

## Schedule of Charges

For the Period July to December 2021

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Beyond Banking**



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## INTERNATIONAL BANKING

### IMPORTS

#### 1. LETTERS OF CREDIT

<b>1.1 Letters of Credit</b>																
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 style="text-align: center;">First Quarter or Part Thereof</th> <th style="text-align: center;">Subsequent Quarter or Part Thereof</th> <th style="text-align: center;">Minimum</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Up to Rs. 5,000,000/-</td> <td style="text-align: center;">0.35%</td> <td style="text-align: center;">Rs. 1,000/-</td> </tr> <tr> <td style="text-align: center;">Rs. 5,000,001/- – Rs. 50,000,000/-</td> <td style="text-align: center;">0.25%</td> <td></td> </tr> <tr> <td style="text-align: center;">Rs. 50,000,001/- – Rs. 100,000,000/-</td> <td style="text-align: center;">0.15%</td> <td></td> </tr> <tr> <td style="text-align: center;">Over Rs. 100,000,000/- (Based on annual volume)</td> <td style="text-align: center;">Negotiable</td> <td></td> </tr> </tbody> </table>	First Quarter or Part Thereof	Subsequent Quarter or Part Thereof	Minimum	Up to Rs. 5,000,000/-	0.35%	Rs. 1,000/-	Rs. 5,000,001/- – Rs. 50,000,000/-	0.25%		Rs. 50,000,001/- – Rs. 100,000,000/-	0.15%		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%	Rs. 1,000/-														
Rs. 5,000,001/- – Rs. 50,000,000/-	0.25%															
Rs. 50,000,001/- – Rs. 100,000,000/-	0.15%															
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)															
<b>1.2 Non-Reimbursable Letters of Credit Under Barter / Aid / Loans</b>	1% on 1 <sup>st</sup> quarter or part thereof. 0.30% for each subsequent quarter or part thereof. Minimum Rs. 400/-															

<b>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</b>	
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 Favoring 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/-
<b>1.4 Amendments</b>	
1.4.1 Amendment without Increase in Amount or Extension in Period of Shipment	Rs. 1,000/- per transaction (flat)

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

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

## 3. IMPORT BILLS UNDER SIGHT LETTERS OF CREDIT

<b>3.1 Mark-up</b>	
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
<b>*Note: Date of negotiation means value date of the Bank's Nostro Account debited.</b>	
<b>3.2 Commission</b>	
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
<b>3.3 Service Charges</b>	10 paisas per Rs. 100/- or Re. 1/- per thousand. Minimum Rs. 1,000/- or as per arrangement

#### 4. IMPORT BILLS UNDER USANCE LETTERS OF CREDIT

4.1 Handling Charges at the Time of Retirement	Rs. 1,000/- per bill (flat)
4.2 Acceptance Commission	0.125% per month for any period beyond the validity / expiry of Letter of Credit until maturity / tenor of the bill as per terms of L/C. Minimum of Rs. 1,000/- charge will be applicable till lodgement / retirement / adjustment of bill when paid by the customer
<p><b>Note: If maturity of bill falls within validity / expiry of Letter of Credit, no acceptance commission will be charged.</b></p> <p><b>(Charges will be recovered at the time of lodgement / retirement / adjustment of bill when paid by the customer).</b></p>	
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
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#### 6. OTHER CHARGES UNDER IMPORT TRANSACTIONS

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

## EXPORTS

### 7. LETTERS OF CREDIT

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

### 8. COLLECTIONS

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

### 9. OTHER CHARGES UNDER EXPORT TRANSACTIONS

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

<p><b>9.4 Negotiation (Usance)</b></p>	<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>
<p><b>9.5 Negotiation (Usance) Handling (Freight Subsidy)</b></p>	<p>0.25%. Minimum Rs. 1,000/- per claim</p>

<p><b>10.2 Remittance Abroad other than through Foreign Currency Accounts</b></p> <p>10.2.1 Students (For Education Purpose)</p> <p>10.2.2 Other than Students</p> <p><b>10.3 Foreign Currency TT Charges</b></p> <p><b>10.4 Foreign Currency DD Charges</b></p> <p><b>10.5 Remittance Cancellation Charges</b></p> <p><b>10.6 Remittance Stop Payment Charges</b></p> <p><b>10.7 Clean Foreign Bills Received for Collection</b></p>	<p>Rs. 550/- (flat)</p> <p>Rs. 550/- (flat)</p> <p>USD 24/- plus SWIFT Charges</p> <p>USD 20/-</p> <p>USD 10/- plus Postage / SWIFT Charges</p> <p>USD 10/- (flat) plus actual charges of correspondent bank / SWIFT Charges (if any)</p> <p>USD 20/- or equivalent in other foreign currencies plus actual Courier, TT / DD Charges, as applicable</p>
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## 10. OUTWARD

### FOREIGN REMITTANCES

<p><b>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</b></p>	<p>0.50% (flat). Minimum USD 12/- or equivalent in other foreign currencies</p>
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## 11. INWARD

<p><b>11.1 Home Remittance</b></p> <p><b>11.2 Other</b></p>	<p>Actual charges, if any, incurred by the Bank. No charges to be recovered, if the funds are remitted to any branch of Silkbank</p> <p>Free - if the proceeds are credited to an account with the drawee bank. In other cases, a flat charge of Rs. 250/- plus Instrument Charges</p>
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11.3	Home Remittance under PRI	Free
11.4	Charges on Payment of Inward Foreign Drafts / Foreign Mail Transfers where Payment is made to Beneficiaries after Payment Cover is received in our Foreign Currency Accounts. These Charges are to be Recovered only when TT Buying Rate is Applied	Free - if proceeds are credited to an account with us. Otherwise, a flat charge of Rs. 250/- plus Instrument Charges

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/-

## 12. MISCELLANEOUS CHARGES

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

## 13. COMMUNICATION CHARGES

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

## 14. FOREIGN CURRENCY ACCOUNT

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

### 1. COMMISSION ON PAY ORDER

### REMITTANCES

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

## 2. INLAND LETTERS OF CREDIT

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

## 3. COLLECTION

<b>3.1 Clean (Including Cheques and Bank Drafts, etc., where NIFT Facility is not Available)</b>	Rs. 250/- (flat) plus Courier or Postal Charges
<b>3.2 Clean (Including Cheques and Bank Drafts, etc.) sent through NIFT - Online</b>	Rs. 150/- (flat)
<b>3.3 Correspondent Bank Charges will be Recovered at Actual</b>	Free for cheques sent for collection between: i) Rawalpindi and Islamabad city branches ii) Lahore and Raiwind city branches
<b>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.</b>	

## 4. PURCHASE OF BILLS

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

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

## 5. DOCUMENTARY BILLS DRAWN UNDER INLAND LETTERS OF CREDIT

<b>5.1 Sight Bills</b>	
5.1.1 Negotiating End	Negotiation commission @ 0.40%. Minimum Rs. 1,000/- per bill or as per arrangement
5.1.2 Collection Charges for Restricted L/Cs (where negotiation is restricted to some other Bank and presented to us for forwarding)	Forwarding bank / branch would charge Handling Charges of Rs. 300/- (flat) per bill commission recoverable @ 0.40%. Minimum Rs. 1,000/-

