

## Schedule of Charges - SME & Agri Banking Division

### A. Fees and Charges for Deposit Products of SME:

The Charge and fees will be applicable on SME Banking deposit products- Transactional A/C, Fixed deposit A/C i.e. MTB Probaho, MTB Buniad, Angona Bunan, Angona Vitti, Agamikaler SME CD, MTB SME CD and MTB Personal Current Account and MTB SME DPS as well as any other such products developed from time to time.

Sl. No.	Nature of Charges/ Commission	Products	Rate/Amount
1	Minimum Deposit to Open A/C	Regular Current Deposit A/C & All SME Current Deposit A/C ( MTB Probaho , Angona Bunan, Agamikaler SME CD, MTB SME CD and MTB Personal Current Account)	BDT 1,000.00 (Shall not be applied for Exception)
2	A/C Maintenance Fee	All SME Current Deposit A/C ( MTB Probaho , Angona Bunan, Agamikaler SME CD, MTB SME CD and MTB Personal Current Account)	BDT 300.00 /half yearly (Shall not be applied for Exception)
3	A/C transfer Fee to other branch	All SME Current Deposit A/C ( MTB Probaho , Angona Bunan, Agamikaler SME CD, MTB SME CD and MTB Personal Current Account)& Loan A/C	BDT 50.00 within the district BDT 100.00 outside the district
4	Premature Encashment Fee	All SME Fixed Deposit Product/DPS (MTB Buniad, Angona Vitti and SME DPS)	Nil
5	Account Closing Fee	All SME Current Deposit A/C ( MTB Probaho , Angona Bunan, Agamikaler SME CD, MTB SME CD and MTB Personal Current Account)	BDT 300.00 (Shall not be applied for Exception)
6	Cheque Book Issuance Fee	All SME Current Deposit A/C & and Loan A/C (where cheque Book is issued)	At actual
	Issuance of Cheque book in case of lost cheque book		At actual ( no additional/processing charge to be obtained)

### Notes:

- Exception :**Special privileged A/Cs will mean different A/Cs for : Farmer , Freedom Fighter , destitute, cleaner of Dhaka North and South City Corporation , Street children and working children, beneficiary of different National Services Program , Ready Made Garments worker ,craftsman of shoe and leather item manufacturing small workshop, and school banking Account holder which were opened under financial inclusion initiatives along with all Taka 10, 50, & 100, Personal retail Account or any other such A/Cs declared by Bangladesh Bank shall remain out of

purview of this minimum deposit to open the account , A/C maintenance fee and Account Closing Fee.

- Minimum balance for interest entitlement in interest bearing accounts shall be according to respective PPG.
- For SND nature of A/Maintenance Fee is BDT 500.00/half yearly.

#### B. Fees and Charges for Loans and Advance:

The charges and fees will be applicable for CMSME (as definition of Bangladesh Bank) loan under SME Banking Division.

Sl. No.	Nature of Charges/ Commission	Products	Rate/Amount
7.	Loan Application Fee	All loan products	Nil
8.	Loan Processing Fee	All loan products (Not applicable for any Agricultural loan)	<ul style="list-style-type: none"> <li>• Up to Loan amount BDT 50.00 Lac, 0.50% on approved loan amount but not exceeding BDT 15,000.00</li> <li>• For Loan above BDT 50.00 Lac , 0.30% on approved loan amount but not exceeding BDT 20,000.00</li> </ul>
9.	Early Settlement Fee	All loan products	<ul style="list-style-type: none"> <li>• Nil for all loan under Cottage, Micro &amp; Small segments</li> <li>• Nil for Continuous/Demand loan of all segments</li> <li>• Under CMSME financing 0.50% on O/S Term loan in medium segment</li> </ul>
10.	Loan Processing/ Rescheduling/ Restructuring Fee applicable for Rescheduling/Restructuring of loans:	All loan products	<ul style="list-style-type: none"> <li>• For rescheduling or restructuring of CMSME &amp; Agricultural loan : Nil</li> <li>• For rescheduling or restructuring of <u>other than CMSME (&amp; Agricultural loan)</u>: 0.25% of loan but not exceeding BDT 10,000.00</li> </ul>
11.	Legal & Valuation Fee	All loan products	At actual
12.	CIB charges	All loan products	At actual
13.	Stamp Charge	All loan products	At actual
14.	Documentation Fee	All loan products	At actual

