



**Schedule of Charges**

Effective from June 21, 2021

**Annexure-A**

General Banking					
Serial Number	Parameter			Sub Parameter	Approve Charges
1	1.1	1.1.01	Al Wadeah Current Deposit Account	Service Charge	Nil
1	1.1	1.1.02	Al Wadeah Current Deposit Account	Incidental Charge	Nil
1	1.1	1.1.03	Al Wadeah Current Deposit Account	Minimum Balance Fee	Nil
1	1.1	1.1.04	Al Wadeah Current Deposit Account	Ledger Fee	Nil
1	1.1	1.1.05	Al Wadeah Current Deposit Account	Counter Transaction Fee or Similar Other Fee	Nil
1	1.1	1.1.06	Al Wadeah Current Deposit Account	Account Maintenance Fee	Tk. 300 Half Yearly
1	1.1	1.1.07	Al Wadeah Current Deposit Account	Minimum Required Balance	Tk. 1,000
1	1.1	1.1.08	Al Wadeah Current Deposit Account	Balance Confirmation with Statement	Tk. 100 per instance (Other than June and December closing)
1	1.1	1.1.09	Al Wadeah Current Deposit Account	Stop payment charge	Tk. 100 per instance
1	1.1	1.1.10	Al Wadeah Current Deposit Account	Stop Payment Withdrawal Charge	Tk. 50 Per Instance
1	1.1	1.1.11	Al Wadeah Current Deposit Account	Inoperative Account activation Charge	Nil
1	1.1	1.1.12	Al Wadeah Current Deposit Account	Dormant Account activation charge	Nil
1	1.1	1.1.13	Al Wadeah Current Deposit Account	Account closing charge	Tk. 300
1	1.2	1.2.01	Mudaraba Savings Deposit Account	Service Charge	Nil
1	1.2	1.2.02	Mudaraba Savings Deposit Account	Incidental Charge	Nil
1	1.2	1.2.03	Mudaraba Savings Deposit Account	Minimum Balance Fee	Nil
1	1.2	1.2.04	Mudaraba Savings Deposit Account	Ledger Fee	Nil
1	1.2	1.2.05	Mudaraba Savings Deposit Account	Counter Transaction Fee or Similar Other Fee	Nil
1	1.2	1.2.06	Mudaraba Savings Deposit Account	Account Maintenance Fee	Avg. Bal. Up to Tk. 10,000 : Free Avg. Bal. Tk. 10,000 to Tk. 25,000 : Tk. 100 Avg. Bal. above Tk. 25,000 to Tk. 2 Lac : Tk. 200 Avg. Bal. above Tk. 2 Lac to Tk. 10 Lac : Tk. 250 Avg. Bal. above Tk. 10 Lac : Tk. 300
1	1.2	1.2.07	Mudaraba Savings Deposit Account	Minimum Required Balance	Tk. 500
1	1.2	1.2.08	Mudaraba Savings Deposit Account	Balance Confirmation with Statement	Tk. 100 per instance (Other than June and December closing)
1	1.2	1.2.09	Mudaraba Savings Deposit Account	Stop payment charge	Tk. 100 per instance
1	1.2	1.2.10	Mudaraba Savings Deposit Account	Stop Payment Withdrawal Charge	Tk. 50 Per Instance
1	1.2	1.2.11	Mudaraba Savings Deposit Account	Inoperative Account activation Charge	Nil
1	1.2	1.2.12	Mudaraba Savings Deposit Account	Dormant Account activation charge	Nil
1	1.2	1.2.13	Mudaraba Savings Deposit Account	Account closing charge	Tk. 200



**Schedule of Charges**

Effective from June 21, 2021

Annexure-A

General Banking					
Serial Number	Parameter			Sub Parameter	Approve Charges
1	1.3	1.3.01	Mudaraba Money Spinning Account	Service Charge	Nil
1	1.3	1.3.02	Mudaraba Money Spinning Account	Incidental Charge	Nil
1	1.3	1.3.03	Mudaraba Money Spinning Account	Account Maintenance Fee	Free Subject to Average Balance Tk. 10,000 retention up to Six months otherwise Tk. 1,000 HY charge imposed
1	1.3	1.3.04	Mudaraba Money Spinning Account	Minimum Opening Balance	Tk. 10,000
1	1.3	1.3.05	Mudaraba Money Spinning Account	Balance Confirmation with Statement	Tk. 100 per instance (Other than June and December closing)
1	1.3	1.3.06	Mudaraba Money Spinning Account	Issuance of MICR Cheque Book	At Actual
1	1.3	1.3.07	Mudaraba Money Spinning Account	Stop Payment charge	Tk. 100
1	1.3	1.3.08	Mudaraba Money Spinning Account	Stop Payment Withdrawal Charge	Tk. 50 Per Instance
1	1.3	1.3.09	Mudaraba Money Spinning Account	Inoperative Account activation Charge	Nil
1	1.3	1.3.10	Mudaraba Money Spinning Account	Dormant Account activation charge	Nil
1	1.3	1.3.11	Mudaraba Money Spinning Account	Account Closing charge	Tk. 200
1	1.4	1.4.01	Mudaraba Savings Payroll Account	Service Charge	Nil
1	1.4	1.4.02	Mudaraba Savings Payroll Account	Incidental Charge	Nil
1	1.4	1.4.03	Mudaraba Savings Payroll Account	Account Maintenance Fee	Free
1	1.4	1.4.04	Mudaraba Savings Payroll Account	Minimum Rerquired Balance	Tk. 0
1	1.4	1.4.05	Mudaraba Savings Payroll Account	Balance Confirmation with Statement	Tk. 100 per instance (Other than June and December closing)
1	1.4	1.4.06	Mudaraba Savings Payroll Account	Issuance of MICR Cheque Book	At Actual
1	1.4	1.4.07	Mudaraba Savings Payroll Account	Stop Payment charge	Tk.100
1	1.4	1.4.08	Mudaraba Savings Payroll Account	Stop Payment Withdrawal Charge	Tk. 50 Per Instance
1	1.4	1.4.09	Mudaraba Savings Payroll Account	Inoperative Account activation Charge	Nil
1	1.4	1.4.10	Mudaraba Savings Payroll Account	Dormant Account activation charge	Nil
1	1.4	1.4.11	Mudaraba Savings Payroll Account	Account Closing charge	Free
1	1.5	1.5.01	Mudaraba Savings School Banking Account	Service Charge	Nil
1	1.5	1.5.02	Mudaraba Savings School Banking Account	Incidental Charge	Nil
1	1.5	1.5.03	Mudaraba Savings School Banking Account	Account Maintenance Fee	Free
1	1.5	1.5.04	Mudaraba Savings School Banking Account	Minimum Opening Balance	Tk. 0
1	1.5	1.5.05	Mudaraba Savings School Banking Account	Balance Confirmation with Statement	Free
1	1.5	1.5.06	Mudaraba Savings School Banking Account	Inoperative Account activation Charge	Nil
1	1.5	1.5.07	Mudaraba Savings School Banking Account	Dormant Account activation charge	Nil





