimum Rs. 1,000/- on bill amount or as per arrangement
ii. In case of Purchase	Usual commission as mentioned 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

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	<ul style="list-style-type: none"> i. Project Evaluation / Appraisal Fee ii. Commitment Fee (on undisbursed balance) from the date of sanction to the date of disbursement 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) 	<ul style="list-style-type: none"> Negotiable Negotiable At actual Negotiable Negotiable
7.3 Processing Fee for Fresh Credit Proposals / Renewals / Enhancement / Others	<p>Initial / Annual Review: RBG 0.1% of total facilities / Rs. 2,500/- or as per arrangement CBG 0.1% of total facilities or as per arrangement MM 0.1% of total facilities or as per arrangement</p> <p>Interim Review (For Enhancement): RBG 0.1% of total facilities or as per arrangement CBG As per arrangement MM As per arrangement</p>	
Note: In case of annual internal review of TF / DF facilities, the fee shall not be applicable.		
Note: Above charge does not apply to running finance facility for Branch Banking customers.		

Schedule of Bank Charges

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

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

SME PRODUCTS

8. M'POWER

8.1	Processing Fee	Residential: Rs. 5,000/- and Commercial: Rs. 7,000/-
8.2	Approval Charges	Rs. 15,000/- or 0.1% of the approved amount (whichever is higher)
8.3	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

Schedule of Bank Charges

8.4 Late Payment Charges	Loan Amount	Per Day Charges	Fixed Charges - One-Time
	Up to Rs. 10 Mn	Rs. 1,000/-	Rs. 10,000/-
	Rs. 10 Mn to Rs. 20 Mn	Rs. 1,000/-	Rs. 10,000/-
	More than Rs. 20 Mn	Rs. 2,000/-	Rs. 20,000/-
8.5 Line Renewal	Up to Rs.15,000/- or 0.1% of the loan amount (whichever is higher)		
8.6 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/-		
8.7 Property Insurance Premium	Insurance rate as quoted by vendor		
8.8 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/-		

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 Standing Instruction Charges	As per Branch Banking
8.14 SMS Alerts Fee	Rs.50/- per month
8.15 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	

Schedule of Bank Charges

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	
9.5.1	Built Property	Up to Rs. 5,000/- per property
9.5.2	Flat	Up to Rs. 5,000/- per property
9.5.3	Land	Up to Rs. 4,000/- per property
9.5.4	For Peripheral Areas	Up to Rs. 500/- (additional charges)
9.6	Insurance Charges	As quoted by vendor
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)
9.7.2	Final Opinion	Up to Rs. 3,000/-
9.8	Letter of Guarantee	Bank Commission Charges will be 0.40% per quarter
9.9	Cheque Book Issuance Charges	Rs. 5/- per leaf
9.10	Cheque Return Fee	Rs. 500/- or actual (whichever is higher) and mode of return mentioned
9.11	SMS / E-mail Alert Services	As per the SMS Alerts Charges table
9.12	Litigation Charges	At actual
9.13	Re-Appraisal Charges	At actual
9.14	Cash Collection Charges	Rs. 500/-
9.15	Documentation, Stamp Duties and Levies	At actual
Note: All branch banking charges will apply to transactions through branches		

Schedule of Bank Charges

10. TEXTILES

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

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

Schedule of Bank Charges

10.10 Late Payment Charges	Loan Amount	Per Day Charges	Fixed Charges - One-Time
	Less than Rs. 10 Mn	Up to Rs. 1,000/-	Nil
	Rs. 10 Mn to Rs. 20 Mn	Up to Rs. 1,000/-	Up to Rs. 5,000/-
	Above Rs. 20 Mn	Up to Rs. 1,000/-	Up to Rs. 10,000/-
10.11 Cheque Return Fee	Rs. 500/-		
10.12 Documentation, Stamp Duties and Actual Levies*	At actual		
10.13 Litigation Charges	At actual		
*All these charges are quoted by the vendor and are subject to change *In addition to charges above, all Government levies will be applicable			

11. CASH EASE (BILL DISCOUNTING)

11.1 Pay Orders and Demand Drafts	
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 Penal Mark-up	3% above than the agreed mark-up rate for facility
11.3 Cheque Return Fee	Rs. 500/-
11.4 Cheque Book Issuance Charges	Up to Rs. 5/- per leaf
11.5 Processing Charges	Rs. 3,000/- plus FED
11.6 Management Consultancy Fee	Up to Rs. 5,000/-
11.7 Litigation Charges	At actual
11.8 Re-Appraisal Charges	At actual
11.9 Cash Collection Charges	Rs. 500/-
11.10 Line Renewal Fee	Rs. 5,000/- plus FED (if applicable)
11.11 Insurance on Hypothecated Stock	Up to 0.1% of line amount

