

According to BRPD circular number-11 dated 10th June 2021, Schedule of charge has been revised with a view to giving you a clear picture of our charges, fees and commissions. If you have any queries about the fees, charges or commissions, kindly visit or contact any of our Branch offices for the details.

- 1. VAT is applicable @15% on all charges, fees & commissions effective from July 01, 2019 as per Section 15(3) of the Value Added Tax & Supplementary Duty Act 2012 amended by Finance Act 2019 and SRO# 168-Law/ 2019/25-VAT dated June 13, 2019.
- 2. VAT is not applicable on commissions, fees or charges against Export and Export related services provided by Banking and Non-Banking Service Provider. (SRO # 189-law/2019/ 46/VAT dated June 13, 2019).
- 3. Any Government Taxes, Duties or other charges will be recovered in addition to the foregoing and as per Government Regulations.
- 4. Stamp charges are levied where applicable.
- 5. Correspondents/Other Bank charges, if any, will be additionally recovered from customers.
- 6. The Bank reserves the right to assess charges on transactions which are not covered by this schedule and to amend without prior notice the terms or conditions stated in this schedule.
- 7. Any service, which is not mentioned below, will be charged separately.
- 8. If the Bank provides services to its clients at reduced rate, VAT is to be collected as per the standard fees, charges or commissions listed below.
- 9. There will be no waiver of VAT, Excise Duty and/or any Govt. Levy even if the applicable fee/charge is waived/refunded in consideration of Customer's relationship with the Bank.

1st Part: General Banking

A. Deposit Account

SL	Description	Nature of Charge	Fees &Features
A1	Current/ Al-Wadeah Account		
	Account Maintenance Fee	Charge	Half Yearly TK 300.00+VAT
A1-i	Incidental Charge, Service Charge, ledger Charge, and Counter Transaction Fee	Charge	Nil
A1-ii	Account closing charge	Charge	Tk.300.00 +VAT Per Account
A1-iii	Account Statement/(s) Charge	Charge	Twice in a year(Half Yearly and Yearly) More than twice in a Year - Tk. 100.00 per instance
A1-iv	Balance confirmation Certificate	Charge	Twice in a year(Half Yearly and Yearly) Face More than twice in a Year - Tk. 100.00 per instance
A1-v	Solvency Certificate /Any purpose certificate	Charge	Tk.200.00+VAT per instance
	Beneficiary Owners(BO) Certificate	Charge Hall Charge Tk. Charge Tw. Charge Mc. ins Charge Tk. Charge Tk. Charge Tk. Charge Tk. Charge Tk. Charge No Charge Tk. Charge No Charge Tk. Charge No Charge Tk.	Tk.100.00+VAT per instance
A1-vi	Issue of Cheque Book(MICR)	Charge	At Actual (Currently TK.3.25+VAT)
A1-vii	Standing instruction	Charge	No Charge
A1-viii	Stop payment Instruction		Tk.100.00+VAT Per Instance
AT-AIII	Stop Payment Cancellation Instruction	Charge	Tk.50.00+VAT Per Instance
A1-ix	Inoperative/Dormant account Activation	Charge	No Charge
A1-x	SMS Charge		Half Yearly Tk.100.00+VAT
A2. Sa	ving Bank Account/Mudaraba Saving -C	ustomer except accou	nt opened under Safety net Program
A2-i	Account Maintenance fee	Charge	Average Balance Less than TK. 10,000.00-Nil a. Average Balance is greater TK. 10000.00 but Less than TK. 25000.00- TK. 100.00+VAT- Yearly