**Schedule of Charges**

Effective from June 21, 2021

Annexure-A

General Banking					
Serial Number	Parameter			Sub Parameter	Approve Charges
1	1.5	1.5.08	Mudaraba Savings School Banking Account	Account Closing charge	Free
1	1.6	1.6.01	Mudaraba Special Notice Deposit Account	Service Charge	Nil
1	1.6	1.6.02	Mudaraba Special Notice Deposit Account	Incidental Charge	Nil
1	1.6	1.6.03	Mudaraba Special Notice Deposit Account	Account Maintenance Fee	Tk. 500 HY irrespective of amount
1	1.6	1.6.04	Mudaraba Special Notice Deposit Account	Minimum Required Balance	Tk. 5,000
1	1.6	1.6.05	Mudaraba Special Notice Deposit Account	Balance Confirmation with Statement	Tk. 100 per instance (Other than June and December closing)
1	1.6	1.6.06	Mudaraba Special Notice Deposit Account	Stop payment charge	Tk. 100
1	1.6	1.6.07	Mudaraba Special Notice Deposit Account	Stop Payment Withdrawal Charge	Tk. 50 Per Instance
1	1.6	1.6.08	Mudaraba Special Notice Deposit Account	Inoperative Account activation Charge	Nil
1	1.6	1.6.09	Mudaraba Special Notice Deposit Account	Dormant Account activation charge	Nil
1	1.6	1.6.10	Mudaraba Special Notice Deposit Account	Account Closing charge	Tk. 300
1	1.7	1.7.01	Issuance of MICR Cheque Book	Cheque Book with 10 Leaves - MSD	At Actual
1	1.7	1.7.02	Issuance of MICR Cheque Book	Cheque Book with 50 Leaves - MSD	At Actual
1	1.7	1.7.03	Issuance of MICR Cheque Book	Cheque Book with 25 Leaves - AWCD/MSND	At Actual
1	1.7	1.7.04	Issuance of MICR Cheque Book	Cheque Book with 50 Leaves - AWCD/MSND	At Actual
1	1.7	1.7.05	Issuance of MICR Cheque Book	Cheque Book with 100 Leaves - AWCD/MSND	At Actual
1	1.8	1.8.01	Standing Instruction	Standing Instruction Within Branch	Free
1	1.8	1.8.02	Standing Instruction	Standing Instruction within Inter Branch	Free
1	1.8	1.8.03	Standing Instruction	Standing Instruction Set up fee	Free
1	1.8	1.8.04	Standing Instruction	Standing Instruction execution fee	Free
1	1.9	1.9.01	Local Remittance	Issuance of Payment Order	Tender/e-GP/Other Contract : Nil Earnest Money Financing Scheme : Nil For other Instances: Up to 1,000 : Tk. 10 Tk.1,001 to 100,000 : Tk. 20 Tk.100,001 to Tk.500,000: Tk. 30 Tk.500,001 to Tk.10,00,000: Tk. 40 Above Tk.10,00,000: Tk. 50
1	1.9	1.9.02	Local Remittance	Cancellation of Payment Order	Tk. 50
1	1.9	1.9.03	Local Remittance	Duplicate issuance of Pay order	Tk. 300



**Schedule of Charges**

Effective from June 21, 2021

Annexure-A

General Banking					
Serial Number			Parameter	Sub Parameter	Approve Charges
1	1.9	1.9.04	Local Remittance	Issuance of Demand Draft	Up to 1,000 : Tk. 20 Tk1,001 to 100,000 : Tk. 50 Tk100,001 to 500,000 : Tk. 100 Tk500,001 to 10,00,000 : Tk. 200 Above Tk. 10,00,000 : Tk. 300
1	1.9	1.9.05	Local Remittance	Cancellation of Demand Draft	Tk. 50
1	1.9	1.9.06	Local Remittance	Duplicate issuance of Demand Draft	Tk. 300
1	1.9	1.9.07 (a)	Collection Charges for Local Cheque	Within Station	Min Tk.100 or at actual
1	1.9	1.9.07 (b)	Collection Charges for Local Cheque	Outside Station	Upto 1 Lac: Tk. 200 Above 1 Lac: Tk. 500
1	1.9	1.9.07 (c)	Collection Charges for Local Cheque	Inward Cheque Return for Insufficient Fund	Tk. 50
1	1.9	1.9.08	Collection Charges for Local Cheque	Inward Cheque Return for other reasons	Tk. 50
1	1.9	1.9.08 (a)	Commission for Collection of Outstation Cheque or Bill	Up to Tk. 25,000	0.20% or Min. Tk. 50
1	1.9	1.9.08 (b)	Commission for Collection of Outstation Cheque or Bill	Above Tk. 25,000 to Tk. 5 Lac	0.15% or Min. Tk. 100
1	1.9	1.9.08 (c)	Commission for Collection of Outstation Cheque or Bill	Above Tk. 5 Lac	0.10% or Min.BDT 500
1	1.9	1.9.09	Commission for Collection of Outstation Cheque or Bill	Issuance of Bangladesh Bank Cheque	Tk. 200 for each cheque
1	1.9	1.9.10	Commission for Collection of Outstation Cheque or Bill	SWIFT/Fax Charge	At Actual/Min. Tk 50
1	1.9	1.9.11	Commission for Collection of Outstation Cheque or Bill	Postage/Courier Charge	At Actual/Min.Tk. 50
1	1.10	1.10.1	Certificate Issuance	Solvency Certificate	Tk. 200
1	1.10	1.10.2	Certificate Issuance	Certificate for BO Account	Tk. 100
1	1.10	1.10.3	Certificate Issuance	Certificate for any other purpose	Tk. 300
1	1.11	1.11.01	Rent and Security Money for Locker	Small Size	Tk. 3,500
1	1.11	1.11.02	Rent and Security Money for Locker	Medium Size	Tk. 4,500
1	1.11	1.11.03	Rent and Security Money for Locker	Large Size	Tk. 6,000
1	1.11	1.11.04	Rent and Security Money for Locker	Security Money (Refundable)	Tk. 5,000



**Schedule of Charges**

Effective from June 21, 2021

Annexure-A

General Banking					
Serial Number	Parameter			Sub Parameter	Approve Charges
1	1.11	1.11.05	Rent and Security Money for Locker	Key Replacement Charge	Tk. 3,000
1	1.12	1.12.01	Issuance of Duplicate Security Instrument		Tk. 300 per instrument
1	1.13	1.13.01	Intra-District Cash Deposit/Withdrawal Online Transaction Charge		Free
1	1.13	1.13.02	Inter-District Cash Deposit/Withdrawal Online Transaction Charge	Cash Deposit	Upto Tk. 20,000 : Tk. 20 Above Tk.20,000 to Tk. 1 Lac: Tk. 75 Above Tk.1 Lac to Tk. 5 Lac: Tk.150 Above Tk.5 Lac to Tk. 10 Lac: Tk.375 Above Tk.10 Lac to Tk. 50 lac: Tk. 750 Above Tk.50 Lac: Tk. 1,500
1	1.13	1.13.03	Inter-District Cash Deposit/Withdrawal Online Transaction Charge	Cash Withdrawal	Upto Tk. 20,000 : Tk. 15 Above Tk.20,000 to Tk. 1 Lac: Tk. 50 Above Tk.1 Lac to Tk. 5 Lac: Tk.100 Above Tk.5 Lac to Tk. 10 Lac: Tk.250 Above Tk.10 Lac to Tk. 50 lac: Tk. 500 Above Tk.50 Lac: Tk. 750
1	1.14	1.14.01	Account Transfer Fee	Transfer from One Branch to other Branch	Inter District: Tk. 100 Intra District: Tk.50
1	1.15	1.15.01	Premature Encashment Fee	Different Scheme Deposit and MTDR	Nil
1	1.16	1.16	Other Privileged Deposit Accounts:		
1	1.16	1.16.01	Farmers, Garments Employees, Street Urchin & Working Children, Laclating mother, Leather employees etc.	Minimum required balance	Nil
1	1.16	1.16.02	Farmers, Garments Employees, Street Urchin & Working Children, Laclating mother, Leather employees etc.	Account maintenance fee	Nil
1	1.16	1.16.03	Farmers, Garments Employees, Street Urchin & Working Children, Laclating mother, Leather employees etc.	Account closing charge	Nil
1	1.16	1.16.04	Farmers, Garments Employees, Street Urchin & Working Children, Laclating mother, Leather employees etc.	Issuance of MICR Cheque Book	At Actual