Schedule of Bank Charges

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
	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/-
12.4 Line Renewal Fee	Rs. 1,000/-		

12.5 Appraisal Fee	
12.5.1 Built Property	Rs. 5,000/- per property
12.5.2 Flat	Rs. 5,000/- per property
12.5.3 Land	Up to Rs. 4,000/- per property
12.5.4 For Peripheral Areas	Rs. 500/- (additional charges)
12.6 Insurance Charges	
12.6.1 Residential	As quoted by vendor
12.6.2 Commercial	As quoted by vendor
12.6.3 Crops	Up to 2% per year of limit amount
12.6.4 Tractor	Up to 3% of the loan amount for the entire period
12.7 Legal Fee (Residential / Commercial Properties)	
12.7.1 Preliminary Opinion	Rs. 3,500/- (Rs. 2,000/- for Stage I and Rs. 1,500/- for Title Search)

Schedule of Bank Charges

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

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

13. SECURITIES

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

14. SAFE DEPOSIT LOCKERS

14.1 Charges for Safe Deposit Lockers (in advance) (Lien for 01 year's charge will be marked)	
14.1.1 Small	Rs. 2,000/- per annum
14.1.2 Medium	Rs. 2,500/- per annum
14.1.3 Large	Rs. 4,000/- per annum

Schedule of Bank Charges

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

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

15. GUARANTEES

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

<p>15.3 Amendment</p>	<p>Rs. 500/- per amendment plus commission as per (15.2) mentioned above for increased amount or extension in period</p> <p>Rs. 500/- per Amendment Charges for L/Gs issued against 100% cash margin</p> <p>Rs. 500/- per Amendment Charges, plus 50% commission of the given slab in (15.2) for increased amount or extension in period for Guarantees</p>
-----------------------	---

16. MISCELLANEOUS CHARGES

<p>16.1 Standing Instruction Charges</p> <p>16.2 Stop Payment of Cheques</p> <p>16.3 Charges on Accounts where Average Minimum Monthly Balances in any Account is below Rs. 50,000/- and for Foreign Currency Account below USD 5,000/-, GBP 3,000/- & EUR 3,000/-</p> <p>Note: No initial deposit would be required for opening of accounts by (i) to (iii) institutions for salary and pension purposes (including widows/children of deceased employees eligible for family pension/benevolent fund grant, etc.) and other similar types of accounts</p>	<p>Rs. 200/- per instruction</p> <p>Note: Not applicable on Bancassurance instructions. Mark-up recovery of SME / Consumer and Internet Banking instructions</p> <p>Rs. 200/- for one cheque Rs. 500/- for more than one cheque or cheque book</p> <p>Rs. 50/- per month (flat) or equivalent in foreign currencies (including FED)</p> <p>(i) Students (ii) Mustahiqeen of Zakat (iii) Employees of Government / Semi-Government (iv) Diplomatic Missions & Attache Offices (v) BBA / PLS account holders, Silkbank Bancassurance Customers (Life), institutions for salary and pension purposes and school management committee accounts are exempted from levy of service charges</p>
---	--

Schedule of Bank Charges

16.4 Duplicate Statement of Accounts for more than 6 Months	Rs. 35/- per statement
16.5 Issuance of SBP / NBP Cheque	Rs. 300/- per cheque
16.6 Issuance of Loose Cheque	Rs. 300/- Subsequent loose cheque Rs. 500/-
16.7 Account Closing Charges	Nil
16.8 Inquiry / Photocopy of Old Record within 06 months	Rs. 100/-
16.9 Inquiry / Photocopy of Old Record from 06 months to 01 year	Rs. 300/-
16.10 Inquiry / Photocopy of Old Record more than 01 year old	Rs. 500/- per inquiry / page plus actual charges incurred
16.11 Issuance of Balance / Account Maintenance Certificate	Rs. 250/- (flat) plus FED
16.12 Out of Pocket Expenses	At actual
16.13 Central Excise Levy and any other Government Duties / Taxes	At actual
16.14 Charges on Cheques / Instruments Returned in Inward Clearing	Rs. 250/- per cheque / instrument. Charges should not be recovered if cheque is returned due to bank mistake