VAT@15% applicable except few services which have Bonded warehouse license

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A2-ii A2-iii A2-iv A2-v A2-vi A2-viii A2-viii	Account closing charge Account Statement/(s) Balance confirmation Certificate Solvency Certificate /Any purpose certificate Beneficiary Owners(BO) Certificate Issue of Cheque Book(MICR) Standing instruction Stop payment Instruction Stop Payment Cancellation Instruction Inoperative/Dormant account	Charge	b. Average Balance is greater than TK. 25,000.00 but Less than TK. 200,000.00- TK. 200.00+VAT-Yearly c. Average Balance is greater than TK. 1,000,000.00- TK. 300.00+VAT-Half Yearly d. Incidental Charge, Service Charge, ledger Charge, and Counter Transaction Fee-Nil Tk.200.00+VAT Per Account Twice in a year(Half Yearly and Yearly) More than twice in a Year - Tk. 100.00 per instance Twice in a year(Half Yearly and Yearly) More than twice in a Year - Tk. 100.00 per instance Tk.200.00+VAT per instance Tk.200.00+VAT per instance At Actual (Currently TK.3.25+VAT) No Charge Tk.100.00+VAT Per Instance Tk.50.00+VAT Per Instance
A2-ix	Activation	Charge	Nil
A2-x	SMS Charge	Charge	Half Yearly Tk.100.00+VAT aba Shohoj Shanchay
A3-i	Account Maintenance fee	Charge	 Nil b. Average Balance is greater TK. 10000.00 but Less than TK. 25000.00- TK. 100.00+VAT-Half Yearly c. Average Balance is greater than TK. 25,000.00 but Less than TK. 200,000.00-TK. 200.00+VAT-Half Yearly d. Average Balance is greater than TK. 1,000,000.00- TK. 300.00+VAT-Half Yearly e. Incidental Charge, Service Charge, ledger Charge, and Counter Transaction Fee-Nil
A3-ii	Account closing charge	Charge	Tk.200.00+VAT Per Account a. Twice in a year(Half Yearly and Yearly)-Nil
A3-iii	Account Statement/(s)	Charge	b. More than twice in a Year - Tk. 100.00 per instance a. Twice in a year(Half Yearly and Yearly)
A3-iv	Balance confirmation Certificate	Charge	b. More than twice in a Year - Tk. 100.00 per instance
A3-v	Solvency Certificate /Any purpose certificate	Charge	Tk.200.00+VAT per instance
	Beneficiary Owners(BO) Certificate	Charge	Tk.100.00+VAT per instance
A3-vi	Issue of Cheque Book(MICR)	Charge	At Actual (Currently TK.3.25+VAT) No Charge
A3-vii	Standing instruction	Charge	
A3-viii	Stop Payment Instruction Stop Payment Cancellation Instruction	Charge Charge	Tk.100.00+VAT Per Instance Tk.50.00+VAT Per Instance
A3-ix	Inoperative/Dormant account	Charge	Nil
A3-1X A3-x	Activation SMS Charge	Charge	Half Yearly Tk.100.00+VAT
	dents Savings Account/Mudaraba Stude		Hall Icarry IN.100.001 VAI
A4-i	Account Maintenance fee/ Incidental Charge, Service Charge, ledger Charge, and Counter Transaction Fee	Charge	No Charge

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A4-iii Account Statement/(s) Charge a. Twice in a year(Half Yea b. More than twice in a Year (Half Yea b. More than twice in a Year (Half Yea b. More than twice in a Year (Half Yea b. More than twice in a Year (Half Yea b. More than twice in a Year (Half Yea b. More than twice in a Year (Half Yea b. More than twice in a Year (Half Yea b. More than twice in a Year (Half Yea b. More than twice in a Year (Half Yea b. More than twice in a Year (Half Yea b. More) (Half	ınt
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A7. SB Account –Corporate Staff / Mudaraba Saving Account-Payroll Account Maintenance Fee/ Incidental Charge, Service Charge, ledger Charge, and Counter Transaction Fee A7-i Charge	
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Solvency Certificate /Any purpose Charge Tk.200.00+VAT per instance Charge	ice
Beneficiary Owners(BO) Certificate Charge Tk.100.00+VAT per instance	ice

