



Stronger
Together

SILKBANK 
Yes we can

Schedule of Charges

For the
Period July to
December 2022

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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 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)															
1.2 Non-Reimbursable Letters of Credit Under Barter / Aid / Loans	1% on 1 st quarter or part thereof. 0.30% for each subsequent quarter or part thereof. Minimum Rs. 400/-															

1.3 L/Cs Under Suppliers / Buyers Credit, Pay as you Earn Scheme and Deferred Payment L/Cs for a Period of Over 1 Year	
1.3.1 Commission	0.40% per quarter or part thereof (at the time of the opening of L/C) is to be charged on the full amount of L/C liability, plus interest payable thereon for the period from the date of opening of L/C till the expiry of L/C. Thereafter, commission is to be recovered on six-monthly basis on reducing liability till payment of the last and final installment
1.3.2 In case of L/C Undertaking to be Issued 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/-
1.4 Amendments	
1.4.1 Amendment without Increase in Amount or Extension in Period of Shipment	Rs. 1,000/- per transaction (flat)

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

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

3. IMPORT BILLS UNDER SIGHT LETTERS OF CREDIT

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

4. IMPORT BILLS UNDER USANCE LETTERS OF CREDIT

4.1 Handling Charges at the Time of Retirement	Rs. 1,000/- per bill (flat)
4.2 Acceptance Commission	0.125% per month for any period beyond the validity / expiry of Letter of Credit until maturity / tenor of the bill as per terms of L/C. Minimum of Rs. 1,000/- charge will be applicable till lodgement / retirement / adjustment of bill when paid by the customer
<p>Note: If maturity of bill falls within validity / expiry of Letter of Credit, no acceptance commission will be charged.</p> <p>(Charges will be recovered at the time of lodgement / retirement / adjustment of bill when paid by the customer).</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>9.4 Negotiation (Usance)</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>9.5 Negotiation (Usance) Handling (Freight Subsidy)</p>	<p>0.25%. Minimum Rs. 1,000/- per claim</p>

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

FOREIGN REMITTANCES

<p>10.1 Service Charges in Addition to Commission for Transfer / Remittance of Funds Abroad, if within 07 Days from the Date of Deposit of Foreign Currency Notes</p>	<p>0.50 (flat). Minimum USD 12/- or equivalent in other foreign currencies</p>
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11. INWARD

<p>11.1 Home Remittance</p> <p>11.2 Other</p>	<p>Actual charges, if any, incurred by the Bank. No charges to be recovered, if the funds are remitted to any branch of Silkbank</p> <p>Free - if the proceeds are credited to an account with the drawee bank. In other cases, a flat charge of Rs. 250/- plus Instrument Charges</p>
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11.3	Home Remittance under PRI	Free
11.4	Charges on Payment of Inward Foreign Drafts / Foreign Mail Transfers where Payment is made to Beneficiaries after Payment Cover is received in our Foreign Currency Accounts. These Charges are to be Recovered only when TT Buying Rate is Applied	Free - if proceeds are credited to an account with us. Otherwise, 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
14.1.10 Service charges in addition to commission for transfer/ remittance (local and foreign)/conversion of funds, if within 07 days from the date of deposit of foreign currency notes	0.50% flat minimum USD 12/- or equivalent in other foreign currencies

DOMESTIC BANKING

1. COMMISSION ON PAY ORDER

REMITTANCES

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

2. INLAND LETTERS OF CREDIT

2.1 Issuance	
Up to Rs. 100,000,000/- Over Rs. 100,000,000/-	0.40% per quarter (negotiable) Minimum Rs. 1,000/- or as per arrangement
2.2 Amendments	
2.2.1 Amendment involving increase in Amount of Validity	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
2.3 Advising	Rs. 1,000/- (flat)
2.4 Amendment Advising	Rs. 500/- (flat)
2.5 Confirmation Charges	0.30% per quarter or part thereof. Minimum Rs. 1,000/-
2.6 L/C Cancellation Charges	Rs. 1,000/-

3. COLLECTION

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

4. PURCHASE OF BILLS

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

4.3 Returning Charges for Documentary and Clean Collections, in case the Instruments are Returned Unpaid	Rs. 100/- plus Courier Charges
4.4 Mark-up shall be Applied as under on Bills Purchased / Negotiated	
4.4.1 If Retired up to the 21 st day from the Date of Purchase	0.50 paisas per Rs. 1,000/- on a daily product basis (on actual finance)
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/-
4.5 Storage Charges	At actual