5.1.3 Mark-up at Opening End (at the Time of Retirement). Rates of mark-up:	
i. If Retired within 3 Days of the Date of Lodgement	42 paisas per Rs. 1,000/- on a daily product basis from the date of negotiation or as per arrangement
ii. If Retired after 3 Days of Lodgement	50 paisas per Rs. 1,000/- on a daily product basis from the date of negotiation or as per arrangement
<b>Note: No mark-up will be charged from the date of negotiation till the receipt of document at the branch.</b>	
5.1.4 Service Charges on Inland PAD	0.10%. Minimum Rs. 1,000/- or as per arrangement
<b>5.2 Usance Bills</b>	
5.2.1 <b>At Opening End:</b>	
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. 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
5.2.2 <b>At Collecting End:</b>	
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 in (5.2.2 (i)) and mark-up down up to 60 paisas per Rs. 1,000/- on a daily product basis from the date of purchase till the date of maturity or as per negotiation
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## 6. FINANCE / ADVANCES

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

<b>6.3 Processing Fee for Fresh Credit Proposals / Renewals / Enhancement / Others</b>	iii. Legal Documentation Fee	At actual
	iv. Project Monitoring Fee (one-time charge) at the time of sanction	Negotiable
<b>Note: In case of annual internal review of TF / DF facilities, the fee shall not be applicable.</b>	v. Trusteeship Fee (to be recovered by the lead bank in case of consortium financing)	Negotiable
	<b>Initial / Annual Review:</b> Processing Fee over and above 0.1% of amount (if agreed with the customer) CBG 0.1% of total facilities or as per arrangement Temporary Extension Charges (as per discretion of B.U) Valuation Charges (as per actual) Search Report Charges (as per actual) Legal Formalities Charges (as per actual)	
<b>6.4 Charges for the Issuance of N.O.C. on the Request of Customers / Clients for Creating Additional / Pari-Passu Charge / Second Charge on their Fixed Assets for Acquiring further Project Finance from other Banks / Financial Institutions</b>	<b>Interim Review (For Enhancement):</b> RBG 0.1% of total facilities or as per arrangement CBG As per arrangement	
	Rs. 5,000/- (flat)	

**7. M'POWER**

<b>7.1 Processing Fee</b>	Residential: Rs. 5,000/- and Commercial: Rs. 7,000/-
<b>7.2 Approval Charges</b>	Rs. 15,000/- or 0.1% of the approved amount (whichever is higher)
<b>7.3 Management Consultancy Fee</b>	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
<b>7.4 Late Payment Charges</b>	Rs. 15,000/- per late payment
<b>7.5 Line Renewal</b>	Up to Rs. 15,000/- or 0.1% of the loan amount (whichever is higher)

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

<b>7.6 Appraisal</b>	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. 2,500/-
<b>7.7 Property Insurance Premium</b>	Insurance rate as quoted by the vendor
<b>7.8 Legal Fee</b>	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/-
<b>7.9 Life Insurance</b>	Optional and as per rate quoted by the vendor
<b>7.10 Documentation, Stamp Duties and Levies</b>	At actual
<b>7.11 Litigation Charges</b>	At actual
<b>7.12 Re-Appraisal Charges</b>	At actual
<b>7.13 Standing Instruction Charges</b>	As per Branch Banking
<b>7.14 SMS Alerts Fee</b>	Rs. 50/- per month
<b>7.15 Account Closure Fee</b>	Rs. 5,000/-
<b>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 the customer where applicable in addition to the above-mentioned charges.</b>	

## 8. AGRICULTURE BUSINESS FINANCE

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

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

## 9. TEXTILES

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

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

9.9.1 Residential Property	Up to 0.07% of the line amount plus 0.15% terrorism cover		
9.9.2 Commercial Property	Up to 0.09% of the line amount plus 0.15% terrorism cover		
9.9.3 Industrial Property	Up to 0.27% of the line amount plus 0.15% terrorism cover		
<b>9.10 Late Payment Charges</b>	Loan Amount	Per Day Charges	Fixed Charges - One-Time
	Less than Rs. 10 Million	Up to Rs. 1,000/-	Nil
	Rs. 10 Million to Rs. 20 Million	Up to Rs. 1,000/-	Up to Rs. 5,000/-
	Above Rs. 20 Million	Up to Rs. 1,000/-	Up to Rs. 10,000/-
	Rs. 500/-		
9.11 Cheque Return Fee	Rs. 500/-		
9.12 Documentation, Stamp Duties and Actual Levies*	At actual		
9.13 Litigation Charges	At actual		

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

## 10. CASH EASE (BILL DISCOUNTING)

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

## 11. AGRICULTURE PASS BOOK FINANCE

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

<b>11.3 Late Payment Charges</b>	Loan Amount	Per Day Charges	Fixed Charges - One-Time	
	Up to Rs. 1 Million	Rs. 100/-	Nil	
	Rs. 1 Million to Rs. 3 Million	Rs. 200/-	Rs. 1,000/-	
	Rs. 3 Million to Rs. 5 Million	Rs. 300/-	Rs. 2,000/-	
	Above Rs. 5 Million to Rs. 10 Million	Rs. 400/-	Rs. 3,000/-	
<b>11.4 Line Renewal Fee</b>	Rs. 1,000/-			
<b>11.5 Appraisal Fee</b>				
11.5.1 Built Property	Rs. 5,000/- per property			
11.5.2 Flat	Rs. 5,000/- per property			
11.5.3 Land	Up to Rs. 4,000/- per property			
11.5.4 For Peripheral Areas	Rs. 500/- (additional charges)			
<b>11.6 Insurance Charges</b>				
11.6.1 Residential	As quoted by the vendor			
11.6.2 Commercial				As quoted by the vendor
11.6.3 Crops				Up to 2% per year of limit amount
11.6.4 Tractor				Up to 3% of the loan amount for the entire period
<b>11.7 Legal Fee (Residential / Commercial Properties)</b>				
11.7.1 Preliminary Opinion				Rs. 3,500/- (Rs. 2,000/- for Stage I and Rs. 1,500/- for Title Search)
11.7.2 Final Opinion				Up to Rs. 3,000/-
<b>11.8 Legal Fee for Agricultural Land</b>				
11.8.1 Preliminary Opinion				Up to Rs. 2,000/-*
11.8.2 Final Opinion				Up to Rs. 2,000/-*
<b>*Legal Fee for Agricultural Land shall be charged at actual as finalized with the lawyer</b>				
<b>11.9 Cheque Book Issuance Charges</b>				Rs. 5/- per leaf
<b>11.10 Cheque Return Fee</b>				Rs. 300/- per instrument

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

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

**12. SECURITIES**

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

**13. SAFE DEPOSIT LOCKERS**

13.1 Charges for Safe Deposit Lockers (in advance) (Lien for 01 year's charge will be marked)	
13.1.1 Small	Rs. 3,000/- per annum

