



Stronger
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SILKBANK
Yes we can

Schedule of Charges

For the
Period July to
December 2023

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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;">0.40%</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;">0.30%</td> <td></td> </tr> <tr> <td style="text-align: center;">Rs. 50,000,001/- – Rs. 100,000,000/-</td> <td style="text-align: center;">0.20%</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/-	0.40%	Rs. 1,000/-	Rs. 5,000,001/- – Rs. 50,000,000/-	0.30%		Rs. 50,000,001/- – Rs. 100,000,000/-	0.20%		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/-	0.40%	Rs. 1,000/-														
Rs. 5,000,001/- – Rs. 50,000,000/-	0.30%															
Rs. 50,000,001/- – Rs. 100,000,000/-	0.20%															
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 (as per arrangement) 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 or as per arrangement	Commission @ 0.40% per quarter or (as per arrangement) on reducing liability
1.3.3 In case of Cancellation Charges	Rs. 2,500/-
1.4 Amendments	
1.4.1 Amendment without Increase in Amount or Extension in Period of Shipment	Rs. 2,000/- per transaction (flat)

1.4.2 Amendment that involves Increase in Amount or Validity	Rs. 2,000/- 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	70 paises per Rs. 1,000/- on a daily product basis from the date of negotiation till the date of retirement or as per arrangement
3.1.2 If Retired within 20 Days from the Date of Negotiation	75 paises per Rs. 1,000/- on a daily product basis from the date of negotiation till the date of retirement or as per arrangement
3.1.3 If Retired within 30 Days from the Date of Negotiation	80 paises per Rs. 1,000/- on a daily product basis from the date of negotiation till the date of retirement or as per arrangement
*Note: Date of negotiation means value date of the Bank's Nostro Account debited.	
3.2 Commission	
3.2.1 If Retired within 10 Days from the Date of Lodgement	No commission
3.2.2 If Retired after 10 Days from the Date of Lodgement	20 paises per Rs. 100/- (flat) or as per arrangement
3.3 Service Charges	10 paises 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. 2,000/- 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
Note: If maturity of bill falls within validity / expiry of Letter of Credit, no acceptance commission will be charged.	
(Charges will be recovered at the time of lodgement / retirement / adjustment of bill when paid by the customer).	
4.3 Service Charges	10 paises 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)	82 paises 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. 2,000/- (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/- 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

BRANCH BANKING CURRENT ACCOUNT CHARGES

1. Lockers

1.1 Charges for safe deposit lockers (in advance) (lien for 1 year's charges will be marked)	One Time Charges: Small - Rs. 3,000, Medium - Rs. 6,000 Large Rs. 9,000, Extra Large Rs. 12,000 in addition to first year rental charges, lien will be marked for one year locker rental (as per size of locker)
1.2 Late Fee on Locker Charges in case locker falls in arrears for more than one month	Rs.500/- per month
1.3 Breaking Charges	Rs. 3,000/- per locker plus actual expenses incurred
1.4 Key Charges (refundable) key charges will apply at the time of issuance of new locker"	One Time Charges: Small - Rs. 3,000, Medium - Rs. 3,500 Large Rs. 4,000, Extra Large Rs. 5,000

1.5 Free safe deposit Locker Charges (Current Account)	Monthly Average Balance	Locker Charges
	Less than Rs. 1,000,000/- or above free limit	Same as Locker Charges
	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
On completion of each year, if average balance is not maintained, actual charges as per SOC will be applicable.		

2. Branch Banking Charges

2.1	Issuance of PO/DD/CDR	"Rs. 300 flat BVA Plus Free AIO Rs. 100k and above Avg Bal free"
2.2	Cancellation/Replacement of PO	Rs.400/-
2.3	Issuance of Pay Order for payment of fees in favor of educational institutions, HEC/board, etc.	Rs. 25/- per instrument

2.4	Minimum Balance Charges if average balance is below Rs. 50,000/- & for foreign currency account below USD 5,000/-, GBP 3,000/- & EUR 3,000/-	"LCY: Rs. 50+ FED on not maintaining Rs. 50,000/- average balance for online express. FCY: 1USD/GBP/EUR/AED+FED or Rs. 50+FEB per month whichever is higher. Note: Students, mustahiqeen of Zakat, employees of Government / Semi Government, diplomatic missions/attached/affiliated office and their staff, BBA/PLS/Asaan Account holders, Silkbank Bancassurance customers (life), institution for salary & pension purposes & management committee accounts are exempted from levy of service charges."
2.5	Duplicate Statement of account for more than 6 months	Rs. 35/- per statement
2.6	Duplicate Statement for closed accounts	Rs. 35/- per statement
2.7	Account closing charges	Rs. 500/-
2.8	Inquiry/photocopy of old record	Rs. 500/- flat
2.9	Issuance of Balance/Account Maintenance Certificate	Rs. 300/- (flat) plus FED
2.10	Out of pocket expenses	At actual

