

Schedule of Charges for MSME Banking

Account Opening			
Particulars	Features	Minimum Initial Balance Requirement	Remarks
Savings Account		Tk. 500	
Current Account		Tk. 1000	

Account Statement Related Fees & Charges			
Particulars	Features	Fees	Remarks
Current Account & Special Notice Deposit	For Last 01 Year	Tk. 200.00	If the customer takes A/C statement for last 01 year – charge tk. 200.00/A/C statement
	More than Last 01 Year	Tk. 500.00	If the customer takes A/C statement for more than last 01 year – charge tk. 500.00/A/C statement

Account Maintenance Fee			
Particular	Features	Fees (half yearly)	Remarks
Savings Account	Up to Tk. 10,000 (Average Balance)	Free	
	Above Tk 10,000 – up to Tk. 25,000 (Average Balance)	Tk. 100	
	Above Tk 25,000 – up to Tk. 2,00,000 (Average Balance)	Tk. 200	
	Above Tk 2,00,000 – up to Tk. 10,00,000 (Average Balance)	Tk. 250	
	Above Tk 10,00,000 (Average Balance)	Tk. 300	

Account Transfer Fees			
Particulars	Features	Fees	Remarks
Within District		Tk.50	
Inter District		Tk.100	

Online Charges (Cash Transaction, Inter district, Inter Branch Fund Transfer)			
Particulars	Features	Fees	Remarks
Up to 50,000.00		Tk. 20.00	
Tk. 50,001.00 to Tk. 1,00,000.00		Tk. 50.00	
Tk. 1,00,001.00 to Tk. 5,00,000.00		Tk. 150.00	
Tk. 5,00,001.00 to Tk. 10,00,000.00		Tk. 300.00	
Tk. 10,00,001.00 to Tk. 20,00,000.00		Tk. 500.00	
Tk. 20,00,001.00 to Tk. 50,00,000.00		Tk. 1,500.00	
Tk. 50,00,001.00 & over		Tk. 2,500.00	

Charges related to Remittance (inland)			
Particulars	Features	Fees	Remarks
DD/TT/MT issuance commission:	Up to Tk. 1,000	Tk.20	
	TK. 1,001 to TK. 1,00,000	Tk.50	
	TK. 1,00,000 to 5,00,000	Tk.100	
	TK. 5,00,001 to 10,00,000	Tk.200	
	Above TK. 10,00,000	Tk. 300	
Cancellation of DD/TT/MT Commission		Tk. 50	
Issuance of Duplicate DD/TT/MT Commission	Up to Tk. 1,000	Tk.20	
	TK. 1,001 to TK. 1,00,000	Tk.50	
	TK. 1,00,000 to 5,00,000	Tk.100	
	TK. 5,00,001 to 10,00,000	Tk.200	
	Above TK. 10,00,000	Tk. 300	

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Pay Order Related Charges			
Particulars	Features	Fees	Remarks
Pay Order Issuance Commission	Up to Tk. 1,000	Tk. 20	
	Tk. 1,001 to Tk. 1,00,000	Tk. 50	
	Above Tk. 1,00,000	Tk. 100	
Cancellation of P/O Comm.		Tk. 50	
Pay Order Issuance Commission	Up to Tk. 1,000	Tk. 20	
	Tk. 1,001 to Tk. 1,00,000	Tk. 50	
	Above Tk. 1,00,000	Tk. 100	

Others fees and Charges			
Particulars	Features	Fees	Remarks
Balance Confirmation Fee		Tk-100 /	(Half-yearly & Yearly Balance Confirmation Certificate both for Deposit & Loan account once in every 06 (six) months is free, charges will be realized for each duplicate certificate issued).
Account Closing Charge	Savings Account	Tk.200	
	Current Account	Tk.300	
	Short Notice Deposit	Tk.300	
Activation of Dormant Account	Savings Account	Free	
	Current Account	Free	
	Short Notice Deposit	Free	
Minimum balance fee / incidental charges/ ledger fee/ service charge		Free	
Premature Encashment		Free	
Incidental Charges		Free	
Counter Transaction Fee		Free	
Bank Solvency Certificate		Tk. 200	
Issuance of duplicate FDR		Tk. 500	
B/O Account – Beneficiary		Tk.100	

Charges related on Discounting Bills & Instruments			
Particulars	Features	Fees	Remarks
Up to Tk. 1,00,000.00		Tk. 30.00	@ 1.50% / Minimum Tk. 30.00
Tk. 1,00,001.00 to Tk. 5,00,000.00		Tk. 1,750.00	@ 1.25% / Minimum Tk. 1750.00
Over Tk. 5,00,000.00		Tk. 5,000.00	@ 1.00% / Minimum Tk. 5,000.00

Charges relating to Loans & Advances			
Particulars	Features	Fees	Remarks
Loan Processing Fee	Up to Tk.50,00,000	0.50% of Total Funded Sanction Limit not exceeding Tk. 15,000/- [Except, Specific SOD-EM, IDBP, FDBP]	
	Above Tk.50,00,000	0.30% of Total Funded Sanction Limit not exceeding 20,000/- [Except, Specific SOD-EM, IDBP, FDBP]	
	SOD-FO	Tk. 2,000	