13.1.2 Medium	Rs. 6,000/- per annum										
13.1.3 Large	Rs. 9,000/- per annum										
13.1.4 Extra Large	Rs. 12,000/- per annum										
<b>13.2 Lien against Locker Issuance</b>	In addition to first year rental charges, lien will be marked for 01 year locker rental (as per size of locker)										
<b>13.3 Late Fee in case Locker Falls in Arrears for more than One Month</b>	Rs. 500/- per month										
<b>13.4 Key Charges (Refundable)</b>											
13.4.1 Key Charges will apply at the time of issuance of new locker											
13.4.1.1 Small	Rs. 3,000/-										
13.4.1.2 Medium	Rs. 3,500/-										
13.4.1.3 Large	Rs. 4,000/-										
13.4.1.4 Extra Large	Rs. 5,000/-										
<b>13.5 Breaking Charges</b>	Rs. 3,000/- per locker plus actual expenses incurred										
<b>13.6 Free Safe Deposit Locker Charges (Current Accounts)</b>											
	<table border="1"> <thead> <tr> <th>Monthly Average Balance</th> <th>Locker Charges</th> </tr> </thead> <tbody> <tr> <td>Less than Rs. 1,000,000/- or above free limit</td> <td>Please refer to page 16 (13.1.1, 13.1.2, 13.1.3, 13.1.4)</td> </tr> <tr> <td>Rs. 1,000,000/- to Rs. 2,000,000/-</td> <td>Small or Medium Free</td> </tr> <tr> <td>Rs. 2,000,001/- to Rs. 3,000,000/-</td> <td>Large Free</td> </tr> <tr> <td>Rs. 3,000,001/- &amp; above</td> <td>Extra Large Free</td> </tr> </tbody> </table>	Monthly Average Balance	Locker Charges	Less than Rs. 1,000,000/- or above free limit	Please refer to page 16 (13.1.1, 13.1.2, 13.1.3, 13.1.4)	Rs. 1,000,000/- to Rs. 2,000,000/-	Small or Medium Free	Rs. 2,000,001/- to Rs. 3,000,000/-	Large Free	Rs. 3,000,001/- & above	Extra Large Free
Monthly Average Balance	Locker Charges										
Less than Rs. 1,000,000/- or above free limit	Please refer to page 16 (13.1.1, 13.1.2, 13.1.3, 13.1.4)										
Rs. 1,000,000/- to Rs. 2,000,000/-	Small or Medium Free										
Rs. 2,000,001/- to Rs. 3,000,000/-	Large Free										
Rs. 3,000,001/- & above	Extra Large Free										

13.7 Free Lockers on the Basis of Previous Month Average Balance (Subject to Availability)	On completion of each year, if average balance is not maintained, actual charges as per SOC will be applicable	
	13.8 Free Safe Deposit Locker Charges (Savings Accounts)	Monthly Average Balance
		Locker Charges
		Less than Rs. 3,000,000/- or above free limits
		Rs. 3,000,000/- to Rs. 5,000,000/-
	Rs. 5,000,001/- to Rs. 10,000,000/-	
	Rs. 10,000,001/- & above	

#### 14. GUARANTEES

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

14.3 Amendment	Rs. 500/- per amendment plus commission as per (14.2) for increased amount or extension in period
	Rs. 500/- per Amendment Charge for L/Gs issued against 100% cash margin
	Rs. 500/- per Amendment Charge plus 50% commission of the given slab in (14.2) for increased amount or extension in period for Guarantees
<p><b>Note:</b> Where L/G is secured against 100% cash margin either in L/G margin account or held under lien in cost-free deposit, L/G commission will not be charged. Accordingly, where 50% cash margin either in L/G margin account or held under lien in cost-free deposit, commission will be charged half (50%) of the given slabs in 14.2.</p>	

#### 15. MISCELLANEOUS CHARGES

15.1 Standing Instruction Charges	Rs. 300/- per instruction
	<b>Note:</b> Not applicable on Bancassurance instructions. Mark-up recovery of SME / Consumer and Internet Banking instructions
15.2 Stop Payment of Cheques	Rs. 500/- per customer, irrespective of the number of cheques (to be stopped)

<p><b>15.3 Charges on Accounts where Average Minimum Monthly Balances in any Account is below Rs. 50,000/- and for Foreign Currency Account below USD 5,000/-, GBP 3,000/- &amp; EUR 3,000/-</b></p> <p><b>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</b></p>	<p>LCY: Rs. 50/- per Month (flat)  FCY: 1USD/GBP/Euro/AED + FED or Rs. 50/- per month including FED (whichever is higher)</p> <p>(i) Students  (ii) Mustahiqeen of Zakat  (iii) Employees of Government / Semi-Government  (iv) Diplomatic Missions/attached/affiliated offices and their Staff  (v) BBA / PLS / Asaan account holders, institutions for salary and pension purposes and school management committee accounts are exempted from levy of Service Charges</p>	<p><b>15.10 Out-of-Pocket Expenses</b></p> <p><b>15.11 Central Excise Levy and any other Government Duties / Taxes</b></p> <p><b>15.12 Charges on Cheques / Instruments Returned in Inward Clearing</b></p> <p><b>15.13 Same Day Outward Clearing Charges</b></p> <p><b>15.14 Same Day Outward Clearing Returned Charges</b></p> <p><b>15.15 eCIB Report</b></p> <p><b>15.16 Other Certificates not Specified Elsewhere</b></p> <p><b>15.17 Tax Certificate</b></p> <p><b>15.18 Cheque Book Issuance Charges*</b></p> <p><b>*First Cheque Book of 25 leaves is free, if Balance Requirement is met</b></p> <p><b>15.19 Online Cash Withdrawal / Deposit Charges for Foreign currency</b></p> <p><b>15.20 FCY Service Charge</b></p>	<p>At actual</p> <p>At actual</p> <p>Rs. 500/- per cheque / instrument. Charges on cheque returned with the reason "Funds Insufficient"</p> <p>Rs. 550/- per instrument</p> <p>Rs. 500/- per instrument</p> <p>At actual</p> <p>Rs. 300/-</p> <p>Free</p> <table border="1"> <thead> <tr> <th>Monthly Average Balance</th> <th>Charges</th> </tr> </thead> <tbody> <tr> <td>Less than Rs. 50,000/-</td> <td>Rs. 25/- per leaf</td> </tr> <tr> <td>Rs. 50,000/- &amp; above</td> <td>Rs. 10/- per leaf</td> </tr> </tbody> </table> <p>PKR 500</p> <p>0.1% on any deposit amount</p>	Monthly Average Balance	Charges	Less than Rs. 50,000/-	Rs. 25/- per leaf	Rs. 50,000/- & above	Rs. 10/- per leaf
Monthly Average Balance	Charges								
Less than Rs. 50,000/-	Rs. 25/- per leaf								
Rs. 50,000/- & above	Rs. 10/- per leaf								
<p><b>15.4 Duplicate Statement of Accounts for more than 6 Months</b></p>	<p>Rs. 35/- per statement</p>								
<p><b>15.5 Issuance of SBP / NBP Cheque</b></p>	<p>Rs. 500/- per request</p>								
<p><b>15.6 Issuance of Loose Cheque</b></p>	<p>Rs. 300/-, Subsequent loose cheque Rs. 500/-</p>								
<p><b>15.7 Account Closing Charges</b></p>	<p>Nil</p>								
<p><b>15.8 Inquiry / Photocopy of Old Record</b></p>	<p>Rs. 500/- (flat)</p>								
<p><b>15.9 Issuance of Balance / Account Maintenance Certificate</b></p>	<p>Rs. 100/- (flat) plus FED</p>								

15.20.1 <b>Online Cash Deposit and Withdrawals (Online)</b>	0.10% or Rs. 175/- (whichever is higher), free for RF / OD accounts of SME & CBG segment or as per agreement	
15.20.2 <b>Online Cash Deposit and Withdrawals (Within City)</b>	Free - within the branches of same city and between: i) Rawalpindi and Islamabad city branches ii) Lahore and Raiwind city branches	
15.21 <b>Over-the-Counter Cash Withdrawals</b>	Transaction Amount	Charges
	Less than Rs. 50,000/-	Rs. 100/- per transaction
	Rs. 50,000/- & above	Free
15.22 <b>ATM Withdrawal Charges (at Silkbank ATMs)</b>	Free	
15.23 <b>Online Transfer from One Customer Account to Another Account</b>	Same as intercity charges	
	Free - within the branches of the same city and between: i) Rawalpindi and Islamabad city branches ii) Lahore and Raiwind city branches Free for RF / OD accounts of SME & Commercial Segment	