2.11	Security benefit coverage fee	Nil
2.12	Central Excise levy & any other government duties/taxes	At actual
2.13	Intercity transactions	Free
2.14	Online transfer from one account to another account	Free-within the branches of the same city & between: i) Rwp & Islamabad branches ii) Lahore & Raiwind branches Free for RF/OD accounts of SME & Commercial segment. For Asaan account & BBA Rs. 175/- or 0.1% whichever is higher.
2.15	Online Cash Deposit / Withdrawals (Intercity)	Free
2.16	Online Cash Deposit / Withdrawals (within city)	Free
2.17	SMS Alerts	All Transactions Rs.125/month ATM/POS: Free
2.18	E-Alert Charges	*Rs. 75/- per month flat - free if E-alert availed with SMS alert facility

2.19	Cheque Book Issuance Charges	Rs. 20 per leaf First free chequebook for BVA plus, SPA & AIO (Rs. 100k and above Avg Balance) customers.
2.20	Charges on cheque returned in inward clearing	Rs. 500 per cheque instrument
2.21	Same Day Outward Clearing Charges	Rs. 550/- per instrument
2.22	Same Day Outward Clearing Cheque Returned	Rs. 550/- per instrument
2.23	Issuance of NBP/SBP Cheques	Rs. 500/- per request
2.24	Stop Payment of Cheques	Rs. 500/-per instruction
2.25	Standing instruction Charges	Rs. 300/- per instruction Note: not applicable on bancassurance instructions, markup recovery of SME/Consumer & internet banking instruction.
2.26	eCIB Report	Rs.100

2.27	Other certificates not specified elsewhere	Rs. 300/-	
2.28	Tax Certificate	Free	
2.29	Proceeds Realization Certificate under PRI	Free	
2.30	Hold mail service	Rs. 2,000/- per annum, payable in advance	
2.31	Swift OD Finance	Rs. 3,000/-	
2.32	RTGS	Days	Timings
		Monday to Friday	9:00 am to 4:30 pm
	MT102 threshold:>Rs. 100,000/- up to Rs.1,000,000	Monday to Friday	9:00 am to 1:30 pm 1:30 am to 1:30 pm 3:00 pm to 4:00 pm
	MT103 threshold:>Rs.1,000,000 and above	Cash-in Transit	As per actual CIT charges incurred
2.33	Collection of Prize money & face value of National Prize Bonds through commercial banks	Bank's Margin	0.5% or Rs.1,000/- (whichever is higher)

3. Debit Card Charges

3.1	Debit Card Issuance Fee - (Basic)	Paypak: Rs.1250 (Free for BVA Plus) Classic : Rs.1650 Gold: Rs.2200 Platinum: Rs.3500
3.2	Debit Card Annual Fee - (Basic)	Paypak: Rs.1250 (Free for BVA Plus) Classic : Rs.1650 Gold: Rs.2200 Platinum: Rs.3500
3.3	Card Re-Issuance	Paypak: Rs.650 (Free for BVA Plus) Classic : Rs.825 Gold: Rs.1000 Platinum: Rs.1500
3.4	Re-Issuance of Pin	Free
3.5	Cash Withdrawal From other Bank's ATM	Rs. 23.44/- (For BVA Plus and AIO customers, if monthly average balance of Rs. 100,000/- is maintained, then fee will be reversed)
3.6	Cash Withdrawal International ATM/POS	Rs. 500/- per transaction or 4% (whichever is higher)

3.7	Balance Inquiry From other Bank's ATM(1Link Network)	Rs. 4
3.8	Balance Inquiry From other Bank's ATM(Mnet Network)	Rs. 4
3.9	International ATM Balance Inquiry	Rs.250/-
3.10	Mini statement charges	Average balance below Rs. 50,000/- Rs. 10/- & Rs. 50,000 & above free.
3.11	IBFT Charges	Aggregate amount per month less than Rs. 25,000- Free More than Rs. 25000/- 0.1% or Rs. 200/- (whichever is lower) Free for BVA Plus For AIO customers if Rs. 100k Avg Balance is maintained charges will be reversed.
3.12	POS transactions in Pakistan	Free
3.13	Utility bill payment charges	Free
3.14	Document transaction retrieval charges	Local Rs. 300/- & international Rs. 800/- per transaction

3.15	Visa Debit Card Service Fee - Classic Note: VDC service fee is exempted on maintaining required monthly average balance in relationship based account that is TDR, Online Express, Munafa Rozana, Salary premium or equivalent in FCY account.	Monthly average balance Rs. 50,000/- & above - No charges
3.16	Charge back - international	Rs. 500/- per transaction
3.17	Charge back - local	Rs. 250/- per transaction
3.18	Arbitration charges	At actual
3.19	VDC limit Enhancement	Rs. 1,200/-
3.20	ATM slip charges	Free
All international transactions settled outside Pakistan will be charged at open market rate. Any variance in interbank and open market rates will be borne by the customers.		

