

Schedule of Charges

1	General Banking			
Services	Nature of charge	Existing Rate of Commission/Charges	Revised Rate of Commission/Charges	
1.1	Collection			
1.1.(i)	Collection of Local Cheque/Bill/Draft	Charges	i) Where there is a Clearing House - Free	i) Where there is a Clearing House - Free
			ii) Where there is no clearing house - conveyance at actual, but minimum BDT 25.00	ii) Where there is no clearing house - conveyance at actual, but minimum BDT 50.00
1.1.(ii)	Cheque returned unpaid from Clearing House	Charges	BDT 50.00 (flat) per instance from the account of the Depositor of cheque, Out of Clearing House - BDT 100.00	BDT 50.00 (flat) per instance from the account of the Depositor of cheque, Out of Clearing House - BDT 100.00 plus mailing charge of BDT 25.00 for intimation of dishonor of cheques
1.1.(iii)	Bounced cheque drawn on us (cash, clearing or transfer)	Charges	BDT 50.00 (flat) per instance from the account of the Drawer of cheque	BDT 100.00 (flat) per instance from the account of the Drawer of cheque
1.1.(iv)	Collection of Outstation Cheques/Bills/Drafts (Clean/Documentary)	Commission	i) Upto BDT 25,000.00 -@ 0.20%, but minimum BDT 40.00	i) Upto BDT 25,000.00 -@ 0.20%, but minimum BDT 50.00

	including IBPs)*		ii) From BDT 25,001 to BDT 1.00 lac - @ 0.20%, but minimum BDT 75.00	ii) From BDT 25,001 to BDT 1.00 lac - @ 0.20%, but minimum BDT 100.00
			iii) From BDT 1,00,001.00 to BDT 5.00 lac - @ 0.15%, but minimum BDT 200.00	iii) From BDT 1,00,001.00 to BDT 5.00 lac - @ 0.15%, but minimum BDT 200.00
			iv) Above BDT 5,00,000.00 - @ 0.10%, but minimum BDT 750.00, maximum BDT 5,000.00	iv) Above BDT 5,00,000.00 - @ 0.10%, but minimum BDT 750.00, maximum BDT 5,000.00
1.1.(v)	Postage (Registered/Courier)	Charges	At actual plus BDT 10.00	BDT 25.00
1.1.(viii)	Telephone	Charges	At actual	Local - BDT 5.00 per minute, but minimum BDT 10.00 Overseas - BDT 15.00 per minute, but minimum BDT 50.00
		Minimum	BDT 40.00	
1.2	(a) Issue of Cheque Books (Non MICR Cheque Book)			
1.2a.(i)	Current Account/Short Term Deposits	Charges	BDT 1.00 per leaf of cheque book for all types of accounts	BDT 2.00 per leaf of cheque book for all types of accounts
1.2a.(ii)	Savings Account	Charges		
1.2a.(iii)	Issue of new cheque book in case of lost one	Service Charge	BDT 100.00	BDT 100.00
	(b) Issue of MICR Cheque Books			
1.2b.(i)	Current Account/Short Term Deposits	Charges	10 Leaf Book BDT 25.00 20 Leaf Book BDT 50.00 50 Leaf Book BDT 100.00	BDT 2.50 per leaf of cheque book for all types of account

	1.2b.(ii)	Savings Account	Charges		
	1.2b.(iii)	Issue of new cheque book in case of lost one	Service Charge	BDT 100.00	BDT 100.00

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* Commission on Collection of Outstation cheques/Bill/Draft will not be applicable for institutional account.

1.3	Account Closing charge				
	1.3.(i)	STD/CD	Service Charge	BDT 500.00	BDT 300.00
	1.3.(ii)	Savings	Service Charge	BDT 100.00	BDT 200.00
	1.3.(iii)	All Schemes and FDRs	Service Charge	BDT 100.00 (For premature encashment)	No Charge
1.4	Account Transfer charge				
	1.4.(i)	STD/CD	Service Charge	BDT 200.00	BDT 300.00
	1.4.(ii)	Savings	Service Charge		BDT 200.0
	1.4.(iii)	Accounts under Schemes (MSS and PFSD)	Service Charge		
1.5	Remittance (Inland)				
	1.5.(i)	Issue of DD*/TT	Commission	@ 0.15%	@ 0.10%
			Minimum	BDT 50.00	BDT 50.00

