



Schedule of Bank Charges

For the Period July 2013 to December 2013

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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 opening of L/C) is to be charged on full amount of L/C liability, plus interest payable thereon for the period from the date of opening of L/C till the expiry of L/C. Thereafter commission is to be recovered on six-monthly basis on reducing liability till payment of the last and final installment
1.3.2 In case of L/C Undertaking to be Issued Favouring Lead Bank for Providing Forward Cover for Exchange Risk under Suppliers / Buyers Credit on Behalf of Applicant	Commission @ 0.40% per quarter on reducing liability

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

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

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

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

3. IMPORT BILLS UNDER SIGHT LETTERS OF CREDIT

3.1 Markup	
3.1.1 If Retired within 10 Days from the Date of Negotiation	50 paises 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 paises 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 paises 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 Lodgment

No commission

3.2.2 If Retired after 10 Days from the Date of Lodgment

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 lodgment / retirement / adjustment of bill when paid by customer

Note: If maturity of bill falls within validity / expiry of Letter of Credit, no acceptance commission will be charged. (Charges will be recovered at the time of lodgment / retirement / adjustment of bill when paid by the customer)

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 Markup 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

At actual

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	US\$ 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/-
6.8	Discrepant Document Handling Charges	US\$ 10/- recovered from beneficiary bank
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)
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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	0.20%. Minimum Rs. 100/-

8.1.2 Foreign Currency Account	US\$ 5/- (flat)
8.2 Clean Foreign Bills sent for Collection Returned Unpaid	Rs. 500/- (flat), plus Telecommunication Charges (if any)
8.3 Documentary Bills	Rs. 500/- per collection (flat)
8.4 Service Charges against Export Documents sent on Collection Basis where Payment Cover is already received in the Bank's Foreign Currency Account	15 paisas per Rs. 100/- Minimum Rs. 1,000/- or as per arrangement
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

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 markup rate of 70 paisas per Rs. 1,000/- on a daily product basis will be charged for delay beyond 12 days or as per arrangements</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 markup rate of 70 paisas per Rs. 1,000/- on a daily product basis will be charged after the maturity date till realization or as per arrangements</p>
9.5 Negotiation (Usance) Handling (Freight Subsidy)	0.25%. Minimum Rs. 1,000/- per claim

FOREIGN REMITTANCES

10. OUTWARD

10.1 Service Charges in Addition to Commission for Transfer / Remittance of Funds Abroad, if within 07 Days from the Date of Deposit of Foreign Currency Notes	0.50% (flat). Minimum US\$ 10/- or equivalent in other foreign currencies
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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	US\$ 20/- plus SWIFT / Telex Charges
10.4 Foreign Currency DD Charges	US\$ 20/-
10.5 Remittance Cancellation Charges	US\$ 10/- plus Postage / SWIFT Charges
10.6 Remittance Stop Payment Charges	US\$ 10/- (flat) plus actual charges of correspondent bank / SWIFT Charges (if any)
10.7 Clean Foreign Bills Received for Collection	US\$ 20/- or equivalent in other foreign currencies plus actual Courier, TT / DD Charges, as applicable

11. INWARD

11.1 Home Remittance	Actual charges, if any, incurred by the Bank. No charges to be recovered, if the funds are remitted to any branch of Silkbank
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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 - if proceeds are for US\$ 100/- or above
11.4 Charges on Payment of Inward Foreign Drafts / Foreign Mail Transfers where Payment is made to Beneficiaries after Payment Cover is received to our Foreign Currency Accounts. These Charges are to be Recovered only when TT Buying Rate is Applied	Free - if proceeds are credited to an account with us. Otherwise flat charge of Rs. 250/- plus instrument charges

12. MISCELLANEOUS CHARGES

12.1 Correspondent Bank Charges	At actual
12.2 Issuance of Proceeds Certificates	Rs. 300/- (flat) per certificate
12.3 Standing Instruction Charges in Foreign Currency Accounts	US\$ 10/- or equivalent in other foreign currencies
12.4 Out of Pocket Expenses	At actual
12.5 Credit Report on Foreign Buyers/Sellers	Rs. 1,000/- (flat) plus Foreign Bank Charges