**Schedule of Charges**

Effective from June 21, 2021

Annexure-A

General Banking					
Serial Number	Parameter			Sub Parameter	Approve Charges
1	1.16	1.16.05	Farmers, Garments Employees, Street Urchin & Working Children, Laclating mother, Leather employees etc.	Ledger Fee	Nil
1	1.16	1.16.06	Farmers, Garments Employees, Street Urchin & Working Children, Laclating mother, Leather employees etc.	Minimum Balance Fee	Nil
	1.16	1.16.07	Farmers, Garments Employees, Street Urchin & Working Children, Laclating mother, Leather employees etc.	Counter Transaction Fee/service charge/incidental charge or Similar Other Fee	Nil
1	1.17	1.17.01	Auxiliary Service Charge	Internet Banking	Tk. 100
1	1.17	1.17.02	Auxiliary Service Charge	SMS Banking	Tk.150 Half Yearly
1	1.17	1.17.03	Auxiliary Service Charge	Photocopy charge cheque/vouchar	Tk. 500
1	1.17	1.17.04	Auxiliary Service Charge	NID Verification (Remittance)	Tk.5
1	1.17	1.17.05	Auxiliary Service Charge	RTGS	Tk. 100 per transaction
1	1.18	1.18.01	e-GP Service Charge	Tender Registration Fee	Free
1	1.18	1.18.02	e-GP Service Charge	Renewal of Reg. Fee	Free
1	1.18	1.18.03	e-GP Service Charge	Tender Document Purchase Fee	Free
1	1.18	1.18.04	e-GP Service Charge	Tender/Proposal Security Fee	Free
1	1.19	1.19.01	BACH charge		BDT10.00 (including VAT) for Clearing Cheque amount of above BDT50,000 upto BDT500,000.00 BDT60.00 (including VAT) for High Value Clearing Cheque (Same day clearing) amount of above BDT500,000.00 BDT25.00 (including VAT) if High Value Clearing Cheque amount of above BDT500,000.00 is placed on Regular Value Clearing.



**Schedule of Charges**

Effective from June 21, 2021

**Annexure-B**

Investment							
Serial Number	Parameter			Sub Parameter - I	Sub Parameter - II	Approved Charges	
2	2.1	2.1.1	a	Scheme Investment	Processing fee	Up to Tk 50 lac	0.50% of Limit or Max. Tk.15,000
2	2.1	2.1.1	b	Scheme Investment	Processing fee	Above Tk 50 lac	0.30% of Limit or Max Tk.20,000
2	2.1	2.1.2		Scheme Investment	Application fee		Nil
2	2.1	2.1.3		Scheme Investment	Reschedule/Restructure fee		0.25% or Max. Tk.10,000/-
2	2.1	2.1.4		Scheme Investment	Early settlement fee		0.50% on Outstanding
2	2.1	2.1.5		Scheme Investment	Partial Pre-payment		0.50% on Settlement Amount
2	2.2	2.2.1	a	Car investment	Processing fee	Up to Tk 50 lac	0.50% of Limit or Max. Tk.15,000
2	2.2	2.2.1	b	Car investment	Processing fee	Above Tk 50 lac	0.30% of Limit or Max Tk.20,000
2		2.2.2		Car investment	Application fee		Nil
2		2.2.3		Car investment	Reschedule/Restructure fee		0.25% or Max. Tk.10,000/-
2	2.2	2.2.4		Car investment	Early settlement fee		0.50% on Outstanding
2	2.2	2.2.5		Car investment	Partial Pre-payment		0.50% on Settlement Amount
2	2.3	2.3.1	a	House building investment	Processing fee	Up to Tk 50 lac	0.50% of Limit or Max. Tk.15,000
2	2.3	2.3.1	b	House building investment	Processing fee	Above Tk 50 lac	0.30% of Limit or Max Tk.20,000
2	2.3	2.3.2		House building investment	Application fee		Nil
2	2.3	2.3.3		House building investment	Reschedule/Restructure fee		0.25% or Max. Tk.10,000/-
2	2.3	2.3.4		House building investment	Early settlement fee		0.50% on Outstanding
2	2.3	2.3.5		House building investment	Partial Pre-payment		0.50% on Settlement Amount
2	2.4	2.4.1	a	CMSME and Agri Investment	Processing fee	Up to Tk 50 lac	0.50% of Limit or Max. Tk.15,000
2	2.4	2.4.1	b	CMSME and Agri Investment	Processing fee	Above Tk 50 lac	0.30% of Limit or Max Tk.20,000
2	2.4	2.4.2		CMSME and Agri Investment	Application fee		Nil
2	2.4	2.4.3		CMSME and Agri Investment	Reschedule/Restructure fee		Nil
2	2.4	2.4.4		CMSME and Agri Investment	Early settlement fee		Nil
2	2.4	2.4.5		CMSME and Agri Investment	Partial Pre-payment		Nil
2	2.5	2.5.1	a	General Investment (Demand & Continuous)	Processing fee	Up to Tk 50 lac	0.50% of Limit or Max. Tk.15,000

**Schedule of Charges**

Effective from June 21, 2021

**Annexure-B**

<b>Investment</b>							
<b>Serial Number</b>		<b>Parameter</b>		<b>Sub Parameter - I</b>	<b>Sub Parameter - II</b>	<b>Approved Charges</b>	
2	2.5	2.5.1	b	General Investment (Demand & Continuous)	Processing fee	Above Tk 50 lac	0.30% of Limit or Max Tk.20,000
2	2.5	2.5.2		General Investment (Demand & Continuous)	Application fee		Nil
2	2.5	2.5.3		General Investment (Demand & Continuous)	Reschedule/Restructure fee		0.25% or Max. Tk.10,000/-
2	2.5	2.5.4		General Investment (Demand & Continuous)	Early settlement fee		Nil
2	2.5	2.5.5		General Investment (Demand & Continuous)	Partial Pre-payment		Nil
2	2.6	2.6.1	a	General Investment (Term)	Processing fee	Up to Tk 50 lac	0.50% of Limit or Max. Tk.15,000
2	2.6	2.6.1	b	General Investment (Term)	Processing fee	Above Tk 50 lac	0.30% of Limit or Max Tk.20,000
2	2.6	2.6.2		General Investment (Term)	Application fee		Nil
2	2.6	2.6.3		General Investment (Term)	Reschedule/Restructure fee		0.25% or Max. Tk.10,000/-
2	2.6	2.6.4		General Investment (Term)	Early settlement fee		0.50% on Outstanding
2	2.6	2.6.5		General Investment (Term)	Partial Pre-payment		0.50% on Settlement Amount
2	2.7	2.7.1	a	Quard	Processing fee	Up to Tk 50 lac	0.50% of Limit or Max. Tk.15,000
2	2.7	2.7.1	b	Quard	Processing fee	Above Tk 50 lac	0.30% of Limit or Max Tk.20,000
2	2.8	2.8.1		For All Investment	Documentation Fee		At Actual
2	2.8	2.8.2		For All Investment	CIB Charge		At Actual
2	2.8	2.8.3		For All Investment	Stamp Charge		At Actual
2	2.8	2.8.4		For All Investment	Legal and Valuation Fee		At Actual
2	2.8	2.8.5		For All Investment	Service Charge		Nil
2	2.8	2.8.6		For All Investment	Management Fee		Nil
2	2.8	2.8.7		For All Investment	Monitoring/Supervision Charge		Nil
2	2.8	2.8.8		For All Investment	Risk Fund or similar nature fee/charge		Nil
2	2.9	2.9.1		Other Charges	Delay/Waiver/Non-Compliance/Deferral Of Compliance Of Sanction Terms		Tk. 1000 for each case but maximum Tk. 5,000





**Schedule of Charges**

Effective from June 21, 2021

**Annexure-B**

Investment						
Serial Number			Parameter	Sub Parameter - I	Sub Parameter - II	Approved Charges
2	2.9	2.9.2	Other Charges	Issuing Letter Of Commitment		a) Up to 50 Lac: Tk 500 b) Above 50 Lac to < 1 Cr : Tk. 1,000 c) 1 Cr to < 5 Cr: Tk. 2,000 d) 5 Cr to < 10 Cr: Tk. 5,000 e) 10 Cr: to <50 Cr: Tk. 10,000 f) 50 Cr. & Above: Tk. 25,000
2	2.9	2.9.3	Other Charges	Investment Statement Charge		Tk. 100 per instance (Other than June and December closing)
2	2.9	2.9.4	Other Charges	Investment Closure Certificate - NOC		Tk. 500
2	2.9	2.9.5	Other Charges	Investment Outstanding Certificate		Tk. 500
2	2.9	2.9.6	Other Charges	Quotation Change Fee After Investment Approval		Tk. 500
2	2.9	2.9.7	Other Charges	Photocopy of Mortgage/Security Document		Tk. 2,000
2	2.10	2.10.1	a	Processing of Bangladesh Bank Approval for Long Term investment in FC	Processing Fee	Tk.5,000.00
2			b	Arrangement Fee against Long Term Financing in FC	Arrangement Fee in BDT	As per negotiation up to 3.00% p.a. on outstanding principal to be realized on quarterly up front basis.