SAVING ACCOUNT CHARGES

4. Lockers

4.1	Charges for safe deposit lockers (in advance) (lien for 1 year's charges will be marked)	<p>One Time Charges: Small - Rs. 3,750 Medium - Rs. 7,000 Large Rs. 9,000 Extra Large Rs. 12,000</p> <p>in addition to first year rental charges, lien will be marked for one year locker rental (as per size of locker)</p>
4.2	Late Fee on Locker Charges in case locker falls in arrears for more than one month	Rs.500/- per month
4.3	Breaking Charges	Rs. 3,000/- per locker plus actual expenses incurred
4.4	Key Charges (refundable) key charges will apply at the time of issuance of new locker	<p>One Time Charges: Small - Rs. 3,000 Medium - Rs. 3,500 Large Rs. 4,000 Extra Large Rs. 5,000</p>

4.5	Free safe deposit Locker Charges Saving Account)	Monthly average balance	Locker Charges
		Less than Rs. 3,000,000/- or above free limit	same as locker charges
		Rs. 3,000,000/- to 5,000,000/-	small or medium free
		Rs. 5,000,001/- to 10,000,000	large free
		Rs. 10,000,001/- and above	extra large free
		On completion of each year, if average balance is not maintained, actual charges as per SOC will be applicable.	

5. Branch Banking Charges

5.1	Issuance of PO/DD/CDR	Rs. 400 Flat
5.2	Cancellation/Replacement of PO	Rs.500
5.3	Issuance of Pay Order for payment of fees in favor of educational institutions, HEC/board, etc.	Rs. 25/- per instrument

5.4	Minimum Balance Charges if average balance is below Rs. 50,000/- & for foreign currency account below USD 5,000/-, GBP 3,000/- & EUR 3,000/-	LCY: Rs. 50+ FED on not maintaining Rs. 50,000/- average balance for Munafa Rozana & Super Saver products. FCY: 1USD/GBP/EUR/AED+FED or Rs. 50+FEB per month whichever is higher. Note: Students, mustahiqeen of Zakat, employees of Government / Semi Government, diplomatic missions/attached/affiliated office and their staff, BBA/PLS/Asaan Account holders, Silkbank Bancassurance customers (life), institution for salary & pension purposes & management committee accounts are exempted from levy of service charges.
5.5	Duplicate Statement of account for more than 6 months	Rs. 35/- per statement
5.6	Duplicate Statement for closed accounts	Rs. 35/- per statement
5.7	Account closing charges	Rs. 500/-
5.8	Inquiry/photocopy of old record	Rs. 500/- flat
5.9	Issuance of Balance/Account Maintenance Certificate	Rs. 300/- (flat) plus FED
5.10	Out of pocket expenses	At actual

5.11	Security benefit coverage fee	Nil
5.12	Central Excise levy & any other government duties/taxes	At actual
5.13	Intercity transactions	Free
5.14	Online transfer from one account to another account	Free-within the branches of the same city & between: i) Rwp & Islamabad branches ii) Lahore & Raiwind branches Free for RF/OD accounts of SME & Commercial segment.
5.15	Online Cash Deposit / Withdrawals (Intercity)	Rs. 200/-
5.16	Online Cash Deposit / Withdrawals (within city)	Free
5.17	SMS Alerts	All Transactions Rs.125/month ATM/POS: Free
5.18	E-Alert Charges	*Rs. 75/- per month flat - free if E-alert availed with SMS alert facility

5.19	Cheque Book Issuance Charges	Rs. 25 per leaf
5.20	Charges on cheque returned in inward clearing	Rs.600 per cheque
5.21	Same Day Outward Clearing Charges	Rs. 550/- per instrument
5.22	Same Day Outward Clearing Cheque Returned	Rs. 600/- per instrument
5.23	Issuance of NBP/SBP Cheques	Rs. 500/- per request
5.24	Stop Payment of Cheques	Rs. 600/-per instruction
5.25	Standing instruction Charges	Rs. 300/- per instruction Note: not applicable on bancassurance instructions, markup recovery of SME/Consumer & internet banking instruction.
5.26	eCIB Report	Rs.100

5.27	Other certificates not specified elsewhere	Rs. 300/-	
5.28	Tax Certificate	Free	
5.29	Proceeds Realization Certificate under PRI	Free	
5.30	Hold mail service	Rs. 2,000/- per annum, payable in advance	
5.31	Swift OD Finance	Rs. 3,000/-	
5.32	RTGS	Days	Timings
		Monday to Friday	9:00 am to 4:30 pm
	MT102 threshold:>Rs. 100,000/- up to Rs.1,000,000	Monday to Friday	9:00 am to 1:30 pm 1:30 am to 1:30 pm 3:00 pm to 4:00 pm
	MT103 threshold:>Rs.1,000,000 and above	Cash-in Transit	As per actual CIT charges incurred
5.33	Collection of Prize money & face value of National Prize Bonds through commercial banks	Bank's Margin	0.5% or Rs.1,000/- (whichever is higher)

6. Debit Card Charges

6.1	Debit Card Issuance Fee - (Basic)	Paypak: Rs.1,500 Classic : Rs.2,000 Gold: Rs. 2,600 Platinum: Rs.4,000
6.2	Debit Card Annual Fee - (Basic)	Paypak: Rs.1,500 Classic : Rs.2,000 Gold: Rs. 2,600 Platinum: Rs.4,000
6.3	Card Re-Issuance	Paypak: Rs.650 Classic : Rs.825 Gold: Rs.1000 Platinum: Rs.1500
6.4	Re-Issuance of Pin	Free
6.5	Cash Withdrawal From other Bank's ATM	Rs. 23.44/-
6.6	Cash Withdrawal International ATM/POS	Rs. 500/- per transaction or 4% (whichever is higher)