16.15 Same Day Outward Clearing Charges	Rs. 500/-	
16.16 Same Day Outward Clearing Returned Charges	Rs. 300/- per instrument	
16.17 eCIB Report	At actual	
16.18 Other Certificates not Specified Elsewhere	Rs. 250/-	
16.19 Cheque Book Issuance Charges*	Monthly Average Balance	Charges
	Less than Rs. 50,000/-	Rs. 25/- per leaf
	Rs. 50,000/- & above	Rs. 5/- per leaf
*First Cheque Book of 25 leaves free if Balance Requirement is met		
16.20 Online Cash Withdrawal and Deposit Charges		
16.20.1 Online Cash Deposit and Withdrawals (Online)	0.10% or Rs. 150/- free for RF/OD accounts of SME & CBG segment or as per arrangement	
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	

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 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	
16.24 Issuance of CDR	Rs. 100/- (flat)	
16.25 Issuance of Proceeds Realization Certificate "Annexure A"	Rs. 100/- (flat)	

16.25.1 Proceeds Realization Certificate under PRI	Free	
16.26 Hold Mail Service	Rs. 2,000/- per annum (payable in advance)	
16.27 SMS Alert Charges	Monthly Average Balance	Charges
	Less than Rs. 50,000/-	Rs. 85/-
	Rs. 50,000/- to Rs. 499,999/-	Rs. 50/-
	Rs. 500,000/- & above	Free
16.28 Funds Transferred through RTGS	Rs. 500/- (flat)	

17. COMMUNICATION CHARGES

17.1 Ordinary Mail	At actual
17.2 Registered Post	At actual
17.3 Courier (Within City)	At actual
17.4 Courier (Outside City)	At actual
17.5 Courier (Outside Country)	At actual
17.6 Fax / Telephone	Minimum Rs. 100/- or actual (whichever is higher)

Schedule of Bank Charges

18. PHONE BANKING

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

18.16 Account De-Linking Request	Free
18.17 Personal Data Correction	Free
18.18 Internet Banking Registration	Free
18.19 Cheque Stop Payment Charges	As per the Miscellaneous Charges table

DEPOSIT, ASSET & TECHNOLOGY PRODUCTS

19. ALL-IN-ONE ACCOUNT

19.1 Security Benefit Coverage Fee	Rs. 500/- to be marked lien upfront. Rs. 500/- per month if monthly average balance drops below Rs. 100,000/- Charges to be recovered, if monthly average balance drops below Rs. 100,000/- and new lien to be automatically applied	
19.2 VISA Debit Card	Monthly Average Balance	Visa Debit Card
	Below Rs. 100,000/-	Rs. 500/-
	Rs. 100,000/- & above	Free
19.3 Cheque Book	Monthly Average Balance	Charges
	Less than Rs. 50,000/-	Rs. 25/- per leaf
	Rs. 50,000/- to Rs. 99,999/-	Rs. 5/- per leaf
	Rs.100,000/- & above	Free

Schedule of Bank Charges

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

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

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 (over the counter)	Two free transactions per month. Rs. 100/- for all subsequent transactions during the month
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. 300/- per instrument
21.5 Online Transfer Charges	0.10%. Minimum Rs. 150/-
21.6 Online Cash Deposit and Withdrawals	0.10%. Minimum Rs. 150/-
21.7 Cheque Book Charges	25-leaf cheque book @ Rs. 25/- per leaf
21.8 Cash Withdrawal from Silkbank ATM	Free
21.9 VISA Debit Card Services Fee	Rs. 100/- per month
21.10 Mini Statement from Silkbank ATM	Nil

22. BUSINESS VALUE ACCOUNT

22.1 Cheque Book	Monthly Average Balance	Charges
	Less than Rs. 50,000/-	Rs. 25/- per leaf
	Rs. 50,000/- to Rs.99,999/-	Rs. 5/- per leaf
	Rs.100,000/- & above	Free
22.2 Pay Orders / Demand Drafts / Call Deposits	Monthly Average Balance	PO, DD, CDR
	Below Rs. 100,000/-	Rs. 100/- / PO, DD, CDR
	Rs. 100,000/- to Rs. 499,999/-	6 free / month. Rs. 100/- for subsequent PO, DD, CDR
	Rs. 500,000/- & above	All free
22.3 Inter-City Transaction	Monthly Average Balance	Inter-City Transaction Chares
	Below Rs. 100,000/-	Rs.150/- or 0.1% whichever is higher
	Rs. 100,000/- to Rs. 499,999/-	50 free / month. Rs.150/- or 0.1% whichever is higher
	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

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

23. DORMANT ACCOUNT

In case a customer does not operate the account for 1 year, the Bank will mark the account as dormant. 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/- 50% additional fee would be charged for any additional business. Peripheral Areas: Rs. 500/- additionally
24.3	Pre-Payment Penalty	2% of outstanding amount
24.4	Late Payment Charges	Rs. 1,000/- per month
24.5	Appraisal	Built Property: Rs. 5,000/- per property Apartment: Rs. 3,500/- per property Land: Rs. 4,000/- Peripheral Areas: Rs. 500/- additionally
24.6	Property Insurance Premium	At actual
24.7	Legal Fee	Stage-I Charges: Rs. 5,000/- Final Legal Opinion: Rs. 5,000/-
24.8	Life Insurance	Optional and as per rate quoted by vendor

