

General Banking

Particulars	Our Fees/Charges/Commissions
Account Opening (Opening Deposit):	
Savings Deposit	Tk.500.00
Current Deposit	Tk.1000.00
SND	Tk.1000.00
Others (Special)	Nil
Account Maintenance Fee (Half Yearly Basis):	
Savings Deposit	
Average Balance up to Tk. 10,000.00	Nil
Average Balance Above Tk. 10,000.00 to Tk. 25,000.00	Tk. 100.00
Average Balance Above Tk. 25,000.00 to Tk. 2,00,000.00	Tk. 200.00
Average Balance Above Tk. 2,00,000.00 to Tk. 10,00,000.00	Tk. 250.00
Average Balance Above Tk. 10,00,000.00	Tk. 300.00
Current Deposit (Half yearly - any amount)	Tk.300.00
SND (Half yearly - any amount)	Tk.500.00
Others (Special)	Nil
Account Transfer Fee/Collection of Local Cheque/Bill/Draft:	
Intra City	Tk.50.00
Inter City	Tk.100.00
Activation of Dormant Account	Nil
Pemature Encashment Fee	Nil
NID Verification Charge	Tk.10.00
Account Closing Fee:	
Savings Deposit	Tk.200.00
Current Deposit	Tk.300.00
SND	Tk.300.00
Others (Special)	Nil
Cheque Book Issue/Re-issue:	
For Different Accounts	Tk.7.00/leaf
Uncollected Check Book Destruction Charge:	Tk.50.00 for 10 leaves
	Tk.100.00 for 20 leaves
	Tk.200.00 for 50 leaves
Other Fees: Savings & Current Accounts	
Minimum Balance Fee/Incidental Charge/Ledger Fee/ Service Charge/ Counter Transaction Fee & similar other fees/charges	Nil
RTGS	As per prevailing rules
Outward Clearing of Cheque (any kind/any value)	As per prevailing rules
Account Maintenance & Others:	
Balance Confirmation Certificate/Account statement fee:	
Twice annually (on half yearly & yearly basis)	Nil
Half yearly & yearly based more than twice a year (per instance)	Tk.100.00 per instances
For each year relating to previous years (per instance)	Tk.50.00 per instances
Solvency certificate	Tk.200.00 Per instance
Cheque Return	Tk.50.00 Per instance
Beneficiary Owner's Certificate	Tk.100.00
Stop Payment:	Tk.100.00 per stop payment instruction
	Tk.50.00 per stop payment withdrawal instruction
Payment Order(PO):	
Up to Tk.1,000	Tk.20.00
Tk.1,001 to Tk.1,00,000	Tk.50.00
Above Tk1,00,000	Tk.100.00
Cancellation fee (per instances)	Tk.50.00
Issuance of Duplicate PO	Tk.300.00 + (plus) PO issue charge at actual
Issueance of DD,TT,MT	
UptoTk.1,000	Tk.20.00
Tk.1,001toTk.1,00,000	Tk.50.00
Tk1,00,001toTk.5,00,000	Tk.100.00
Tk5,00,001toTk.10,00,000	Tk.200.00
Above Tk10,00,000	Tk.300.00
Cancellation fee	Tk.50.00
Issuance of Duplicate DD	Tk.300.00 + (plus) DD issue charge at actual

