Mercantile Bank PLC.

Research and Planning Division

Head Office, Dhaka

Schedule of Charges for Credit Operation

As per BRPD Circular No.#11,Dated June 10, 2021

2.1	Charges for Credit Operation		
	(i)	**Loan Processing Fee**	
		Upto BDT 50.00 Lac	0. 50 percent or not more than BDT 15,000
		Above BDT 50.00 Lac	0. 30 percent or not more than BDT 20,000
		SOD against Schemes/ FDR/ Share/ all other Financial Securities	NIL
		Cottage, Micro, SME Loan and Agricultural Loan	NIL
	(ii)	**Loan Application Fee**	
		Loan Application Fee	Nil
	(iii)	**Reschedule Fee/ Restructure Fee**	
		CMSME and Agriculture Loan	NIL
		Loan except CMSME and Agriculture Loan	0.25% but not more than BDT 10,000.00
	(iv)	Documentation Fee	At actual
		CIB Charge	
		Stamp Charge	
		Legal and Valuation Fee	
	(v)	**All types of Loan including Export Loan**	
		Service Charge	NIL
		Loan Management Fee	
		Monitoring/ Supervising Charge	
		Risk Premium	
		Other Charge except Interest/Profit	
		Others (not specified above)	At Actual
	(vi)	**Early Settlement Fee**	
		For Instalment Loans (except Cottage, Micro, Demand Loans & Staff Loans)	0.50% on outstanding amount
		For Cottage, Micro, Small Loans and Demand Loans	NIL
	(vii)	**SOD-Earnest Money Financing Scheme' under e-Tendering**	
		Registration/Renewal Fees	BDT 300 (yearly basis)
		Document Fees	At actual
		Tender/Proposal Security/Upload	BDT 25
		Performance Sequrity	BDT 200
		New Performance Security	BDT 200
		Issuance of PO	NIL
	(viii)	**Syndication Loan/Structured Finance**	
		Arranger Fee (Specific)	0.25% - 1.00% of Arranged Amount

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		Underwriting Fee (Specific)	0.25% - 1.00% of Underwriting Amount
		Agency Fee_Facility (Annually)	0.05% - 0.50% of Outstanding Amount
		Agency Fee_Security (Annually)	0.05% - 0.50% of Outstanding Amount
		Participation Fee	As per arrangement of Lead Bank/Arranger
	(ix)	**Commitment Fee** (on Undrawn Amount)	NIL
	(x)	**Issuance of Guarantee and e-GP System**	
		Issuance of Guarantee	(i) If the tenor of the Guarantee is one quarter (90 days) or below one quarter; Commission to be realized @ 0.50% on 90 days (one quarter). For subsequent quarter; Commission to be realized @ 0.50% on actual utilization period.** (Minimum BDT 1000 per quarter)
			(ii)Lump sum BDT 300 in case of 100% cash margin
			(iii)Service charge of BDT 1,000 per instance
		e-GP	BDT 300 per instance for any type of e-GP services
		Issuance of Duplicate Guarantee (local) (subject to complying all formalities)	BDT 2,000 plus Stamp cost at actual
2.2	**On-line Charges**		
	(a)	**Cheque Bearing Loan Account (Based on Half Yearly total amount of online transactions)**	
		BDT 0 to BDT 10 lac	BDT 200
		Above BDT 10 lac to BDT 1 Cr	BDT 500
		Above BDT 1 Cr to BDT 5 Cr	BDT 2,000
		Above BDT 5 Cr	BDT 5,000

*Commission will be realized on the basis of Banker-Customer relationship which will be approved by management of the bank. Branch shall have to realize the upper band of the commission/charge when guarantee is given under the delegation power of Head of Branch.

Note: The Managing Director will have the discretion to change (enhance/reduce/waive) the charge/ commission according to Banker-Customer relationship. In absence of MD, concerned DMD will enjoy the same discretionary power subject to post facto approval from Managing Director.

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