Schedule of Bank Charges

12.6 Inquiry/Photocopy of Old Record	Within 3 months: Rs. 100/- Above 3 months to 1 year: Rs. 300/- Over 1 year: Rs. 500/-
12.7 Issuance of Balance/Account Maintenance Certificate	Rs. 250/- (flat) plus FED
12.8 Lodgment of Cheque in Local Dollar Clearing	Rs. 300/- per instrument
12.9 Return of Cheque in Local Dollar Clearing	Rs. 300/- per instrument
12.10 Central Excise Levy and any other Government Duties / Taxes	At actual
12.11 Issuance of Business Performance Certificate at Customer Request	Rs. 500/- (flat)
12.12 Handling Charges (ERF-IMP-EXP-Guarantee Processing / Photocopy)	ERF Processing Fee: Rs. 200/- NOC Issuance Charges: Rs. 200/- Photocopy Charges: Rs. 100/-

13. COMMUNICATION CHARGES

13.1 Inland Postage	Minimum Rs. 100/- or actual (whichever is higher)
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13.2 Foreign Postage	Minimum Rs. 200/- or actual (whichever is higher)
13.3 Inland Courier	At actual
13.4 Foreign Courier	Minimum Rs. 2,000/- or actual (whichever is higher)
13.5 Short Telex / SWIFT	Minimum Rs. 800/- or actual (whichever is higher)
13.6 Full Text Telex / SWIFT	Minimum Rs. 1,200/- or actual (whichever is higher)

14. FOREIGN CURRENCY ACCOUNT

14.1 Maintaining average balance of US\$ 20,000/- in Current Account, US\$ 50,000/- in Savings Account and US\$ 100,000/- in TD or having total relationship of US\$ 100,000/- or Equivalent in other FCY Accounts or Rs. 5.00 Million Relationship in CA / SA / TD	
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14.1.1 Free Foreign Currency TT	3 TT in a month
14.1.2 Free Foreign Currency DD	3 DD in a month
14.1.3 Remittance Cancellation Charges	Nil
14.1.4 Remittance Stop Payment Charges	Nil
14.1.5 Issuance of Proceeds Certificates	Free
14.1.6 Standing Instruction Charges in Foreign Currency Accounts	Free
14.1.7 Lodgment of Cheque in Local Dollar Clearing	Free
14.1.8 Return of Cheque in Local Dollar Clearing	Free
14.1.9 Issuance of Business Performance Certificate at Customer Request	Free

DOMESTIC BANKING

REMITTANCES

1. DDs, TTs AND MTs

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

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) plus courier or postal charges
4.3 Correspondent Bank Charges will be Recovered at Actual	Free for cheques sent for collection between: i) Rawalpindi and Islamabad city branches ii) Lahore and Raiwind city branches
4.4 In case of Cheque Returned in Collection, Charges will be Reversed	

5. PURCHASE OF BILLS

5.1 Documentary Bills other than Drawn against Inland Letters of Credit	Same charges as for collection cited at (4.1) and (4.2) mentioned above, plus markup from the date of purchase to the date of payment at the negotiated rate
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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 2 nd 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 Markup at Opening End (at the Time of Retirement). Rates of markup:	42 paisas per Rs. 1,000/- on a daily product basis from the date of negotiation or as per arrangement
i. If Retired within 3 Days of the Date of Lodgment	
ii. If Retired after 3 Days of Lodgment	50 paisas per Rs. 1,000/- on a daily product basis from the date of negotiation or as per arrangement
Note: No markup 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:	
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

ii. Markup in case of Bills under Inland Usance Letters of Credit, if Bills are not Paid on Due Date (i.e. Maturity Date)	70 paises 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 markup down up to 60 paises 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 Markup / 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 undischursed 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 0.1% of total facilities or as per arrangement MM 0.5% of total facilities or as per arrangement</p>	
<p>Note: In case of annual internal review of TF / DF facilities, the fee shall not be applicable</p> <p>Note: Above charge does not apply to running finance facility for Branch Banking customers.</p>		