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A7-vi	Issue of Cheque Book(MICR)	Charge	At Actual (Currently TK.3.25+VAT)
A7-vii	Standing instruction	Charge	No Charge
A7-viii	Stop payment Instruction	Charge	Tk.100.00+VAT Per Instance
A7-VIII	Stop Payment Cancellation Instruction	Charge	Tk.50.00+VAT Per Instance
A7-ix	Inoperative/Dormant account Activation	Charge	No Charge
A7-ix	SMS Charge	Charge	Half Yearly Tk.100.00+VAT
	Mudaraba/Special Notice Deposit (SND)	Account- All types	
A8-i	Account Maintenance fee	Charge	Half Yearly Tk.500.00+VAT
	Incidental Charge/Service Charge, /Ledger Charge/Counter Transaction Fee	Charge	No Charge
A8-ii	Account closing charge	Charge	Tk.300.00+VAT Per Account
A8-iii	Account Statement/(s)	Charge	a. Twice in a year(Half Yearly and Yearly)-Nil b. More than twice in a Year - Tk. 100.00 pe instance
A8iv	Balance confirmation Certificate	Charge	 a. Twice in a year(Half Yearly and Yearly) b. More than twice in a Year - Tk. 100.00 pe instance
	Solvency Certificate /Any purpose	Charge	Tk.200.00+VAT per instance
A8-v	certificate Beneficiary Owners(BO) Certificate	Charge	Tk.100.00+VAT per instance
A8-vi	Issue of Cheque Book(MICR)	Charge	At Actual (Currently TK.3.25+VAT)
A8-vii	Standing instruction		
Ao-VII	Stop payment Instruction	Charge Charge	No Charge Tk.100.00+VAT Per Instance
A8-viii	Stop Payment Cancellation Instruction	Charge	Tk.50.00+VAT Per Instance
A O 114	Inoperative/Dormant account		
A8-ix	Activation	Charge	No Charge
A8-x	SMS Charge	Charge	Half Yearly- At Actual
A9. All	Mudaraba/Schemes accounts including	DBDS and FDR/M	TDR Account, etc.
A9-i	Account Maintenance Fee/ Incidental Charge, Service Charge, ledger Charge, and Counter Transaction Fee	Charge	No Charge
A9-ii	Account Closing Charge	Charge	No Charge
A9-iii	Account Statement/(s)	Charge	a. Twice in a year(Half Yearly and Yearly)-Nil b. More than twice in a Year - Tk. 100.00 pe instance
A9iv	Balance confirmation Certificate	Charge	 a. Twice in a year(Half Yearly and Yearly) b. More than twice in a Year - Tk. 100.00 peinstance
A9-v	Solvency Certificate /Any purpose certificate	Charge	Tk.200.00+VAT per instance
	Beneficiary Owners(BO) Certificate	Charge	Tk.100.00+VAT per instance
A9-vi	Issuing of Duplicate Instrument	Charge	Tk. 300.00 + VAT per Instrument
A9-vii	Standing instruction	Charge	No Charge
A9-viii	Inoperative/Dormant account Activation	Charge	No Charge
10. For		/GEN/NRB/ERQ] a	and Term Deposit[NFCD/RFCD/ERQ]/Mudraba FC
	Account Maintenance Fee/		
	Incidental Charge, Service Charge,		
A10-i	ledger Charge, and Counter	Charge	No Charge
	Transaction Fee		
A10-ii	Account closing charge	Charge	Tk.200.00+VAT or equivalent of FCY
A10-iii	Account Statement/(s)	Charge	No Charge
A10-iv	Balance confirmation Certificate	Charge	a. Twice in a year(Half Yearly and Yearly) b. More than twice in a Year - Tk. 100.00 pe instance equivalent of FCY
A10-v	Solvency Certificate /Any purpose certificate	Charge	Tk.200.00+VAT per instance
,±0~V	Beneficiary Owners(BO) Certificate	Charge	Tk.100.00+VAT per instance
A10-vi	Issuance of BO Certificate	Charge	Tk.100.00+ VAT per instance or equivalent of FCY
	1		1 2 2 2

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A10- vii	Foreign Currency Account Cheque Book	Charge	At Actual (Currently TK.3.25+VAT)
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A11.Transfer of Account (SB/CD/SND/MSD/AWCD) from one Branch t			to Another Branch
A11-ii	Transfer of A/C-Intra District	Charge	Tk.50.00+VAT
A11-iii	Transfer of A/C-Inter District	Charge	Tk.100.00+VAT