15.24 <b>Issuance of CDR</b>	Rs. 300/-	
15.25 <b>Proceeds Realization Certificate under PRI</b>	Free	
15.26 <b>Hold Mail Service</b>	Rs. 2,000/- per annum (payable in advance)	
15.27 <b>SMS Alert Charges Basic (ATM / POS) All Transactions</b>	Free	
	Rs. 100/- per month AIO, BVA account charges defined separately	
15.28 <b>E-Alert Charges</b>	*Rs. 75/- per month (flat)	
	*Free, if E-Alerts availed with SMS Alerts facility	
15.29 <b>Swift / OD Finance</b>	Rs. 3,000/-	
15.30 <b>RTGS</b>	Days	Max charge per transaction to customer
	Mon to Sat	9:00 am to 4:30 pm Rs. 50/- plus FED
	Mon to Fri	9:00 am to 1:30 pm 1:30 pm to 3:00 pm 3:00 pm to 4:00 pm Rs. 220/- plus FED Rs. 330/- plus FED Rs. 550/- plus FED
	Sat	9:00 am to 11:30 am 11:30 am to 12:30 pm Rs. 220/- plus FED Rs. 330/- plus FED
	<b>MT102 Threshold: &gt; Rs. 100,000/- up to Rs. 1,000,000</b>	
	<b>MT103 Threshold: &gt; Rs. 1,000,000 and above</b>	

## 16. COMMUNICATION CHARGES

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

## 17. PHONE BANKING

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

17.10 Debit Card Replacement	As per Debit Cards table
17.11 Debit Card Transaction Inquiry	Free
17.12 Debit Card Activation	Free
17.13 Debit Card Blocking	Free
17.14 Debit Card PIN Regeneration	Free
17.15 Account Linking Request	Free
17.16 Account De-Linking Request	Free
17.17 Personal Data Correction	Free
17.18 Internet Banking Registration	Free
17.19 Cheque Stop Payment Charges	As per Miscellaneous Charges table

## DEPOSIT, ASSET & TECHNOLOGY PRODUCTS

### 18. ALL-IN-ONE ACCOUNT

18.1 Minimum Balance Charge	Nil	
18.2 Security Benefit Coverage Fee	Nil	
18.3 Pay Order/Demand Drafts	Monthly Average Balance	Charges
	Less than Rs. 100,000/-	Rs. 300/-
	Rs. 100,000/- & above	Free
18.4 Intercity Transactions	Free	
18.5 Over-the-Counter Cash Withdrawals	Transaction Amount	Charges
	Rs. 50,000/- & less	Rs. 100/- per transaction
	Rs. 50,001/- & above	Free
18.6 SMS Alerts Basic (POS/ATM) All Transactions	Free for ADC Transactions	
	Rs. 100/- per month	
18.7 Cheque Book	Monthly Average Balance	Charges
	Less than Rs. 100,000/-	Rs. 15/- per leaf
	Rs. 100,000/- & above	Free
18.8 Debit Cards	Please refer to Debit Card (35.1)	

### 19. ASAA CURRENT ACCOUNT

19.1 Minimum Balance Charge	Nil
19.2 Opening / Closing of Account	Nil
19.3 Stop Payment of Cheques	Rs. 500/- per customer, irrespective of the number of cheques (to be stopped)
19.4 Return Cheques (inward / outward)	Rs. 350/- per instrument
19.5 Online Transfer Charges	Rs. 175/- or 0.1% (whichever is higher)
19.6 Online Cash Deposit and Withdrawals	Rs. 175/- or 0.1% (whichever is higher)
19.7 Cheque Book Charges	Free first cheque book of 10 leaves. Subsequent 25-leaf cheque book @ Rs. 25/- per leaf
19.8 VISA Debit Card Annual Fee - Classic	Rs. 1,300/-
19.9 VISA Debit Card Re-issuance Fee - Classic	Rs. 650/- (flat)
19.10 Mini-Statement from Silkbank ATM	Nil
19.11 SMS Alerts	Please refer to Miscellaneous Charges (15.27)
19.12 Pay Order / Demand Draft / CDR	Rs. 120/- per PO or DD or CDR
19.13 Intercity Transactions	Free

## 20. AUTO FINANCE

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

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

## 21. BASIC BANKING ACCOUNT (BBA)

21.1 Debit Transactions (over-the-counter)	Two free transactions per month. Rs. 100/- for all subsequent transactions during the month
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21.2 Credit Transactions (over-the-counter)	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. 500/- per instrument
21.5 Online Transfer Charges	Rs. 175/- or 0.1% (whichever is higher)
21.6 Online Cash Deposit and Withdrawals	Rs. 175/- or 0.1% (whichever is higher)
21.7 Cheque Book Charges	25-leaf cheque book @ Rs. 25/- per leaf
21.8 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. 10/- per leaf
	Rs. 100,000/- & above	Free

<b>22.2 Pay Orders / Demand Drafts / Call Deposits</b>	Monthly Average Balance	Charges
	Less than Rs. 50,000/-	Rs. 300/- (flat)
	Rs. 50,000/- to Rs. 99,999/-	Rs. 100/- per PO, DD, CDR
	Rs. 100,000/- to Rs. 499,999/-	6 free per month. Rs. 100/- for subsequent PO, DD, CDR
	Rs. 500,000/- & above	All free
<b>22.3 Intercity Transactions</b>	Free	
<b>22.4 VISA Debit Card Annual Fee - Classic</b>	Monthly Average Balance	Charges
	Below Rs. 100,000/-	Rs. 1,300/-
	Rs. 100,000/- & above	Free
<b>22.5 Over-the-Counter Cash Withdrawals</b>	Transaction Amount	Charges
	Rs. 50,000/- & less	Rs. 100/- per transaction
	Rs. 50,001/- & above	Free
<b>22.6 SMS Alert Charges Basic (ATM / POS) All Transactions</b>	Free	
	Less than Rs. 100,000/-	Rs. 100/-
	Rs. 100,000/- to above Rs. 499,000/-	Rs. 50/-
	Rs. 500,000/- & above	Free

<b>22.7 Security Benefit Coverage Fee</b>	Rs. 500/- per month, if monthly average balance 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	
	Monthly Average Balance	Return Charges
<b>22.8 Charges on Cheques / Instruments Returned in Inward Clearing</b>	Less than Rs. 500,000/- or above free limits	Please refer to page 18 (15.12)
	Rs. 500,000/- & above	5 free for the month
<b>22.9 Collection of Cheques in Outward Clearing</b>	Monthly Average Balance	Collection Charges
	Less than Rs. 500,000/- or above free limits	Please refer to page 18 (15.13)
	Rs. 500,000/- & above	5 free for the month

### 23. BUSINESS VALUE ACCOUNT PLUS

<b>23.1 Cheque Book</b>	Free	
<b>23.2 Pay Orders / Demand Drafts</b>	Free	
<b>23.3 Intercity Transactions</b>	Free	
<b>23.4 Debit Card</b>	PayPak Debit Card	Free
	Visa Debit Card Classic	Rs. 1,300/-
	Visa Debit Card Gold	Rs. 2,000/-
	Visa Debit Card Platinum	Rs. 3,000/-
<b>23.5 Over-the-Counter Cash Withdrawals</b>	Transaction Amount	Charges
	Rs. 50,000/- & less	Rs. 100/- per transaction
	Rs. 50,001/- & above	Free