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

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

SME PRODUCTS

8. M'POWER

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

8.3 Late Payment Charges	Loan Amount	Per Day Charges	Fixed Charges - One-Time
	Up to Rs. 10 Mn	Rs. 1,000/-	Rs. 10,000/-
	More than Rs. 10 Mn to Rs. 20 Mn	Rs. 1,000/-	Rs. 10,000/-
	More than Rs. 20 Mn	Rs. 2,000/-	Rs. 20,000/-
8.4 Line Renewal	Rs.10,000/- or 0.1% (whichever is higher)		
8.5 Appraisal	Built Property: Rs. 5,000/- per property Apartment: Rs. 3,500/- per property Land: Rs. 4,000/- per property Peripheral Areas: Rs. 500/- additionally Drive By Appraisal: Rs. 2,000/-		
8.6 Property Insurance Premium	Insurance rate as quoted by vendor		
8.7 Legal Fee	Preliminary Legal Opinion: Rs. 3,500/- (includes Rs. 2,000/- for Stage I and Rs. 1,500/- for Title Search). Final Legal Opinion: Rs. 3,000/-		

8.8 Cheque / Cash Pick-up from Office / Residence	Up to Rs. 500/- per visit
8.9 Life Insurance	Optional and as per rate quoted by vendor
8.10 Documentation, Stamp Duties and Levies	At actual
8.11 Litigation Charges	At actual
8.12 Re-Appraisal Charges	At actual
8.13 Cash Collection Charges	Rs. 500/-
8.14 Standing Instruction Charges	As per Branch Banking
8.15 Final Approval Charges	Rs.10,000/- or 0.1% of line amount (whichever is higher)
Note: Rate is subject to change as quoted by the vendor. All Branch Banking Charges will apply to transactions through branches. All Government excise duties / taxes will be charged to customer where applicable in addition to the above-mentioned charges	

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	At actual
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	

10. TEXTILES

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

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

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 then 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

12. AGRICULTURE PASS BOOK FINANCE

12.1 Processing Fee Pre-Login	Rs.1,000/-		
12.2 Processing Charges Post-Login	1% of the loan amount up to 5.0 Mn Rs. 50,000/- over and above 5.0 Mn		
12.3 Late Payment Charges	Loan Amount	Per Day Charges	Fixed Charges - One-Time
	Up to Rs. 1 Mn	Rs. 100/-	Nil
	Above Rs. 1 Mn to Rs. 3 Mn	Rs. 200/-	Rs. 1,000/-
	Above Rs. 3 Mn to Rs. 5 Mn	Rs. 300/-	Rs. 2,000/-
	Above Rs. 5 Mn to Rs. 10 Mn	Rs. 400/-	Rs. 3,000/-
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)

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

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

13. SECURITIES

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

14. SAFE DEPOSIT LOCKERS

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

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 (non-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	
	Monthly Average Balance	Locker Charges
14.8 Free Safe Deposit Locker Charges (Saving Accounts)	Less than Rs. 3,000,000/- or above free limits	Please refer to page 18 (14.1, 14.2, 14.3)
	Rs. 3,000,000/- to Rs. 5,000,000/-	Small or Medium Free
	Rs. 5,000,001/- to Rs. 10,000,000/-	Large Free
	Rs. 10,000,001/- & above	Large or Extra Large Free

15. GUARANTEES

15.1 Guarantees Issued to Shipping Companies in Lieu of Bill of Lading	Rs. 1,000/- (flat) against 100% cash margin, otherwise minimum Rs. 1,500/- (flat)	
15.2 Letter of Guarantees	Amount	Charges
	Up to Rs. 50,000,000/-	0.40% per quarter
	Rs. 50,000,001/- to Rs. 150,000,000/-	0.30% per quarter
	Over Rs. 150,000,000/-	0.20% per quarter. Minimum Rs. 1,000/- or as per arrangement

15.3 Amendment

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

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

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

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

16. MISCELLANEOUS CHARGES

16.1 Standing Instruction Charges

Rs. 200/- per instruction

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

16.2 Stop Payment of Cheques

Rs. 200/- for one cheque
Rs. 500/- for more than one cheque or cheque book

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

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 & 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

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

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	Starter cheque book (10 leaves) Rs. 300/- Subsequent loose cheque Rs. 500/-
16.7 Account Closing Charges	Rs. 500/- BBA & Regular Savings Accounts are exempted from account closing charges
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 returned due to branch mistake	
16.15 Same Day Clearing Charges	Rs. 500/-	
16.16 Same Day Clearing Return Charges	Rs. 300/-	
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		
16.201 Online Cash Deposit and Withdrawals (Online)	0.10% or Rs. 150/- free for RF / OD accounts of SME & Commercial Segment	
16.202 Online Cash Deposit and Withdrawals (Within City)	Free - within the branches of same city and between: i) Rawalpindi and Islamabad city branches ii) Lahore and Raiwind city branches	

