

Schedule of Charges relating to Inland Transactions of our Bank.

SI	Types of Accounts/Services	Nature of Charges	
01.	Al-Wadeeah Current Deposit A/C	a) Service Charge	Nil
		b) Incidental Charge	Nil
		c) Statement Charge	i) Twice in a year-Free ii) More than twice-Tk.200 per instance
		d) A/C Closing Charge	Tk.300.00
		e)Balance Confirmation certificate Fee	Other than June & Dec. closing Tk.200.00 for each instance
		f) Account Maintenance Fee	TK.500/- Half Yearly
		g) Stop payment charge	i) Stop payment ins. on clearing cheque -Tk.100.00 per ins. ii) Stop payment ins. on cash cheque -Tk.200.00 per ins. iii) Stop payment ins. on entire cheque book- Tk.300.00 per ins.
		h) Inoperative A/c activation charge	Nil
		i) Dormant A/c activation charge	Tk.250.00
		j)Minimum required balance	Tk.5000.00
		k) A/c transfer charge	Tk.200.00
		02.	Mudaraba Special Notice Deposit (MSND) A/C
b) Incidental Charge	Nil		
c) Statement Charge	i) Twice in a year-Free ii) More than twice-Tk.200 per instance		
d) A/C Closing Charge	Tk.250.00		
e) Balance Confirmation Certificate Fee	Other than June & Dec. closing Tk.200.00 for each instance		
f) Account Maintenance Fee	TK.500/- Half Yearly		
g) Stop payment charge	i) Stop payment ins. on Cheque - Tk.100.00 per ins. ii) Stop payment ins. cancellation - Tk.100.00 per ins.		
h) Inoperative A/c activation charge	Nil		
i) Dormant A/c activation charge	Tk.250.00		
j) Minimum Required Balance	Tk.5000.00		
k) A/c transfer charge	Tk.250.00		
03.	Mudaraba Savings Deposit A/C		
		b) Incidental Charge	Nil
		c) Statement Charge	i) No Charge. For (Yearly/Half Yearly) ii) Other occasions- Tk.200 per statement
		d) A/C Closing Charge	Tk.200.00
		e) Balance Confirmation Certificate Fee	Other than June & Dec. closing Tk.200.00 for each instance
		f) Account Maintenance Fee	i) Ave. Bal. Up-to Tk.5000.00 – Free ii) Ave. Bal. up-to Tk.25000.00- Tk.100.00 iii) Ave. Bal. above Tk.25000.00- Tk.300.00
		g) Stop payment charge	i) Stop payment ins. on Cheque- Tk.100.00 per ins. ii) Stop payment ins. cancellation - Tk.100.00 per ins.
		h) Inoperative A/c activation charge	Nil
		i) Dormant A/c activation charge	Tk.250.00
		j) Minimum Required Balance	Tk.1000.00
		k) A/c transfer charge	Tk.200.00

SI	Types of Accounts/Services	Nature of Charges	
04	a) Collection Charge for local Cheques	i) Where there is Clearing House.	Free
		ii) Where there is no Clearing House.	At actual, Minimum Tk.50.00
		iii) Cheque returned unpaid from Clearing House.	Tk.100.00
		iv) Bounced Cheque drawn on our branches (Cash, Clearing or Transfer).	Tk.200.00 (Flat) per instance from drawer of cheque.
	b) Collection of out station cheques/bills (Clean/Documentary)	a) Commission	i) Up to Tk. 25000.00 @ 0.20% - Minimum Tk.25.00 ii) Tk. 25001.00 to 1.00 Lac @ 0.20% -Minimum Tk.75.00 iii) From Tk. 100001.00 to 500000.00 @ 0.10% -Minimum Tk.200.00 iv) Over Tk. 500000.00 @ 0.05%, -Minimum Tk.600.00, -Maximum Tk.3000.00
		b) Postage Charge	At actual, Minimum Tk.50.00
		c) Telegram Charge	At actual, Minimum Tk.50.00
		d) Telex Charge	Tk.40/- per minute, Minimum Tk. 50/-
		e) Telephone Charge	Tk.40.00 per minute, Minimum Tk. 50.00
		05.	Inland Remittance for issuance of DD/TT/MT.
		b) Telephone Charge for TT issuance	At actual or minimum Tk.50.00
		c) Telex/ Fax Charge for TT	Tk.50.00 per minute
06.	P.O/SDR Issuance	Commission	i) Up to Tk. 10,000.00 - Tk. 25.00 ii) From Tk. 10,001.00 to Tk. 1.00 Lac- Tk.60.00 iii)Tk.1,00,001.00 to Tk. 5.00 Lac- Tk.120.00 iv) Above Tk. 5.00 Lac- Tk. 150.00
07.	Charge for Issuance of Duplicate Instrument		a) For P.O. i) Up-to Tk. 1.00 Lac- Tk. 100.00 ii) Tk. 1,00,001 to Tk. 5.00 Lac- Tk. 150.00 iii) Above Tk.5.00 Lac- Tk. 200.00 b) For MTDR i) Up-to Tk. 1.00 Lac-Tk. 100.00 ii) Above Tk.1.00 lac -Tk.300.00. c) For DD Tk.150.00 (Flat)
08.	Charge for cancellation of instrument	a) DD/MT/TT	Tk.100.00
		b)PO/SDR	Tk.100.00
09.	Discounting of Bills & Instrument (Subject to HO approval)	a) Commission/ Profit	Profit to be realized at the existing lending rate of the Bank subject to minimum of Tk. 50.00
		b) Postage Charge	At actual, Minimum-Tk. 50.00
		c) Telex Charge	Tk.40.00 per minute, Minimum Tk.50.00
		d)Telephone Charge	Tk.40.00 per minute, Minimum Tk.50.00
10.	Standing Instruction	Commission	i) Tk.100.00 for each ins. (Flat) ii) No. standing ins. charge for transfer of balance from any deposit A/c to scheme A/c iii) Failure of standing instruction due to insufficient of fund- Tk.100.00