5. DOCUMENTARY BILLS DRAWN UNDER INLAND LETTERS OF CREDIT

5.1 Sight Bills	
5.1.1 Negotiating End	Negotiation commission @ 0.40%. Minimum Rs. 1,000/- per bill or as per arrangement
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
Note: No mark-up will be charged from the date of negotiation till the receipt of document at the branch.	
5.1.4 Service Charges on Inland PAD	0.10%. Minimum Rs. 1,000/- or as per arrangement
5.2 Usance Bills	
5.2.1 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. 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 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 in (5.2.2 (i)) and mark-up down up to 60 paisas per Rs. 1,000/- on a daily product basis from the date of purchase till the date of maturity or as per negotiation
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6. FINANCE / ADVANCES

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

6.3 Processing Fee for Fresh Credit Proposals / Renewals / Enhancement / Others	iii. Legal Documentation Fee	At actual
	iv. Project Monitoring Fee (one-time charge) at the time of sanction	Negotiable
Note: In case of annual internal review of TF / DF facilities, the fee shall not be applicable.	v. Trusteeship Fee (to be recovered by the lead bank in case of consortium financing)	Negotiable
	Initial / Annual Review: 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)	
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	Interim Review (For Enhancement): RBG 0.1% of total facilities or as per arrangement CBG As per arrangement	
	Rs. 5,000/- (flat)	

7. M'POWER

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

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

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

8. AGRICULTURE BUSINESS FINANCE

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

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

9. TEXTILES

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

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

9.9.1 Residential Property	Up to 0.07% of the line amount 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		
9.10 Late Payment Charges	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)

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

11. AGRICULTURE PASS BOOK FINANCE

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

11.3 Late Payment Charges	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/-	
11.4 Line Renewal Fee	Rs. 1,000/-			
11.5 Appraisal Fee				
11.5.1 Built Property	Rs. 5,000/- per property			
11.5.2 Flat	Rs. 5,000/- per property			
11.5.3 Land	Up to Rs. 4,000/- per property			
11.5.4 For Peripheral Areas	Rs. 500/- (additional charges)			
11.6 Insurance Charges				
11.6.1 Residential	As quoted by 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
11.7 Legal Fee (Residential / Commercial Properties)				
11.7.1 Preliminary Opinion				Rs. 3,500/- (Rs. 2,000/- for Stage I and Rs. 1,500/- for Title Search)
11.7.2 Final Opinion				Up to Rs. 3,000/-
11.8 Legal Fee for Agricultural Land				
11.8.1 Preliminary Opinion				Up to Rs. 2,000/-*
11.8.2 Final Opinion				Up to Rs. 2,000/-*
*Legal Fee for Agricultural Land shall be charged at actual as finalized with the lawyer				
11.9 Cheque Book Issuance Charges				Rs. 5/- per leaf
11.10 Cheque Return Fee				Rs. 300/- per instrument

11.11 Documentation, Stamp Duties and Levies	At actual
11.12 Repossession Charges for Moveable Assets	At actual, quoted by 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										
13.2 Lien against Locker Issuance	In addition to first year rental charges, lien will be marked for 01 year locker rental (as per size of locker)										
13.3 Late Fee in case Locker Falls in Arrears for more than One Month	Rs. 500/- per month										
13.4 Key Charges (Refundable)											
13.4.1 Key Charges will apply at the time of issuance of new locker											
13.4.1.1 Small	Rs. 3,000/-										
13.4.1.2 Medium	Rs. 3,500/-										
13.4.1.3 Large	Rs. 4,000/-										
13.4.1.4 Extra Large	Rs. 5,000/-										
13.5 Breaking Charges	Rs. 3,000/- per locker plus actual expenses incurred										
13.6 Free Safe Deposit Locker Charges (Current Accounts)											
	<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/- & 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	Please refer to page 16 (13.1.1, 13.1.2, 13.1.3, 13.1.4)
	Rs. 3,000,000/- to Rs. 5,000,000/-	Small or Medium Free
	Rs. 5,000,001/- to Rs. 10,000,000/-	Large Free
	Rs. 10,000,001/- & above	Large or Extra Large Free

14. GUARANTEES

14.1 Guarantees Issued to Shipping Companies in Lieu of Bill of Lading	Rs. 1,000/- (flat) against 100% cash margin, otherwise minimum Rs. 1,500/- (flat)	
14.2 Letter of Guarantees	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 plus 50% commission of the given slab in (14.2) for increased amount or extension in period for Guarantees
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15. MISCELLANEOUS CHARGES

