

## Schedule of Charges relating to Inland Transactions of our Bank.

Muhtaram  
Assalamu Alaikum.

The Executive Committee of the Board of Directors of our Bank in its 675<sup>th</sup> meeting dated 30/04/2013 has approved the following revised schedule of charges relating to Inland Transactions of our Bank. It will supersede our previous Investment Circular No# Investment-230 dated 26<sup>th</sup> November, 2007 and subsequent amendments thereon from time to time regarding realization of charges concerned to Inland Transactions of the Bank.

SI	Types of Accounts/Services	Nature of Charges	Existing (BDT.)	Revised (BDT.)
01.	Al-Wadeeah Current Deposit A/C	a) Service Charge	Tk.500.00 Half Yearly	Nil
		b) Incidental Charge	-	Nil
		c) Statement Charge	Tk.200.00	i) Twice in a year-Free ii) More than twice Tk.200 per instance
		d) A/C Closing Charge	Tk.200.00	Tk.300.00
		e) Balance Confirmation Certificate Fee		Other than June & Dec. closing Tk.200.00 for each instance
		f) Account Maintenance Fee	Nil	TK.500/- Half Yearly
		g) Stop payment charge		i) Stop payment ins. on clearing cheque ---- <b>Tk.100.00 per ins.</b> 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.3000.00	Tk.3000.00
		k) A/c transfer charge		Tk.200.00
		02.	Mudaraba Special Notice Deposit (MSND) A/C	a) Service Charge
b) Incidental Charge	-			Nil
c) Statement Charge	Tk.200.00			i) Twice in a year-Free ii) More than twice Tk.200 per instance
d) A/C Closing Charge	Tk.200.00			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	Tk.5000.00			

SI	Types of Accounts/Services	Nature of Charges	Existing (BDT.)	Revised (BDT.)
		Balance	( It has been revised as <b>Tk.1000.00</b> vide GBD-1300 dated 17.01.2012)	Tk.1000.00
		k) A/c transfer charge		Tk.250.00
03.	Mudaraba Savings Deposit A/C	a) Service Charge	Tk.100.00	Nil
		b) Incidental Charge	Tk.200.00	Nil
		c) Statement Charge	Tk.100.00	i) No Charge. for (Yearly/Half Yearly) ii) Other occasions- Tk.200 per statement
		d) A/C Closing Charge	Tk.200.00	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 – <b>Free</b> ii) Ave. Bal. up-to Tk.25000.00- <b>Tk.100.00</b> iii) Ave. Bal. above Tk.25000.00- <b>Tk.300.00</b>
		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 (It has been revised as <b>Tk.200.00</b> vide GBD-1300 dated 17.01.2012)	Tk.200.00
		k) A/c transfer charge		Tk.200.00
04	a) Collection Charge for local Cheques	i) Where there is Clearing House.	Free	Free
		ii) Where there is no Clearing House.	At actual, Minimum Tk.25.00	At actual, Minimum Tk.50.00
		iii) Cheque returned unpaid from Clearing House.	Tk.50.00 (Flat) per instance from the account of drawee	Tk.100.00
		iv) Bounced Cheque drawn on our branches (Cash, Clearing or Transfer).	Tk.50.00 (Flat) per instance from drawer of cheque.	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	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. 25.00	At actual, Minimum Tk.50.00
		c) Telegram Charge	At actual, Minimum Tk.50.00	At actual, Minimum Tk.50.00
		d) Telex Charge	Tk. 40/- per minute, Minimum Tk. 50/-	Tk.40/- per minute, Minimum Tk. 50/-
		e) Telephone Charge	Tk. 40.00 per minute, Minimum Tk. 50.00	Tk.40.00 per minute, Minimum Tk. 50.00
05.	Inland Remittance for issuance of DD/TT/MT.	a) Commission	@ 0.15% Minimum Tk. 25.00	@ 0.15% Minimum Tk. 50.00

SI	Types of Accounts/Services	Nature of Charges	Existing (BDT.)	Revised (BDT.)
		b) Telephone Charge for TT issuance	Tk.50.00	At actual or minimum Tk.50.00
		c) Telex/ Fax Charge for TT	Tk.50.00 per minute	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& above Tk.120.00	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		Tk.100.00	a) <b>For P.O.</b> 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) <b>For MTDR</b> i) Up-to Tk. 1.00 Lac- Tk. 100.00 ii) Above Tk.1.00 lac -Tk.300.00. c) <b>For DD</b> Tk.150.00 (Flat)
08.	Charge for cancellation of instrument	a) DD/MT/TT b)PO/SDR	Tk.50.00 Tk.50.00	Tk.100.00 Tk.100.00
09.	Discounting of Bills & Instrument (Subject to HO approval)	a) Commission/ Profit b) Postage Charge c) Telex Charge d)Telephone Charge	Profit to be realized at the existing lending rate of the Bank subject to minimum of Tk. 50.00 At actual, Minimum-Tk. 40.00 Tk.40.00 per minute, Minimum Tk.50.00 Tk.40.00 per minute, Minimum Tk.50.00	Profit to be realized at the existing lending rate of the Bank subject to minimum of Tk. 50.00 At actual, Minimum-Tk. 50.00 Tk.40.00 per minute, Minimum Tk.50.00 Tk.40.00 per minute, Minimum Tk.50.00
10.	Standing Instruction	Commission	Tk.50 for compliance of each instruction	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
11.	<b>Issuance of Bid Bond, Performance Bond, Mobilizing Guarantee &amp; Open Bank Guarantee favoring customs authority.</b>	<b>Commission/Service Charges</b>	<b>** As Below</b>	
12.	Charge for Parcels	Commission	Tk.20.00 for 1 <sup>st</sup> 10 days and additional Tk.10.00 for every subsequent 10 days or part thereof.	Tk.40.00 for 1 <sup>st</sup> 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 ii) Insurance iii) Salary & allowance of Godown Staff iv) Maintenance of Godown	i) On Borrower's A/C Do Do Do	i) On Borrower's A/C Do Do At Actual
	b) Bank's Rented Godown	i) Rent ii) Insurance	i) Actual rent for floor space occupied plus 75% of rent to meet other maintenance cost. ii) To be realized from borrower's A/C proportionately.	i) Actual rent for floor space occupied plus 75% of rent to meet other maintenance cost. ii) To be realized from borrower's A/C proportionately.

SI	Types of Accounts/Services	Nature of Charges	Existing (BDT.)	Revised (BDT.)
		iii) Salary & allowance of Godown Staff	iii) Do.	iii) To be realized from borrower's A/C proportionately.
14.	Locker Rent & Security Money	Small Size	Tk. 2,200.00	Tk. 2,200.00
		Medium Size	Tk. 2,800.00	Tk. 2,800.00
		Large Size	Tk. 3,500.00	Tk. 3,500.00
		Security Money (Refundable)	Tk. 5000.00	Tk. 5000.00
		Cost of key replacement	Tk. 3000.00	Tk. 3000.00
15.	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	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.:

- 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**.
- 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.
- 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:

- 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.
- 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 proceeds of related imported goods. Commission/charge is to be realized @ 0.50% per quarter.
- 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: 30th Apr, 2013.**