

Annexure - A

**List of proposed Schedule of Charges for Agent Banking
Customer & Commission Structure for Agent Outlet**

Particulars	Schedule of Charges and Commission Structure		
	Proposed Customer Charge	Agent Portion	Bank Portion
1. Cash Deposit			
1.1 Cash Deposit from own Agent Outlet	Free	Nil	Nil
1.2 Cash Deposit from Other Agent Outlet	0.25% (Min Tk. 10, Max Tk. 100)	Full	Nil
1.3 Cash Deposit in Branch Account at Agent Outlet	0.25% (Min Tk. 10, Max Tk. 100)	Full	Nil
1.4 Cash Deposit in Agent Banking Account at Branch	Free	Nil	Nil
2. Cash Withdrawal			
2.1 Cash Withdrawal from own Agent Outlet	Free	Nil	Nil
2.2 Cash Withdrawal from Other Agent Outlet	0.25% (Min Tk. 10, Max Tk. 100)	80%	20%
2.3 Cash Withdrawal from Branch	Free	Nil	Nil
2.5 Cash Withdrawal of Core Banking Account	0.25% (Min Tk. 10, Max Tk. 100)	80%	20%
2.6 Cash Withdrawal from ATM			
2.6.1 Cash Withdrawal Own ATM	Free	Nil	Nil
2.6.2 Cash Withdrawal from Other ATM	15/-	Nil	15/-
2.6.3 Cash Withdrawal NPSB	15/-	Nil	15/-
2.7 Cash Withdrawal through POS by using cards			
2.7.1 Cash Withdrawal by using E POS Terminal at own Agent Outlet	10/-	5/-	5/-
2.7.2 Cash Withdrawal by using E POS Terminal at Other Agent Outlet	0.25% (Min Tk. 20)	50%	50%
2.7.3 Cash Withdrawal by using E POS Terminal of Branch /Other Bank Account	0.25% (Min Tk. 20)	50%	50%
3. Fund Transfer			
3.1 Fund Transfer at own Agent Outlet	Free	Nil	Nil
3.2 Fund Transfer at other Agent Outlet	0.25% (Min Tk. 10, Max Tk. 100)	50%	50%
3.3 Fund Transfer to Branch Account	0.25% (Min Tk. 10, Max Tk. 100)	50%	50%
3.4 Fund Transfer to other Bank Account	0.25% (Min Tk. 20, Max Tk. 100)	50%	50%
3.5 Fund Transfer through RTGS	Tk. 100/-	Tk. 50/-	Tk. 50/-
4. Bill Pay Commission			
4.1 Collection Fee	As per Agreement with the service Provider/Company	80% of the charged amount (After vendor payment; if Applicable)	20% of the charged amount (After vendor payment; if Applicable)
5. Loan Processing Fee			
5.1 SME Loan			
5.1.1 Retail Loan	1%	1%	0%
5.1.2 Agriculture Loan	1%	1%	0%
5.1.3 Auto loan	0.50%	0.50%	0%
5.1.4 Home Loan	1%	1%	0%
5.1.5 Home Loan	0.50%	0.50%	0%

VAT & TAX will be deducted as per applicable law.



5.2 Loan Installment			
5.2.1 Loan Installment Collection (After Repayment)	Nil	10% of Interest Amount after Installment	90% of Interest Amount after Installment
6. Card			
6.1 ATM Card Yearly Fee	Tk.200/-	Tk.50/-	Tk.150/-
6.2 ATM Card Replacement Fee	Tk.200/-	Tk.50/-	Tk.150/-
6.3 PIN Re - Issue Fee	Tk.200/-	Tk.50/-	Tk.150/-
6.4 New Card Requisition	Tk.50/-	Tk.50/-	Nil
6.5 Card Closing Fee	Tk.50/-	Nil	Tk.50/-
7. Cheque			
7.1 Cheque Book Issuance Fee (Savings)	Tk.4/- Per Leaf	Tk.1/-	Tk.3/-
7.2 Cheque Book Issuance Fee (Current)	Tk.4/- Per Leaf	Tk.1/-	Tk.3/-
7.2.1 Clearing Cheque Receive	Nil	Nil	Nil
7.2.1 At Mercantile Bank Branch	Nil	Nil	Nil
7.2.2 At Agent Outlet	Nil	Nil	Nil
7.2.3 Bank Clearing Charge (PSD)	Nil	Nil	Nil
7.2.4 Cheque Clearing fee	As per Bank Policy	Nil	Full
8. Account Maintenance Charge (Half Yearly)			
8.1 Savings A/C (Half Yearly)			
a) Balance Up to Tk. 5,000	Free	Nil	Nil
b) Balance Tk. 5001 to Tk. 10,000	Tk.50/-	Tk.25/-	Tk.25/-
c) Balance Tk. 10,000+	Tk.100/-	Tk.50/-	Tk.50/-
8.2 Current A/C	Tk.200/-	Tk.100/-	Tk.100/-
9. Float Sharing			
9.1 Savings Account (P.A)		4%	2%
9.2 Current Account (P.A)		5%	5%
9.3 Monthly Savings Scheme	As per existing Interest rate which is revised on 42nd ALCO meeting	1%	0%
9.4 Fixed Deposit Receipt (FDR)	As per existing Interest rate which is revised on 44th ALCO meeting 5.00% to 10.00%	1%	1%
10. Mercantile Securities			
10.1 Mercantile Securities BO Account Opening	Tk.100/-	Tk.100/-	Nil
11. Bank Solvency Certificate			
11.1 Bank Solvency Certificate Issue	Tk.100/-	Nil	Tk.100/-
12. Account Closing Charge	Tk.300/-	Nil	Tk.300/-
13. Dormant Account Active Charge (CBS)	Nil	Nil	Nil
14. Account Opening			
14.1 Account Opening (Savings)	Nil	Nil	Nil
14.2 Account Opening (Current)	Nil	Nil	Nil
14.3 Account Opening (FDR)	Nil	Nil	Nil
14.4 Account Opening (DPS)	Nil	Nil	Nil
15. Foreign Remittance			
15.1 Remittance through PIN	Nil	Tk.50/-	Nil
15.2 Remittance through Account	Nil	Nil	Nil
16. Disbursement			
16.1 Salary Disbursement	Free	Nil	Nil
17. Account statement			
17.1 Account Statement Fee	Tk.100/-	Tk.50/-	Tk.50/-

VAT & TAX will be deducted as per law



Annexure - B

Proposed Daily Transaction Limit for Agent Banking Customers

Figure in Lakh

		Daily Number of Transaction and Amount Limit					
		Cash Deposit		Cash Withdrawal		Fund Transfer/BEFTN/Inter-bank/Intra-bank	
Transaction Place	Nature of Accounts	No. of Transactions	Total Volume	No. of Transactions	Total Volume	No. of Transactions	Total Volume
Agent Outlet	Current Account	4	6.00	2	5.00	4	15.00
Agent Outlet	Savings Account	2	4.00	2	3.00	2	5.00
MBL Branch	Current Account	10	5.00	2	5.00	4	15.00
MBL Branch	Savings Account	10	5.00	2	5.00	2	5.00
MBL ATM	Current Account			4	0.50		
MBL ATM	Savings Account			4	0.50		