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

<p>15.3 Charges on Accounts where Average Minimum Monthly Balances in any Account is below Rs. 50,000/- and for Foreign Currency Account below USD 5,000/-, GBP 3,000/- & EUR 3,000/-</p> <p>Note: No initial deposit would be required for opening of accounts by (i) to (iii) institutions for salary and pension purposes (including widows / children of deceased employees eligible for family pension / benevolent fund grant, etc.) and other similar types of accounts</p>	<p>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>15.10 Out-of-Pocket Expenses At actual</p> <p>15.11 Central Excise Levy and any other Government Duties / Taxes At actual</p> <p>15.12 Charges on Cheques / Instruments Returned in Inward Clearing Rs. 500/- per cheque / instrument. Charges on cheque returned with the reason "Funds Insufficient"</p> <p>15.13 Same Day Outward Clearing Charges Rs. 550/- per instrument</p> <p>15.14 Same Day Outward Clearing Returned Charges Rs. 500/- per instrument</p> <p>15.15 eCIB Report At actual</p> <p>15.16 Other Certificates not Specified Elsewhere Rs. 300/-</p> <p>15.17 Tax Certificate Free</p> <p>15.18 Cheque Book Issuance Charges*</p>	<table border="1"> <tr> <td>Monthly Average Balance</td> <td>Charges</td> </tr> <tr> <td>Less than Rs. 50,000/-</td> <td>Rs. 25/- per leaf</td> </tr> <tr> <td>Rs. 50,000/- & above</td> <td>Rs. 10/- per leaf</td> </tr> </table> <p>*First Cheque Book of 25 leaves is free, if Balance Requirement is met</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>15.4 Duplicate Statement of Accounts for more than 6 Months</p>	<p>Rs. 35/- per statement</p>								
<p>15.5 Issuance of SBP / NBP Cheque</p>	<p>Rs. 500/- per request</p>								
<p>15.6 Issuance of Loose Cheque</p>	<p>Rs. 300/-, Subsequent loose cheque Rs. 500/-</p>								
<p>15.7 Account Closing Charges</p>	<p>Nil</p>								
<p>15.8 Inquiry / Photocopy of Old Record</p>	<p>Rs. 500/- (flat)</p>								
<p>15.9 Issuance of Balance / Account Maintenance Certificate</p>	<p>Rs. 100/- (flat) plus FED</p>								

15.19.1 Online Cash Deposit and Withdrawals (Online)	0.10% or Rs. 175/- (whichever is higher), free for RF / OD accounts of SME & CBG segment or as per agreement		15.23 Issuance of CDR			Rs. 300/-		
15.19.2 Online Cash Deposit and Withdrawals (Within City)	Free - within the branches of same city and between: i) Rawalpindi and Islamabad city branches ii) Lahore and Raiwind city branches		15.24 Proceeds Realization Certificate under PRI			Free		
15.20 Over-the-Counter Cash Withdrawals	Monthly Average Balance	Charges	15.25 Hold Mail Service			Rs. 2,000/- per annum (payable in advance)		
	Less than Rs. 50,000/-	Rs. 100/- per transaction	15.26 SMS Alert Charges Basic (ATM / POS) All Transactions			Free Rs. 100/- per month AIO, BVA account charges defined separately		
	Rs. 50,000/- & above	Free	15.27 E-Alert Charges			*Rs. 75/- per month (flat) *Free, if E-Alerts availed with SMS Alerts facility		
	BBA & SPA account charges defined separately. Not applicable on Asaan and PLS account.		15.28 Swift / OD Finance			Rs. 3,000/-		
15.21 ATM Withdrawal Charges (at Silkbank ATMs)	Free		15.29 RTGS			Days	Timing	Max charge per transaction to customer
15.22 Online Transfer from One Customer Account to Another Account	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		MT102 Threshold: > Rs. 100,000/-			Mon to Fri	9:00 am to 4:30 pm	Free
			MT103 Threshold: > Rs. 1,000,000 and above			Mon to Fri	9:00 am to 1:30 pm 1:30 pm to 3:00 pm 3:00 pm to 4:00 pm	Free Free Free

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/CDR	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	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	Please refer to Debit Card Charges (35.1)
19.9	VISA Debit Card Re-issuance Fee - Classic	Please refer to Debit Card Charges (35.1)
19.10	Mini-Statement from Silkbank ATM	Nil
19.11	SMS Alerts	Refer to page 19, 15.26
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

22.2 Pay Orders / Demand Drafts / Call Deposits	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
22.3 Intercity Transactions	Free	
22.4 VISA Debit Card Annual Fee - Classic	Monthly Average Balance	Charges
	Below Rs. 100,000/-	Rs. 1,500/-
	Rs. 100,000/- & above	Free
22.5 Over-the-Counter Cash Withdrawals	Monthly Average Balance	Charges
	Less than Rs. 100,000/-	Rs. 100/- per transaction
	Rs. 100,000/- & above	Free
22.6 SMS Alert Charges Basic (ATM / POS) All Transactions	Free	
	Less than Rs. 100,000/-	Rs. 100/-
	Rs. 100,000/- to above Rs. 499,000/-	Rs. 50/-
	Rs. 500,000/- & above	Free

