

### Schedule of Charges/Commission/fees of General Banking & Credit

No	Particulars	Nature of Charges/ Commission	Revised rate of Charges/Commission
1	Collection	Charges	i) Where there is a Clearing House - Free
	<b>Collection of Local Cheque/Bill/ Draft</b>		ii) Where there is no Clearing House, Conveyance at actual or minimum Tk.50/- per case
2	<b>Cheque Returned unpaid</b>	Charges	i)Where there is a Clearing House, Tk.50/- (flat) per instance
			ii)Where there is no Clearing House, Tk100/- (flat) per instance
3	<b>Bounced Cheque drawn on us (Cash, Clearing or transfer)</b>	Charges	Tk. 50.00 (Flat) per instance from the account of the Drawer of cheque.
4	<b>Collection of outstation/ outside Cheque/Bill/Draft</b>  (Clean/Documentary including IBPs)	Charges	i) Upto Tk. 25,000 @ 0.20%, But minimum Tk. 40/-
			ii) Tk. 25,001/- to 100,000/- @ 0.20% but minimum Tk 75/-
			iii) Tk. 100,001/- to 500,000/- @ 0.15% But minimum Tk. 200/-
			iv) Above Tk. 500,000/- @ 0.10% But minimum Tk. 750/- and Maximum Tk. 3000/-
5	<b>Postage</b> (Registered/ Courier)	Charges	At actual, but Minimim Tk. 25/-
6	<b>Issuance of Cheque Books for 10 leaves/25 leaves/50 leaves</b>	Charges	CD/SND/SB Tk. 4.00/- per leaf including VAT of cheque book for all types of accounts
			Issue of new cheque book in case of lost one Tk. 100/-
7	<b>Issuance of Bangladesh Bank Cheque at the request of the client.</b>		TK. 100/- Per Cheque
8	<b>Account Closing Charge</b>	Charges	i) SND/CD Tk. 300/-
			ii) Savings Tk. 200/-
			iii) No charge for Premature Encashment of Scheme Account
9	<b>Account Transfer Charge</b>	Charges	SND/CD/SB/Scheme A/c Tk. 200/-
10	<b>Remittance (Inland)</b>		
	Issuance of DD*	Commission	@ 0.15% But minimum Tk 100/-, Maximum Tk 1500/-
	Cancellation of DD	Charges	Tk. 50/- (flat)
	Issuance of Pay Order* /Security Deposit Receipt (SDR)	Commission	i) Upto Tk. 10,000/- Tk. 25/-

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			ii) Tk. 10,001 to Tk. 100,000 Tk. 50/- iii) Above Tk. 100,000/-Tk. 100/-
	Cancellation of PO	Charges	Tk. 100/- (flat)
	Issuance of Duplicate PO/SDR	Commission	Tk. 50/- (flat)
	Issuance of Duplicate Instruments (Except PO/SDR)	Commission	Tk.100/- (flat)
11	<b>Standing Instruction</b>	Charges	Tk. 100/- for execution of each instruction. No charge for transfer of fund any deposit account to scheme Account.
12	<b>Issuance of Guarantee</b>	Commission	0.50% - 0.75% per quarter or part thereof (Minimum Tk. 1000/-). No Commission in case of 100% cash margin,
13	<b>Account Maintenance Fee</b>		
	i) Current Account/SND account	Maintenance Fee	Tk. 500 /-half yearly on each account irrespective of balance.
	ii) Savings Account	Maintenance Fee	No fees up to Tk. 5000/ average balance
			Tk. 100/- on half yearly basis up to Tk. 25,000/ average balance Tk. 300/- on half yearly basis above Tk. 25,000/ average balance
	iii) All loan Accounts (Except Personal Loan and Consumer Credit)	Maintenance Fee	Tk. 800/- half yearly on each Loan account.
14	<b>Locker Service</b>		
	a) Annual Rent	Rent (Annual)	i) Small Tk. 1,500/-+ Insurance Premium Tk.690/-
		Rent (Annual)	ii) Medium Tk. 2,000/- + Insurance Premium Tk 920/-
		Rent (Annual)	iii) Large Tk. 2,500/- + Insurance Premium Tk. 1,150/-
	b) Refundable Security Deposit	Security Deposit	i) Small Tk. 2,000/-
		Security Deposit	ii) Medium Tk. 3,000/-
		Security Deposit	iii) Large Tk. 5,000/-
	c) Replacement of Key (Lost/Damage)	Charges	At actual plus Tk. 1,000/-
15	<b>Purchase of Cheque &amp; inland Bills</b>		
		Commission	i) Upto Tk. 25,000 @ 0.15%, Minimum Tk. 25/-
		Commission	ii) Tk. 25,001 to 100,000 @ 0.15% Minimum Tk. 50/
		Commission	iii) Tk. 100,001 to 500,000 @ 0.10%, Minimum Tk. 200/-
		Commission	iv) Above Tk. 500,000 @ 0.05% Minimum Tk. 500/- and Maximum Tk. 1500/-