Schedule of Bank Charges

24.9 Documentation, Stamp Duties & Levies	At actual
2410 Litigation Charges	At actual
2411 Re-Appraisal Charges	At actual
2412 Cash Collection Charges	Rs. 500/-
2413 Standing Instruction Charges	Free
Note: Rate is subject to change as quoted by the vendor. All Branch Banking Charges will apply to transactions through branches.	

25. IPS ACCOUNT

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

26. MONEY MARKET EXPRESS

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

Schedule of Bank Charges

26.2 Charges on Cheques / Instruments Returned in Inward Clearing	Monthly Average Balance	Return Charges
	Less than Rs. 500,000/- or above free limits	Rs. 250/-
	Rs. 500,000/- & above	5 free for the month
26.3 Collection of Cheques in Outward Clearing	Monthly Average Balance	Collection Charges
	Less than Rs. 500,000/- or above free limits	Please refer to page 9 (4.1, 4.2)
	Rs. 500,000/- & above	5 free for the month
26.4 Cheque Book Charges	Monthly Average Balance	Cheque Book
	Up to Rs. 500,000/- or above free limits	Please refer to page 21 (16.19)
	Rs. 500,001/- to Rs. 1,000,000/-	2 free for the month (50 leaves)
	Rs. 1,000,001/- & above	All free

26.5 Inter-City Transactions	Monthly Average Balance	Inter-City Transaction Charges
	Less than Rs. 50,000/- or above free limits	Rs. 150/-
	Rs. 50,000/- to less than Rs. 100,000/-	5 free for the month
	Rs. 100,000/- to Rs. 500,000/- Rs. 500,001/- & above	50 free for the month All free for the month
26.6 Call Deposits (CDR)	Monthly Average Balance	CDR Charges
	Less than Rs. 100,000/-	Rs. 100/- flat
	Rs. 100,000/- & above	All free for the month

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

Schedule of Bank Charges

27.2 Charges on Cheques / Instruments Returned in Inward Clearing	Monthly Average Balance	Return Charges
	Less than Rs. 3,000,000/- or above free limits	Rs. 250/-
	Rs. 3,000,000/- & above	5 free for the month
27.3 Collection of Cheques in Outward Clearing	Monthly Average Balance	Collection Charges
	Less than Rs. 3,000,000/- or above free limits	Please refer to page 9 (4.1, 4.2)
	Rs. 3,000,000/- & above	2 free for the month
27.4 Cheque Book Charges	Monthly Average Balance	Cheque Book Charges
	Less than Rs. 3,000,000/- or above free limits	Rs. 5/- per leaf
	Rs. 3,000,000/- & above	2 free for the month (25 leaves)
27.5 Inter-City Transactions	Monthly Average Balance	Inter-City Transaction Charges
	Less than Rs. 1,000,000/- or above free limits	Rs. 150/-
	Rs. 1,000,000/- to Rs. 2,000,000/-	4 free for the month
	Rs. 2,000,001/- to Rs. 3,000,000/-	6 free for the month
	Rs. 3,000,001/- & above	All free for the month

28. ONLINE EXPRESS

28.1 Pay Orders / Demand Drafts	Monthly Average Balance	PO / DD Charges
	Less than Rs. 50,000/- or above free limits	Please refer to page 8 (2.1)
	Rs. 50,000/- to less than Rs. 100,000/-	2 free for the month
	Rs. 100,000/- to Rs. 500,000/-	6 free for the month
	Rs. 500,001/- & above	All free for the month
28.2 Charges on Cheques / Instruments Returned in Inward Clearing	Monthly Average Balance	Return Charges
	Less than Rs. 500,000/- or above free limits	Rs.250/-
	Rs. 500,000/- & above	5 free for the month
28.3 Collection of Cheques in Outward Clearing	Monthly Average Balance	Collection Charges
	Less than Rs. 500,000/- or above free limits	Please refer to page 9 (4.1)
	Rs. 500,000/- & above	5 free for the month
28.4 Cheque Book Charges	Monthly Average Balance	Cheque Book Charges
	Less than Rs. 50,000/-	Rs. 25/- per leaf
	Rs. 50,000/- to Rs. 99,999/-	Rs. 5/- per leaf
	Rs. 100,000/- & above	All free