**Schedule of Charges**

Effective from June 21, 2021

**Annexure-B**

**Bank Guarantee**

Serial Number			Parameter	Sub Parameter	Approved Charges
2	2.7	2.7.1	Bank Guarantee/Bid Bond/PG	Issuance of bank guarantee/bid bond/PG fully covered by cash	0.10% to 0.50% per Qtr. or Min Tk. 1,000
2	2.7	2.7.2	Bank Guarantee/Bid Bond/PG	Issuance of bank guarantee/bid bond/PG fully covered by MTDR	0.10% to 0.50% per Qtr. or Min Tk. 1,000
2	2.7	2.7.3	Bank Guarantee/Bid Bond/PG	Issuance of bank guarantee/bid bond/PG partially covered by MTDR/Cash and rest amount covered by other security	0.10% to 0.50% per Qtr. or Min Tk. 1,000
2	2.7	2.7.4	Bank Guarantee/Bid Bond/PG	Issuance of bank guarantee/bid bond/PG partially covered	0.10% to 0.50% per Qtr. or Min Tk. 1,000
2	2.7	2.7.5	Bank Guarantee/Bid Bond/PG	Amendment of BG/BB/PG with extension of validity and increase of amount	0.10% to 0.50% per Qtr. or Min Tk. 1,000
2	2.7	2.7.6	Bank Guarantee/Bid Bond/PG	Amendment of BG/BB/PG without extension of validity and increase of amount	Tk. 1,000
2	2.7	2.7.7	Bank Guarantee/Bid Bond/PG	Issuance of bank guarantee against counter guarantee	0.50% per Qtr or Min Tk. 1,000 (USD 50)
2	2.7	2.7.8	Bank Guarantee/Bid Bond/PG	Advising of guarantee without adding confirmation	Tk. 2,000
2	2.7	2.7.9	Bank Guarantee/Bid Bond/PG	Advising of guarantee by adding confirmation	0.10% to 0.25% per Qtr or Min Tk. 2,000
2	2.7	2.7.10	Bank Guarantee/Bid Bond/PG	Advising of amendment of guarantee with extension of validity and increase of amount	Tk. 1,000
2	2.7	2.7.11	Bank Guarantee/Bid Bond/PG	Advising of amendment of guarantee without extension of validity and increase of amount	Tk. 1,000
2	2.7	2.7.12	Bank Guarantee/Bid Bond/PG	Advising of guarantee against 100% counter guarantee by foreign bank	0.10% to 0.50% per Qtr.
2	2.7	2.7.13	Bank Guarantee/Bid Bond/PG	Issuance of bid bond/ performance guarantee against 100% and irrevocable counter guarantee	0.10% to 0.50% per Qtr. or Min USD 50
2	2.7	2.7.14	Bank Guarantee/Bid Bond/PG	Issuance of bid bond/performance bond favoring overseas beneficiary	0.10% to 0.50% per Qtr. or Min Tk. 2,000
2	2.7	2.7.15	Bank Guarantee/Bid Bond/PG	Stamp Charge	At actual
2	2.8	2.8.01	Transmission Charge	Foreign correspondence charge (FCC)	At actual or Min Tk. 1,000
2	2.8	2.8.02	Transmission Charge	Guarantee mailed by post/EMS	At actual or Min Tk. 1,000





**Schedule of Charges**

Effective from June 21, 2021

**Annexure-B**

**Bank Guarantee**

Serial Number			Parameter	Sub Parameter	Approved Charges
2	2.8	2.8.03	Transmission Charge	Guarantee mailed by courier (Only India)	At actual or Min Tk. 1,000
2	2.8	2.8.04	Transmission Charge	Guarantee mailed by courier (Other than India)	At actual or Min Tk. 3,500
2	2.8	2.8.05	Transmission Charge	Guarantee transmitted by SWIFT	At actual or Min Tk. 3,000
<b>Note:</b>					

**If Bank Guarantee is issued for more than one quarters, commission for fractional quarter has to be realized proportionately.**



**Schedule of Charges**

Effective from June 21, 2021

Annexure-C

**Foreign Trade : Remittance**

Serial Number			Parameter	Sub Parameter	Approved Charges
3	3.1	3.1.01	Issuance of TT/Draft through Foreign Corrspondent	Transmission charge of TT/Advice charge of draft (SWIFT)	At actual or MinTk. 700
3	3.1	3.1.01	Issuance of TT/MT/Draft through Foreign Corrspondent	Commission	Up to Tk. 100,000: Tk. 100 Tk.100,001 to Tk.500,000: Tk.200 Tk.500,001 to Tk.10,00,000: Tk.300 Above Tk.10,00,000: Tk.500
3	3.1	3.1.01	Issuance of foreign currency draft drawn on Bangladesh Bank	Commission	Up to Tk. 100,000: Tk. 100 Tk.100,001 to Tk.500,000: Tk.200 Tk.500,001 to Tk.10,00,000: Tk.300 Above Tk.10,00,000: Tk.500
3	3.1	3.1.02	Issuance of counter draft at the request of local bank	Commission	USD 10 per FDD from the remitted fund
3	3.1	3.1.03	Outward remittance (TT/DD) processing fees	Processing fees	Free
3	3.1	3.1.04	Issuance of duplicate instrument	Issuing charge	Tk. 1,000 plus SWIFT: At actual or Min Tk. 500 and foreign bank charges: at actual, Postage: At Actual
3	3.1	3.1.05	Cancellation of foreign currency draft	Cancellation charge	Tk. 200
3	3.1	3.1.05	Cancellation of foreign currency draft	Transmission (SWIFT/Postal charge, if required)	At actual or Min Tk. 500
3	3.1	3.1.05	Cancellation of foreign currency draft	Foreign bank charge	At actual
3	3.1	3.1.06	Cancellation of foreign TT	Cancellation charge	Tk. 1,000
3	3.1	3.1.06	Cancellation of foreign TT	Transmission (SWIFT/Postal charge, if required)	At actual or Min USD 10
3	3.1	3.1.06	Cancellation of foreign TT	Foreign bank charge	At actual
3	3.1	3.1.07	Sale of cash FC	Endorsement charge	Tk. 500
3	3.1	3.1.08	Encashment/purchase of any foreign TT	Charge	Tk. 300
3	3.1	3.1.09	Purchase of foreign Draft	Charges	As per circular OD transfer buying rate shall apply
3	3.1	3.1.09	Purchase of foreign Draft	Postal charges	At actual or min Tk. 200