16.21 Over the Counter Cash Withdrawals	Monthly Average Balance	Charges
	Less than Rs. 50,000/-	Rs. 25/- per transaction
	Rs. 50,000/- & above	Free
BBA & SPA account charges defined separately		
16.22 ATM Withdrawal Charges (at Silkbank ATMs)	Monthly Average Balance	Charges
	Less than Rs. 50,000/-	Rs. 10/- per transaction
	Rs. 50,000/- & above	Free
BBA, PLS & SPA accounts are exempted from ATM withdrawal charges		
16.23 Online Transfer from One Customer Account to Another Account	Same as inter-city charges	
	Free - within the branches of same city and between: i) Rawalpindi and Islamabad city branches ii) Lahore and Raiwind city branches	
Free for RF / OD accounts of SME & Commercial Segment		
16.24 Issuance of CDR	Rs. 100/- (flat)	

16.25 Issuance of Annexure "A"	Rs. 100/- (flat)	
16.26 Hold Mail Service	Rs. 2,000/- per annum (payable in advance)	
16.27 SMS Alert Charges	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

17. COMMUNICATION CHARGES

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

18. PHONE BANKING

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

18.16 Account De-Linking Request	Free
18.17 Personal Data Correction	Free
18.18 Internet Banking Registration	Free

DEPOSIT, ASSET & TECHNOLOGY PRODUCTS

19. ALL-IN-ONE ACCOUNT

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

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	0.1%. Min Rs. 150/-
	Rs. 100,000/- to Rs. 499,999/-	50 free for the month
	Rs. 500,000/- & above	All free for the month

20. AUTO FINANCE

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

20.3 Late Payment Fee	Rs. 500/- or 2% per month of the past due installment amount (whichever is higher)
20.4 Vehicle Re-Possession Charges	Rs. 25,000/- or actual (whichever is higher). Depending upon the car value, repossession, relocation and outstanding loan amount
20.5 Insurance Charges	At actual
20.6 Re-Possessed Vehicle Storage Charges	Minimum Rs. 2,500/- per month
20.7 Pre-Payment Charges	6% of the outstanding amount
20.8 Tracker Activation Charges	At actual
20.9 Litigation Charges	At actual
20.10 Cash Collection Charges	Rs. 500/-

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	Two free transactions per month. Rs. 100/- for all subsequent transactions during the month
21.2 Credit Transactions	Two free transactions per month. Rs. 100/- for all subsequent transactions during the month
21.3 Stop Payment of Cheques	Up to Rs. 500/- per instrument
21.4 Return Cheques	Rs. 300/- per instrument
21.5 Online Transfer Charges	0.10%. Minimum Rs. 150/-
21.6 Online Cash Deposit and Withdrawals	0.10%. Minimum Rs. 150/-
21.7 Cheque Book Charges	25-leaf cheque book @ Rs. 25/- per leaf
21.8 Cash Withdrawal from SilkbankATM	Free
21.9 VISA Debit Card Services Fee	Rs. 100/- per month
21.10 Mini Statement from SilkbankATM	Nil

22. BUSINESS VALUE ACCOUNT

22.1 Cheque Book	Monthly Average Balance	Charges
	Less than Rs. 50,000/-	Rs. 25/- per leaf
	Rs. 50,000/- to Rs.99,999/-	Rs. 5/- per leaf
	Rs.100,000/- & above	Free
22.2 Pay Orders / Demand Drafts / Call Deposits	Monthly Average Balance	PO, DD, CDR
	Below Rs. 100,000/-	Rs. 100/- / PO, DD, CDR
	Rs. 100,000/- to Rs. 499,999/-	6 free / month. Rs. 100/- for subsequent PO, DD, CDR
	Rs. 500,000/- & above	All free
22.3 Inter-City Transactions	Monthly Average Balance	Inter-City Transactions
	Below Rs. 100,000/-	0.1% (Min Rs. 150/-)
	Rs. 100,000/- to Rs. 499,999/-	50 free / month. 0.1% (Min Rs. 150/-) for additional
	Rs. 500,000/- & above	All free
22.4 VISA Debit Card Fee	Monthly Average Balance	VISA Debit Card
	Below Rs. 100,000/-	Rs. 500/-
	Rs. 100,000/- & above	Free

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.