SI	Types of Accounts/Services	Nature of Charges	
11.	Issuance of Bid Bond, Performance Bond, Mobilizing Guarantee & Open Bank Guarantee favoring customs authority.	Commission/Service Charges	** As Below
12.	Charge for Parcels	Commission	Tk.40.00 for 1 st 10 days and additional Tk.10.00 for every subsequent 10 days or part thereof.
13.	a) Borrower's Godown under Bank's custody	i) Rent	i) On Borrower's A/C
		ii) Insurance	Do
		iii) Salary & allowance of Godown Staff	Do
		iv) Maintenance of Godown	At Actual
	b) Bank's Rented Godown	i) Rent	i) Actual rent for floor space occupied plus 75% of rent to meet other maintenance cost.
		ii) Insurance	ii) To be realized from borrower's A/C proportionately.
		iii) Salary & allowance of Godown Staff	iii) To be realized from borrower's A/C proportionately.
	14.	Locker Rent & Security Money	Small Size
Medium Size			Tk. 2,800.00
Large Size			Tk. 3,500.00
Security Money (Refundable)			Tk. 5,000.00
Cost of key replacement			Tk. 3,000.00
15.	Inter-city/District online transaction charges	Ceiling	Amount of charges (Excluding VAT)
		Up-to Tk. 50,000/-	Free
		Tk.50,001/- to Tk. 2,00,000/-	Tk. 50/-
		Tk. 2,00,001/- to Tk. 5,00,000/-	Tk. 100/-
		Tk. 5,00,001/- to Tk. 10,00,000/-	Tk. 200/-
		Tk. 10,00,001/- to Tk. 50,00,000/-	Tk. 300/-
16.	Miscellaneous	Issuance of MICR Cheque Book	i) Tk.3.00 per leaf for AWCD & MSND. ii) Tk.2.00 per leaf for MSD.
		Solvency Certificate	Tk.200.00
		Certificate for BO Account	Tk.100.00

**** Commission/Service Charges for Issuance of Bid Bond, Performance Bond, Mobilizing Guarantee & Open Bank Guarantee favoring customs authority.**

i) Issuance of Bid Bond, Performance Bond, Mobilizing Guarantee etc.:

- (a) Where security is provided by cash margin & collaterally, commission/ service charge is to be realized @ **0.50%** per quarter and part thereof with minimum **Tk.500.00**.
- (b) Where 100% cash margin is provided, Tk.500.00 only is to be realized as service charge for per instance/deal but not exceeding 01 (One) year.
- (c) Where guarantee is issued against 100% MTDR/other financial instruments, commission is to be realized @ 0.25% per quarter and part thereof with minimum **Tk.300.00**.

ii) Issuance of Open Bank Guarantee favoring customs authority:

- (a) Where 100% margin in the form of MTDR/Scheme Deposit is provided, commission is to be realized @ **0.25%** for per quarter, but to be realized for 01 (One) year at the time of issuance of Bank Guarantee and thereafter on quarterly basis until release of the same.
- (b) If the guarantee is proposed to issue without 100% cash margin/ eligible security, the same may be issued after having Head Office approval subject to sufficient cash security and the rest amount covered by RM of landed property. But the client must build up 100% cash security/ eligible security in phases within a particular time out of the sale



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proceeds of related imported goods. Commission/charge is to be realized @ 0.50% per quarter.

(c) In case of goods are cleared under MPI, sufficient cash margin is to be obtained at the time of issuance of Customs Guarantee and rest amount up to 100% shall be built up at the time of delivery of MPI goods subject to have prior approval of head Office regarding the matter. Commission or charge is to be realized @ 0.25% per quarter.

iii) In all cases, usual stamp charges to be borne by the applicants.

iv) MTDR/Instrument confirmation/Re-confirmation fee @ **Tk.100/-** per case/per instrument.

Applicable from: 26th November, 2018.