**Schedule of Charges**

Effective from June 21, 2021

Annexure-C

**Foreign Trade : Remittance**

Serial Number			Parameter	Sub Parameter	Approved Charges
3	3.1	3.1.10	Encashment of any Foreign Draft		
3	3.1	3.1.10	Purchase of cash FC	Rate	As per cash FC buying rate
3	3.1	3.1.11	Payment of indenting commission / technical know how fees/consultancy fees/Royalty etc.	Charges	Tk. 3,000
3	3.1	3.1.12	Encashment certificate for cash FC and others	Charges	Tk. 300 per certificate
3	3.1	3.1.13	Collection of clean bill (Draft/.Cheque) from abroad	Commission	0.15% or Min Tk. 500
3	3.1	3.1.13	Collection of clean bill (Draft/.Cheque) from abroad	Postal/SWIFT	At actual or min Tk. 500
3	3.1	3.1.13	Collection of clean bill (Draft/.Cheque) from abroad	Foreign bank charge	At actual
3	3.1	3.1.14	Collection of proceeds from local bank for any draft cheque in FC	Commission	0.15% or min Tk. 300
3	3.1	3.1.14	Collection of proceeds from local bank for any draft cheque in FC	Postal charges	At actual or min Tk. 100
3	3.1	3.1.15	Collection of refund warrant in FC	Commission	USD 2 per instrument from proceeds
3	3.1	3.1.16	Transaction of FC account by money changer	Transaction charge	Tk. 500 per transaction
3	3.1	3.1.17	FC A/C balance confirmation certificate / Any other certificate	Certificate issue charge	Tk. 500 per instance
3	3.1	3.1.18	Payment of foreign Taka draft drawn on our bank as per arrangement	Rate of charge	Free
3	3.1	3.1.19	Processing of application of remittance of profit / dividend	Remittance fees	Tk. 1,000 plus applicable remittance charge
3	3.1	3.1.20	Student File	Opening charge	Tk. 5,000 per file plus DD/TT/TC as per schedule
3	3.1	3.1.20	Student File	Yearly fees	Tk. 2,000
3	3.1	3.1.21	Student File	Issuance of NOC for study purpose	Tk. 500 per case
3	3.1	3.1.22	Processing Fee for obtaining license/permission from Bangladesh Bank or any other regulatory bodies (Money Changer/Indenting/Buying House/Shipping Company And Others)	New	Tk. 5,000
3	3.1	3.1.22	Processing Fee for obtaining license/permission from Bangladesh Bank or any other regulatory bodies (Money Changer/Indenting/Buying House/Shipping Company And Others)	Renewal/Principal inclusion	Tk. 3,000



**Schedule of Charges**

Effective from June 21, 2021

Annexure-C

**Foreign Trade : Remittance**

Serial Number			Parameter	Sub Parameter	Approved Charges
3	3.1	3.1.22	Processing Fee for obtaining license/permission from Bangladesh Bank or any other regulatory bodies (Money Changer/Indenting/Buying House/Shipping Company And Others)	Yearly fees	Tk. 2,000
3	3.1	3.1.23	Return/Statement processing fees of money changer/indenting/buying house/shipping company and other agency		Tk. 1,000 per instance

**Schedule of Charges**

Effective from June 21, 2021

**Annexure-C**

**Foreign Trade : Import**

Serial Number			Parameter	Sub Parameter	Approved Charges
3	3.2	3.2.01	Sight L/C(Local/Foreign)	Commission	0.10% to 0.40% for each quarter or minimum Tk.1,000
3	3.2	3.2.01	Sight L/C(Local/Foreign)	Commission (for opening of LC at 100% cash Margin)	0.10% to 0.25% per quarter or Minimum: Local: 1,000, Foreign: 1,500
3	3.2	3.2.01	Sight L/C(Local/Foreign)	Foreign Correspondent Charge (FCC)	At Actual
3	3.2	3.2.01	Sight L/C(Local/Foreign)	L/C mailed by post, EMSs	At Actual
3	3.2	3.2.01	Sight L/C(Local/Foreign)	L/C mailed by courier (Only to India)	At Actual
3	3.2	3.2.01	Sight L/C(Local/Foreign)	L/C mailed by courier other than India	At Actual
3	3.2	3.2.01	Sight L/C(Local/Foreign)	Local L/C transmitted by SWIFT	At Actual
3	3.2	3.2.01	Sight L/C(Local/Foreign)	Foreign L/C Transmitted by SWIFT	At Actual
3	3.2	3.2.01	Sight L/C(Local/Foreign)	Transmitted in short & Non-Operative SWIFT	At Actual
3	3.2	3.2.02	Cash L/C (sight) under Grant/Investment/Aid/Barter/STA/Govt.	Commission	0.10% to 0.40% for each quarter or minimum Tk.1,000
3	3.2	3.2.03	Deferred L/C under Grant/Investment/Aid/Barter/STA/Govt.	Commission	0.10% to 0.40% for each quarter or minimum Tk.1,000
3	3.2	3.2.04	LC (Foreign/Local) under deffered payment (Other than Back to Back)	Commission	0.10% to 0.50% for each quarter or Minimum: Local: Tk.1,000, Foreign: Tk.1,500
3	3.2	3.2.04	LC (Foreign/Local) under deffered payment (Other than Back to Back)	Foreign Correspondent Charge (FCC)	At Actual
3	3.2	3.2.04	LC (Foreign/Local) under deffered payment (Other than Back to Back)	L/C mailed by post, EMSs	At Actual
3	3.2	3.2.04	LC (Foreign/Local) under deffered payment (Other than Back to Back)	L/C mailed by courier (Only to India)	At Actual
3	3.2	3.2.04	LC (Foreign/Local) under deffered payment (Other than Back to Back)	L/C mailed by courier other than India	At Actual
3	3.2	3.2.04	LC (Foreign/Local) under deffered payment (Other than Back to Back)	Local L/C transmitted by SWIFT	At Actual



**Schedule of Charges**

Effective from June 21, 2021

**Annexure-C**

**Foreign Trade : Import**

Serial Number			Parameter	Sub Parameter	Approved Charges
3	3.2	3.2.04	LC (Foreign/Local) under deffered payment (Other than Back to Back)	Foreign L/C Transmitted by SWIFT	At Actual
3	3.2	3.2.04	LC (Foreign/Local) under deffered payment (Other than Back to Back)	Transmitted in short & Non-Operative SWIFT	At Actual
3	3.2	3.2.05	Back to Back L/C (Foreign/Local/EPZ) including EDF	Commission	0.10% to 0.40% per quarter or Minimum: Local: 1,000, Foreign: 1,500
3	3.2	3.2.05	Back to Back L/C (Foreign/Local/EPZ) including EDF	Foreign Correspondent Charge (FCC)	At Actual
3	3.2	3.2.05	Back to Back L/C (Foreign/Local/EPZ) including EDF	L/C mailed by post, EMS	At Actual
3	3.2	3.2.05	Back to Back L/C (Foreign/Local/EPZ) including EDF	L/C mailed by courier (Only to India)	At Actual
3	3.2	3.2.05	Back to Back L/C (Foreign/Local/EPZ) including EDF	L/C mailed by courier other than India	At Actual
3	3.2	3.2.05	Back to Back L/C (Foreign/Local/EPZ) including EDF	Local L/C transmitted by SWIFT	At Actual
3	3.2	3.2.05	Back to Back L/C (Foreign/Local/EPZ) including EDF	Foreign L/C Transmitted by SWIFT	At Actual
3	3.2	3.2.05	Back to Back L/C (Foreign/Local/EPZ) including EDF	Transmitted in short & Non-Operative SWIFT	At Actual
3	3.2	3.2.06	Import processing fees under firm contract/trade card (Without LC)	Processing Fees	0.10% or minimum Tk. 2,000 per instance
3	3.2	3.2.07	Amendment of L/C	Commission (For increased value and time extension)	0.10% to 0.40% for each quarter or Minimum: Local: Tk.1,000, Foreign: Tk.1,500
3	3.2	3.2.07	Amendment of L/C	Commission (Other than increased value and time extension)	Tk. 750 per instance



