

Re: Revised Schedule of Charges related to Inland Transaction.**(w.e.f. 01.07.2021)**

SL. NO	ITEM	NATURE OF CHARGES	RATE OF CHARGES/ FEES/ COMMISSION	
01.	Savings Bank Deposit Account (SB)*	a) Minimum Initial deposit for Account opening.	Tk.500/-	
		b) Account Maintenance Charge (Half Yearly basis).	i) Average balance up to Tk.10,000/- No charge will be realized	
			ii) Average balance above Tk.10,000/- to Tk.25,000/- Tk.100/- will be realized.	
			iii) Average balance above Tk. 25,000/- to Tk.2.00 Lac Tk.200/- will be realized.	
			iv) Average balance above Tk.2.00 Lac to Tk. 10.00 Lac Tk.250/- will be realized	
			v) Above Tk.10.00 Lac Tk.300/- will be realized.	
		c) Closing Charges	Tk.200/- + VAT	
		d) Service Charges	-NIL-	
		e) Incidental Charges	-NIL-	
		t) Minimum Balance Fee	NIL	
g) Ledger Fee	NIL			
h) Counter Transaction Fee	NIL			
02.	Current Deposit Account (CD)	a) Minimum Initial deposit for Account opening	Tk.1000/-	
		b) Account Maintenance Charge (Half Yearly basis)	Tk.300/- +VAT	
		c) Closing Charges	Tk.300/- +VAT	
		d) Service Charges	-NIL-	
		e) Incidental Charges	-NIL-	
		t) Minimum Balance Fee	NIL	
		g) Ledger Fee	NIL	
		h) Counter Transaction Fee	NIL	
03.	Special Notice Deposit Account (SND)	a) Account Maintenance Charge (Half Yearly basis)	Tk.500/-+VAT	
		b) Closing Charges	Tk.300/- +VAT	

* In case of Special Accounts opened under Financial inclusion program: 1) Initial deposit is not mandatory; 2) Account Maintenance Fee will not be realized.

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04.	COLLECTION a) Collection of local Instruments/ Cheques where there is clearing house	Commission	Free
	b) Collection of local Instruments/ Cheques where there is no clearing house	Commission	At actual for conveyance Minimum Tk.40/- +VAT (Per instance)
	c) Collection of out-station Cheques /bills (clean/ documentary)	Commission a) Up to Tk.25,000/-	@0.15% Minimum Tk.40/+VAT
		b) Above Tk.25,000/- but not exceeding Tk. 1.00 Lac	@0.15% Minimum Tk.120/+VAT
		c) Above Tk.1.00 Lac but not exceeding Tk. 5.00 Lac	@0.10% Minimum Tk.220/+VAT
		d) Over Tk. 5.00 Lac	@0.10%, Minimum Tk.800/- +VAT Maximum Tk.2000/- +VAT
	d) Postage /Telegram Charges	Postage	At actual Minimum Tk.35/-+VAT
		Telephone	At actual Minimum Tk.40/- (Including VAT Tk. 35/+5/-)
	e) Collection of Instruments/ Cheques through BACH/EFT	1. High value cheque clearing	Tk.60/- (Including VAT)
		2. Regular value cheque clearing	Up to Tk. 50,000/-: Free Above Tk.50,000/ to Tk.5.00 Lac: Tk.10/- (Including VAT) Above Tk.5.00 Lac: Tk.25/- (Including VAT)
		3. EFT transaction	Free
05.	REMITTANCE {Inland}	Commission a) Up to Tk.1,000/-	Tk.20/- +VAT
		b) Above Tk.1,000/- but not exceeding Tk. 1.00 Lac	Tk.50/- +VAT
		c) Above Tk. 1.00 Lac but not exceeding Tk. 5.00 Lac	Tk.100/-+VAT
	a) DD/ TT/ MT issuance and Telegraphic charge for TT	d) Above Tk. 5.00 Lac but not exceeding Tk. 10.00 Lac	Tk.200/- +VAT
		e) Above Tk.10.00 Lac	Tk.300/- +VAT
		Telephone	At actual Minimum Tk.40/- (Including VAT Tk. 35/+5/-)
	b) Payment Order issue	Commission a) Up to Tk.1,000/-	Tk.20/- +VAT
		b) Above Tk.1,000/- but not exceeding Tk.1.00 Lac	Tk.50/- +VAT
		c) Above Tk. 1.00 Lac	Tk.100/- +VAT
	c) SOR issue	Commission a) Up to Tk.1,000/-	Tk.20/- +VAT
		b) Above Tk.1,000/- but not exceeding Tk.1.00 Lac	Tk.50/- +VAT
		c) Above Tk.1.00 Lac	Tk.100/+VAT
	d) Cancellation of DD/TT/MT/PO (per instance)	Commission:	
		a) For DD/TT/MT	Tk.50/-+VAT
		b) For PO	Tk.50/- +VAT
e) Issuance of duplicate instrument	Commission for DD/FDR/PO/SOR	Tk.300/- +VAT per single case	