24. HOME FINANCE

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

24.9 Life Insurance	Optional and as per rate quoted by vendor
24.10 Documentation, Stamp Duties & Levies	At actual
24.11 Litigation Charges	At actual
24.12 Re-Appraisal Charges	At actual
24.13 Cash Collection Charges	Rs. 500/-
24.14 Standing Instruction Charges	Free
Note: Rate is subject to change as quoted by the vendor. All Branch Banking Charges will apply to transactions through branches	

25. IPSACCOUNT

25.1 Account Opening Charge (One-Time)	Silkbank Customer	Rs. 500/-
	Non-Silkbank Customer	Rs. 1,000/-
25.2 Account Maintenance Charges	Average Balance	
	0 -100 million	0.05% per annum
	Above 100 million	0.025% per annum
25.3 Security Movement Charges	Silkbank Account Holder	Rs. 250/-
	Non-Silkbank Customer	Rs. 500/-
25.4 Fund Transfer through RTGS	As per SBP Schedule of Charges	till 11:30 a.m. Rs. 200/-
		till 1:30 p.m. Rs. 300/-
		till 4:30 p.m. Rs. 500/-

26. MONEY MARKET EXPRESS

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

Schedule of Bank Charges

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

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

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

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

29. PERSONAL LOAN

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

29.3 Late Payment Charges	Up to Rs. 1,000/- per missed installment
29.4 Insurance	At actual
29.5 Installment Collection Charges	Up to Rs. 500/- per visit
29.6 Top-up Facility	Up to 1% of loan amount or Rs. 5,000/- (whichever is higher, subject to approval)
29.7 Litigation Charges	At actual
29.8 Pay Order Re-Issuance	Rs. 500/-
29.9 Pay of Sheet Re-Issuance	Rs. 500/-
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	

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

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. READYLINE

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

31.6	Cheque Return Fee	Rs. 500/-
31.7	Collection Charges	Rs. 500/- per visit
31.8	Litigation Charges	At actual
31.9	Minimum Balance Penalty	Nil
31.10	Online Cash Deposit	No Charges on Re-Payment Account
31.11	Stamp Duties	At actual
31.12	SMSAlert Fee	Rs. 50/- 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 Govt. 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. 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	

33. VISA DEBIT CARDS

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

OTHER CHARGES

33.15 Mini-Statement Silkbank ATM*

Average Balance Below Rs. 50,000/-	Rs. 10/-
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Average Balance Rs. 50,000/- & above	Free
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*Note: Not applicable on BBA & PLS account
0.1% or Rs. 50/- (whichever is higher)

33.16 IBFT Charges

Free

33.17 POS Transaction (in Pakistan)

Nil

33.18 Utility Bill Payment Charges

Rs. 50/- (per transaction)

33.19 Retrieval Fee

Rs. 100/- (per transaction)

33.20 Charge Back - Local

Rs. 150/- (per transaction)

33.21 Charge Back - International

33.22 VISA Debit Card Services Fee - Platinum

Monthly Average Balance	
Less than Rs. 100,000/-	Rs. 500/- per month
Rs. 100,000/- & above	No charge

33.23 VISA Debit Card Services Fee - Classic

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

Monthly Average Balance	
Less than Rs. 50,000/-	Rs. 200/- per month
Rs. 50,000/- & above	No charge

34. CREDIT CARDS

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

34.20 Foreign Transactions	Up to 5% of the Transaction Amount
34.21 Visa / MasterCard Arbitration Charges for Disputed Transactions	US\$ 500/-
34.22 Document Retrieval Charges	Rs. 300/- for Local Rs. 800/- for International
34.23 Credit Protector	Up to 0.48%
34.24 SMS Alert Charges	Up to Rs. 100/- per month
34.25 Litigation Charges	At actual
34.26 Top-Up Facility (Limit Enhancement)	Up to Rs. 1,000/-
34.27 Pay Order / Demand Draft Issuance Charges	Up to Rs. 1,000/-
34.28 Cash Payment at Branch - Processing Fee	Nil
34.29 Direct Debit Enrollment Fee	Up to Rs. 500/-
34.30 Rejected Autopay Service Fee	Up to Rs. 1,000/-
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

35.1 Pay Order	Free
35.2 Demand Draft	Free
35.3 Inter-City Transactions	Free
35.4 Local Collection	Free
35.5 Cheque Book for Salary Account Only	Free
35.6 Locker Rent	50% waiver of charges mentioned on page 18 (section 14)
35.7 Key Deposit	Free
35.8 PO/DD Cancellation	Free
35.9 Incidental Charges from Salary Account	Free
35.10 Foreign Remittance (Home Remittance)	Free