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Issuance of Duplicate FDR, MDP, SFDS & Other Term Deposit Receipt	Tk.300.00
Certificate for Inward Remittance:	Tk.200.00 per remittance; Maximum Tk.1,000.00 per year.
Certificate for Income Tax (CD/SB/SND/FDR/DPS/Loan):	Tk.200.00
SMS Alert Charge (half yearly basis)	Tk.150.00
Passport Endorsement Fee:	
Passport endorsement fee during sell the foreign currency	Tk.300.00
Any other fee /charge/commission related to passport endorsement	Nil
Locker Charges (Yearly):	
Locker Rent – Small	Tk. 5,000.00
Locker Rent – Medium	Tk. 6,000.00
Locker Rent – Large	Tk. 8,000.00
Security Deposit (Per Locker)	Tk. 2,000.00
Replacement of Lost/ Damage Key	At actual + Service Charge Tk. 1,000.00
Late Payment Fee for Locker Charge	Tk.500.00 per year
(*For Staff 50% Waiver on Actual Rent)	
Standing Instruction (SI):	
Creation of Standing Instruction	Tk.200.00
Amendment of Standing Instruction	Tk.100.00
Cancellation of Standing Instruction	Tk.100.00
Photocopy of Check/Voucher	Tk.200.00
Account Statement Verification (from other bank & embassy)	Tk.200.00
CCVT Video footage retrieval:	
Within Dhaka	Tk.2,000.00
Outside Dhaka	Tk.3,000.00
BPID Related Charge (including VAT):	
Individual Investment:	
1. Opening BPID (except BPID opened by Bangladesh Bank for Stock Exchange Investors)	Tk.200.00
2. Participation in Primary Auction (for each successful bid)	Tk.200.00
3. Secondary Trading (FMI)	Tk.100.00 per transaction
4. Annual (calendar year) BPID Maintenance	Tk.200.00
5. Income Tax Certificate	One certificate per year is FREE, Tk.200.00 for additional certificate
Institutional Investment:	
1. Opening BPID (except BPID opened by Bangladesh Bank for	Tk.500.00
2. Participation in Primary Auction (for each successful bid)	Tk.500.00 (Tk.200.00 in case of bid submission through omnibus BPID by stock exchange brokerage)
3. Secondary Trading (FMI)	Tk.100.00 per transaction
4. Annual (calendar year) BPID Maintenance	Tk.500.00
5. Income Tax Certificate	One certificate per year is FREE, Tk.500.00 for additional certificate
Miscellaneous Charges:	
Courier Charge - Outside country	Actual Charge + (plus) Tk.200.00
Local Postage & others	At actual

Note:

VAT to be realized on applicable sectors as fixed by NBR (National Board of Revenue) time to time
The Managing Director may approve any change both upward/downward or waive any charge fully.

Loans & Advances

Particulars		Charges/Fees
A. Processing Fee		0.50% of loan amount or TK.15,000.00, whichever is lower for loan amount upto Tk.50.00 lac
		0.30% of loan amount or TK.20,000.00, whichever is lower for loan amount above Tk.50.00 lac
B. Early Settlement Fee (Adjustment)		
Other than Cottage, Micro, CMSME, Continuous & Demand Loan		0.50% of loan outstanding
For Cottage, Micro & CMSME, Continuous & Demand Loan		Nil
C. Prepayment (Partial settlement) Fee		
Other than Cottage, Micro, CMSME, Continuous & Demand Loan		0.50% of loan outstanding
For Cottage, Micro & CMSME, Continuous & Demand Loan		Nil
D. Reschedule / Restructure Fee		
Other than Cottage, Micro, CMSME, & Agri loan		Up to 0.25% of outstanding amount; but not more than Tk. 10,000.00 only.
For Cottage, Micro & CMSME, & Agri loan		Nil
E. Overdue Interest		1.50%
F. CIB Charge		At Actual
G. Documentation, Stamp Charge, Legal & Valuation Charge		At Actual
H. Bank Guarantee Commission		Maximum 0.50% per quarter on guarantee amount or minimum Tk.1000/- in case of partial margin.
		0.30% per quarter to maximum 0.50% per quarter on guarantee amount (but not more than Tk.2000/- and minimum Tk.1000/- in case of 100% cash margin
		0.30% per quarter to maximum 0.50% per quarter on guarantee amount and minimum Tk.1000/- in case of 100% FDR/FI margin
I. NOC against Loan		Tk.200.00 per instances

Note:

In addition to the all charges & fees any other govt. duty, tax, vat etc. will be realized as per prevailing govt. rules & regulation.
The Managing Director may approve any change both upward/downward or waive any charge fully.