#### Notes:

- For CMSME Clients in case of Local and international trade and business-related remittance respective Schedule of Charge of MTB Shall be applicable.
- The Charge/Commission for LC and BG Under SME Bundle Loan product MTB AVA shall be in alignment of respective Schedule of Charge of MTB
- No Loan Processing Fee is applicable for agricultural loan.
- Loan Processing fee for RSTL/ Revolving limit to be charged at the time of loading / renewing regular limit only, not at the time of creating each deal under regular limit.

#### C. A/C Related Others Fees/Charges:



Sl. No.	Nature of Charges/ Commission	Products	Rate/ Amount
15	Balance Confirmation Certificate Fee	All SME Current Deposit & loan A/C	<ul style="list-style-type: none"> <li>One half yearly and one yearly total Two Balance Confirmation -Nil</li> <li>For additional certificate other than half yearly/ yearly (with bank statement ) BDT 100.00 each instance</li> </ul>
16	Issuance of Solvency Certificate	All SME Current Deposit & loan A/C	<ul style="list-style-type: none"> <li>BDT 200.00each instance</li> </ul>
17	Cheque Return Fee	All SME Current Deposit A/C and Loan A/C (where cheque Book is issued)	<ul style="list-style-type: none"> <li>BDT 50.00 each instance</li> </ul>
18	Stop payment instruction Fee	All SME Current Deposit A/C and Loan A/C	<ul style="list-style-type: none"> <li>BDT 100.00 each instance</li> </ul>
19	Cancellation of Stop payment instruction Fee		<ul style="list-style-type: none"> <li>BDT 50.00 each instance</li> </ul>

- Value added Service: Debit Card, SMS Banking/SMS Alert and Internet Banking are value added services. This are optional services, which client can avail as per their requirement with consent for using them against bank declared fees/charges in MTB Schedule of Charge (for GB, Retail) & Schedule of Charge (Cards)
- Applicable VAT, Government Taxes, Duties or other charges to be realized meticulously as per prevailing Government Regulations and time to time changes, in addition to the charge mentioned above.**

SCHEDULE OF MTB DOCUMENTATION CHARGES		
SL	Particulars of Task	MTB Fees
1	Land Vetting (up to 3 Title + 3 Baya deeds)	BDT 2000.00
	In addition to the above Fees BDT500.00 will be charged for each 2 Title + 2 Baya Deeds	
2	Title Search Report	At actual
3	Deed of Mortgage	BDT 1500.00
4	IGPA for Mortgage	BDT 1500.00
5	Further Charge	BDT 1500.00
6	Equitable Mortgage	BDT 1500.00
7	Deed of Redemption	BDT 1250.00
8	Cancellation & Revocation of IGPA	BDT 1250.00
9	Deed of Partial Redemption	BDT 1250.00



10	Letter of Hypothecation	BDT 1500.00
11	Deed of Floating Charge with RJSC FORM XVIII	BDT 1500.00
12	Deed of Fixed Charge with RJSC FORM XVIII	BDT 1500.00
13	Deed of Hypothecation over Current Assets, Book Debts & Receivables with RJSC FORM XVIII	BDT 1500.00
14	Deed of Fixed & Floating Charge with RJSC FORM XVIII	BDT 1500.00
15	Deed of Hypothecation over Plant & Machineries with RJSC FORM XVIII	BDT 2000.00
16	Deed of Modification of Fixed, Floating, Plant & Machineries, Current Assets, Book Debts & Receivables with RJSC FORM XIX	BDT 2000.00
17	IGPA to Sell Hypothecated Assets	BDT 1500.00
18	Notarial Attestation / Notarization	BDT 700.00
19	Agreement Vetting	BDT 2000.00
20	Deed of Agreement	BDT 2000.00
21	Tripartite Agreement	BDT 2000.00
22	Four-partite Agreement	BDT 2500.00
23	Multiparty Agreement	BDT 3500.00
24	Letter of Guarantee / Personal Guarantee	BDT 1500.00
25	Corporate Guarantee / Cross Corporate Guarantee	BDT 2000.00
26	Assignment for Work Order	BDT 2000.00
27	Power of Attorney against Assignment of Work Order	BDT 2000.00
28	Pari Passu Security Sharing Agreement	BDT 7,000.00
29	Term Loan Agreement	BDT 2500.00
30	Letter of Undertaking (For Borrower / Mortgagor)	BDT 1500.00
31	Memorandum of Undertaking (MOU)	BDT 2000.00
32	Letter of comfort	BDT 2000.00
33	Power to Sale Vessels	BDT 2500.00
34	Power of Attorney for certain land	BDT 5500.00
35	Lease Agreement	BDT 7000.00
36	Deed of Sale	BDT 7000.00



