

REVISED BANK CHARGES & COMMISSIONS
(INLAND, FOREIGN EXCHANGE
TRANSACTIONS AND LOANS & ADVANCES)

A. Schedule of Bank Charges & Commissions (Inland):

Sl. No	Particulars	Nature of Charges	Amount of Charge
1	Current Account	Closing charges. Account Maintenance Fee	Tk. 300/- Tk. 500/- to be realized at half yearly rest, irrespective of any amount
2	SND Account	Closing charges. Account Maintenance Fee	Tk. 300/- Tk. 500/- to be realized at half yearly rest, irrespective of any amount
3	Saving Account	Forfeiture of interest (for number of operations exceeding maximum permissible as per S.B. rules). Closing charge Account Maintenance Fee	Forfeiture of entire interest for the month. Tk. 200/- (flat) i) Free of charge on accounts having average balance upto Tk. 5000/- ii) Tk. 100/- on accounts having average balance of Tk. 5001/- upto Tk. 25000/- to be realized at half yearly rest iii) Tk. 300/- on accounts having average balance of Tk. 25001/- and above to be realized at half yearly rest
4	Remittance (Inland) a) Issuance of Payment Order (PO)/ Security Deposit Receipt (SDR) b) Charges for PO/SDR cancellation c) Issuance of Duplicate PO d) Issuance of Cheque on Bangladesh Bank at the request of the client.	Charges Charges Charges Charge	i) Upto Tk.1.00 lac = Tk.50/- ii) From Tk.1.00 lac to Tk. 5.00 lac = Tk. 100/- iii) Over Tk.5.00 lac =Tk.150/- Tk. 75/- (Flat) Tk. 100/- plus stamp charges for indemnity at actual. Tk. 250/- per instance
5	Collection of Cheques and Inland Bills	Fee Postage Recovery	Upto Tk. 1 lac = @ 0.15% min. Tk. 100/- Upto Tk. 5 lac = @ 0.15% min. Tk.250/- Above Tk. 5 lac = @ 0.05% min. Tk.800/- max. Tk.1,500/- Tk 500/- (Flat)

Sl. No	Particulars	Nature of Charges	Amount of Charge
6	Standing Instruction	Charges.	Tk. 200/- for compliance of each instruction.

7	Godown Charge a) Borrowers Godown under Bank's custody	i) Rent ii) Insurance iii) Salary & Allowance of Godown Staffs.	At actual At actual At actual
	b) Bank's Rented Godown	i) Rent ii) Insurance iii) Salary & Allowance of Godown Staffs.	Actual rent for floor space occupied plus 75% to meet other maintenance cost. To be realized from borrower's A/c proportionately. To be realized from borrower's A/c proportionately
8	Locker & Safe Custody Charges a) Small size b) Medium size c) Large size d) Security Money (Refundable) e) Replacement of lost key	Charges Charges Charges Charges	Tk. 2,000/- yearly Tk. 3,000/- yearly Tk.4,000/- yearly Tk. 2,000/- At actual plus handling charges @ 15% of rent.
9	a) Balance confirmation certificate b) Charges for issuance of additional balance confirmation certificate and solvency certificate	Charges Charges	Free of cost Tk. 200/- for issuance of Solvency Certificate/ Balance Confirmation Certificate per instance
10	Charges for issuance of additional statement of all types of Deposit account (SB, CD, SND etc.)	Charges	Tk. 100/- per page for current year and Tk. 150/- for each previous year.
11	Enlistment Fees of C & F Agent	Fee	a) For Fresh enlistment Tk.15,000/- b) For Renewal Tk. 7,500/-
12	Cheque Return on A/c of Insufficient Fund	Commission	Tk. 150/- as charge plus Tk. 20/- as postage per instance
13	Transfer of Fund as per Instruction	Commission	Tk. 150/- (Flat) Plus Postage Tk.15/-
14	Payment of Refund Warrant/ Dividend Warrant/Interest Warrant etc (As per contract)	Fee	As per contract with issuing company
15	Account transfer from one Branch of the Bank to another at the request of Account Holder(s).	Charges	Tk. 200/- per case
16	Stop payment instruction (All type of Accounts – CD, SB, SND etc.)	Charges	Tk. 150/- per instruction