6.7	Balance Inquiry From other Bank's ATM(1Link Network)	Rs. 4
6.8	Balance Inquiry From other Bank's ATM(Mnet Network)	Rs. 4
6.9	International ATM Balance Inquiry	Rs.250/-
6.10	Mini statement charges	Average balance below Rs. 50,000/- Rs. 10/- & Rs. 50,000 & above free.
6.11	IBFT Charges	Aggregate amount per month less than Rs. 25,000- Free More than Rs. 25000/- 0.1% or Rs. 200/- (whichever is lower)
6.12	POS transactions in Pakistan	Free
6.13	Utility bill payment charges	Free
6.14	Document transaction retrieval charges	Local Rs. 300/- & international Rs. 800/- per transaction

6.15	Visa Debit Card Service Fee - Classic Note: VDC service fee is exempted on maintaining required monthly average balance in relationship based account that is TDR, Online Express, Munafa Rozana, Salary premium or equivalent in FCY account.	Monthly average balance Rs. 50,000/- & above - No charges
6.16	Charge back - international	Rs. 500/- per transaction
6.17	Charge back - local	Rs. 250/- per transaction
6.18	Arbitration charges	At actual
6.19	VDC limit Enhancement	Rs. 1,200/-
6.20	ATM slip charges	Free
All international transactions settled outside Pakistan will be charged at open market rate. Any variance in interbank and open market rates will be borne by the customers.		

7. INLAND LETTERS OF CREDIT

7.1 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
7.2 Amendments		
7.2.1	Amendment involving increase in Amount of Validity	As mentioned above in (7.1)
7.2.2	Amendment without increase in Amount or Extension in Period of L/C	Rs. 1,000/- per transaction (flat)
7.2.3	Amendment Charges on Transfer of Inland Letters of Credit to a New Beneficiary	Case to be treated as opening of fresh L/C

7.3 Advising	Rs. 1,000/- (flat)
7.4 Amendment Advising	Rs. 500/- (flat)
7.5 Confirmation Charges	0.30% per quarter or part thereof. Minimum Rs. 1,000/-
7.6 L/C Cancellation Charges	Rs. 1,000/-

8. COLLECTION

8.1 Clean (Including Cheques and Bank Drafts, etc., where NIFT Facility is not Available)	Rs. 250/- (flat) plus Courier or Postal Charges
8.2 Clean (Including Cheques and Bank Drafts, etc.) sent through NIFT - Online	Rs. 150/- (flat)
8.3 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.	

9. PURCHASE OF BILLS

9.1 Documentary Bills other than Drawn against Inland Letters of Credit	Same charges as for collection cited at (8.1) and (8.2) mentioned above, plus mark-up from the date of purchase to the date of payment at the negotiated rate
9.2 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

9.3 Returning Charges for Documentary and Clean Collections, in case the Instruments are Returned Unpaid	Rs. 100/- plus Courier Charges
9.4 Mark-up shall be Applied as under on Bills Purchased / Negotiated	
9.4.1 If Retired up to the 2 nd day from the Date of Purchase	0.50 paisas per Rs. 1,000/- on a daily product basis (on actual finance)
9.4.2 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/-
9.5 Storage Charges	At actual

10. DOCUMENTARY BILLS DRAWN UNDER INLAND LETTERS OF CREDIT

10.1 Sight Bills	
10.1.1 Negotiating End	Negotiation commission @ 0.40%. Minimum Rs. 1,000/- per bill or as per arrangement
10.1.2 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/-

10.1.3 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.	
10.1.4 Service Charges on Inland PAD	0.10%. Minimum Rs. 1,000/- or as per arrangement
10.2 Usance Bills	
10.2.1 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
10.2.2 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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11. FINANCE / ADVANCES

Following Charges may be Recovered in Addition to Mark-up / Return on Investment		
11.1 Project Application Fee (Non-Refundable)		
11.1.1 Projects having Capital Cost (Excluding Cost of Land and Buildings) up to Rs. 30 Million	As per arrangement	
11.1.2 Projects having Capital Cost (Excluding Cost of Land and Buildings) Exceeding Rs. 30 Million	As per arrangement	
11.2 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

	iii. Legal Documentation Fee iv. Project Monitoring Fee (one-time charge) at the time of sanction v. Trusteeship Fee (to be recovered by the lead bank in case of consortium financing)	At actual Negotiable Negotiable
11.3 Processing Fee for Fresh Credit Proposals / Renewals / Enhancement / Others	Initial / Annual Review: Processing Fee over and above 0.1% of amount (if agreed with the customer) CBG & SME 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)	
Note: In case of annual internal review of TF / DF facilities, the fee shall not be applicable.	Interim Review (For Enhancement): RBG 0.1% of total facilities or as per arrangement CBG & SME As per arrangement Rs. 5,000/- (flat)	
11.4 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		