Schedule of Charges

Loan Application Fee		Free	
Letter of Commitment		Tk. 1,000 per certificate	
Bank Solvency Certificate		Maximum 200/=	
Documents waiver/Deferral Charges		Free	
Project Appraisal/Assessment		Free	
Facility Structuring Fee		Free	
Information Memorandum (IM) Preparation Fee		Free	
Risk Premium Fee		Free	
Penal Charge		2% of PD amount of all type of loans	
Early Settlement Fee / Prepayment Fee / Charges		0.50% on total settlement amount	<p>*ESF for Term Loans only: Will be applicable for Medium Segment Clients only (not allowed for Cottage, Micro & Small)</p> <p>*ESF for Continuous & Demand Loans: No Early Settlement fee to be charged against Continuous & Demand loans.</p>
Charges for Cash Management Activity		As per negotiation with the client	
All types of Cash Management Service		As per negotiation with the client	
Arranger's Fee		Free	
Documentation Fee		At Actual	
CIB Charge		At Actual	
Stamp Charge		At Actual	
Legal and Valuation Fee		At Actual	
Participation Fee		Free	
Management Fee		Free	
Finance Fee		Free	
Agency Fee/Investment Fee		Free	

Cheque Book Related Fees and Charges			
Particulars	Features	Fees	Remarks
CD Cheque Book	20 Leaves	Tk. 100.00/book + VAT Tk. 15.00 = Tk. 115.00	
CD Cheque Book	50 Leaves	Tk. 250.00/book + VAT Tk. 37.50 = Tk. 287.50	
SND Cheque Book	20 Leaves	Tk. 100.00/book + VAT Tk. 15.00 = Tk. 115.00	
SND Cheque Book	50 Leaves	Tk. 250.00/book + VAT Tk. 37.50 = Tk. 287.50	
SB Cheque Book	10 Leaves	Tk. 50.00/book + VAT Tk. 7.50 = Tk. 57.50	
CC Cheque Book	20 Leaves	Tk. 100.00/book + VAT Tk. 15.00 = Tk. 115.00	
CC Cheque Book	50 Leaves	Tk. 250.00/book + VAT Tk. 37.50 = Tk. 287.50	
SOD Cheque Book	20 Leaves	Tk. 100.00/book + VAT Tk. 15.00 = Tk. 115.00	
SOD Cheque Book	50 Leaves	Tk. 250.00/book + VAT Tk. 37.50 = Tk. 287.50	
OD Cheque Book	20 Leaves	Tk. 100.00/book + VAT Tk. 15.00 = Tk. 115.00	
OD Cheque Book	50 Leaves	Tk. 250.00/book + VAT Tk. 37.50 = Tk. 287.50	

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Cheque Clearing Fee/BEFTN Transaction Fee			
Particulars	Features	Fees	Remarks
Less than Tk. 50,000.00		Free	
Tk. 50,000.00 but less than Tk. 5,00,000.00		Tk. 10.00	(Including VAT)
Tk. 5,00,000.00 and above		TK. 25.00	(Including VAT)
Charges on High Value Cheques			
Tk. 5,00,000.00 and above		TK. 60.00	(Including VAT)
Bangladesh Electronic Fund Transfer Network (BEFTN)			
BEFTN		Free	
Charges on RTGS Transactions			
Charges for RTGS Transactions		Tk. 86.00	Tk. 86.00 / Per Transaction

Charges related to Collection of Cheque(s)			
Particulars	Features	Fees	Remarks
Cheque(s) bounced drawn on us Charges		Tk. 50.00	Per instance from the account of the issuer of the cheque(s), only for cheque(s) returned due to insufficient fund.
Stop Payment Instruction		Tk. 100.00	Per Instruction
Cancellation of Stop Payment Instruction		Tk. 50.00	Per Instruction
Collection from outstation (Cheque/Bills/Clean/Documentary)			
Commission:			
Up to 1,00,000.00 @ 0.20%		Tk. 20.00	Minimum Tk. 20.00
Up to 5,00,000.00 @ 0.15%		Tk. 200.00	Minimum Tk. 200.0
Over 5,00,000.00 @ 0.10% Minimum		Tk. 600.00	Minimum Tk. 600.0
Over 5,00,000.00 @ 0.10% Maximum		Tk. 3,000.00	Maximum Tk. 3,000.00
Postal Charge		Tk. 30.00	At actual / Min. Tk. 30.00
Telegram Charge		Tk. 60.00	At actual / Min. Tk. 60.00
Telex Charge		Tk. 50.00	Tk. 50.00 / Minute
Telephone Charge		Tk. 40.00	At actual / Min. Tk. 40.00
Outstation Collection Call Back Charge		Up to Tk. 500	

Instruments & Document Pickup and Delivery Services			
Particulars	Features	Fees (Monthly)	Remarks
Frequency of Document pick up/Delivery			
Within Dhaka City Corporation			
Daily (Single pick up on working days)		Tk. 3000.00 (max)	(Including VAT)
Daily (Two pick up on working days)		Tk. 5000.00 (max)	(Including VAT)
Special Courier on Request		Tk. 350.00 (max)	(Including VAT)
Outside Dhaka City Corporation			
Daily (Single pick up on working days)		Tk. 5,000.00 (max)	(Including VAT)
Daily (Two pick up on working days)		Tk. 6,000.00 (max)	(Including VAT)
Special Courier on Request		Tk. 450.00 (max)	(Including VAT)

Note:

1. For "Prime Lenden" Current Account, charges/ fees will be as per PPG directive which shouldn't exceed any charges declared above.
2. Waiver of any charges / fees must be approved by the Head of Division.
3. VAT is applicable @ 15% on fees & charges