<b>23.6 SMS Alerts Charges Basic (POS/ATM) All Transactions</b>	Free Refer to page 19, 15.27	
<b>23.7 Charges on Cheques / Instruments Returned in Inward Clearing</b>	<b>Monthly Average Balance</b>	<b>Return Charges</b>
	Less than Rs. 500,000/- or above free limits	Rs. 500/- per cheque /instrument charges on cheque returned with the reasons 'Funds insufficient'
	Rs. 500,000/- & above	5 free for the month
<b>23.8 Collection of Cheques in Outward Clearing</b>	<b>Monthly Average Balance</b>	<b>Return Charges</b>
	Less than Rs. 500,000/- or above free limits	Rs. 550/- per instrument
	Rs. 500,000/- & above	5 free for the month

#### 24. 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.

#### 25. HOME FINANCE

<b>25.1 Processing Fee</b>	Residential: Rs. 5,000/- and Commercial: Rs. 7,000/-
<b>25.2 Management Consultancy Fee</b>	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

<b>25.3 Pre-payment Penalty</b>	2% of the outstanding amount
<b>25.4 Late Payment Charges</b>	Rs. 1,000/- per month
<b>25.5 Appraisal</b>	Built Property: Rs. 5,000/- per property Apartment: Rs. 3,500/- per property Land: Rs. 4,000/- Peripheral Areas: Rs. 500/- additionally
<b>25.6 Property Insurance Premium</b>	At actual
<b>25.7 Legal Fee</b>	Stage-I Charges: Rs. 5,000/- Final Legal Opinion: Rs. 5,000/-
<b>25.8 Life Insurance</b>	Optional and as per rate quoted by the vendor
<b>25.9 Documentation, Stamp Duties &amp; Levies</b>	At actual
<b>25.10 Litigation Charges</b>	At actual
<b>25.11 Re-Appraisal Charges</b>	At actual
<b>25.12 Cash Collection Charges</b>	Rs. 500/-
<b>25.13 Standing Instruction Charges</b>	Free

**Note: Rate is subject to change as quoted by the vendor. All Branch Banking Charges will apply to transactions through branches.**

## 26. IPS ACCOUNT

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

## 27. MONEY MARKET EXPRESS

27.1 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
27.2 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

27.3 Collection of Cheques in Outward Clearing	Monthly Average Balance	Collection Charges
	Less than Rs. 500,000/- or above free limits	Please refer to page 18 (15.13)
	Rs. 500,000/- & above	5 free for the month
27.4 Cheque Book Charges	Monthly Average Balance	Cheque Book
	Up to Rs. 500,000/- or above free limits	Please refer to page 18 (15.18)
	Rs. 500,001/- to Rs. 1,000,000/-	2 free for the month (50 leaves)
	Rs. 1,000,001/- & above	All free
27.5 Intercity Transactions	Monthly Average Balance	Intercity 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
27.6 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

## 28. MUNAFA ROZANA / SUPER SAVER

28.1 Pay Orders / Demand Drafts	Rs. 300/- flat	
28.2 Charges on Cheques / Instruments Returned in Inward Clearing	Monthly Average Balance	Return Charges
	Less than Rs. 3,000,000/- or above free limits	Rs. 500/- (flat)
	Rs. 3,000,000/- & above	5 free for the month
28.3 Over-the-Counter Cash Withdrawals	Please refer to Miscellaneous Charges (15.20)	
28.4 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 8 (3.1, 3.2)
	Rs. 3,000,000/- & above	2 free for the month
28.5 Cheque Book Charges	Rs. 15/- per leaf	
28.6 Intercity Transactions	Free	

## 29. ONLINE EXPRESS

29.1 Pay Orders / Demand Drafts	Monthly Average Balance	PO / DD Charges
	Less than Rs. 50,000/- or above free limits	Please refer to page 7 (1.1)
	Rs. 50,000/- to less than Rs. 100,000/-	2 free for the month
	Rs. 100,000/- to Rs. 500,000/-	6 free for the month
	Rs. 500,001/- & above	All free for the month
	Rs. 500/- (flat)	
29.2 Charges on Cheques / Instruments Returned in Inward Clearing	Rs. 500/- (flat)	
29.3 Over-the-Counter Cash Withdrawals	Transaction Amount	Charges
	Rs. 50,000/- & less	Rs. 100/- per transaction
	Rs. 50,001/- & above	Free
29.4 Collection of Cheques in Outward Clearing	Monthly Average Balance	Collection Charges
	Less than Rs. 500,000/- or above free limits	Please refer to page 8 (3.1)
	Rs. 500,000/- & above	5 free for the month

<b>29.5 Cheque Book Charges</b>	Monthly Average Balance	Cheque Book Charges
	Less than Rs. 50,000/-	Rs. 25/- per leaf
	Rs. 50,000/- to Rs. 99,999/-	Rs. 10/- per leaf
	Rs. 100,000/- & above	All free
<b>29.6 Intercity Transactions</b>	Free	

### 30. PERSONAL LOAN

<b>30.1 Processing Fee</b>	Up to 1% of loan amount or Rs. 4,000/- (whichever is higher, subject to approval)		
<b>30.2 Pre-payment Penalty</b>	Full penalty charges as per the following grid:		
	1st year	2nd year	3rd year
	10%	7%	5%
	Partial payment penalty charges as per the following grid:		
	1st year	2nd year	3rd year
	10%	7%	5%

<b>30.3 Late Payment Charges</b>	Rs. 1,500/- per missed installment
<b>30.4 Insurance</b>	At actual
<b>30.5 Top-up Facility</b>	Up to 1% of loan amount or Rs. 4,000/- (whichever is higher, subject to approval)
<b>30.6 Litigation Charges</b>	At actual
<b>30.7 Pay Order Re-Issuance</b>	Rs. 500/-
<b>30.8 Pay of Sheet Re-Issuance</b>	Rs. 500/-
<b>30.9 Credit Protector</b>	0.60% of loan amount (third party payment)
<b>Note: Rate is subject to change as quoted by the vendor. All Branch Banking Charges will apply to transactions through branches. All Government levies, duties and taxes will be charged to the customer where applicable in addition to the above-mentioned rates.</b>	

### 31. PLS ACCOUNT

<b>31.1 Pay Orders / Demand Drafts</b>	Rs. 300/- per instrument
<b>31.2 Charges on Cheques / Instruments Returned in Inward Clearing</b>	Please refer to 15.12, page 18

31.3	Collection of Cheques in Outward Clearing	As per Collection table
31.4	Cheque Book Charges	Rs. 15/- per leaf
31.5	Intercity Transactions	Free
31.6	Account Closure Charges	Free
31.7	Mini-Statement from Silkbank ATM	Nil

### 32. READY LINE

32.1	Annual Fee	Rs. 5,000/- for loan amount of up to Rs. 1 million Rs. 7,500/- for loan amount greater than Rs. 1 million
32.2	Processing Fee	Rs. 4,000/- for loan amount of up to Rs.1 million Rs. 6,000/- for loan amount greater than Rs. 1 million
32.3	Late Payment Charges	Rs. 1,500/- per missed payment
32.4	Enhancement Fee	Rs. 5,000/-
32.5	Credit Protector Fee (Optional)	0.60% of monthly outstanding amount (third party payment)
32.6	Cheque Return Fee	Up to Rs. 500/-
32.7	Litigation Charges	At actual
32.8	Minimum Balance Penalty	Nil
32.9	Online Cash Deposit	No Charges on Re-payment Account

32.10	Stamp Duties	At actual
32.11	SMS Alerts Fee Basic (ATM / POS) All Transactions	Free Rs. 125/- per month or Rs. 1,200/- annually
32.12	Account Closure Fee	Rs. 4,000/-
32.13	Cheque Book Charges	Rs. 15/- per leaf
32.14	Pay Order Charges	Rs. 100/-
32.15	VISA Debit Card Annual Fee - Classic	Rs. 1,200/- per annum (First VDC Free)
32.16	VISA Debit Card - Replacement Charges	Rs. 1,200/-
32.17	VISA Debit Card - Re-issuance Charges	Rs. 1,200/-
32.18	E-Alerts Enrollment	Rs. 100/- per month
32.19	Auto Debit Payments	Rs. 100/- per month
32.20	EPP - Processing Fee	Rs. 1,000/- or 1.5% of the amount (whichever is higher)
32.21	Balance Transfer - Processing Fee	Rs. 1,000/- or 1.5% of the amount (whichever is higher)
32.22	Utility Bill Payment Charges	Rs. 100/- per transaction

**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 above Charges, all applicable Government levies, FED will also be recovered.