11.5 For Finance against Pledge / Hypothecation Various Charges may be levied as follows:	
11.5.1 Godown Rent	At actual
11.5.2 Godown Staff Salaries. Salaries of Godown Keepers / Chowkidars	At actual
11.6 Godown Inspection Charges	To be credited to the Bank's Income Account
11.6.1 Within Municipal Limits or within a radius of 5 Kilometers from Silkbank's Branch outside Municipal Limits	Rs. 1,000/- (flat)
11.6.2 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 (11.6.1)
11.7 Delivery Charges	At actual
11.7.1 If a Godown Keeper is not posted, conveyance charges to be recovered	
11.8 Other Incidental Expenses	At actual
11.9 Insurance Premia, Legal Charges	At actual

12. M'POWER

12.1 Processing Fee	Residential: Rs. 5,000/- and Commercial: Rs. 7,000/-
12.2 Approval Charges	Rs. 15,000/- or 0.1% of the approved amount (whichever is higher)
12.3 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
12.4 Late Payment Charges	Rs. 15,000/- per late payment
12.5 Line Renewal	Up to Rs. 15,000/- or 0.1% of the loan amount (whichever is higher)

12.6 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/-
12.7 Property Insurance Premium	Insurance rate as quoted by the vendor
12.8 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/-
12.9 Life Insurance	Optional and as per rate quoted by the vendor
12.10 Documentation, Stamp Duties and Levies	At actual
12.11 Litigation Charges	At actual
12.12 Re-Appraisal Charges	At actual
12.13 Standing Instruction Charges	As per Branch Banking
12.14 SMS Alerts Fee	Rs. 50/- per month
12.15 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.	

13. AGRICULTURE BUSINESS FINANCE

13.1 Processing Fee	Rs. 5,000/-
13.2 Management Consultancy Fee	Up to Rs. 6,000/- . 50% additional fee to be charged for any additional business
13.2.1 For Peripheral Areas	Rs. 500/- (additional charges)
13.3 Prompt Payment Bonus	As agreed on the facility acceptance letter
13.4 Line Renewal Fee	Rs. 5,000/-
13.5 Appraisal Fee	
13.5.1 Built Property	Up to Rs. 5,000/- per property
13.5.2 Flat	Up to Rs. 5,000/- per property
13.5.3 Land	Up to Rs. 4,000/- per property
13.5.4 For Peripheral Areas	Up to Rs. 500/- (additional charges)
13.6 Insurance Charges	As quoted by the vendor
13.7 Legal Opinion	
13.7.1 Preliminary Opinion	Rs. 3,500/- (Rs. 2,000/- for Stage I and Rs. 1,500/- for Title Search)
13.7.2 Final Opinion	Up to Rs. 3,000/-

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

14. TEXTILES

14.1 Processing Fee	Rs. 5,000/-
14.2 Management Consultancy Fee*	Rs. 6,000/-
14.3 Line Renewal Fee	Rs. 5,000/-
14.4 Appraisal Fee*	
14.4.1 Built Property	Rs. 5,000/- per property

14.4.2 Land	Rs. 3,000/- per property
14.4.3 Flat	Rs. 5,000/- per property
14.4.4 For Peripheral Areas	Rs. 500/-
14.5 Legal Fee*	
14.5.1 Preliminary Opinion	Rs. 3,500/-
14.5.2 Final Opinion	Rs. 3,000/-
14.6 Pay Orders and Demand Drafts	
14.6.1 Line Size Rs. 1 Million to Rs. 10 Million	3 free pay orders and / or demand drafts
14.6.2 Line Size above Rs. 10 Million	5 free pay orders and / or demand drafts
14.7 Letter of Guarantee	
14.7.1 If Avg. Utilization of CF Limit is 0% - 25%	Bank Commission Charges will be 3% per annum
14.7.2 If Avg. Utilization of CF Limit is over 25% - less than 50%	Bank Commission will be 1.5% per annum
14.7.3 If Avg. Utilization of CF Limit is 50% and above	No Commission Charges
14.8 Cheque Book Issuance Charges	Rs. 5/- per leaf
14.9 Property Insurance Charges*	

14.9.1 Residential Property	Up to 0.07% of the line amount plus 0.15% terrorism cover		
14.9.2 Commercial Property	Up to 0.09% of the line amount plus 0.15% terrorism cover		
14.9.3 Industrial Property	Up to 0.27% of the line amount plus 0.15% terrorism cover		
14.10 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/-
	14.11 Cheque Return Fee		
14.12 Documentation, Stamp Duties and Actual Levies*			Rs. 500/-
14.13 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.			