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06.	Purchase of Cheques, Draft & Bills	Commission a) Up to Tk.25,000/-	@0.15% Minimum Tk.50/- +VAT
		b) Above Tk.25,000/- but not exceeding Tk. 1.00 Lac	@0.15% Minimum Tk.150/- +VAT
		c) Above Tk. 1.00 Lac but not exceeding Tk. 5.00 Lac	@0.10% Minimum Tk.300/- +VAT
		d) Over Tk. 5.00 Lac	@0.10% Minimum Tk.800/- +VAT Maximum Tk.2000/- +VAT
		Postage	At actual Minimum Tk.35/-+VAT
		Telephone	At actual Minimum Tk.35/-+VAT
		Interest	Interest to be charged as per lending rate from the date of purchase to the date of realization
07.	Standing Instruction	Commission	a) Tk.100/- +VAT for each instruction b) In case of crediting to Special Scheme Deposit A/c: No charge will be realized.
08.	Godown Charge a) Borrower's Godown under Bank's custody	i) Rent	On borrower's A/c
		ii) Insurance	On borrower's A/c
		iii) Salary & allowances of Godown staff	On borrower's A/c
	b) Bank's Rented Godown	i) Rent	Actual rent for floor space occupied plus 75% to meet other maintenance cost to be realized from borrower's account proportionately.
		ii) Insurance	To be realized from borrower's account proportionately
		iii) Salary & allowances of Godown staff	To be realized from borrower's account proportionately
09.	Issuance of Guarantee	1. Commission for 100% cash margin (non-interest bearing)	Tk. 1,000/-+VAT for each year or part thereof
		2. Commission for other than 100% cash margin	@, 0.50% per quarter Minimum Tk.1,000/- In case of validity more than 3 months, commission will be realized for the actual days up to the date of expiry.
		3. Stamp Charge	At actual will be on borrower's A./c
10.	Charges of Parcels	Commission	Tk.50/-+VAT for each parcel for 1 st 10 days and additional Tk.20/- +VAT for every subsequent 10 days or part thereof.
11.	Locker's and Safe Custody	Commission	Small Size: Tk.2,000/- +VAT (per annum)
			Medium Size: Tk.3,000/- +VAT (per annum)
			Large Size: Tk.4,000/- +VAT (per annum)
		Security Deposit for Key	Tk.3,000/- (Refundable)

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12.	a) Cheque Book issue -NON MICR	Commission	At actual Tk. 1.50 per leaf +VAT
	b) MICR encoded cheque book	Commission	At actual Tk. 4.50 per leaf +VAT
13.	a) Stop Payment	Commission	Tk.100/- +VAT
	b) Stop Payment Cancellation	Commission	Tk.50/- +VAT
	c) Cheque Return & bounce per instance (Both Inward & Outward clearing)	Commission	Tk. 50/- +VAT
14.	a) Solvency Certificate	Commission	Tk.200/-+VAT
	b) Balance Certificate (with Account statement)	Commission	1 st time free for half yearly & annually. On Subsequent demand Tk.100/+VAT per instance
	c) Accounts Statement	Commission	1 st time free for half yearly & annually. On Subsequent demand Tk. 100/+VAT per instance
	d) Beneficiary Owner's Certificate	Commission	Tk. 100/-+VAT
15.	Issuance of Bangladesh Bank Cheque at the request of Client	Commission	Tk.200/- +VAT (per instrument)
16.	Issuance of new Cheque book in case of lost	Commission	At Actual As per SL No-12
17	TAXN AT/IT Certificate	Commission	Tk. 100/- +VAT
18.	Activation charge for Dormant/ Inoperative Account	Commission	NIL
19.	Account Statement and any types of query relating to the transaction or information of three years back	Commission	Tk. 100/- + VAT
20.	Other Charge	Commission a) Account Transfer (Same district)	Tk. 50/- +VAT
		b) Account Transfer (Other district)	Tk. 100/- +VAT
		c) Issue of NOC	Tk.100/- +VAT
21.	Premature encashment fee for all kind of accounts	Commission	NIL