**Schedule of Charges**

Effective from June 21, 2021

**Annexure-C**

**Foreign Trade : Import**

Serial Number			Parameter	Sub Parameter	Approved Charges
3	3.2	3.2.07	Amendment of L/C	Amendment mailed by post	At actual
3	3.2	3.2.07	Amendment of L/C	Amendment mailed by courier (Only to India)	At actual
3	3.2	3.2.07	Amendment of L/C	Amendment mailed by courier (Other than India)	At actual
3	3.2	3.2.07	Amendment of L/C	Foreign L/C amendment transmitted by SWIFT	At actual
3	3.2	3.2.07	Amendment of L/C	Local L/C amendment transmitted by SWIFT	At actual
3	3.2	3.2.08	Cancellation of L/C	Cancellation Charge	Nil
3	3.2	3.2.08	Cancellation of L/C	Cancellation mailed by post/EMS	At actual
3	3.2	3.2.08	Cancellation of L/C	Cancellation mailed by courier (Only to India)	At actual
3	3.2	3.2.08	Cancellation of L/C	Cancellation mailed by courier other than India	At actual
3	3.2	3.2.08	Cancellation of L/C	Foreign L/C cancellation transmitted by SWIFT	At actual
3	3.2	3.2.08	Cancellation of L/C	Local L/C cancellation transmitted by SWIFT	At actual
3	3.2	3.2.08	Cancellation of L/C	Foreign Bank Charge	At actual
3	3.2	3.2.09	Acceptance commission under deferred payment L/Cs including Back to Back and Inland LCs	Commission	0.10% to 0.40% for each quarter or Minimum: Local: Tk.1,000, Foreign: Tk.1,500
3	3.2	3.2.09	Acceptance commission under deferred payment L/Cs including Back to Back and Inland LCs	SWIFT foreign correspondent	At Actual
3	3.2	3.2.09	Acceptance commission under deferred payment L/Cs including Back to Back and Inland LCs	Courier Foreign correspondent	At Actual
3	3.2	3.2.09	Acceptance commission under deferred payment L/Cs including Back to Back and Inland LCs	SWIFT Local correspondent	At Actual
3	3.2	3.2.10	Acceptance commission of deferred L/C under Grant/Investment/Aid/Barter/STA/Govt.	Commission	0.10% to 0.40% for each quarter or minimum Tk. 1000



**Schedule of Charges**

Effective from June 21, 2021

**Annexure-C**

**Foreign Trade : Import**

Serial Number			Parameter	Sub Parameter	Approved Charges
3	3.2	3.2.11	Add-Confirmation	For Sight L/C	0.10% to 0.20% per Qtr or min Tk. 1,000 and Foreign bank charges at actual
3	3.2	3.2.11	Add-Confirmation	For DP LC including BB LC up to 180 days on opener's A/C	0.10% to 0.20% per Qtr or min Tk. 1,000 and Foreign bank charges at actual
3	3.2	3.2.11	Add-Confirmation	For DP LC including BB LC over 180 days on opener's A/C	0.10% to 0.20% per Qtr or min Tk. 1,000 and Foreign bank charges at actual
3	3.2	3.2.11	Add-Confirmation	For DP LC including BB LC up to 180 days on beneficiary's A/C	0.10% to 0.20% per Qtr or min Tk. 1,000 and Foreign bank charges at actual
3	3.2	3.2.11	Add-Confirmation	For DP LC including BB LC over 180 days on beneficiary's A/C	0.10% to 0.20% per Qtr or min Tk. 1,000 and Foreign bank charges at actual
3	3.2	3.2.12	Cost of Stationery for L/C opening (LCAF, IMP Forms and Others)	LCAF,IMP form and Others	Tk. 500
3	3.2	3.2.13	Certificate of import documents for custom's assessment purpose	Processing Fees	Tk. 1,000
3	3.2	3.2.14	Issuance of Shipping Guarantee/NOC	Processing Fees	Tk. 1,000
3	3.2	3.2.15	Endorsement charge for clearance of goods against deposit of full value	For endorsement of copy documents	NIL
3	3.2	3.2.15	Endorsement charge for clearance of goods against deposit of full value	For original documents	NIL
3	3.2	3.2.16	Import document processing charge to be realized from Bill Value(Local/Foreign)	If relevant clause incorporated in the LC	USD 50 per document



**Schedule of Charges**

Effective from June 21, 2021

**Annexure-C**

**Foreign Trade : Import**

Serial Number			Parameter	Sub Parameter	Approved Charges
3	3.2	3.2.17	Discrepancy fee from import bills (Cash LC, DP LC, BTB LC, AID, Investment) (Local/Foreign)	For documents value upto USD 10,000 (Condition for deduction of discrepancy fee if incorporated in LC)	USD 50 Plus SWIFT Charge at actual Min. USD 20
3	3.2	3.2.17	Discrepancy fee from import bills (Cash LC, DP LC, BTB LC, AID, Investment) (Local/Foreign)	For documents value above USD 10,000 (Condition for deduction of discrepancy fee if incorporated in LC)	USD 100 Plus SWIFT Charge at actual Min. USD 20
3	3.2	3.2.18	Overseas Banks reimbursement /Negotiation Charge	If charges are on Applicant's Account	Foreign charge charges at actual plus our charges USD 20
3	3.2	3.2.19	Settlement/Payment of LC through Payment Instruction/Reimbursement authority/Payment	Applicable for all types of Import payment including BTB LC through PI/RA	SWIFT at actual plus settlement charge USD 50
3	3.2	3.2.19	Settlement/Payment of LC through Payment Instruction/Reimbursement authority/Payment	Applicable for all types of import payment including BTB LC through PO/DD	As per PO/DD Commission
3	3.2	3.2.20	Charges for Inward Documentary Collection without L/C	Applicable for Import against LCAF	Document processing charge @ 0.15% or min BDT 1,000 plus SWIFT charge at actual min USD 20
3	3.2	3.2.21	Payment charges against inward collection documents without L/C	Payment Charge	USD 20 for Doc. Value up to USD 5,000 and USD 50 for Doc. Value above USD 5,000
3	3.2	3.2.22	Collection of Credit Report	Enquiry Fee	i) SWIFT charges at actual min BDT 500 plus processing charges BDT 500 per case if collected from foreign/local correspondent. ii) At actual plus BDT 500 as processing chares if collected from Dun and Bradstreet or other credit rating agency

**Schedule of Charges**

Effective from June 21, 2021

**Annexure-C**

**Foreign Trade : Import**

Serial Number			Parameter	Sub Parameter	Approved Charges
3	3.2	3.2.23	Issuance of Back to Back LC Certificate	Issuing charge	Tk. 500
3	3.2	3.2.24	PSI Processing Charge	Processing charge	NIL
3	3.2	3.2.25	Issuance of Import Performance Certificate	Issuing charge	Tk. 750 per certificate
3	3.2	3.2.26	Document Retirement Charge On Post Import Facility	Import LC other than Back to Back LC on cash payment	Tk. 500
3	3.2	3.2.27	Arranging Buyers' Credit/UPAS from third bank	Arrangement fee	<= USD 100K: \$50 > USD 100K: \$100
3	3.2	3.2.28	Arranging refinancing from third bank	Arrangement fee	<= USD 100K: \$50 > USD 100K: \$100
3	3.2	3.2.29	EDF settlement charge		Tk. 250
3	3.2	3.2.30	Verification of Bill of Lading		Tk. 200
3	3.2	3.2.31	Processing regulatory approvals on various issues such as time extension of IMP & EXP, Advance Payment, LCAF revalidation, Outward remittance etc		Tk. 2,000
3	3.2	3.2.32	Arrangement Fee against Import Bills Discounting under UPAS/Buyer's Credit from SJIBL OBU.	Arrangement Fee in BDT	As per negotiation up to 2.50% of Accepted Value to be realized on up front basis.
3	3.2	3.2.33	Foreign Correspondence charges (Local part), Data Max, Handling charge	Charges	Nil

If LC/ Acceptance/LC Confirmation is issued for more than one quarters, commission for fractional quarter has to be realized proportionately.