### 33. SALARY PREMIUM ACCOUNT

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

<b>33.2 Over-the-Counter Cash Withdrawal</b>	Transaction Amount	Charges
	Less than Rs. 50,000/-	Rs. 250/- per transaction
<b>33.3 Pay Order / Demand Draft</b>	Rs. 50,000/- & above	Free
	Monthly Average Balance	PO / DD Charges
	Less than Rs. 50,000/-	Rs. 100/- per instrument
	Rs. 50,000/- to Rs. 100,000/-	2 free per month
	Rs. 100,001/- to Rs. 500,000/-	4 free per month
	Rs. 500,001/- & above	All free per month
<b>33.4 Intercity Transactions</b>	Free	
<b>33.5 SMS Alerts</b>	Please refer to Miscellaneous Charges (15.26)	
<b>33.6 VISA Debit Card - Classic</b>	First free; subsequent as per section 34 on page 29	
<b>33.7 Mini-Statement from Silkbank ATM</b>	Free	

### 34. SALARY PREMIUM PLUS

<b>34.1 Minimum Balance Requirement</b>	Nil
<b>34.2 Cheque Book (25 Leaves)</b>	Free
<b>34.3 VISA Debit Card Annual Fee - Classic</b>	Free
<b>34.4 VISA Debit Card Re-issuance - Classic</b>	as per section 34 on page 29
<b>34.5 Bank Statement</b>	Free
<b>34.6 Banker's Cheque</b>	Free
<b>34.7 Transactions within city</b>	Free
<b>34.8 Transactions outside city</b>	Free
<b>34.9 Bank Certificates</b>	Free
<b>34.10 SMS Alerts</b>	Please refer to Miscellaneous Charges (15.26)
<b>34.11 Advance Salary</b>	Fee of Rs. 1,000/- or 3% of advance salary amount (whichever is higher)

**Note:** All other charges / benefits as defined under the SOC will remain in place for Salary Premium Plus as well.

## 35. DEBIT CARDS

<b>35.1 Annual Fee - Basic</b>	PayPak Classic Gold Platinum	Rs. 1,000/- Rs. 1,300/- Rs. 2,000/- Rs. 3,000/-
<b>35.2 Annual Fee - Supplementary</b>	PayPak Classic Gold Platinum	Rs. 1,000/- Rs. 1,300/- Rs. 2,000/- Rs. 3,000/-
<b>Re-issuance</b>	PayPak Classic Gold Platinum	Rs. 500/- Rs. 650/- Rs. 1,000/- Rs. 1,500/-
<b>35.3 Card Re-issuance</b>		
<b>35.4 Re-issuance of PIN</b>	Free	
<b>Cash Withdrawal Fee</b>		
<b>35.5 From other Bank's ATM</b>	Rs. 18.75/- (For BVA Plus customers, if monthly average balance of Rs. 100,000/- is maintained, then fee will be reversed)	
<b>35.6 @ International ATM / POS</b>	Rs. 500/- per transaction or 4% (whichever is higher)	
<b>Balance Inquiry</b>		
<b>35.7 From Silkbank's ATM</b>	Free	
<b>35.8 From other Bank's ATM (1 Link Network)</b>	Free	
<b>35.9 From other Bank's ATM (Mnet Network)</b>	Rs. 5/-	
<b>35.10 International ATM</b>	Rs. 200/-	

<b>Other Charges</b>		
<b>35.11 Mini-Statement Silkbank ATM*</b>	Average Balance Below Rs. 50,000/-	Rs. 10/-
	Average Balance of Rs. 50,000/- & above	Free
*Note: Not applicable on BBA, PLS account & Asaan account		
<b>35.12 IBFT Charges</b>	Aggregate Amount Per Month	Charges
	Less than Rs. 25,000/-	Free
	More than Rs. 25,000/-	0.1% or Rs. 200/- (whichever is lower)
<b>35.13 POS Transaction (in Pakistan)</b>	Free	
<b>35.14 Utility Bill Payment Charges</b>	Free	
<b>35.15 Document Transaction Retrieval Charges</b>	Local Rs. 300/-, International Rs. 800/- per transaction	
<b>35.16 Visa Debit Card Service Fee - Classic</b>	Monthly Average Balance	Service Fee Charges
<small>Note: VDC Service Fee is exempted on maintaining required monthly average balance in relationship based accounts i.e. TDR, Online Express, Munafa Rozana, Salary Premium Account, Salary Premium Plus or equivalent in FCY Account.</small>	Rs. 50,000/- & above	No Charge
<b>35.17 Charge Back - International</b>	Rs. 500/- (per transaction)	
<b>35.18 Charge Back - Local</b>	Rs. 250/- (per transaction)	
<b>35.19 Arbitration Charges</b>	At actual	
<b>35.20 VDC Limit Enhancement</b>	Rs. 1,200/-	

## 36. CREDIT CARDS

<b>36.1 Membership Fee</b>	<b>Annual Fee</b>			
	<b>Basic</b>	<b>Supplementary</b>		
	VISA Signature VISA Platinum VISA Gold VISA Classic Mastercard Platinum Mastercard Titanium Mastercard Gold Mastercard Standard Other Specialized / Premium Cards	Rs. 25,000/- Rs. 10,000/- Rs. 5,000/- Rs. 2,500/- Rs. 8,000/- Rs. 6,000/- Rs. 4,000/- Rs. 2,000/- Rs. 15,000/-	Rs. 12,500/- Rs. 5,000/- Rs. 2,500/- Rs. 1,250/- Rs. 4,000/- Rs. 3,000/- Rs. 2,000/- Rs. 1,000/- Rs. 7,500/-	
<b>36.2 Annualized Percentage Rate (APR)</b>	Retail	40.99%		
	Cash	41.99%		
	Open BTF	27.00%		
Installment Plans	<b>Tenor</b>	<b>BTF Installment Plan</b>	<b>Retail Installment Plan</b>	<b>PO / IBFT / Alliances Installment Plan</b>
	3 months	26.80%	31.23%	35.65%
	6 months	30.23%	35.15%	40.05%
	9 months			41.34%
	12 months	31.72%	36.74%	41.70%
	18 months	31.76%	36.68%	41.50%
	24 months	31.46%	36.22%	40.88%
	36 months	30.59%	35.07%	39.43%
	48 months	29.70%		38.05%
	60 months	28.88%		36.82%
<b>36.3 Other Charges</b>	Late Payment Fee	Rs. 1,500/-		
	Excess Over Limit Fee	Rs. 1,500/-		
	Cheque Return Fee	Rs. 1,000/-		