Schedule of Bank Charges

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

29.3 Late Payment Charges	Rs. 1,200/- per missed installment
29.4 Insurance	At actual
29.5 Top-up Facility	1% of loan amount or Rs. 5,000/- (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>	

29. PERSONAL LOAN

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

30. PLS ACCOUNT

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

Schedule of Bank Charges

30.3	Collection of Cheques in Outward Clearing	As per Collection table
30.4	Cheque Book Charges	Rs. 25/- per leaf
30.5	Inter-City Transactions	As per Miscellaneous Charges table
30.6	Account Closure Charges	Free
30.7	Cash Withdrawal from Silkbank ATM	Free
30.8	VISA Debit Card Services Fee	Rs. 200/- per month for all PLS Accounts holding VISA Debit Card
30.9	Mini-Statement from Silkbank ATM	Nil

31.6	Cheque Return Fee	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. 2,500/-
31.13	Cheque Book Charges	Rs. 25/- per Leaf
31.14	Pay Order Charges	Rs. 500/-
31.15	VISA Debit Card	Rs. 500/- per annum

31. READY LINE

31.1	Annual Fee	1% of loan amount or Rs. 2,500/- whichever is higher
31.2	Processing Fee	1% of loan amount or Rs. 2,500/- whichever is higher
31.3	Late Payment Charges	Rs. 1,500/- for every missed payment
31.4	Enhancement Fee	1% of loan amount or Rs. 2,500/- whichever is higher
31.5	Credit Protector Fee Optional	As per rate quoted by vendor

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

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

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

Schedule of Bank Charges

32. SALARY PREMIUM ACCOUNT

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

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

Schedule of Bank Charges

33. VISA DEBIT CARDS

33.1 Annual Fee - Classic (Basic)	Rs. 500/-
33.2 Annual Fee - Classic (Supplementary)	Rs. 500/-
33.3 Annual Fee - Platinum (Basic)	Rs. 2,000/-
33.4 Annual Fee - Platinum (Supplementary)	Rs. 1,000/-
RE-ISSUANCE	
33.5 Card Re-Issuance Classic	Rs. 500/-
33.6 Card Re-Issuance Platinum	Rs. 1,000/-
33.7 Re-Issuance of PIN	Free
CASH WITHDRAWAL FEE	
33.8 From Silkbank ATM	Free (but if account balance is below Rs. 50,000/-, charge will be Rs. 10/-)
33.9 From other Bank's ATM	Rs. 15/-
33.10 International ATM / POS	Rs. 300/- per transaction or 1% whichever is higher
BALANCE INQUIRY	
33.11 From Silkbank ATM	Free
33.12 From other Bank's ATM (1 Link Network)	Free
33.13 From other Bank's ATM (MNet Network)	Rs. 5/-
33.14 International ATM	Rs. 200/-

OTHER CHARGES

3315 Mini-Statement Silkbank ATM*	Average Balance Below Rs. 50,000/-	Rs.10/-
	Average Balance Rs. 50,000/- & above	Free
*Note: Not applicable on BBA & PLS account		
3316 IBFT Charges	0.1% or Rs. 50/- (whichever is higher)	
3317 POS Transaction (in Pakistan)	Free	
3318 Utility Bill Payment Charges	Nil	
3319 Document Transaction Retrieval Charges	Rs. 500/- (per transaction)	
3320 Charge Back - Local	Rs. 100/- (per transaction)	
3321 Charge Back - International	Rs. 150/- (per transaction)	
33.22 VISA Debit Card Services Fee - Platinum	Monthly Average Balance Less than Rs. 100,000/-	Service Fee Charges Rs. 500/- per month
	Rs. 100,000/- & above	No charge
	Monthly Average Balance Less than Rs. 50,000/-	Service Fee Charges Rs. 200/- per month
33.23 VISA Debit Card Services Fee - Classic VDC Service Fee is exempted on maintaining required monthly average balance in relationship base accounts i.e. TDR, Online Express, Munafa Rozana, Salary Premium Account or equivalent amount in FCY Account.	Rs. 50,000/- & above	No charge

Schedule of Bank Charges

33.24 ATM Withdrawal - Classic (per day)	Rs. 50,000/-
33.25 ATM Withdrawal - Platinum (per day)	Rs. 100,000/-
33.26 Number of ATM Transactions (per day)	10
33.27 Debit Card - Classic (POS) (per day)	Rs. 100,000/-
33.28 Debit Card - Platinum (POS) (per day)	Rs. 250,000/-
33.29 Number of Debit Transactions (POS) (per day)	25
33.30 IBFT - Classic (per day)	Rs. 250,000/-
33.31 IBFT - Platinum (per day)	Rs. 250,000/-