**Schedule of Charges**

Effective from June 21, 2021

Annexure-C

**Foreign Trade : Export**

Serial Number	Parameter	Sub Parameter	Approved Charges
3 3.3 3.3.01	L/C advising charge (All types)	Advising charge own clients	Tk. 750
3 3.3 3.3.01	L/C advising charge (All types)	Advising charge others	Tk. 750
3 3.3 3.3.01	L/C advising charge (All types)	Re-Advising charge own clients	Tk. 750
3 3.3 3.3.01	L/C advising charge (All types)	Re-Advising charge others	Tk. 750
3 3.3 3.3.01	L/C advising charge (All types)	Advising of pre-advice L/C own clients	Tk. 750
3 3.3 3.3.01	L/C advising charge (All types)	Advising of pre-advice L/C others	Tk. 750
3 3.3 3.3.01	L/C advising charge (All types)	Subsequent L/C amendment advising charge own clients	Tk. 750
3 3.3 3.3.01	L/C advising charge (All types)	Subsequent L/C amendment advising charge others	Tk. 750
3 3.3 3.3.02	Authentication of transfer of LC's/Amendment	Transfer/Authentication charges of own clients	Tk. 750
3 3.3 3.3.02	Authentication of transfer of LC's/Amendment	Transfer/Authentication charges of others	Tk. 750
3 3.3 3.3.02	Authentication of transfer of LC's/Amendment	Subsequent LC amendment transfer / authentication charges of own clients	Tk. 750
3 3.3 3.3.02	Authentication of transfer of LC's/Amendment	Subsequent LC amendment transfer / authentication charges of others	Tk. 750
3 3.3 3.3.03	Cancellation of transfer of export L/C	Cancellation charges	Tk. 750 plus SWIFT Charge at actual
3 3.3 3.3.04	Cancellation of transfer of export L/C amendment	Cancellation charges	Tk. 750 plus SWIFT Charge at actual
3 3.3 3.3.05	Export LC confirmation/Add confirmation to foreign bank LC (Sight/DP) by us	Commission	0.20% per qtr or min USD 50
3 3.3 3.3.06	Bai-as-Sarf (Negotiation/purchase) of export bills (FDBP) (Where exchange gain is earned)	Rate	As per exchange rate (OD sight buying)
3 3.3 3.3.06	Bai-as-Sarf (Negotiation/purchase) of export bills (FDBP) (Where exchange gain is earned)	Documents processing charge	Tk. 500
3 3.3 3.3.06	Bai-as-Sarf (Negotiation/purchase) of export bills (FDBP) (Where exchange gain is earned)	Postage/Courier charge	At actual / Minimum Tk 2,500
3 3.3 3.3.07	Bai-as-Sarf (Negotiation/purchase) of export bills (IDBP) (Where exchange gain is earned)	Rate	As per exchange rate (OD sight buying)
3 3.3 3.3.07	Bai-as-Sarf (Negotiation/purchase) of export bills (IDBP) (Where exchange gain is earned)	Documents processing charge	Tk. 500
3 3.3 3.3.07	Bai-as-Sarf (Negotiation/purchase) of export bills (IDBP) (Where exchange gain is earned)	Postage/Courier charge	At actual or minimum Tk. 200
3 3.3 3.3.07	Bai-as-Sarf (Negotiation/purchase) of export bills (IDBP) (Where exchange gain is earned)	Profit	As per prevailing profit rate

**Schedule of Charges**

Effective from June 21, 2021

Annexure-C

**Foreign Trade : Export**

Serial Number			Parameter	Sub Parameter	Approved Charges
3	3.3	3.3.08	Bai-as-Sarf (Negotiation/purchase) of export bills including taka bills (IDBP) (Where exchange gain is not earned)	Negotiation charge (Commission)	Nil
3	3.3	3.3.08	Bai-as-Sarf (Negotiation/purchase) of export bills including taka bills (IDBP) (Where exchange gain is not earned)	Postage Charge	At actual or minimum Tk. 300
3	3.3	3.3.08	Bai-as-Sarf (Negotiation/purchase) of export bills including taka bills (IDBP) (Where exchange gain is not earned)	Courier Charge	At actual or minimum Tk. 300
3	3.3	3.3.08	Bai-as-Sarf (Negotiation/purchase) of export bills including taka bills (IDBP) (Where exchange gain is not earned)	Profit	As per prevailing profit rate
3	3.3	3.3.09	Bai-as-Sarf (Negotiation/purchase) of export bills including taka bills (FDBP) (Where exchange gain is not earned)	Negotiation charge (Commission)	Nil
3	3.3	3.3.09	Bai-as-Sarf (Negotiation/purchase) of export bills including taka bills (FDBP) (Where exchange gain is not earned)	Postage Charge	At actual or minimum Tk. 300
3	3.3	3.3.09	Bai-as-Sarf (Negotiation/purchase) of export bills including taka bills (FDBP) (Where exchange gain is not earned)	Courier Charge	At actual or minimum Tk. 300
3	3.3	3.3.09	Bai-as-Sarf (Negotiation/purchase) of export bills including taka bills (FDBP) (Where exchange gain is not earned)	Profit	As per prevailing profit rate
3	3.3	3.3.10	Discounting of Documents (FDBP)	Rate	As per exchange rate (Usance rate)
3	3.3	3.3.10	Discounting of Documents (FDBP)	Documents processing charge	Tk. 500
3	3.3	3.3.10	Discounting of Documents (FDBP)	Profit	As per prevailing profit rate
3	3.3	3.3.10	Discounting of Documents (FDBP)	Postage/Courier charge	At actual / Minimum Tk 2,500
3	3.3	3.3.11	Discounting of documents (IDBP)	Rate	As per exchange rate (Usance rate)
3	3.3	3.3.11	Discounting of documents (IDBP)	Documents processing charge	Tk. 500
3	3.3	3.3.11	Discounting of documents (IDBP)	Profit	As per prevailing profit rate
3	3.3	3.3.11	Discounting of documents (IDBP)	Postage/Courier charge	At actual or minimum Tk. 200
3	3.3	3.3.12	Foreign bills for Collection (FDBC)	Charges	Tk. 500
3	3.3	3.3.12	Foreign bills for Collection (FDBC)	Postage/Courier charge	At actual / Minimum Tk 2,500

**Schedule of Charges**

Effective from June 21, 2021

Annexure-C

**Foreign Trade : Export**

Serial Number			Parameter	Sub Parameter	Approved Charges
3	3.3	3.3.13	Local bills for collection (IDBC) including Taka bill	Charges	0.15% flat or Min Tk. 500
3	3.3	3.3.13	Local bills for collection (IDBC) including Taka bill	Postage Charge	Tk 200
3	3.3	3.3.13	Local bills for collection (IDBC) including Taka bill	Courier Charge	At actual or min Tk 200
3	3.3	3.3.14	Cash Incentive or subsidy/Duty drawback/Any other incentives	Documents processing charge	Tk. 2,000
3	3.3	3.3.15	Cancellation of lien of export LC	Lien withdrawal charge	Tk. 700
3	3.3	3.3.15	Cancellation of lien of export LC	SWIFT charges	At actual or min Tk. 700
3	3.3	3.3.16	EXP form	Processing Fee	Tk. 200
3	3.3	3.3.16	EXP form	Cancellation charge	Tk. 200
3	3.3	3.3.16	EXP form	Lost under the client's custody	Tk. 300
3	3.3	3.3.17	Issuance of Certificate for UD, GSP&B/L	Issuing charge	Tk. 700
3	3.3	3.3.18	Issuance of C&F certificate	Certificate issue charges	Tk. 500
3	3.3	3.3.19	Processing/ Encashment charges of FTT against export	For advance payment receipt	Tk. 1,000
3	3.3	3.3.20	Endorsement charges for export against open account system/Cash in advance/Sample export (Where documents not forwarded through bank)	Endorsement charge	Tk. 700
3	3.3	3.3.21	Obtaining Negotiation Authority from foreign bank for discrepant bill	Processing charges	Tk. 700
3	3.3	3.3.21	Obtaining Negotiation Authority From Foreign Bank For Discrepant Bill	Foreign bank charges	At actual
3	3.3	3.3.21	Obtaining Negotiation Authority From Foreign Bank For Discrepant Bill	SWIFT charges	At actual or Minimum Tk. 700
3	3.3	3.3.22	For claiming Reimbursement against Export Bill	Processing charges	Tk. 700
3	3.3	3.3.22	For claiming Reimbursement against Export Bill	Mail charges	At actual



**Schedule of Charges**

Effective from June 21, 2021

Annexure-C

**Foreign Trade : Export**

Serial Number	Parameter	Sub Parameter	Approved Charges
3 3.3 3.3.22	For claiming Reimbursement against Export Bill	SWIFT charges	At actual or Minimum Tk. 700
3 3.3 3.3.23	Proceeds Realization Certificate (PRC)	Issuance Charges	Tk. 500
3 3.3 3.3.23	Proceeds Realization Certificate (PRC)	Verification Charges	Tk. 200
3 3.3 3.3.24	Issuance of Export Performance Certificate	Charges	Tk. 750
3 3.3 3.3.25	Issuance of Certificate Relating To Bond License	Charges	Tk. 500 per certificate
3 3.3 3.3.26	Liaison Office and Repo Office Permission	Processing of New Application to BB for permission	Tk. 2,000
3 3.3 3.3.26	Liaison Office and Repo Office Permission	Processing for Renewal of Permission	Tk. 1,000
3 3.3 3.3.26	Liaison Office and Repo Office Permission	Local Agent payment processing charge (if required)	Tk. 500
3 3.3 3.3.27	NOC for lien with other bank		Tk. 1,500
3 3.3 3.3.28	Buying House Commission Payment Processing Charge		Tk. 500
3 3.3 3.3.29	Arrangement Fee against Export Bills Discounting/ Purchased in FC	Arrangement Fee in BDT	As per negotiation up to 2.50% of financed amount to be realized on up front basis.
3 3.3 3.3.30	Back to Back L/C Certificate Issuance Charge	Charge	Tk. 500

All above mentioned Charges/Fees/Commission will be realized in equivalent Foreign Currency (USD) for Offshore Banking related services.

