



Schedule of Bank Charges for Investment products

**Effective from 1st January,2021

S.L	Name & Types of Service	Nature of Charges/Fees	Rate of Charges/Fees/commission
1	Investment account Maintenance Fee (Mode Wise) Half Yearly	Service Charges	a) Up to Tk. 10.00 Lac — Tk. 300/-
			b) Above Tk. 10.00 lac to Tk. 1.00 Crore - Tk. 500/-,
			c) Above Tk. 1.00 crore to Tk. 5.00 Crore - Tk. 1,000/-
			d) Above Tk. 5.00 crore Tk. 1,500/-
2	Processing/Appraisal Fee (Investment)		
	a) To be realized for Fresh Sanction of Composite/Single Limit Except Staff investments, Quard against Cash Security, investments to Leasing Company/NBFI & investment Facility to Retail Customers and the customers waived by Bangladesh Bank	Appraisal Fees	a) Up to Tk. 5.00 Lac — Tk.500/-
			b) Above Tk. 5.00 Lac to Tk. 10.00 Lac — Tk. 1,000/-
			c) Above Tk. 10.00 lac to Tk. 1.00 Crore - Tk. 5,000/-,
			d) Above Tk. 1.00 Crore to Tk. 5.00 Crore - Tk. 10,000/
			e) Above Tk. 5.00 Crore to Tk. 20.00 Crore - Tk. 30,000/-
			f) Above Tk. 20.00 crore Tk. 50,000/-
	b) To be realized for Renewal of Composite Limit/Single Limit	Appraisal Fees	a) Up to Tk.10.00 Crore Tk.2,000/-
			b) Above Tk.10.00 CroreTk.5,000/-
	c) To be realized for Enhancement of Composite Limit/Single Limit	Appraisal Fees	a)Enhanced limit up to Tk.10.00 Crore Tk.3,000/-
b) Enhanced limit Above Tk.10.00 Crore Tk.7,000/-			
d) for Leasing Company/Non-Banking Financial Institution	Appraisal Fees	Tk. 10,000/- for each proposal	
3	Issuance of guarantee	Commission/Service charge	5% to 100% margin in cash/MTDR, Commission @Tk.0.50% per quarter
4	Marking lien on MTDR/Other Savings instrument at the request of other bank /NBFI or other branches	Service Charges	Tk. 500/- to be realized from the depositor



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5	Godown Charges	a. Rent	a. On borrower's A/C
	1. Borrower's godown under Bank's custody	b. Insurance	b. On borrower's A/C
		c. Salary & Allowances of godown Staffs	c. On borrower's A/C
	2. Bank's rented godown	a. Rent	a. Actual rate for Floor space occupied plus 75% to meet other maintenance cost
b. Insurance		b. To be realize from borrower's A/C proportionately	
6	Service charge for charge in Pro forma Invoice (PI)/Quotation (where HO approval needed)	Charges	@0.10% against sanctioned amount but maximum Tk.1.00 Lac
7	Service charge for extension of gestation period	charges	@0.20% against sanctioned amount but maximum Tk.1.00 Lac
8	Overdue supervision charge	charge	@2.00% p.a
9	Non compliance charge with regards build up of margin/equity against Usance LC/Guarantee/PG/BG	Charges	1. Tk. 10.00 Lac to 50.00 Lac @0.15% but maximum Tk. 5,000/-
			2. Tk. 50.00 Lac to 500.00 Lac @0.12% but maximum Tk. 30,000/-
			3. Tk. 500.00 Lac and above @0.10% but maximum Tk. 75,000/-
10	Delay/waiver/non-compliance/deferral of compliance of sanction terms	Charge	Tk. 1,000/- for each case but maximum Tk. 5,000/—
11	Additional charge for non-rated investment above Tk.30.00 Lac	Charge	@0.50% p.a on outstanding amount
12	Issuing Letter of Commitment	Fees	a) Up to Tk. 50.00 Lac Tk. 1,000/- per instance
			b) Tk. 50.00 Lac and above Tk. 2,000/- per instance
13	Service charge for Quard against Bid bond/pay order	Charges	@1.00% per quarter
14	Project evaluation fee for project finance (New prat & BMRE)	Fees	@0.05% minimum Tk. 20,000/- maximum Tk. 2.00Lac



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15	Issuance of No objection Certificate (NOC) For creation/modification of charge by other bank/FI	Charges	Max. Tk. 10,000 per NOC
16	Issuance of NOC for 2 nd lien Banks (Bond License and others)	Fees	Tk. 2,000/- per instance
17	Issuance of NOC for Change of directors	Fees	Tk. 5,000/- per instance
18	Investment Re-Schedule charges	Fees	@0.10% minimum Tk. 2,500/-and maximum Tk. 2.00 Lac per instance
19	Validity extension due to delay at customer's end	Charges	1) Up to Tk. 1.0 crore Tk. 1,000/-
			2) Above Tk. 1.0 crore to Tk. 5.0 crore Tk. 2,000/-
			3) Above Tk. 5.0 crore to Tk. 20.0 crore Tk. 3,000/-
			4) Above Tk. 20.00 crore Tk. 5,000/-
20	Security replacement /Waiver	Fees	Tk. 5,000/- per schedule
21	CIB Online Inquiry	charges	a) New/Existing contract inquiry(individual/institute) Tk.200/-
			b) New/Existing contract inquiry (Co- Borrower, Director's, owner, partner & Guarantor). Tk.200/-for each person
			c) CIB subject code, FI subject code & subject link/sister concern inquiry (Individual/Institute)...Tk.200/-for each person/institute
22	Investment facility take over by other bank	Processing Fee	2% of the settlement amount minimum Tk.1,000/-
23	Partial pre-payment	Service Charge	Nil
24	Stamp Charges	Stamp Charges	At actual
25	CIB Charge	CIB Charge	200/- per applicant
26	Contact Point Verification (CPV) Charge (Under Third Party)	Verification Charge	At actual

N.B : 1. Above charges/Fees/Commission/Rates are excluding of Govt. Duty/Tax/Vat. If applicable they shall be recovered from customers in addition to charges/fees/commission/Rates.

2. Banks reserves the right to amend the terms,conditions & rates stated in the schedule without prior notice.