22.7 Security Benefit Coverage Fee	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	
22.8 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 18 (15.12)
	Rs. 500,000/- & above	5 free for the month
22.9 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

23. BUSINESS VALUE ACCOUNT PLUS

23.1 Cheque Book	Free	
23.2 Pay Orders / Demand Drafts / CDR	Free	
23.3 Intercity Transactions	Free	
23.4 Debit Card	PayPak Debit Card	Free
	Visa Debit Card Classic	Rs. 1,500/-
	Visa Debit Card Gold	Rs. 2,000/-
	Visa Debit Card Platinum	Rs. 3,000/-
23.5 Over-the-Counter Cash Withdrawals	Monthly Average Balance	Charges
	Less than Rs. 100,000/-	Rs. 100/- per transaction
	Rs. 100,000/- & above	Free

23.6 SMS Alerts Charges Basic (POS/ATM) All Transactions	Free	
	Rs. 100/- per month	
23.7 Charges on Cheques / Instruments Returned in Inward Clearing	Monthly Average Balance	Return Charges
	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
23.8 Collection of Cheques in Outward Clearing	Monthly Average Balance	Return Charges
	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

25.1 Processing Fee	Residential: Rs. 5,000/- and Commercial: Rs. 7,000/-
25.2 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

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

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

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 / CDR	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 / CDR	Rs. 300/- flat	
29.2 Charges on Cheques / Instruments Returned in Inward Clearing	Rs. 500/- (flat)	
29.3 Over-the-Counter Cash Withdrawals	Monthly Average Balance	Charges
	Less than Rs. 100,000/-	Rs. 100/- per transaction
	Rs. 100,000/- & 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

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

30. PERSONAL LOAN

30.1 Processing Fee	Rs. 4,000/- or 1% of the loan amount (whichever is higher, subject to approval)		
30.2 Pre-payment Penalty	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%

30.3 Late Payment Charges	Rs. 1,500/- per missed installment
30.4 Insurance	At actual
30.5 Top-up Facility	Rs. 4,000/- or 1% of the loan amount (whichever is higher, subject to approval)
30.6 Litigation Charges	At actual
30.7 Pay Order Re-Issuance	Rs. 500/-
30.8 Pay of Sheet Re-Issuance	Rs. 500/-
30.9 Credit Protector	0.60% of loan amount (third party payment)
30.10 WhatsApp Banking Charges	Rs. 50/- per month
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.	

31. PLS ACCOUNT

31.1 Pay Orders / Demand Drafts	Rs. 300/- per instrument
31.2 Charges on Cheques / Instruments Returned in Inward Clearing	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 Classic Account Rs. 7,000/- for Platinum Account
32.2	Processing Fee	Rs. 4,000/- or 1% of the loan amount (whichever is higher, subject to approval)
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
32.23	WhatsApp Banking Charges	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 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
33.2 Over-the-Counter Cash Withdrawal	Monthly Average Balance	Charges
	Less than Rs. 50,000/-	Rs. 250/-
	Rs. 50,000/- & above	Free
33.3 Pay Order / Demand Draft / CDR	Monthly Average Balance	PO / DD / CDR 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
33.4 Intercity Transactions	Free	
33.5 SMS Alerts	Please refer to Miscellaneous Charges (15.27)	
33.6 VISA Debit Card	Free for first year, subsequent as per section 35, page 30	
33.7 Mini-Statement from Silkbank ATM	Free	

34. SALARY PREMIUM PLUS

34.1 Minimum Balance Requirement	Nil	
34.2 Cheque Book (25 Leaves)	Free	
34.3 Debit Cards	PayPak Debit Card	Free
	VISA Debit Cards - Classic	Free for first year, subsequent as per section 35, page 30
34.4 Debit Card Re-issuance - Classic	As per section 35 on page 30	
34.5 Bank Statement	Free	
34.6 Banker's Cheque	Free	
34.7 Transactions within city	Free	
34.8 Transactions outside city	Free	
34.9 Bank Certificates	Free	
34.10 SMS Alerts	Please refer to Miscellaneous Charges (15.27)	
34.11 Advance Salary	Fee of Rs. 1,000/- or 3% of advance salary amount (whichever is higher)	
34.12 IBFT	Free	
<p>Note: All other charges / benefits as defined under the SOC will remain in place for Salary Premium Plus as well.</p>		