34. CREDIT CARDS

34.1 Annual Fee - Basic	Gold	Rs. 4,000/-
	Platinum	Rs. 8,000/-
	Other Specialized Cards	Rs. 10,000/-
	Silkbank Corporate Card	Rs. 5,000/-
34.2 Annual Fee - Supplementary	Gold	Rs. 500/-
	Platinum	Rs. 2,000/-
34.3 Chip Maintenance Fee - Basic	Gold	Rs. 1,000/-
	Platinum	Rs. 2,000/-
34.4 Chip Maintenance Fee - Supplementary	Gold	Rs. 500/-
	Platinum	Rs. 1,000/-
34.5 Retail APR	42% per annum	
34.6 Cash Advance APR	42% per annum	
34.7 Cash Advance Fee	3% of the transaction amount or Rs. 1,000/- whichever is higher	
34.8 Late Payment Fee	Rs. 2,000/-	

34.9 Over Limit Fee	Rs. 2,000/-	
34.10 Minimum Payment Due	5% of the outstanding balance or Rs. 500/- whichever is higher	
34.11 Card Replacement Fee	Gold	Rs. 500/-
	Platinum	Rs. 1,000/-
34.12 Design My Card Fee	Gold	Rs. 500/-
	Platinum	Rs. 1,000/-
34.13 Open BTF APR	33% per annum	
34.14 BTF Processing Fee	20% of the Balance Transfer Amount	
34.15 Balance Transfer, Pay Order, Alliances on Installment Plan	Flat Service Fee 2% per month	
	Tenor	APR %
	3	35.65%
	6	40.05%
	12	41.70%
	18	41.50%
	24	40.88%
	36	39.43%
	48	38.05%
	60	36.82%
34.16 Retail Outstanding Balance on Installment Plan	Flat Service Fee 1.75% per month	
	Tenor	APR %
	3	31.23%
	6	35.15%
	12	36.74%
	18	36.68%
	24	36.22%
	36	35.07%

Schedule of Bank Charges

34.17 Installment Plan Processing Fee	Rs. 1,000/-
34.18 Installment Plan Pre-payment Penalty Charges	5% of the outstanding amount or Rs. 1,000/- whichever is higher
34.19 Foreign Transactions	3% of the transaction amount
34.20 VISA / MasterCard Arbitration Charges	USD 500/-
34.21 Document Retrieval Charges	Local Transaction Rs. 300/- International Transaction Rs. 800/-
34.22 Credit Protector +	0.80% of the outstanding amount
34.23 Health Insurance Program (Individual Plan, Annual Premium)+	Rs. 3,000/-
35.24 Health Insurance Program (Family Plan, Annual Premium)+**	Rs. 6,000/-
34.25 SMS Alert Charges	Rs. 100/- per month
34.26 Litigation Charges	At actual
34.27 Top-Up Facility (Limit Enhancement)	Rs. 1,000/-
34.28 Pay Order / Demand Draft Issuance Charges	Rs. 750/-
34.29 Cash Payment at Branch - Processing Fee	Nil
34.30 Direct Debit Enrollment Fee	Rs. 500/-
34.31 Rejected Autopay Service Fee	Rs. 750/-
34.32 Card Upgrade (Gold to Platinum)	Basic Rs. 2,000/- Supplementary Rs. 1,000/-
34.33 Priority Pass Renewal Fee***	Rs. 2,000/-
34.34 Priority Pass Replacement Fee***	Rs. 500/-
34.35 Priority Pass Per Visit Fee***	USD 35/-
** Family Structure - Cardholder + Spouse + Up to 4 Children.	
* 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.	

*** For Platinum Credit Cardholders only	
34.36 Cheque Return Charges	Rs. 750/-
34.37 Duplicate Statement	Nil
34.38 Utility Bill Payment	Rs. 100/- per month
GLOBAL CUSTOMER ASSISTANCE SERVICE (GCAS) - VISA FEE	
34.39 Lost and Stolen Card	USD 35/- per request
34.40 Emergency Card Replacement (Gold and Platinum)	USD 250/- per request
34.41 Emergency Card Disbursement	USD 175/- per request
34.42 Emergency Service Request Denied or Fulfilled by Issuer or Cancelled	USD 50/- per request
34.43 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

Schedule of Bank Charges

35.6 Locker Rent	50% waiver of charges mentioned on page 18 (section 14)
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

36. NOTES

The above facilities will also be available free of charge to Diplomatic Missions and Attaché Offices. No charges will be recovered on remittances from charitable institutions and trusts.