B. Schedule of Bank charges and commissions (Loans & Advances) :

Sl. No	Particulars	Nature of Charges	Amount of Charge
1	Issuance of Guarantee	Commission	i) @ 0.50% per qtr. or part thereof min. Tk.700/-
			ii) Where the Bank Guarantee is fully covered by FDR, commission to be charged @ 0.25% per qtr. or part thereof min. Tk.500/-
			iii) Where the Bank Guarantee is partially covered by FDR, commission to be charged at pro-rata basis in the manner as stated above.
			iv) Where the Bank Guarantee is fully covered by Cash margin, only Tk. 500/- to be charged as Service charge.
2	Issuance of Delivery Order (against delivery of goods from Bank's/ Borrower's Godown)	Charges	Tk. 50/- per Delivery Order per account plus actual conveyance.
3	Documentation Charges (Mortgage/ Registration etc.)	Charges	At actual on borrowers account plus service charges as under:
			i) Upto 5 lac : Tk.500/-
			ii) above 5 lac to 25 lac : Tk.1,000/-
			iii) above 25 lac to 50 lac : Tk.2,000/-
			iv) above 50 lac to 1 crore : Tk.2,500/-
			v) Above 1 crore : Tk.3,000/-
4.1	Consumer Financing i. Easy Loan (Secured Personal Loan)	a) Loan Processing Fee	a) Tk.1,000/-
		b) Service Charge	b) Tk.500/-
		c) Handling Charge	c) Free
		d) Documentation Charge	d) At actual on Borrower's A/c.
	ii. Consumer Durable, Festival, Any Purpose, Home Renovation, Holiday, Emergency Medical, CNG Conversion, Marriage, Parua & Peshajeebi Loan	a) Loan Processing Fee	a) Tk.1,000/-
		b) Service Charge	b) @ 2% on Loan amount
		c) Handling Charge	c) Free
		d) Documentation Charge	d) At actual on borrowers A/c
		e) Early Settlement Fee	f) 1% on outstanding loan amount

Sl. No	Particulars	Nature of Charges	Amount of Charge
	iii. Auto Loan	a) Loan Processing Fee	a) Tk.2,000/-
		b) Service Charge	b) @ 1% on Loan amount
		c) Handling Charge	c) Free
		d) Documentation Charge	d) At actual on borrowers A/c
		e) Early Settlement Fee	e) 1% on outstanding loan amount
	iv. Thikana (House Building Loan)	a) Loan Processing Fee	a) Tk.5,000/-
		b) Service Charge	b) @ 1% on Loan amount
		c) Handling Charge	c) Free
		d) Documentation Charge	d) At actual on borrowers A/c
		e) Early Settlement Fee	e) 1% on outstanding loan amount
4.2	Small Enterprise Financing		
	i. Easy Commercial Loan	a) Loan Processing Fee	a) Tk.1,000/-
		b) Service Charge	b) Tk.500/-
		c) Handling Charge	c) Free
		d) Documentation Charge	d) At actual on Borrower's A/c.
	ii. Retailers Loan	a) Loan Processing Fee	a) Tk.1,000/-
		b) Service Charge	b) @ 1% on Loan amount
		c) Handling Charge	c) Free
		d) Documentation Charge	d) At actual on Borrower's A/c.
	iii. Transport Loan	a) Loan Processing Fee	a) Tk.20,000/-
		b) Service Charge	b) @ 0.50% on Loan amount
		c) Handling Charge	c) Free
		d) Documentation Charge	d) At actual on Borrower's A/c.
	iv. Commercial House Building Loan	a) Loan Processing Fee	a) Tk. 10,000/-
		b) Service Charge	b) @ 0.50% on Loan amount
		c) Handling Charge	c) Free
		d) Documentation Charge	d) At actual on Borrower's A/c.
	v. Project Loan	a) Loan Processing Fee	a) Tk.10,000/-
		b) Service Charge	b) @ 0.25% on Loan amount, Min. Tk.5,000/-
		c) Handling Charge	c) Free
		d) Documentation Charge	d) At actual on Borrower's A/c.
	vi. Possession Right Loan	a) Loan Processing Fee	a) Tk. 2,000/-
		b) Service Charge	b) @ 0.50% on Loan amount
		c) Handling Charge	c) Free
		d) Documentation Charge	d) At actual on borrowers A/c