35.11 VDC Issuance & Annual Charges (Staff Salary Account)	Free
35.12 Stop Payment	Free
35.13 Remittance Abroad other than through Foreign Currency Accounts	One transaction free in a month
35.14 ATM Cash Withdrawal Charges	Nil
35.15 Over the Counter Cash Withdrawal on Salary Account	Free
35.16 ATM Withdrawal Charge on Salary Account	Free
35.17 SMS Alerts (on Salary Accounts)	Free
35.18 VDC Service Fees / Mini-Statements	Free

36. NOTES

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

Out of Pocket Expenses

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

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

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

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

Cash Management Transactions

Collection Solutions	Fees / Charges to be negotiated on case to case basis
Payment Solutions	Fees / Charges to be negotiated on case to case basis

Silkbank Branch Network

<p>ATTOCK B-2, Pleader Lane, Attock City</p> <p>BAHAWALPUR Near Fawara Chowk, Circular Road</p> <p>BATAPUR Main G.T. Road</p> <p>DADYAL 315, Rajput Plaza, Main Rawalpindi Road</p> <p>DERA GHAZI KHAN Block # 13, Hospital Chowk, Opp. DHQ Hospital, Railway Road, Dera Ghazi Khan</p> <p>DINA Chaudhry Street, Mangla Road</p> <p>FAISALABAD Kotwali Road Branch Kotwali Road</p> <p>GUJJAR KHAN Ward # 5, Main G.T. Road</p> <p>GUJRANWALA B-13/7S-147, Shaukat Centre, G.T. Road</p> <p>GUJRAT B-17/1553-R, Near Eidgah Masjid, G.T. Road</p> <p>HAZRO Allah Wala Chowk, Circular Road</p> <p>HYDERABAD F/17, Badri Manzil, Risala Road, Opp. Old Café George</p>	<p>ISLAMABAD Main Branch 93-Razia Sharif Plaza, Blue Area</p> <p>E-11 Markaz Branch Plot # 3, E-11/3 Markaz</p> <p>F-7 Markaz Branch Plot # 13-L, F-7/2 Markaz</p> <p>F-11 Markaz Branch Plot # 25-D, F-11 Markaz</p> <p>G-9 Markaz Branch 4-B, Karachi Company, G-9 Markaz</p> <p>I-8 Markaz Branch Larabi Plaza, Sector I-8 Markaz</p> <p>JHELUM Plot # 8, Paswal Plaza, G.T.S. Square, Jhelum City</p> <p>KARACHI Main Branch Silkbank Building, I.I. Chundrigar Road</p> <p>Adamjee Nagar Branch Sana Complex, C.P. Berar Society, Ameer Khusrro Road</p> <p>Bahadurabad Branch ZN Plaza, Bahadur Yar Jung Co-Operative Society Bahadurabad</p> <p>Cloth Market Branch Khandwala Building, Fakhre Matri Road, Kharadar</p> <p>Defence Branch Shahbaz Commercial Area, Khayaban-e-Shahbaz, Phase-VI, D.H.A.</p>	<p>Defence Phase-IV Branch 91-E, 9th Commercial Street, Phase-IV, D.H.A.</p> <p>F.B. Area Branch C-31/A, Block-6, Federal 'B' Area, KDA, Scheme-16</p> <p>Gulshan-e-Iqbal Branch Saima Classics, Main Rashid Minhas Road, Block-10/A, Gulshan-e-Iqbal</p> <p>Hyderi Branch D-11, Block-H, Shershah Suri Road, North Nazimabad</p> <p>Jodia Bazaar Branch 6/16, Virjee Street, Jodia Bazaar</p> <p>Khalid Bin Waleed Road Branch Shop # 1, 2, 3 & 4, Plot # 151-A, Khalid Bin Waleed Road / Allama Iqbal Road, Block-2, PECHS</p> <p>Khayaban-e-Ittehad Branch Plot # 100-C, 11th Commercial Street, Main Khayaban-e-Ittehad, Phase-II Ext., D.H.A.</p> <p>Korangi Industrial Area Branch Plot # 25, Sector 23, Korangi Industrial Area</p> <p>Korangi Road Branch Arcadia Shopping Mall, Phase-I, D.H.A.