15. CASH EASE (BILL DISCOUNTING)

15.1 Pay Orders and Demand Drafts	
15.1.1 Up to Rs. 10 Million	3 free pay orders and / or demand drafts
15.1.2 Line Size above Rs. 10 Million	5 free pay orders and / or demand drafts
15.2 Penal Mark-up	3% above than the agreed mark-up rate for facility
15.3 Cheque Return Fee	Rs. 500/-
15.4 Cheque Book Issuance Charges	Up to Rs. 5/- per leaf
15.5 Processing Charges	0.1% of Loan Amount or as per agreement with customer
15.6 Management Consultancy Fee	Up to Rs. 5,000/-
15.7 Litigation Charges	At actual
15.8 Re-Appraisal Charges	At actual
15.9 Cash Collection Charges	Rs. 500/-
15.10 Line Renewal Fee	Rs. 5,000/- plus FED (If applicable)
15.11 Insurance on Hypothecated Stock	Up to 0.1% of line amount

16. AGRICULTURE PASS BOOK FINANCE

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

16.3 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/-
16.4 Line Renewal Fee	Rs. 1,000/-		
16.5 Appraisal Fee			
16.5.1 Built Property	Rs. 5,000/- per property		
16.5.2 Flat	Rs. 5,000/- per property		
16.5.3 Land	Up to Rs. 4,000/- per property		
16.5.4 For Peripheral Areas	Rs. 500/- (additional charges)		
16.6 Insurance Charges			
16.6.1 Residential	As quoted by the vendor		
16.6.2 Commercial	As quoted by the vendor		
16.6.3 Crops	Up to 2% per year of limit amount		
16.6.4 Tractor	Up to 3% of the loan amount for the entire period		
16.7 Legal Fee (Residential / Commercial Properties)			
16.7.1 Preliminary Opinion	Rs. 3,500/- (Rs. 2,000/- for Stage I and Rs. 1,500/- for Title Search)		
16.7.2 Final Opinion	Up to Rs. 3,000/-		
16.8 Legal Fee for Agricultural Land			
16.8.1 Preliminary Opinion	Up to Rs. 2,000/-*		
16.8.2 Final Opinion	Up to Rs. 2,000/-*		
*Legal Fee for Agricultural Land shall be charged at actual as finalized with the lawyer			
16.9 Cheque Book Issuance Charges	Rs. 5/- per leaf		
16.10 Cheque Return Fee	Rs. 300/- per instrument		

16.11 Documentation, Stamp Duties and Levies	At actual
16.12 Repossession Charges for Moveable Assets	At actual, quoted by the agency
16.13 Litigation Charges	At actual

SALE AND PURCHASE OF SECURITIES

17. SECURITIES

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

18. GUARANTEES

18.1 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)	
18.2 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
18.3 Amendment	Rs. 500/- per amendment plus commission as per (18.2) for increased amount or extension in period	

BRANCH BANKING CHARGES**19. COMMUNICATION CHARGES**

19.1 Ordinary Mail	Rs. 15/-
19.2 Registered Post	Rs. 50/-
19.3 Courier (Within City)	Rs. 50/-
19.4 Courier (Outside City)	Rs. 100/-
19.5 Courier (Outside Country)	At actual
19.6 Fax / Telephone	Minimum Rs. 100/- or actual (whichever is higher)

20. PHONE BANKING

20.1 Statement Regeneration	As per Miscellaneous Charges table
20.2 Pay Order Issuance	As per Commission on Pay Order table
20.3 Demand Draft Issuance	As per DDs, TTs and MTs table
20.4 Utility Bills Payment	Free
20.5 Account Balance Inquiry	Free
20.6 Transactions Inquiry	Free
20.7 Address / Telephone Number Change	Free
20.8 Cheque Book Issuance	As per Branch Banking Charges table or as defined in respective Product tables
20.9 FOREX Rates	Free

20.10 Debit Card Replacement	As per Debit Cards table
20.11 Debit Card Transaction Inquiry	Free
20.12 Debit Card Activation	Free
20.13 Debit Card Blocking	Free
20.14 Debit Card PIN Regeneration	Free
20.15 Account Linking Request	Free
20.16 Account De-Linking Request	Free
20.17 Personal Data Correction	Free
20.18 Internet Banking Registration	Free
20.19 Cheque Stop Payment Charges	As per Branch Banking Charges table

DEPOSIT, ASSET & TECHNOLOGY PRODUCTS

21. AUTO FINANCE

21.1 Processing Charges	Rs. 5,000/-
21.2 Appraisal Fee (Used / Imported Cars)	At actual (minimum Rs. 2,000/-)
21.3 Late Payment Fee	Rs. 500/- or 2% per month of the past due installment amount (whichever is higher)
21.4 Vehicle Repossession Charges	Rs. 25,000/- or actual (whichever is higher). Depending upon the car value, repossession, relocation and outstanding loan amount
21.5 Insurance Charges	At actual
21.6 Repossessed Vehicle Storage Charges	Minimum Rs. 2,500/- per month
21.7 Pre-Payment Charges	6% of the outstanding amount
21.8 Tracker Activation Charges	At actual
21.9 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.

22. 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.

23. HOME FINANCE

23.1 Processing Fee	Residential: Rs. 5,000/- and Commercial: Rs. 7,000/-
23.2 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
23.3 Pre-payment Penalty	2% of the outstanding amount
23.4 Late Payment Charges	Rs. 1,000/- per month
23.5 Appraisal	Built Property: Rs. 5,000/- per property Apartment: Rs. 3,500/- per property Land: Rs. 4,000/- Peripheral Areas: Rs. 500/- additionally
23.6 Property Insurance Premium	At actual
23.7 Legal Fee	Stage-I Charges: Rs. 5,000/- Final Legal Opinion: Rs. 5,000/-
23.8 Life Insurance	Optional and as per rate quoted by the vendor
23.9 Documentation, Stamp Duties & Levies	At actual
23.10 Litigation Charges	At actual
23.11 Re-Appraisal Charges	At actual
23.12 Cash Collection Charges	Rs. 500/-
23.13 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.