Sl. No	Particulars	Nature of Charges	Amount of Charge
vii.	Contractor's Loan	a) Loan Processing Fee	a) Tk.5,000/-
		b) Service Charge	b) @ 0.25% on Loan amount
		c) Handling Charge	c) Free
		d) Documentation Charge	d) At actual on Borrower's A/c.
viii.	Working Capital Loan	a) Loan Processing Fee	a) Tk.4,000/-
		b) Service Charge	b) @ 0.20% on Loan amount, Min.Tk.4,000/-
		c) Handling Charge	c) Free
		d) Documentation Charge	d) At actual on Borrower's A/c.
ix.	Bidder's Loan	a) Loan Processing Fee	a) Tk. 2,000/-
		b) Service Charge	b) @ 0.25% on Loan amount, Min. Tk. 5,000/-
		c) Handling Charge	c) Free
		d) Documentation Charge	d) At actual on borrowers A/c
x.	Muldhan	a) Loan Processing Fee	a) Tk.3,000/-
		b) Service Charge	b) @ 0.25% on loan amount, Min. Tk.1,000/-
		c) Handling Charge	c) Free
		d) Documentation Charge	d) At actual on Borrower's A/c.
xi.	Protyasha (Women Entrepreneurs Loan)	a) Loan Processing Fee	a) Tk.500/-
		b) Service Charge	b) @ 0.25% on loan amount, Min. Tk.500/-
		c) Handling Charge	c) Free
		d) Documentation Charge	d) At actual on Borrower's A/c.
xii.	Joyeeta (Women Entrepreneurs Loan)	a) Loan Processing Fee	a) Free
		b) Service Charge	b) Free
		c) Handling Charge	c) Free
		d) Documentation Charge	d) At actual on Borrower's A/c.
xiii.	Prantonari (Women Entrepreneurs Loan)	a) Loan Processing Fee	a) Free
		b) Handling Charge	b) Free
		c) Documentation Charge	c) At actual on Borrower's A/c.
xiv.	IDBP (Export)	a) Loan Processing Fee	a) (i) Upto Tk. 5.00 lac : Tk. 500 per instance (ii) Above Tk. 5.00 lac : Tk. 1000/- per instance
		b) Service Charge	b) Free
		c) Handling Charge	c) Free
		d) Documentation Charge	d) At actual on Borrower's A/c.
xv.	IDBP (Import)	a) Loan Processing Fee	a) (i) Upto Tk. 5.00 lac : Tk. 500 per instance (ii) Above Tk. 5.00 lac :Tk. 1000/- per instance
		b) Service Charge	b) Free
		c) Handling Charge	c) Free
		d) Documentation Charge	d) At actual on Borrower's A/c.

Sl. No	Particulars	Nature of Charges	Amount of Charge
4.3	Large & Medium Enterprise Financing		
	i. Secured Over Draft/ Loan General (Financial Obligation)	a) Loan Processing Fee	a) Tk.2,000/-
		b) Service Charge	b) Free for IFIC Bank FDR/FO Tk.5,000/- for Other Bank FDR/FO
		c) Handling Charge	c) Tk.5,000/- for Other Bank FDR/FO, if the Loan is sanctioned but not availed
		d) Documentation Charge	d) At actual on Borrower's A/c.
	ii. Transport Loan	a) Loan Processing Fee	a) Tk. 10,000/-
		b) Service Charge	b) @ 0.25% on Loan amount, Min. Tk.5,000/- & Max. Tk.1.00 lac
		c) Handling Charge	c) Tk.5,000/-, if the loan is sanctioned but not availed
		d) Documentation Charge	d) At actual on Borrower's A/c. plus Tk. 2,000/-
	iii. Commercial House Building Loan	a) Loan Processing Fee	a) Tk.15,000/-
		b) Service Charge	b) @ 0.25% on Loan amount, Min. Tk. 25,000/- & Max. Tk.1.00 lac
		c) Handling Charge	c) Tk.5,000/-, if the loan is sanctioned but not availed
d) Documentation Charge		d) At actual on Borrower's A/c. plus Tk. 2,000/-	
	iv. Project Loan	a) Loan Processing Fee	a) Tk.20,000/-
		b) Service Charge	b) @ 0.25% on Loan amount, Min. Tk. 25,000/- & Max. Tk.1.00 lac
		c) Handling Charge	c) Tk.10,000/-, if the loan is sanctioned but not availed
		d) Documentation Charge	d) At actual on Borrower's A/c. plus Tk. 5,000/-
	v. Working Capital Loan	a) Loan Processing Fee	a) Tk.10,000/-
		b) Service Charge	b) @ 0.25% on Loan amount, Min. Tk. 15,000/- & Max. Tk.75,000/-
		c) Handling Charge	c) Tk.5,000/-, if the loan is sanctioned but not availed
		d) Documentation Charge	d) At actual on Borrower's A/c. plus Tk. 5,000/-
	vi. Syndicate Loan		Charges & Fees shall be realized as per Facility Agreement or Lead Bank arrangement