Out-of-Pocket Expenses

Out-of-Pocket Expenses (not specifically mentioned elsewhere in this Schedule of Charges) such as Telephone Charges, Telex Charges, Fax Charges, Courier Charges, Postages, Conveyance, etc., and/or other expenses/charges paid by the Bank in connection with the services/facilities provided to customers, shall be charged at actual.

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

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

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

Cash Management Transactions & 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

PRIORITY BANKING

Bahadurabad Branch
Ground Floor, ZN Tower, Plot No. 106,
Bahadur Yar Jung Co-operative Housing
Society, Block-3 K.C.H.S., Union Limited,
Bahadurabad, Karachi.

Boat Basin Branch
Plot # GPC-10, Block-5, Clifton, Near
Bar-BQ Tonight, Karachi.

Khalid Bin Waleed Road Branch
Shop # 1, 2, 3 & 4, Plot # 151-A,
Khalid Bin Waleed Road /
Allama Iqbal Road, Block-2, P.E.C.H.S.,
Karachi.

Defence Branch
Property No. 39/C, Shahbaz Commercial
Area, Khayaban-e-Shahbaz, Phase-VI, D.H.A.,
Karachi.

M. A. Jinnah Road Branch
Plot No. 40, Sheet No. 7, Situated on Serai
Quarters, Off M. A. Jinnah Road, Karachi.

26th Street D.H.A. Branch
Plot # 23-C, Street-37, Tauheed Commercial
Area, Phase-V, D.H.A., Karachi.

Main Branch
Aslam Plaza, 60 Main Adamjee Road,
Rawalpindi Cantt., Rawalpindi.

F-7 Markaz Branch
Plot # 13-I, F-7 Markaz, Islamabad.

D.H.A. Z-Block Branch
320-Z, Phase-III, Commercial Area, D.H.A.,
Lahore.

ATTOCK

B-2, Pleader Lane, Attock City

BAHAWALPUR

Near Fawara Chowk, Off-Ahmedpur
East Road

BATAPUR

Main G. T. Road, Batapur, Lahore Lines

DADYAL

Plot No. 315, Rajput Plaza,
Main Rawalpindi Road

DERA GHAZI KHAN

Block # 13, Hospital Chowk, Opp. DHQ
Hospital, Railway Road, Dera Ghazi Khan

DINA

Chaudhry Street, Mangla Road

FAISALABAD

Kotwali Road Branch
Kotwali Road

GUJJAR KHAN

Ward # 5, Main G. T. Road

GUJRANWALA

B-13/7, S-147, Shaukat Centre, G.T. Road

GUJRAT

B-17/1553-R, Near Eidgah Masjid,
G.T. Road

HAZRO

Plot No. B-111, 382/A Allah Wala Chowk,
Circular Road, Mohallah Abdul

HYDERABAD

F/17, Badni Manzil, Risala Road,
Opp. Old Café George

ISLAMABAD

Main Branch
93-Razia Shanif Plaza, Blue Area

E-11 Markaz Branch

Plot # 3, E-11/3 Markaz

F-11 Markaz Branch

Plot # 25-D, F-11 Markaz

G-9 Markaz Branch

4-B, Karachi Company, G-9 Markaz

I-8 Markaz Branch

Larabi Plaza, Sector I-8 Markaz

JHELUM

Plot # 8, Paswal Plaza, G.T.S. Square,
Jhelum City

KARACHI

Main Branch

G-04, Ground Floor, Saima Towers,
Main I. I. Chundrigar Road

Port Qasim Branch

Shop No. 5, Port Trade Centre, Plot No.
CP - 1/20, Commercial Area, Phase-II,
Port Qasim

Cloth Market Branch

Khandwala Building, Fakhre Matti Road,
Kharadar

Defence Phase-IV Branch

91-E, 9th Commercial Street,
Phase-IV, D.H.A.

F.B. Area Branch

C-31/A, Block-6, Federal 'B' Area,
KDA, Scheme-16

Gulshan-e-Iqbal Branch

Saima Classics, Main Rashid Minhas Road,
Block-10/A, Gulshan-e-Iqbal

Hyderi Branch

Showroom No. G-3-5, Ground Floor,
Ajwa Residency, Plot No. B-1, Block-L,
North Nazimabad

Jodia Bazaar Branch

6/16, Vijee Street, Jodia Bazaar

Khayaban-e-Ittehad Branch

Plot # 100-C, 11th Commercial Street, Main
Khayaban-e-Ittehad, Phase-II Ext., D.H.A.