Direct Debit Rejection Fee	Rs. 1,000/-
Cash Advance Fee	3% of the transaction amount or Rs. 1,000/- (whichever is higher)
Flexible Installment Plan Processing Charges	Fixed Installment Plan: Rs. 1,500/- (Flat), Alliances: 1.5% or Rs. 1,500/- (whichever is higher), Online Installment Plans: 1.5% or Rs. 1,500/- (whichever is higher)
Flexible Installment Plan Pre-payment Charges	7% of the outstanding amount or Rs. 1,500/- (whichever is higher)
0% APR BTF Processing Fee	3.75% (3 months), 7.50% (6 months), 15.00% (12 months)
ATM Cash Advance Withdrawal Insurance Fee	0.5% of the withdrawal fee or Rs. 50/- (whichever is higher)
Insurance Cancellation Fee	Rs. 250/-
SMS & E-Alert Charges	Rs. 100/- per month
Card Upgrade Fee	Rs. 1,500/-
Card Replacement Fee	Rs. 1,250/-
New Card Design Fee	Rs. 2,500/-
Direct Debit Enrollment Fee	Free
Utility Bill Payment Fee	Rs. 100/- per transaction or 1% (whichever is higher)
Top-up Facility (Limit Enhancement) Fee	Rs. 1,500/-
Pay Order / Demand Draft Issuance Charges	Rs. 750/-
Foreign Transaction Charges	4% of the transaction amount
VISA Arbitration Charges for Disputed Transactions	USD 500/-
Voucher Retrieval Fee	Rs. 300/- (Local Transactions), Rs. 800/- (International Transactions)
Litigation Charges	At actual
Cash Payment at Branch Processing Charges	Free
Lounge Access	CIP Lounge: Free for Signature / Platinum Cardholders & 1 Guest (Karachi, Lahore, Islamabad for International Travel)
Gym Visit Fee	Rs. 1,500/- per visit (where visits exceed allotment or spend criteria is not met)

Other Card Bill Payment via Silkbank Credit Card Silkbank Card Bill Payment via Other Banks Rewards Category Switching cost	2% of transaction amount.  Rs. 200/- Rs. 1,000/- per instance
<b>36.4 VISA Specific Charges</b> Global Customer Assistant Service (GCAS) - VISA Fee Lost & Stolen Card Emergency Card Replacement (Platinum & Gold) Emergency Card Disbursement Emergency Service Request Denied or Fulfilled by Issuer or Cancelled Cardholder Inquiry Service / VISA Assistance Centre	USD 35/- per request  USD 250/- per request USD 175/- per request  USD 50/- per request  USD 7.50/- per request
<b>36.5 Silkbank Credit Card Insurance Plans</b>  Silk Protect Charges Critical Illness Insurance Plan Charges Purchase Protection Charges  Travel Cover Insurance Charges   Covid-19 Protection Insurance Plan Education Insurance Plan Income Continuity Plan (1-5 years Coverage)	0.6% of outstanding amount Plan-A: Rs. 9,900/-, Plan-B: Rs. 16,500/-, Plan-C: Rs. 23,100/- Rs. 190/- to Rs. 6,120/- (Varies as per sum insured and desired coverage period) Domestic Air Travel: Rs. 90/- to Rs. 1,600/- (Varies as per desired plan and coverage period) International Air Travel: Rs. 600/- to Rs. 93,000/- (Varies as per desired plan and coverage period) Student Air Travel: Rs. 9,500/- to Rs. 53,500/- (Varies as per desired plan and coverage period) Rs. 1,450/- to Rs. 27,325/- (Varies as per desired plan) Plan-A: Rs. 3,300/-, Plan-B: Rs. 6,500/-, Plan-C: Rs. 9,800/- Up to Rs. 2,400/- per month

## 37. RUNNING FINANCE

<b>Running Finance Facility (Branch Banking Customers)</b> <b>37.1 Processing Charges</b> <b>37.2 Late Payment Charges</b> <b>Note: All other charges/benefits as defined under SOC will remain in place for Running Finance Facility Branch Banking as well</b>	0.1% or Rs. 5,000/- (whichever is higher) Rs. 1,000/- per month
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## 38. CHARGES WAIVER FOR STAFF

<b>All charges mentioned hereunder are waived for permanent and contractual employees of Silkbank (only for Staff Account)</b>  <b>38.1 Pay Order</b> <b>38.2 Demand Draft</b> <b>38.3 Intercity Transactions</b> <b>38.4 Local Collection</b> <b>38.5 Cheque Book for Salary Account Only</b> <b>38.6 Locker Rent</b>  <b>38.7 Lien on Locker Rent</b> <b>38.8 Key Deposit</b>	Free Free Free Free Free 50% waiver of charges mentioned on page 16 (section 13) Free Free
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38.9 PO / DD Cancellation	Free
38.10 Incidental Charges from Salary Account	Free
38.11 Foreign Remittance (Home Remittance)	Free
38.12 VDC Issuance & Annual Charges (Staff Salary Account)	Free
38.13 Stop Payment	Free
38.14 Remittance Abroad other than through Foreign Currency Accounts	One transaction free in a month
38.15 Over-the-Counter Cash Withdrawal on Salary Account	Free
38.16 SMS Alerts (on Salary Accounts)	Free
38.17 VDC Service Fees / Mini-Statements	Free
38.18 IBFT from Staff Salary Account	Free
38.19 Foreign Remittance Commission / Service Charges	Free
38.20 Inward Clearing Return Charges	Free
38.21 Same Day Clearing Lodgement Charges	Free
38.22 Same Day Clearing Return Charges	Free

### 39. NOTES

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

#### Out-of-Pocket Expenses

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

Charges relating to Corporate / Prime / High Net Worth individual customers may differ and are subject to special arrangement.

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

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

#### Cash Management Transactions & System Charges

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

# Silkbank Branch Network

**Attock Branch,**  
B2, Pleader Lane, Attock City

**Bahawalpur Branch,**  
Near Fawwara Chowk, Off: Ahmedpur East Road, Bahawalpur

**Batapur Branch,**  
Main G.T. Road, Batapur Lahore Lines

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

**Dina Branch,**  
Chaudary Street, Mangla Road, Dina

**Ehsan Pur Branch,**  
Post Office Ehsan Pur, Near Yaseen Petrol Pump, Tehsil Rahim Yar Khan

**Faisalabad Branch,**  
Kotwali Road Branch, Kotwali Road, Faisalabad

**Faisalabad, Satiana Branch,**  
P-719, Batala Colony, Satiana Road Faisalabad

**Gujranwala Branch,**  
Plot No.100 & 102, Mohallah Bhatia Nagar, Near PSO Petrol Pump, G.T. Road

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

**Hazro Branch,**  
Plot No. B-III, 382/A, Allahwala Chowk, Circular Road, Mohallah Abdul, Hazro

**Hyderabad Branch,**  
F/17,Badri Manzil, Risala Road, Opp. Old Cafe George, Risala Road, Hyderabad

## ISLAMABAD

**Bahria Town,**  
Islamabad Bahria Town Phase 4, Plot No. 92, Civic Center, Rawalpindi

**Chak Shahzad Branch,**  
Al-Farooq Plaza Kurri Road, New Mal Chak Shahzad, Islamabad

**E-11 Markaz Branch,**  
Plot No. 3, E11/3 Markaz, Islamabad

**F-7 Markaz Branch,**  
Building No. 13-L, F-7 Markaz, Islamabad

**F-10 Markaz Branch,**  
Building No. 5-C, Unit No. 7 & 8, VIP Plaza, F-10 Markaz, Islamabad

**F-11 Markaz Branch,**  
Plot No. 25-D, F-11 Markaz, Islamabad

**I-8 Markaz Branch,**  
Plot No. 6, Laraib Plaza, Ground Floor, I-8 Markaz, Islamabad

**Islamabad Main Branch,**  
93, Razia Shareef Plaza, Blue Area, Islamabad

**Jhelum Branch,**  
Plot No. 8, Paswal Plaza, GTS Square, Jhelum City

**Murree Road Branch,**  
Rose Arcade, Rehmanabad, Murree Road, Islamabad

## KARACHI

**26th Street Branch,**  
26th Street, Plot No. 23C, Street 37, Tauheed Commercial Area, Phase V, DHA, Karachi

**Badar Commercial Branch,**  
Plot No. 9-C, Badar Commercial Street No. 10, Phase V, DHA, Karachi

**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,**  
Building No. GPC 4, Block 5, KDA Scheme No. 5, Kehkashan Clifton, Karachi