Sl. No	Particulars	Nature of Charges	Amount of Charge
	vii. IDBP	a) Loan Processing Fee	a) (i) Upto Tk. 5.00 lac : Tk. 500 per instance (ii) Above Tk. 5.00 lac : Tk. 1000/- per instance
		b) Service Charge	b) Free
		c) Handling Charge	c) Free
		d) Documentation Charge	d) At actual on Borrower's A/c.
4.4	Agriculture Financing		
	i. Krishi Saronjam Rin	a) Loan Processing Fee	a)(i) Upto 5 lac : Tk.500/- (ii) above 5 lac to 10 lac : Tk.1,000/- (iii) above 10 lac : Tk.1,500/-
		b) Service Charge	b) Free
		c) Handling Charge	c) Free
		d) Documentation Charge	d) At actual on Borrower's A/c.
	ii. Shech Saronjam Rin	a) Loan Processing Fee	a) Tk.5,000/-
		b) Service Charge	b) Free
		c) Handling Charge	c) Free
		d) Documentation Charge	d) At actual on Borrower's A/c.
	iii. Poshupokkhi & Mutsho Khamar Rin	a) Loan Processing Fee	a) i) Upto 5 lac : Tk.500/- ii) above 5 lac : Tk.1,000/-
		b) Service Charge	b) Free
		c) Handling Charge	c) Free
		d) Documentation Charge	d) At actual on Borrower's A/c.
	iv. Phalphasali Rin	a) Loan Processing Fee	a) i) Upto 5 lac : Tk.500/- ii) above 5 lac : Tk.1,000/-
		b) Service Charge	b) Free
		c) Handling Charge	c) Free
		d) Documentation Charge	d) At actual on Borrower's A/c.
5	Lease Finance	a) Application form	a) Free
		b) Processing fee	b) Tk.10,000/-
		c) Service Charge	c) '@ 0.50% on Lease amount, Min. Tk. 5,000/- & Max. Tk.50,000/-
		d) Documentation Charge	d) At actual on Borrower's A/c.
6	Changing Terms & Conditions	Charge:	
		a) NOC for change in Board of Directors	Tk. 10,000/-
		b) Changing Terms of Sanction Advice	Tk. 5,000/
		c) Release of Property	Tk. 10,000/-
		d) Changing of Mortgaged Property	Tk. 5,000/-
		e) Changing of any other Terms	Tk. 5,000/-

C. Schedule of Bank charges & commissions (Foreign Exchange Transactions):

Sl. No.	Particulars	Nature of Charges	Amount of Charge
01.	<u>Letter of Credit</u>		
	i) L/C opening commissions under cash (sight)	Commission	@ 0.40% for each quarter Minimum Tk. 500/-
	ii) L/C opening commissions under AID/Loan/Credit/Barter	Commission	1 st quarter @ 0.50% For each subsequent quarter @ 0.30% Minimum Tk. 500/-.
	iii) L/C opening Commissions for Back to Back L/C on A/c of export oriented industry	Commission	@ 0.40% for each quarter Minimum Tk. 500/-
	iv) L/C opening commissions for Back to Back L/C's other than export oriented Industries	Commission	1 st quarter @ 0.50% @ 0.30% for each subsequent quarter Minimum Tk. 500/-.
	v) L/C Opening commission under differed payment	Commission	@ 0.50% for each quarter Minimum Tk. 500/-
	vi) Processing Fee for L/C Opening on case to case basis	Fee	Tk. 300/- for each L/C
02.	L/C opening commissions where 100% margin is received		@ 0.25% for each quarter minimum Tk. 400/-
03	Collection of Credit Report on the beneficiary of the L/C by SWIFT		At Actual. Minimum Tk. 1,000/- for each communication
04.	Acceptance Commission under Deferred payment L/C's (Including B.B. L/Cs)		@ 0.40% for each quarter
05.	L/c transmission charges : a) By SWIFT		At actual