</p> <p>M.A. Jinnah Road Branch Wadhurnal Odharam Quarters, Opp. City Court, M.A. Jinnah Road</p> <p>Saddar Branch Snow White Centre, Main Abdullah Haroon Road, Saddar</p> <p>S.I.T.E. Branch Plot # B/9-C-1, S.I.T.E.</p>	<p>Sohrab Goth Branch Al-Asif Square, Sohrab Goth</p> <p>26th Street D.H.A. Branch Plot # 23-C, Street-37, Tauheed Commercial Area, Phase-V, D.H.A.</p> <p>University Road Branch B-9-10, Block-16, Main University Road, Gulshan-e-Iqbal, Karachi</p> <p>Boat Basin Branch Plot # GPC-10, Block-5, Clifton, Near Bar-B-Q Tonight, Karachi</p> <p>LAHORE Main Branch Silkbank House, 14-Egerton Road</p> <p>Allama Iqbal Town Branch 6-Hunza Block, Allama Iqbal Town</p> <p>Badami Bagh Branch 66, Grain Market, Badami Bagh</p> <p>Cavalry Ground Branch 20, Commercial Area, Cavalry Ground</p> <p>Circular Road Branch 73, Circular Road</p> <p>D.H.A. Z-Block Branch 320-Z, Phase-III, Commercial Area, D.H.A.</p> <p>Fortress Stadium Branch Shop # 13, Bridge Shop, Fortress Stadium, Lahore Cantt.</p> <p>Gulberg Branch 97-A/D-I, P.E.C. Building, Liberty Roundabout, Gulberg-III</p>	<p>Johar Town Branch Plot # 15, Block-M, M.A. Johar Town</p> <p>L-Block, Gulberg Branch Plot # 52, L-Block, Gulberg-III</p> <p>Model Town Branch 16, Bank Square Market, Model Town</p> <p>New Garden Town Branch 1-4, Usman Block, New Garden Town</p> <p>PECO Road Branch 57-1-B/1, PECO Road, Township</p> <p>Shah Alam Market Branch 15-B, Shah Alam Market</p> <p>Shadman Town Branch 119-A, Colony # 1, Shadman Town</p> <p>Thokar Niaz Baig Branch 7-B, Judicial Colony, Raiwind Road, Thokar Niaz Baig</p> <p>Wapda Town Branch Wapda Roundabout, PIA Employees Co-operative Housing Society</p> <p>LARKANA Pakistan Chowk</p> <p>MANDI BAHAUDDIN 7/40, Sultan Plaza, Bab-e-Farooq Chowk, Mandi Bahauddin</p> <p>MIRPUR AZAD KASHMIR 82-D, Allama Iqbal Road, Mirpur</p> <p>MULTAN Multan Branch Bosan Road, Multan</p> <p>Qasim Road Branch 76, Qasim Road, S.P. Chowk</p>	<p>PESHAWAR Main Branch Lamsy Arcade, 1-C, Fakhra-e-Alam Road, Peshawar Cantt.</p> <p>Khyber Bazaar Branch Haji Khan Building, Suikamo Square, Khyber Bazaar</p> <p>QUETTA Firdousi Building, Jinnah Road</p> <p>RAWALPINDI Main Branch Aslam Plaza, 60 Main Adamjee Road, Rawalpindi Cantt.</p> <p>Bahria Town Branch 91, Civic Center, Bahria Town</p> <p>Bohar Bazar Branch C-235/236, Chemist Chowk, Bohar Bazar Rawalpindi</p> <p>Satellite Town Branch D-321, Fifth Road, Satellite Town</p> <p>Westridge Branch Plot # 488 to 491, Westridge Bazaar Road, Westridge-I</p> <p>RAHIM YAR KHAN 26, Shahi Road</p> <p>RAIWIND Railway Road</p> <p>SAHIWAL Jail Road, Opp. Jinnah Hall</p>	<p>SARGODHA Main Branch Khayyam Chowk, Gulberg Park</p> <p>Pull-111 Branch Pull-111, Sargodha-Faisalabad Road</p> <p>SHEIKHUPURA Sharif Plaza, Main Lahore-Sargodha Road</p> <p>SIALKOT 70, Paris Road</p> <p>SUKKUR Husaini Road</p>
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Head Office:
Silkbank Building, I. I. Chundrigar Road, Karachi.

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