35. DEBIT CARDS

35.1 Annual Fee - Basic	PayPak	Rs. 1,000/-
	Classic	Rs. 1,500/-
35.2 Annual Fee - Supplementary	Gold	Rs. 2,000/-
	Platinum	Rs. 3,000/-
Re-issuance	PayPak	Rs. 500/-
35.3 Card Re-issuance	Classic	Rs. 750/-
	Gold	Rs. 1,000/-
	Platinum	Rs. 1,500/-
35.4 Re-issuance of PIN	Free	
Cash Withdrawal Fee		
35.5 From other Bank's ATM	Rs. 23.44/- (For BVA Plus customers, if monthly average balance of Rs. 100,000/- is maintained, then fee will be reversed)	
35.6 @ International ATM / POS	Rs. 500/- per transaction or 4% (whichever is higher)	
Balance Inquiry		
35.7 From Silkbank's ATM	Free	
35.8 From other Bank's ATM (1 Link Network)	Rs. 3.13/-	
35.9 From other Bank's ATM (Mnet Network)	Rs. 5/-	
35.10 International ATM	Rs. 200/-	

Other Charges		
35.11 Mini-Statement Silkbank ATM*	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		
35.12 IBFT Charges	Aggregate Amount Per Month	Charges
	Less than Rs. 25,000/-	Free
	More than Rs. 25,000/-	0.1% or Rs. 200/- (whichever is lower)
35.13 POS Transaction (in Pakistan)	Free	
35.14 Utility Bill Payment Charges	Free	
35.15 Document Transaction Retrieval Charges	Local Rs. 300/-, International Rs. 800/- per transaction	
35.16 Visa Debit Card Service Fee - Classic	Monthly Average Balance	Service Fee Charges
	Rs. 50,000/- & above	No Charge
35.17 Charge Back - International	Rs. 500/- (per transaction)	
35.18 Charge Back - Local	Rs. 250/- (per transaction)	
35.19 Arbitration Charges	At actual	
35.20 VDC Limit Enhancement	Rs. 1,200/-	

36. CREDIT CARDS

36.1 Membership Fee	Annual Fee			
	Basic		Supplementary	
	VISA Signature	Rs. 25,000/-	Rs. 12,500/-	
VISA Platinum	Rs. 12,000/-	Rs. 6,000/-		
VISA Gold	Rs. 6,000/-	Rs. 3,000/-		
VISA Classic	Rs. 3,000/-	Rs. 1,500/-		
Mastercard Platinum	Rs. 10,000/-	Rs. 5,000/-		
Mastercard Titanium	Rs. 8,000/-	Rs. 4,000/-		
Mastercard Gold	Rs. 5,000/-	Rs. 2,500/-		
Mastercard Standard	Rs. 2,500/-	Rs. 1,250/-		
Other Specialized / Premium Cards	Rs. 15,000/-	Rs. 7,500/-		

36.2 Annualized Percentage Rate (APR)	Annualized Percentage Rate (APR)			
	Tenor	BTF Installment Plan	Retail Installment Plan	PO / IBFT / Alliances Installment Plan
Retail		41.99%		
Cash		41.99%		
Open BTF		27.00%		
Installment Plans				
	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%

36.3 Other Charges	Charge
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: 1.75% or Rs. 1,500/- (whichever is higher), Online Installment Plans: 1.75% 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)
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 Foreign Currency Transaction Charges Settled Outside Pakistan	2% of transaction amount. Rs. 200/- Rs. 1,500/- per instance 4% of the transaction amount
36.4 Silkbank Credit Card Insurance Plans 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
36.5 VISA Specific Charges 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

36.6 Mastercard Specific Charges Global Service (GS) - Mastercard Fee Lost & Stolen Card Emergency Card Replacement Emergency Authorization Emergency Service Request Denied or Fulfilled by Issuer or Cancelled Cardholder Inquiry Service / Mastercard Assistance Centre	USD 40/- per request USD 148/- per request USD 125/- per request USD 50/- per request USD 7.75/- per request
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37. RUNNING FINANCE

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

All charges mentioned hereunder are waived for permanent and contractual employees of Silkbank (only for Staff Account) 38.1 Pay Order 38.2 Demand Draft 38.3 Intercity Transactions 38.4 Local Collection	Free Free Free Free
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38.5 Cheque Book for Salary Account Only	Free
38.6 Locker Rent	50% waiver of charges mentioned on page 16 (section 13)
38.7 Lien on Locker Rent	Free
38.8 Key Deposit	Free
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 Branch,
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