37	Deed of Heba	BDT 7000.00
38	Deed of House Rent	BDT 7000.00
39	Letter of Satisfaction	BDT 1500.00
40	Verification of genuineness of any property documents with concerned Govt. record/authority including RAJUK/ Tahsil Office, Ministry of Housing and Public Works.	At actual cost (MGL will engage law Chambers)
41	Filing of charge documents with the Registrar of Joint Stock Companies and Firms.	At actual cost (MGL will engage law Chambers)
42	Searching of charge documents, file searching of any Company registered with RJSC	At actual cost (MGL will engage law Chambers)
43	Withdrawal of certificate from RJSC	At actual cost (MGL will engage law Chambers)
44	Letter of Indemnity	BDT 1,500.00
45	Addendum/Amendment of Pari Passu Security Sharing Agreement	BDT 7,000.00



Fees in BDT

MTB Documentation Fees Schedule (Only Home Loan)			
	Particulars of Task	Fees for External Lawyers	Fees for MTB In-house Documentation
1	Land Vetting (up to 3 Title + 3 Bia deeds). For any additional title deeds and baya deeds, fees to be negotiated.	2500.00	2000.00
2	Deed of Mortgage	2000.00	1500.00
3	IGPA for Mortgage	1500.00	1000.00
4	Affidavit	0	0
5	Letter of Satisfaction	1000.00	1000.00
6	Title Search Report	At actual	At actual
7	Undertaking		0
	<b>Sub-Total:</b>	<b>7,000.00</b>	<b>5,500.0</b>
8	Deed of Redemption	1500.00	1000.00
9	Cancellation & Revocation of IGPA	1500.00	1000.00
10	Deed of Partial Redemption	1500.00	1000.00
11	Notarial Attestation/Notarization	500.00	500.00
12	Tripartite, Four Party & Multiple Agreement	3000.00	2000.00

MTB Documentation Fees Schedule (SME/Agri Banking)			
	Particulars of Task	Existing Fees for MTB In-house Documentation	Revised Fees for MTB In-house Documentation
	<b>Unsecured loan:</b>		
1.	Drafting of Letter of Hypothecation	1500	Nil
2.	Drafting of Letter of Undertaking	1500	Nil
3.	Drafting of NGPA to sell Hypothecated Assets	1500	Nil
4.	Drafting of Term Loan Agreement	2500	Nil
5.	Stamp Cost at actual	<b>At actual</b>	<b>At actual</b>
	<b>Collateral backed loan:</b>		
1.	Legal Opinion	2000	1500
2.	Drafting of Letter of Hypothecation	1500	Nil
3.	Drafting of Letter of Undertaking	1500	Nil
4.	Drafting of NGPA to sell Hypothecated Assets	1500	Nil
5.	Drafting of Deed of Mortgage	1500	Nil
6.	Drafting of IPA	1500	Nil
7.	Drafting of Affidavit	1500	Nil
8.	Drafting of Letter of Satisfaction	1500	Nil
9.	Stamp Cost at actual	<b>At actual</b>	<b>At actual</b>

N.B: Above all charges are excluded from Stamp costs, Govt. Taxes, VAT & Levy, different official's expenses & miscellaneous expenditures.