If LC/ Acceptance/LC Confirmation is issued for more than one quarters, commission for fractional quarter has to be realized proportionately.





شاه جلال اسلامي بنك ليميتيد

**Shahjalal Islami Bank**  
L I M I T E D



শাহজালাল ইসলামী ব্যাংক

### **Schedule of Charges**

Effective from June 21, 2021

#### **Note:**

1. Notwithstanding this Schedule of Charges, Managing Director & CEO or his designate(s) shall have discretionary power to add, drop, amend, exempt or alter any charges available in this Schedule of Charges on business considerations and/or Bangladesh Bank instruction.
2. Branches, SME/Krishi Branch & CPCs will realize fees/commissions /charges at maximum rate mentioned above and must obtain approval from Head Office to realize charges / commissions at reduced rate.
3. All the above charges shall be exempted for all the employees of the Bank except Rent and Security Money for Locker.
4. This Schedule of Charges applies to normal transactions; extra-ordinary events like stamp duty, correspondent charges, legal or recovery costs and other out-of pocket expenses (if any) may be added. The Bank reserve the right to impose charges on transactions which are not covered in this schedule.
5. These Fees/Charges/Commissions/ Rates are exclusive of Govt. duty /Tax/VAT and shall be realised in addition where applicable as per prevailing Government Regulations.
6. In case of charge amount waived by Bank, VAT will be applicable on minimum fee.
7. Any Government taxes, VAT, duties and other charges, if resolved as due as per Government regulations will be paid in addition by the customer on post-facto basis.
8. If any confusion arises regarding realization/ application of commission, charges, rates etc. as mentioned otherwise elsewhere, that will be superseded by the above schedule.
9. The above schedule of charges will not be applicable for any special /promotional offer.
10. Any change in the schedule of charges will be communicated through Shahjalal Islami Bank website ([www.sjibld.com](http://www.sjibld.com)).



شاه جلال اسلامي بنك ليميتيد

**Shahjalal Islami Bank**  
L I M I T E D



**শাহজালাল ইসলামী ব্যাংক**

**Schedule of Fees & Charges  
Shahjalal Islami Bank Debit Card**

**Annexure-D**

**Card Fees:(VE Chip)**

SL No.	Card Product	Issuance Charge	Annual Charge	Reissue/ Replacement Charge	PIN Reissue Charge
1	General Debit	Tk.260.00	Tk.400.00	Tk.400.00	Tk.200.00
2	Money Spinning	Free	Tk.400.00	Tk.400.00	Tk.200.00
3	Priority Banking	Free	Free	Free	Free
4	Payroll Banking	Free	Tk.300.00	Tk.300.00	Tk.200.00
5	School Banking	Free	Free	Free	Free

(15% VAT will be applicable)

**Card Fees:(Gift Card)**

SL No.	Card Product	Issuance Charge	PIN Reissue Charge
1	Gift Card	Tk.300.00	Tk.200.00

(15% VAT will be applicable)

**Card Fees:(Prepaid)**

SL No.	Card Product	Issuance Charge	Annual Charge	Reissue/ Replacement Charge	PIN Reissue Charge
1	Travel Quota	Tk.250.00	Tk.250.00	Tk.250.00	Tk.200.00
2	ERQ	USD 5.00	USD 5.00	USD 5.00	Tk.200.00
3	RFCD	USD 5.00	USD 5.00	USD 5.00	Tk.200.00

(15% VAT will be applicable)

**ATM Transaction Fees:**

SL No.	ATM Acquirer	Transaction Type	Fees (BDT)	VAT (BDT)
1	SJIBL ATM	Cash Withdrawal	Free	
2	SJIBL ATM	Balance Inquiry	Free	
3	NPSB Network	Cash Withdrawal	15.00 (including VAT)	
4	NPSB Network	Balance Inquiry	5.00 (including VAT)	
5	NPSB Network	Mini Statement	5.00 (including VAT)	
6	Visa Network	Cash Withdrawal	40.00	6.00
7	Q-Cash Network	Cash Withdrawal	10.00	1.50

شاه جلال اسلامي بنك ليميتيد

**Shahjalal Islami Bank**  
L I M I T E D



**শাহজালাল ইসলামী ব্যাংক**

**Schedule of Fees & Charges  
Shahjalal Islami Bank Credit Card**

**Annexure-D**

Service Name	Types	Fees & Charges				
		Classic	Gold	Platinum	Gold (ERQ/RFC)	Platinum (ERQ/RFC)
1. Issuance/ Annual / Renewal Fees	Dual Currency	BDT 750/-	BDT 1,500/-	BDT 3,000/-	USD 20	USD 40
2. Supplementary Card Fee(But 2 <sup>nd</sup> Supplementary Card fee will be BDT 500/-)	Dual Currency	Free	Free	Free	Free	Free
3. Card Replacement Fee	Dual Currency	BDT 500/-	BDT 500/-	BDT 500/-	USD 10	USD 10
4. PIN Replacement Fee	Dual Currency	BDT 200/-	BDT 200/-	BDT 200/-	USD 5	USD 5
5. Cash Withdrawal Limit	Dual Currency	BDT 30,000/- or USD 500 or 50% of limit whichever is lower	BDT 50,000/- or USD 750 or 50% of limit whichever is lower	BDT 75,000/- or USD 938 or 50% of limit whichever is lower	USD 750 or 50% of limit whichever is lower	USD 938 or 50% of limit whichever is lower
6. Monthly Ujrat of Khidmah for Cash Withdrawal	Dual Currency	BDT 500/- or USD 8.33	BDT 833/- or USD 12.50	BDT 1,250/- or USD 15.63	USD 12.50	USD 15.63
7. ATM Transaction Fee	Dual Currency	SJIBL ATM BDT 100/-			--	
		Other Bank's ATM BDT 150/- or USD 5.00 Q-Cash Acq. Fee BDT 10/- + VAT & NPSB Acq. Fee BDT 15/-				
8. Ujrat of Wakalah	Local/Int'l	20% Per Annum				
9. Minimum Payment Due	Dual Currency	5% of total outstanding + EMI + EOL or minimum BDT 500/- or USD 20 whichever is higher for regular Card A/C.				
10. Data Maintenance Fee	Dual Currency	BDT 300/- or USD 5			USD 5	
11. Sales Slip Retrieval Fee	Dual Currency	BDT200/- or USD 3			USD 3	
12. Statement Retrieval Fee	Dual Currency	BDT 50/- or USD 1			USD 1	
13. Fund Transfer Fee	Dual Currency	1.50%			--	
14. SMS Charge (Annually)	Dual Currency	BDT 200/-			USD 5	
15. Limit Crossing Charge	Dual Currency	BDT 300/- or USD10				
16. CIB Charge	Dual Currency	BDT 150/-(including VAT)			USD 2	
17. Certificate Charge	Dual Currency	BDT 100/-			USD 2	

\*15% VAT will be applicable for all Fees and Charges.

\*Credit Shield Premium will be imposed automatically when card is created. Cardholder may give an instruction to stop the CSP service through a written application.