Sl. No.	Particulars	Nature of Charges	Amount of Charge
06.	Amendment of L/C : a) For value increase or extension of time, then L/C opening commission for additional time and value should be recovered as prescribed in the opening stage. b) Any other amendments Charges		a) At prescribed rate (Under Sl. No. 1 & 2) plus transmission charges as mentioned below in Sl. No. 7 b) Tk. 500/- plus transmission charges as mentioned below in Sl. No. 7
07.	Transmission charges for amendment of L/C : By Swift -		At actual
08.	For our arranging confirmation from third Bank a) For sight L/C's on opener's A/c. b) For sight L/C's on beneficiary's A/c. c) For DP L/C's upto 180 days on opener's A/c. d) For DP L/C's upto 180 days on beneficiary's A/c.		@ 0.20% (Flat) plus foreign correspondent's actual confirmation commission/ charges. @ 0.20% (Flat) excluding foreign correspondent's actual confirmation commission/ charges. @ 0.20% (Flat) Plus foreign correspondent's actual confirmation commission / charges. @ 0.20% (Flat) excluding foreign correspondent's actual confirmation commission/ charges.

N.B: Concessional charges of L/c opening/ acceptance may be allowed to low risk and valued customer under approval of Management but VAT will be realized on schedule rate.

N.B: 08(d)

Rate of DP L/c's of over 180 days and for L/Cs of big amounts, will be quoted by International Division, Head Office by arrangement with the confirming Bank
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Sl. No.	Particulars	Nature of Charges	Amount of Charge
09.	Foreign Correspondents charges For all types of L/C's	--	Local component to be waived in case of Opener's A/c. On beneficiary's account, Free. On opener's A/c, at actual Min. Tk. 1,500/-.
10.	Foreign correspondents charges for amendments of L/C's.	--	On beneficiary's account, Free. On opener's A/c, Minimum Tk. 750/-
11.	Cancellation of all types of L/Cs : SWIFT	--	At actual
12.	IMPORT: a) IMP/LCA/L/C application form b) Stationery Recovery c) Import Transaction certificate	--	Tk. 100/- plus cost of adhesive stamp. Tk. 50/- Tk. 200/- per certificate.
13.	Indemnity for shipping Guarantees in absence of original documents, provided full value of document is deposited by client.	Charge	Tk 600/-
14.	Interest on PAD	Interest	As per Lending Rate
15.	Handling of documents for LIM & LTR	Charge	@0.15% on the lending cost subject to min.Tk. 750/- max. Tk. 3,000/-.
16	Issuance of Back-to-Back L/C Certificate.	Charges	Maximum cap of Tk. 500/-

Sl. No.	Particulars	Nature of Charges	Amount of Charge
01.	<u>EXPORT</u>		
	I)		
	a) Advising of Export L/c to the beneficiary:		
	i) L/c issued by Foreign Banks .	--	i) Tk. 750/-
	ii) L/c issued by Local Banks	--	ii) Tk.750/-
	b) Advising of Export L/c to the beneficiary:(Amendment Advice)		
	i) Foreign Banks.	--	i) Tk. 750/-
	ii) Local Banks.	--	ii) Tk.750/-
	c) Transfer of L/CS	--	Tk. 750/-
	d) Transfer of L/C amendment with value	--	Tk. 750/-
	II) Adding of confirmation	--	@ 0.25% per quarter or part thereof minimum equivalent to US\$ 25 if payable by Foreign correspondents/ Beneficiary.
	III) Negotiation commission for export bills in Foreign Currency.	--	@ 0.15%
	IV) Negotiation commission for export bills in Local Currency/ Proceeds received in equivalent local currency	--	Already covered under Sl. No- IX.
	V) Purchase/ Discount of Export documents drawn against contract.	--	@ 0.50% of the bill value.
	VI) Foreign Bank's Guarantee Commission against discrepant bills.	--	At actual.
	VII) Collecting Bank's charges abroad.	--	At actual.
	VIII) Processing of documents under collection in Foreign Currency from abroad.	--	Tk. 600/-.
	IX) Processing of documents under collection denominated in Local Currency/ in Foreign Currency but proceeds to be received in equivalent to Local Currency.	--	@ 0.15% minimum Tk. 500/- maximum Tk.8,000/-