	Telephone charges for TT	Charges	At actual, but minimum BDT 40.00	BDT 50.00
1.5.(ii)	Cancellation of DD/TT**	Charges	BDT 30.00	BDT 200.00
1.5.(iii)	Issue of Pay-Order*/Security Deposit Receipt (SDR)**	Charges	i) Upto BDT 10,000 - BDT 25.00	i) Upto BDT 10,000 - BDT 50.00
			ii) From BDT 10,001 to BDT 1,00,000 - BDT 50.00	ii) From BDT 10,001 to BDT 1,00,000 - BDT 100.00
			iii) From BDT 1,00,001 to BDT 5.00 lac - BDT 100.00	iii) Above BDT 1,00,000- BDT 200.00
			iv) Above BDT 5.00 lac - BDT 150.00	
	Cancellation and/or Issue of Duplicate Pay Order/Security Deposit Receipt (SDR)**	Charges	BDT 100.00	BDT 200.00
1.6	Issue of Duplicate Instruments (except PO/SDR)	Charges	BDT 100.00	BDT 200.00
1.7	Standing Instruction	Charges	i) BDT 50.00 for execution of each instruction.	i) BDT 100.00 for execution of each instruction.
			ii) No Standing Instruction charge for transfer of balance from any deposit account to Scheme Account(s)	ii) No Standing Instruction charge for transfer of balance from any deposit account to Scheme Account(s)

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*i) Bank will charge commission of BDT 10.00 (ten) only for issuing Draft/Pay Order (not exceeding BDT 500.00) in connection with application by the students/unemployed youth for employment.

*ii) VAT will be realised as per government rules.

**Cancellation charge for DD/Pay-order - Upto BDT 500.00- Free; Above BDT 500.00- BDT 200.00

1.8	Issue of Guarantee		Commission / Service Charge	i) 0.60% per quarter or part thereof	i) 0.60% per quarter or part thereof
				ii) No commission in case of 100% cash margin	ii) No commission in case of 100% cash margin
				iii) Service charge of BDT 750.00 per instance	iii) Service charge of BDT 750.00 per instance
1.9	Incidental Charges (excepting employees' account)				
1.9.(i)	Current and STD Account	Charge	BDT 600.00 half yearly on each account irrespective of Balance	No Charge	
1.9.(ii)	Savings Account	Charge	BDT 100.00 half yearly on each account irrespective of Balance	No Charge	
1.9.(iii)	All Loan Accounts (except Staff Loan)				
	Limit less than BDT 1.00 Lac	Charge	BDT 800.00 half yearly on each loan account (except Personal Loan and Consumer Credit)	No Charge	
	Limit from BDT 1.00 Lac to BDT 1.00 Crore			No Charge	
Limit above BDT 1.00 Crore	No Charge				
1.10	Account Maintenance Fee (except staff A/c)				
1.10.(i)	Current and STD Account	Charge	Nil	BDT 500.00 half yearly on each account irrespective of Balance	

1.10.(ii)	Savings Account	Charge	BDT 300.00 half yearly on each account irrespective of Balance	Fron BDT 1 to BDT 5,000- BDT 0, From BDT 5,001 to BDT 25,000 - BDT100 and From BDT 25,001 to onwards- BDT 300 on half yearly basis
1.10.(iii)	All Loan Accounts (except Staff Loan)			
	Limit less than BDT 1.00 Lac	Charge	BDT 800.00 half yearly on each loan account (except Personal Loan and Consumer Credit)	-
	Limit from BDT 1.00 Lac to BDT 1.00 Crore			BDT 800.00
Limit above BDT 1.00 Crore	BDT 1000.00			
1.11	Locker Service	Rent (Annual)	i) Small - BDT 1,800.00	i) Small - BDT 2,000.00
			ii) Medium - BDT 2,400.00	ii) Medium - BDT 3,000.00
			iii) Large - BDT 3,000.00	iii) Large - BDT 4,000.00
		Security Deposit (Refundable)	i) Small - BDT 2,000.00	i) Small - BDT 2,000.00
			ii) Medium - BDT 3,000.00	ii) Medium - BDT 3,000.00
			iii) Large - BDT 5,000.00	iii) Large - BDT 4,000.00
Replacement of Key/ Closing	At actual plus service charge BDT 1,000.00	BDT 2,000.00		
1.12	Miscellaneous Services			