24. IPS ACCOUNT

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

25. MONEY MARKET EXPRESS

25.1 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
25.2 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

25.3 Collection of Cheques in Outward Clearing	Monthly Average Balance	Collection Charges
	Less than Rs. 500,000/- or above free limits	Please refer to page 9 (2.21)
25.4 Cheque Book Charges	Rs. 500,000/- & above	5 free for the month
	Monthly Average Balance	Cheque Book
	Up to Rs. 500,000/- or above free limits	Please refer to page 9 (2.19)
25.5 Intercity Transactions	Rs. 500,001/- to Rs. 1,000,000/-	2 free for the month (50 leaves)
	Rs. 1,000,001/- & above	All free
	Monthly Average Balance	Intercity Transaction Charges
	Less than Rs. 50,000/- or above free limits	Rs. 150/-
25.6 Call Deposits (CDR)	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
	Monthly Average Balance	CDR Charges
	Less than Rs. 100,000/-	Rs. 100/- (flat)
	Rs. 100,000/- & above	All free for the month

26. PERSONAL LOAN

26.1 Processing Fee	Rs. 4,000/- or 1% of the loan amount (whichever is higher, subject to approval)		
26.2 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%

26.3 Late Payment Charges	Penalty will be charged on outstanding balance in case of full settlement and on adjusted amount in case of partial settlement. A year is equal to 12 installments from date of disbursal and only 1 partial payment is allowed in a year and no partial payments are allowed in the 1 st year.
26.4 Insurance	Rs. 1,500/- per missed installment
26.5 Top-up Facility	At actual
26.6 Litigation Charges	Rs. 4,000/- or 1% of the loan amount (whichever is higher, subject to approval)
26.7 Pay Order Re-Issuance	At actual
26.8 Pay of Sheet Re-Issuance	Rs. 500/-
26.9 Credit Protector	Rs. 500/-
	0.60% of loan amount (third party payment)
<p>Note: All Government levies, duties and taxes will be charged to the customer where applicable in addition to the above-mentioned rates. All regular branch banking charges will be applied for the transactions through branches. In addition to the above, Commission/Service Charges, Recovery of Courier/Postage/Fax Charges will also be made according to the prescribed tariff? (where applicable). The abovementioned details have been given here for information purpose and are subject to change from time to time. Please refer to the Schedule of Charges (SOC) placed on our website (www.silkbank.com.pk) or at our branches for amendments.</p>	

27. READY LINE

27.1 Annual Fee	Rs. 5,000/- for Classic Account Rs. 7,000/- for Platinum Account
27.2 Processing Fee	Rs. 4,000/- or 1% of the loan amount (whichever is higher, subject to approval)
27.3 Late Payment Charges	Rs. 1,800/-
27.4 Enhancement Fee	Rs. 3,500/-
27.5 Credit Protector Fee	0.60% of monthly outstanding amount (third party payment)
27.6 Cheque Return Fee	Rs. 500/-
27.7 Litigation Charges	At actual
27.8 Minimum Balance Penalty	Nil
27.9 Online Cash Deposit	No Charges on Re-payment Account
27.10 Stamp Duties	At actual
27.11 SMS Alert Fee	Rs. 150/- per month

27.12 Account Closure Fee	Rs. 4,000/-
27.13 Cheque Book Charges	Rs. 15/- per leaf
27.14 Pay Order Charges	Rs. 300/-
27.15 VISA Debit Card Annual Fee - Classic	Rs. 1,500/- (First VDC Free)
27.16 VISA Debit Card - Replacement Charges - Classic	Rs. 1,000/-
27.17 VISA Debit Card - Re-issuance Charges - Classic	Rs. 1,000/-
27.18 VISA Debit Card Annual Fee - Platinum	Rs. 3,000/- (First VDC Free)
27.19 VISA Debit Card - Replacement Charges - Platinum	Rs. 1,500/-
27.20 VISA Debit Card - Re-issuance Charges - Platinum	Rs. 1,500/-
27.21 Auto Debit Payments	Rs. 100/- per month
27.22 EPP - Processing Fee	Rs. 1,000/- or 1.5% of the amount (whichever is higher)
27.23 Balance Transfer - Processing Fee	Rs. 1,000/- or 1.5% of the amount (whichever is higher)
27.24 Utility Bill Payment Charges	Rs. 100/- per transaction

Note:

All regular branch banking charges will be applied for the transactions through branches. In addition to the above, Commission/Service charges, Recovery of Courier/Postage/Fax charges will also be made according to the prescribed tariff (where applicable). In addition to the charges above, all applicable Government levies, duties, FED will also be recovered. The abovementioned details have been given here for information purpose and are subject to change from time to time. Please refer to the Schedule of Charges (SOC) placed on our website (www.silkbank.com.pk) or at our branches for amendments. All International transactions settled outside Pakistan will be charged at Open Market rate. Any variance in Inter-bank and Open Market rates will be borne by the customers.