Sl. No.	Particulars	Nature of Charges	Amount of Charge
	X) Any other charges not mentioned above.	--	At actual
	XI) Mailing of Export documents	--	At actual Min. Tk. 1,500/-
	- By Courier	--	At actual Min. Tk. 500/-
	- By Post	--	
	XII) SWIFT charge for claiming reimbursement.	--	Tk. 500/-
	XIII) Export bills related communications with Foreign Banks.	--	Tk. 300/- per instance
02.	<u>EXPORT RELATED TRANSACTION</u>		
	I)		
	a) Export form certification	--	Tk. 80/- each set.
	b) Stationery Recovery	--	Tk. 20/-
	c) Issuance of Export transaction certificate plus other certificates.	--	Tk. 200/-
	II) Issuance of PRC		
	a) For cash assistance	--	Tk. 500/- Per certificate.
	b) Other purpose	--	Tk. 500/- Per certificate.
	III) Cash assistance documents processing charges	--	Tk. 1000/- Per Case
	IV) Issuance of NOC for 2 nd Lien Banks	--	Tk. 500/- Per Case
	V) Issuance of Lien confirmation on FC Balance for issuing international Credit Card	--	Tk. 500/- Per Case and Tk. 300/- per Renewal.
03.	<u>FOREIGN BANK GUARANTEE</u>		
	I) Advising of Guarantees to the beneficiary in original without any engagement on our part.	--	Tk. 500/- (Flat)
	II) Advising of Guarantees in original by adding our confirmation.	--	0.50% per quarter or part thereof min. Tk. 1,200/- or US\$ 25 if payable by Foreign correspondents/ Beneficiary.
	III) Advising of Guarantee in our own format or on the format supplied by the opening bank with our full engagement.	--	0.50% per quarter or part thereof min. Tk. 1,200/- or US\$ 25 if payable by Foreign correspondents/ Beneficiary.

Note: Sl. No. II & III : For large amounts, rate will be quoted on request by International Division, Head Office, Stamps, Telegraphic Expenses, or out of pocket expenses, if any, will be added to the above mentioned charges.

Sl. No.	Particulars	Nature of Charges	Amount of Charge
04.	<u>FOREIGN REMITTANCES (INWARD)</u>		
	1. Purchase of Foreign Bank Drafts drawn abroad.	--	a) Tk. 0.25 per US \$. b) Tk. 0.40 per G.B. £ c) In all other currencies, at par with US \$
	2. Payment of any Taka Drafts issued by Exchange house / Foreign Banks in abroad which are drawn on our Bank.	--	Free
	3. Encashment of any Foreign TT in Taka at our Counter.	--	Free
	4. COLLECTION :		
	a) For collection of clean item (Inward)	--	@ 0.10% (Flat) with minimum Tk. 300/-
	b) All other charges including Mail/ SWIFT	--	At actual
	5. Collection of Foreign Currency draft from abroad.	--	Actual cost (Telex + postage) plus Tk. 500/- from the credited proceeds.
	6. Encashment of any Foreign TT at our counter.	--	Free
05.	<u>FOREIGN REMITTANCES (OUTWARD)</u>		
	1. Issuance of TC/ Endorsement in Passport.	--	Ruling TC selling rate plus 2% plus Tk. 150/-
	2. Issuance of Cash (FC)/ Endorsement in Pass-Port	--	Ruling Cash selling rate plus Tk. 150/-.
	3. Transactions by Nominee/ Account holder in F.C. A/cs.	--	Free
	4. Issuance of F.C. Drafts on Foreign correspondents.	--	Tk.500/- per instruments.
	5. F.C. Demand Draft on Bangladesh Bank.	--	Tk. 300/- per instance
	6. Remittance by T.T. (F.C.) through Foreign correspondents (Out going)	--	Tk. 500/- per instruction plus Tk.200/- as SWIFT charge.