Korangi Industrial Area Branch

Plot # 25, Sector 23, Korangi Industrial Area

Korangi Road Branch

Plot No. 6-CA Commercial Market,
D.H.A. Phase-II, Main Korangi Road,

P.E.C.H.S. Branch

Shop No. 11, Ground Floor, Business
Arcade, Plot No. 27-A, Block No. 6,
P.E.C.H.S., Main Shahra-e-Faisal

S.I.T.E. Branch

Plot # B/9-C-1, S.I.T.E.

Sohrab Goth Branch

Al-Asif Square, Sohrab Goth

University Road Branch

B-9-10, Block-16, Main University Road,

Gulshan-e-Iqbal

LAHORE

Main Branch

Silkbank House, 14-Egerton Road

Allama Iqbal Town Branch

6-Hunza Block, Allama Iqbal Town

Badami Bagh Branch

Plot No. 203, Grain Market, Badami Bagh

Cavalry Ground Branch

20, Commercial Area, Cavalry Ground

Circular Road Branch

73, Circular Road

Fortress Stadium Branch

Shop # 13, Bridge Shop, Fortress Stadium,
Lahore Cantt.

Gulberg Area Branch

97-A/D-I, P.E.C. Building,
Liberty Roundabout, Gulberg-III

Johar Town Branch

Plot # 15, Block-M, M. A. Johar Town

L-Block, Gulberg Branch

Plot # 52, L-Block, Gulberg-III

Model Town Branch

16, Bank Square Market, Model Town

New Garden Town Branch

1-4, Usman Block, New Garden Town

PECO Road Branch

57-1-B/1, PECO Road, Township

Shah Alam Market Branch

15-B, Shah Alam Market

Shadman Town Branch

119-A, Colony # 1, Shadman Town

Thokar Niaz Baig Branch

7-B, Judicial Colony, Raiwind Road,
Thokar Niaz Baig

WAPDA Town Branch

11-G, PIA Housing Society, (WAPDA Town
Round About)

LARKANA

Pakistan Chowk

MANDI BAHAUDDIN

7/40, Sultan Plaza, Bab-e-Farooq Chowk,
Mandi Bahauddin

MIRPUR AZAD KASHMIR

82-D, Allama Iqbal Road

MULTAN

Multan Branch

B-10 A, Bosan Road, Gulgasht

Qasim Road Branch

76, Qasim Road, S. P. Chowk

PESHAWAR

Main Branch

Lamsy Arcade, I-C,
Fakhar-e-Alam Road,

Peshawar Cantt.

Khyber Bazaar Branch

Haji Khan Building,

Suikamo Square, Khyber Bazaar

QUETTA

Firdousi Building, Jinnah Road

RAWALPINDI

Bahria Town Branch

91, Civic Center, Bahria Town

RAJA Bazar Branch

C-235/236, Chemist Chowk, Bohar Bazar
Rawalpindi

Satellite Town Branch

D-321, Fifth Road, Satellite Town

Westridge Branch

Plot # 488 to 491,
Westridge Bazaar Road,
Westridge-I

RAHIM YAR KHAN

D-321, Fifth Road, Satellite Town

RAIWIIND

Railway Road

SAHIWAL

Khasra No. 4998, Khawet No. 07,

Kharooni No. 07, Jail Road, Civil Lines,

Sahiwal

SARGODHA

Main Branch

Khayyam Chowk, Gulberg Park

Pull-111 Branch

Pull-111, Sargodha-Faisalabad Road

SHEIKHUPURA

Sharif Plaza, Main

Lahore-Sargodha Road

SIALKOT

70, Park Road

SUKKUR

Husaini Road

Head Office:

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

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

Emaan Islamic Banking Branch Network

ABBOTTABAD

Plot No. 7838, situated at Mansehra Road Mandian, opposite Daewoo Bus Stand, Abbottabad Cantt.

FAISALABAD

Madina Town Branch, 6C-Z-101, Susan Road, Madina Town

ISLAMABAD

F-8 Markaz Branch, Plot # 18-C, Kaghan Road, F-8 Markaz

KARACHI

Clifton Branch, Showroom 1, Plot # D-69, Block 7, Clifton
Shahrah-e-Faisal Branch, 47-A, Dar-ul-Aman Housing Society, P.E.C.H.S., Block 7/8, Shahrah-e-Faisal

LAHORE

D.H.A. T-Block Branch, Plot # 88, Sector-CCA, Phase 2-C, D.H.A.
Gulberg Q-Block Branch, Plot # 6, Q-Block, Gulberg II

MARDAN

Property Survey No.135/45, Mall Road, Saddar Bazar, Mardan Cantt.

QUETTA

Khasra No. 63, situated on Main Jinnah Road, Quetta

RAWALPINDI

Chakkala Branch, Plot # 46, Commercial Area, Chakkala Scheme III