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22.	Consumer Financing		(a) Up to Tk. 50.00 Lac @0.50% on Loan Amount +VAT, Maximum Tk. 15,000/- (b) Above Tk. 50.00 Lac@0.30% on Loan Amount +VAT, Maximum Tk. 20,000/-
	(i) Consumer Durable Loan (CL)	a) Loan Processing Fee	
	(ii) Personal Loan (PL)	b) Documentation Charge	At actual
	(iii) Uttaran House Repairing & Renovation Loan (UHRL)	c) CIB Charge	At actual
		d) Stamp Charge	At actual
		e) Legal & Valuation Fee	At actual
		f) Loan Application Fee	NIL
		g) Service Charge	NIL
		h) Loan maintenance Fee	NIL
		i) Loan monitoring Charge	NIL
		j) Loan Supervision Charge	NIL
		k) Risk Premium	NIL
		l) Early Settlement Fee	0.50% on outstanding amount+ VAT
23.	Cottage₁ Micro & SE Financing		(a) Up to Tk. 50.00 Lac @0.50% on Loan Amount +VAT, Maximum Tk. 15,000/- (b) Above Tk.50.00 Lac @0.30% on Loan Amount +VAT, Maximum Tk. 20,000/-
	All categories of Cottage, Micro & Small Enterprise Financing	a) Loan Processing Fee	
		b) Documentation Charge	At actual
		c) CIB Charge	At actual
		d) Stamp Charge	At actual
		e) Legal & Valuation Fee	At actual
		f) Loan Application Fee	NIL
		g) Service Charge	NIL
		h) Loan maintenance Fee	NIL
		i) Loan monitoring Charge	NIL
		j) Loan Supervision Charge	NIL
		k) Risk Premium	NIL
		l) Early Settlement Fee	NIL

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24.	Large & Medium Enterprise (All categories)	a) Loan Processing Fee	(a) Up to Tk. 50.00 Lac @0.50% on Loan Amount +VAT, Maximum Tk. 15,000/- (b) Above Tk.50.00 Lac@0.30% on Loan Amount +VAT, Maximum Tk. 20,000/-
		b) Documentation Charge	At actual
		c) CIB Charge	At actual
		d) Stamp Charge	At actual
		e) Legal & Valuation Fee	At actual
		t) Loan Application Fee	NIL
		g) Service Charge	NIL
		h) Loan maintenance Fee	NIL
		i) Loan monitoring Charge	NIL
		j) Loan Supervision Charge	NIL
		k) Risk Premium	NIL
		l) Early Settlement Fee (Except continuous & Demand Loan)	0.50% on outstanding amount+ VAT
25.	Agri Financing	(a) Loan Processing Fee	NIL
		(b) Service Charge	NIL
		(c) Documentation Charge	At actual
26.	NBFI Financing	a) Loan Processing Fee	(a) Up to Tk. 50.00 Lac @ 0.50% on Loan Amount+ VAT, Maximum Tk. 15,000/- (b) Above Tk. 50.00 Lac@0.30% on Loan Amount+ VAT, Maximum Tk. 20,000/-
		(b) Documentation Charge	At actual
		(c) Service Charge	NIL
		(d) Early Settlement Fee (partial or full)	0.50% on outstanding amount+ VAT
27.	Loan Reschedule/ Restructure	1. For CMSME & Agri Credit	NIL
		2. Other Loans	@ 0.25% on loan amount, Maximum Tk. 10,000/-
28.	CIB Reports	a) Check Inquiry (CIREQ)	At actual Tk.10/- + VAT
		b) Existing Contract Inquiry (ECREQ)	At actual Tk. 100/- + VAT
		c) New Contract Inquiry (RIREQ)	At actual Tk.100/- + VAT

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29.	SMS Banking Service	a. SB Account b. SND Account c. Current Account d. Cash Credit Account e. Over Draft Account	Tk.100/-+VAT (Half yearly basis)
30.	e-GP Portal	1. Service charge for UBL client 2. Service charge for walking customer	NIL
31.	RTGS	Commission	Tk.100/-
32.	On-line Charge	Commission	Tk.150/-+VAT (Half yearly basis)
		The service charge will not be applicable for those account holders who are not interested to avail on-line facilities with written request.	

NOTE:-

1. Loan processing fee is equally applicable for all sorts of proposals (fresh, Renewal, Enhancement, reduction etc.)
2. Service charge of Tk.5000/- is to be realized for change, release, amendment etc of collateral security.
3. Service charge of Tk.5000/- is to be realized for change of Address, Directorship & other services. VAT will be realized as per Government rules.
4. All Charges except VAT under the schedule of charges will be exempted for the employees of our Bank. The exemption will not be applicable in case of locker.
5. Charges for remote transaction will be discontinued.