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16	<b>Miscellaneous Services</b>		
	Issuance of Balance Confirmation Certificate	Charges	i) Stop Payment instruction Tk. 100/- ii) (a) Issuance of certificate for the purpose of BO A/c Tk. 100/- (b) Issuance of any other certificate Tk. 200/- iii) Issuance of Balance Confirmation Certificate **
17	<b>Mail Charge</b>	Charges	At actual outside Bangladesh
18	<b>Charges for Credit Operation</b>		
	<b>A) Loan Processing Fee</b> (Sanctions/Renewal/Enhancement/Extension )	Processing fee	Upto Tk. 2,500,000 Tk. 1,000/- TK. 2,500,001 to 5,000,000 Tk. 1500/- Tk. 50,00,001 to 10 Million Tk. 2000/- Above Tk. 10 Million Tk. 2500/-
	<b>(B) SME Loan</b>		
	i) Service Charge	Charges	1% on approved loan amount
	ii) Risk fund	Service Charges	1% on approved loan amount
	iii) Overdue for installment in SME Loan	Service Charges	2% of overdue installment
	C) Loan Documentation Fee Mortgage of landed property/ Creation of charge/other Banks FDR/shares etc.		
	i) Upfront fees (Loan/ structure finance/syndicate)	Charges	i) @ Tk. 0.25% -1.00% of loan amount
	ii) Commitment fee (for credit line)	Charges	ii) @ Tk 0.25% on undisbursed amount
	iii) Prepayment charges (term loan)	Charges	iii) @ Tk. Tk. 0.25% on outstanding amount.
	iv) Price of loan application form(s)	Charges	iv) Tk. 200/- for loan under schemes (Except Hire Purchase/Lease Finance)
	v) Others (not specified above)	Charges	v) To be fixed by the management.
19	<b>Management Fee</b>		
	a) Extension of time of regular and overdue loans	Fees	1% -2%
	b) Approved excess over limit	Fees	0.50% - 1.50%

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- \* i) Bank will charge commission of Tk. 10 only for issuing Draft/Pay Order ( not exceeding Tk. 500) in connection with application by the students/unemployed youth for employment.
- ii) VAT will be realized as per government rules.

### **\*\* Issuance of Balance Confirmation Certificate:**

- a) Current and SND account holder : 1 (One) copy with A/C statement/monthly :Free
- b) Savings account holder : 2 (Two) copies with A/c statement/ half yearly : Free
- c) Scheme deposit account holder : 1 (One) copy with A/c statement/yearly : Free
- d) Excepting the above 3(three) occasions, A/c statement to be issued at the request of client on realization of Tk. 200/- (Maximum)

**Note: Managing Director/CEO will have the discretion to change (enhance/reduce/waive) the commission/charges according to Banker-Customer relationship.**