	1.12.(i)	Stop Payment Instruction	Service Charge	BDT 100.00	BDT 100.00
	1.12.(ii)	Issue of Certificate to customers	Service Charge	BDT 100.00	BDT 100.00
	1.12.(iii)	Issuance of BO Certificate	Service Charge	BDT 100.00	BDT 100.00
	1.12.(iv)	Issue of Account Statement ***	Service Charge	BDT 25.00 per Instance	BDT 25.00 per Instance
	1.12.(v)	Issue of Balance Confirmation Certificate	Service Charge	No charges for the first two instances. If more than two maximum BDT 200 for each instances.	Yearly & Half-Yearly free. But more than that BDT 200 for each instance thereof.
1.13	Charges for Credit Operation				
	1.13.(i)	Loan Processing Fee (Sanctions/renewal /enhancement/extention)			
		Upto BDT 25,00,000.00	Processing Fee	BDT 2,500.00	BDT 3,000.00
		BDT 25,00,001 to BDT 50,00,000.00	Processing Fee	BDT 5,000.00	BDT 5,000.00
		BDT 50,00,001 to BDT 1.00 crore	Processing Fee	BDT 7,500.00	BDT 7,500.00
		Above BDT 1.00 crore	Processing Fee	BDT 10,000.00	BDT 10,000.00
	1.13.(ii)	Upfront fees (Structured finance/syndication)	Commission	@ 0.25% - 1.00% of loan amount	@ 0.25% - 1.00% of loan amount

1.13.(iii)	Commitment Fee (For credit line)	Commission	@ 0.25% on undisbursed amount	@ 0.10% on undisbursed amount
1.13.(iv)	Early Settlement Fee (For all loans)	Commission	@ 0.25% on outstanding amount	2.00% on outstanding amount
1.13.(v)	Price of Loan Application Form(s)	Charges	i) BDT 200.00 for loan under Schemes (except Hire Purchase / Lease Finance)	i) BDT 200.00 for loan under Schemes
			ii) For other loans BDT 500.00	ii) For other loans BDT 500.00
1.13.(vi)	CIB Charge		Nil	BDT 100.00 per instance, for each CIB 1 & 2
1.13.(vii)	Others (not specified above)	Commission/charges	To be fixed by the Management	To be fixed by the Management

Note	***Issue of account statements:				
	Current and STD Account :		1 (one) copy of A/C statement/week: Free		
	Savings Account :		2 (two) copies of A/C statement/year: Free		
	Scheme Deposit Account :		2 (two) copies of A/C statement/year: Free		
1.14	On-line Charges				
	1.14.(i)	Inter city* (per instance)	Commission/charges	Upto BDT 100,000.00-Tk.50.00	Upto BDT 100,000.00-Tk.50.00
				BDT 100,000.00 to 200,000.00-Tk.100.00	BDT 100,000.00 to 200,000.00-Tk.100.00
				BDT 200,000.00 to 300,000.00-Tk.150.00	BDT 200,000.00 to 300,000.00-Tk.150.00

				BDT 300,000.00 to 400,000.00-Tk.200.00	BDT 300,000.00 to 400,000.00-Tk.200.00
				BDT 400,000.00 to 500,000.00-Tk.250.00	BDT 400,000.00 to 500,000.00-Tk.250.00
1.14.(ii)	MSS * (per instance) if deposited in other Branch	Commission/charges		BDT 10.00+15% VAT	BDT 10.00+15% VAT
1.14 (iii) On-line Service Charges*					
	Current, STD and Cheque Bearing Loan Account	Service Charge		BDT 100.00 half yearly on each account for branches with on-line facilities	BDT 100.00 half yearly against account (for branches with on-line facilities)
	Savings Account	Service Charge		BDT 50.00 half yearly on each account for branches with on-line facilities	BDT 50.00 half yearly against account (for branches with on-line facilities)
1.14.(iv)	Collection of other Branch cheques through clearing house	Commission/charges		Nil	Upto BDT 100,000.00-Tk.50.00
					BDT 100,000.00 to 200,000.00-Tk.100.00
					BDT 200,000.00 to 300,000.00-Tk.150.00
					BDT 300,000.00 to 400,000.00-Tk.200.00
					BDT 400,000.00 to 500,000.00-Tk.250.00