28. SALARY PREMIUM ACCOUNT

28.1 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
28.2 Over-the-Counter Cash Withdrawal	Monthly Average Balance	Charges
	Less than Rs. 50,000/-	Rs. 250/-
	Rs. 50,000/- & above	Free
28.3 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
28.4 Intercity Transactions	Free	
28.5 SMS Alerts	Please refer to Branch Banking Charges (2.18)	
28.6 VISA Debit Card	Free for first year, subsequent as per section 3, page 10	
28.7 Mini-Statement from Silkbank ATM	Free	

29. SALARY PREMIUM PLUS

29.1 Minimum Balance Requirement	Nil	
29.2 Cheque Book (25 Leaves)	Free	
29.3 Debit Cards	PayPak Debit Card	Free
	VISA Debit Cards - Classic	Free for first year, subsequent as per section 3, page 10
29.4 Debit Card Re-issuance - Classic	As per section 3 on page 10	
29.5 Bank Statement	Free	
29.6 Banker's Cheque	Free	
29.7 Transactions within city	Free	
29.8 Transactions outside city	Free	
29.9 Bank Certificates	Free	
29.10 SMS Alerts	Please refer to Branch Banking Charges (2.18)	
29.11 Advance Salary	Fee of Rs. 1,000/- or 3% of advance salary amount (whichever is higher)	
29.12 IBFT	Free	
<p>Note: All other charges / benefits as defined under the SOC will remain in place for Salary Premium Plus as well.</p>		

30. CREDIT CARDS

30.1 Membership Fee	Annual Fee				
	Basic	Supplementary			
	VISA Signature VISA Platinum VISA Gold VISA Classic Mastercard Platinum Mastercard Titanium Mastercard Gold Mastercard Standard Other Specialized / Premium Cards	Rs. 25,000/- Rs. 14,000/- Rs. 7,000/- Rs. 3,000/- Rs. 12,000/- Rs. 8,000/- Rs. 6,000/- Rs. 2,500/- Rs. 15,000/-	Rs. 12,500/- Rs. 7,000/- Rs. 3,500/- Rs. 1,500/- Rs. 6,000/- Rs. 4,000/- Rs. 3,000/- Rs. 1,250/- Rs. 7,500/-		
30.2 Annualized Percentage Rate (APR)	Retail	41.99%			
	Cash	41.99%			
Open BTF	Installment Plans	Tenor	BTF Installment Plan	Retail Installment Plan	PO / IBFT / Alliances Installment Plan
		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%
30.3 Other Charges	Late Payment Fee	Rs. 1,800/-			
	Excess Over Limit Fee	Rs. 1,700/-			
	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	4.50% (3 months), 9.00% (6 months), 18.00% (12 months)
Insurance Cancellation Fee	Free
SMS & E-Alert Charges	Rs. 150/- 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	4.5% 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
Lounge Access	CIP Lounge: Free for Signature Cardholders only (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	2.5% of transaction amount. Rs. 200/- Rs. 1,500/- per instance 4.5% of the transaction amount
30.4 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
30.5 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

30.6 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
Note: Other VISA / Mastercard Charges may be applied at actual, based on VISA / Mastercard policy, Bank Charges may be waived based on any special promotions. All International transactions settled outside Pakistan will be charged at Open Market rate. Any variance in Inter-bank and Open Market rates will be borne by the customers.	

31. RUNNING FINANCE

Running Finance Facility (Branch Banking Customers) 31.1 Processing Charges 31.2 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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32. CHARGES WAIVER FOR STAFF

All charges mentioned hereunder are waived for permanent and contractual employees of Silkbank (only for Staff Account)	
32.1 Pay Order	Free
32.2 Demand Draft	Free

32.3 Intercity Transactions	Free
32.4 Local Collection	Free
32.5 Cheque Book for Salary Account Only	Free
32.6 Locker Rent	50% waiver of charges mentioned on page 16 (section 13)
32.7 Lien on Locker Rent	Free
32.8 Key Deposit	Free
32.9 PO / DD Cancellation	Free
32.10 Incidental Charges from Salary Account	Free
32.11 Foreign Remittance (Home Remittance)	Free
32.12 VDC Issuance & Annual Charges (Staff Salary Account)	Free
32.13 Stop Payment	Free
32.14 Remittance Abroad other than through Foreign Currency Accounts	One transaction free in a month
32.15 Over-the-Counter Cash Withdrawal on Salary Account	Free
32.16 SMS Alerts (on Salary Accounts)	Free
32.17 VDC Service Fees / Mini-Statements	Free
32.18 IBFT from Staff Salary Account	Free
32.19 Foreign Remittance Commission / Service Charges	Free
32.20 Inward Clearing Return Charges	Free
32.21 Same Day Clearing Lodgement Charges	Free
32.22 Same Day Clearing Return Charges	Free

33. 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

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

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

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

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

Park View City Branch,
Plot # 17, Commercial Area, Park View
City, 3-Kilometer, Thokar Niaz Baig, Lahore

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

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

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

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

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

Multan Branch,
10-A Bosan Road Gulgusht, Multan

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

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

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

Sialkot Branch,
70, Paris Road, Sialkot

Sukkur Branch,
Hussaini Road, Sukkur

