

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 | 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 | |

Schedule of Charges

| 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 | |
| SMS Alert Service Fee | Savings Account | Tk. 300 | |
| | Current Account | Tk. 300 | |
| | Short Notice Deposit | Tk. 300 | |

| 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] | . |

Schedule of Charges

| | | | |
|---|--------------------|---|--|
| | 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 | |
| Loan Application Fee | | Free | |
| Loan Supervision Charge | | Maximum 1% of loan amount, to be charged on yearly basis. | Applicable for CMSME loans only; except, agriculture, large segment, refinancing, pre-financing & special category loans. |
| 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. 300.00/book + VAT Tk. 45.00 = Tk. 345.00 | |
| CD Cheque Book | 50 Leaves | Tk. 750.00/book + VAT Tk. 112.50 = Tk. 862.50 | |
| SND Cheque Book | 20 Leaves | Tk. 300.00/book + VAT Tk. 45.00 = Tk. 345.00 | |
| SND Cheque Book | 50 Leaves | Tk. 750.00/book + VAT Tk. 112.50 = Tk. 862.50 | |

Schedule of Charges

| | | | |
|-----------------|-----------|---|--|
| SB Cheque Book | 10 Leaves | Tk. 150.00/book + VAT Tk. 22.50 = Tk. 172.50 | |
| CC Cheque Book | 20 Leaves | Tk. 300.00/book + VAT Tk. 45.00 = Tk. 345.00 | |
| CC Cheque Book | 50 Leaves | Tk. 750.00/book + VAT Tk. 112.50 = Tk. 862.50 | |
| SOD Cheque Book | 20 Leaves | Tk. 300.00/book + VAT Tk. 45.00 = Tk. 345.00 | |
| SOD Cheque Book | 50 Leaves | Tk. 750.00/book + VAT Tk. 112.50 = Tk. 862.50 | |
| OD Cheque Book | 20 Leaves | Tk. 300.00/book + VAT Tk. 45.00 = Tk. 345.00 | |
| OD Cheque Book | 50 Leaves | Tk. 750.00/book + VAT Tk. 112.50 = Tk. 862.50 | |

| 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:

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