**Cloth Market Branch,**  
Khandwala Building, Fakhre Matri Road Cloth Market, Kharadar, Karachi

**DHA Shahbaz Branch,**  
Plot No. 20-C, Lane 2, Shahbaz Commercial, Phase 6, DHA, Karachi

**F.B. Area Branch,**  
Plot No. C-31/A, Ground Floor, Block 6, F. B. Area, KDA Scheme 16, Karachi

**Gulshan Chowrangi Branch,**  
Plot No. FL 2/5, Block 6, Gulshan-e-Iqbal, Karachi

**Gulshan-e-Iqbal Branch,**  
Block 10/A, Saima Classic, 118/B/A/XV, Block 10/A, Main Rashid Minhas Road, Gulshan-e-Iqbal, Karachi

**Karachi Main Branch,**  
Saima Towers, I.I. Chundrigar Road, Karachi

**Khalid Bin Waleed Road Branch,**  
Shop No. 1, 2, 3 & 4, Plot No. 151-A, Khalid Bin Waleed Road/Allama Iqbal Road, Block 2, PECHS, Karachi

**Khayaban-e-Ittehad Branch,**  
Plot No. 100-C, 11th Commercial Street Main Khayaban-e-Ittehad, Phase II Ext. DHA, Karachi

**Khayaban-e-Nishat Branch,**  
C-25, Khayaban-e-Nishat, DHA Phase VI, Karachi

**Korangi Road Branch,**  
Plot No. 6-C, A-Commercial Market, DHA, Phase-II, Main Korangi Road, Karachi

**Korangi Industrial Area Branch,**  
Plot No. 25/1, Sector 23, Korangi Industrial Area, Near Suzuki South, Karachi

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

**North Nazimabad Branch,**  
Ajwa Residency, Shop No. 3-5, Ground Floor, Block-L, North Nazimabad, (Near Five Star Roundabout), Karachi

**PECHS Branch,**  
Shop No. S.5B Al Tijarah Center 32-1A, Block No. 6, PECHS, Shahrah-e-Faisal, Karachi

**Saddar Branch,**  
Shop No. 1-B, Sheet No. PR-2, Survey No. 31.1 Preedy Quarters Abdullah Haroon Road, Karachi

**S.I.T.E. Branch,**  
Plot No. B/9, C-1, Unit No. 2, Sindh Industrial Trading Estate, Karachi

**Sohrab Goth Branch,**  
Al-Asif Square, Sohrab Goth, Karachi

**University Road Branch,**  
Plot No. B-9/10, Block 16, Main University Road, Karachi

## LAHORE

**Allama Iqbal Town Branch,**  
6-Hunza Block, Allama Iqbal Town, Lahore

**Badami Bagh Branch,**  
203 Grain Market, Badami Bagh, Lahore

**Bahria Town Branch,**  
57-B, Commercial Sector-C, Bahria Town, Lahore

**Cantt Branch,**  
31/4, Sarwar Road, Lahore Cantt, Lahore

**Cavalry Ground Branch,**  
20-Commercial Area, Cavalry Ground, Lahore

**Circular Road Branch,**  
73, Circular Road, Lahore

**DHA Phase-5 Branch,**  
74-CCA, Phase 5C, DHA, Lahore

**DHA Phase-6 Branch,**  
47MB, Phase 6, DHA, Lahore

**DHA Rahbar Branch,**  
Khasra No. 1388, Defence Road, Opp. DHA Rahbar, Lahore

**DHA - Z Block Branch,**  
Defence Branch, 320, Block Z, Commercial Area, Phase-III, Lahore

**Garden Town Branch,**  
Flat 1-4, Usman Block, New Garden Town, Lahore

**Johar Town Branch,**  
Block 15, M. M. A. Johar Town, Lahore

**Kalma Chowk Branch,**  
Plot No. 27, Tipu Block, New Garden Town, Main Ferozepur Road, Lahore

**Lahore Gymkhana Booth,**  
31/4, Sarwar Road, Lahore Cantt, Lahore

**Lahore Main Branch,**  
Silkbank House, 14-Egerton Road, Lahore

**Larkana Branch,**  
Plot No. 1475/1, Ground Floor, Station Road, Larkana

**Liberty Gulberg Branch,**  
Gulberg Branch, 97-A/D-1 PEC Building Liberty Roundabout, Gulberg III

**Manga Road Branch,**  
Glamour Adda, Opp. Glamour Textile Mill, Mouza 65, Chack Manga Road Raiwind

**Mirpur (Azad Kashmir) Branch,**  
82D, Allama Iqbal Road, Sector B4, Mirpur Azad Kashmir

**Model Town Branch,**  
16, Bank Square Market, Model Town, Lahore

**Multan Branch,**  
10-A Bosan Road Gulgusht, Multan

**Multan, Qasim Road Branch,**  
76, Qasim Road, S. P. Chowk, Multan

**PECO Road Branch,**  
57-1, B/1 Township, PECO Road, Lahore

**Peshawar Main Branch,**  
Lamsy Arcade, 1-C Fakhar-e-Alam Road, Peshawar Cantt

**Peshawar, Khyber Bazar Branch,**  
Haji Khan Building, Soekarno Square, Khyber Bazar, Peshawar

**Quetta Branch,**  
Firdousi Building, Jinnah Road, Quetta

**Rahim Yar Khan Branch,**  
Galaxy Cinema Market, Shahi Road, Rahim Yar Khan

**Raiwind Branch,**  
Railway Road, Adjacent Red Chilli Restaurant, Raiwind

**Rawalpindi Bahria Phase 8 Branch,**  
Building No. 194, Northern Commercial Hub (Safari Valley) Bahria Town Phase VIII, Rawalpindi

**Rawalpindi Main Branch,**  
Plot No. 60-A, Shop No. 11, Survey No. 265, Canning Road, Rawalpindi Cantt

**Rawalpindi, Satellite Town Branch,**  
Ground Floor, Munir Arcade, B-215, 4th Road, Satellite Town, Rawalpindi

**Rawalpindi, Westridge Branch,**  
Plot No. 488-491, Westridge Bazar Road, Westridge-1, Rawalpindi

**Sahiwal Branch,**  
Khasra No. 4998, Khewat No. 07, Khatooni No. 07, Jail Road, Civil Lines, Sahiwal

**Sargodha Branch,**  
Khayyam Chowk, Gulberg Park, Sargodha

**Shadman Town Branch,**  
119-A, Colony No. 1, Shadman Town, Lahore

**Shahalam Market Branch,**  
15-B, Shahalam Market, Lahore

**Sheikhupura Branch,**  
Sharif Plaza, Main Lahore Sargodha Road, Sheikhupura

**Sialkot Branch,**  
70, Paris Road, Sialkot

**Sukkur Branch,**  
Hussaini Road, Sukkur

**Thokar Niaz Branch,**  
7-B, Judicial Colony, Raiwind Road, Thokar Niaz Baig, Lahore

**Wapda Town Branch,**  
11-G, PIA Housing Society, (WAPDA Town roundabout), Lahore