B. Clearing (BACH), EFTN and RTGS

SL	Description	Nature of Charge	Fees &Feature
Cleari			
	Regular value		
B1-i	Up to TK.50,000.00	Charge	No Charge
B1-ii	Tk.50,000.01 but below Tk.500,000.00	Charge	Tk.10.00[Outward clearing]
B1-iii	Tk.500,000.00 &Above [Regular value]	value .50,000.00 Charge No. 0.01 but below 00.00 Charge Tk 00.00 & Above [Regular Charge Tk ue 00.00 & Above [High value Charge Tk turn due to insufficient fund clearing turn due to insufficient fund d clearing. turn due to any other ninward/ outward clearing Charge on related to Government BSP purchase, Utility bill & Charge No. elated to City on/Pourasava) RTGS Per Transaction Charge No. RTGS through Internet Charge	Tk.25.00[Outward clearing]
	High value		
B1-iv	Tk. 500,000.00 & Above [High value /Same day]	Charge	Tk.60.00[Outward clearing]
Chequ	ie Return		
	Cheque return due to insufficient fund on inward clearing	Charge	Tk.50.00+VAT
B1-v	Clearing (BACH), Regular value 31-ii Up to TK.50,000.00 31-iii Tk.500,000.00 & Above [Regular value] High value 31-iv Tk. 500,000.00 & Above [High value /Same day] Cheque Return Cheque return due to insufficient fund on inward clearing Cheque return due to insufficient fund on outward clearing. Cheque return due to any other reasons on inward/ outward clearing Transaction related to Government Cheque: Challan or BSP purchase, Utility bill & Payment related to City Corporation/Pourasava) BEFTN 31-viii EFTN transaction RTGS 31-viii Outward RTGS Per Transaction	Charge	No Charge
		Charge N Charge Th Charge Th Charge Th Charge N	No Charge
B1-vi	Cheque: Challan or BSP purchase, Utility bill & Payment related to City	Charge	No Charge
BEFTN	N	2.	
B1-viii	EFTN transaction	Charge	No Charge
	J	<u> </u>	
B1-vii	Outward RTGS Per Transaction	Charge	Total Tk. 100.00 VAT Inclusive (Charge TK. 86.96+VAT TK. 13.04)
B1-viii		Charge	No Charge





C. Collection

SL	Description	Nature of Charge	fees &Feature
C1.Col	lection of Cheque beyond BACH or Outsid	le of Automated Clear	ring House
C1-i	Non-MICR Cheque	Charge	0.01% of Cheque Amount or Minimum TK. 50.00+VAT & Maximum TK. 500.00+VAT
C1-ii	Postage Charge	Charge	At Actual or minimumTk.20.00 + VAT
C1-iii	Return Cheque due to Insufficient Fund or other reason	Charge	Tk.50.00+VAT
C2.Collectionof Bills/Documentary including Inland Bill Purchase(IBP)			and Foreign Bill Purchased (FBP)
	Collection of bills/documents -FBP	Commission	0.10% of Bill Value +VAT or or Minimum TK. 100.00+VAT & Maximum TK. 500.00+VAT
C2-i	Collection of bills/documents -IBP	Commission	TK. 500+VAT
	Inland Bills (IBC) and Outward Bills(OBC) Collection	Commission	TK. 300+VAT
C2-ii	Postage Charge	Charge	At actual or minimumTk.20.00 + VAT

D. Remittance Though Pay Order(PO)/ Security Deposit Receipt (SDR)

SL	Description	Nature of Charge	Fees &Feature
D1.Pay	Order(PO)/Security Deposit Receipt (SD	R) Related Charges	
D1-i	Not exceeding TK. 1,000.00 in connection with application by Job Seekers	Commission	Tk.10.00+VAT for Pay Order
D1-ii	Up to TK. 1,000	Commission	Tk.20.00 +VAT
D1-iii	From TK. 1,000.01 to TK. 1,00,000	Commission	Tk.50.00 +VAT
D1-iv	Above TK. 1,00,000	Commission	Tk.100.00 +VAT
D1-v	Cancellation of Pay order	Charge	Tk.50.00+VAT
D1-vi	Pay order issued for Bank own purpose	Commission	No Commission
D1-vii	Issuance of Duplicate Copy of PO/SDR	Charge	Tk.300.00+VAT

E. Locker Service

Locker rent shall be applicable on Financial Year Basis starting from 01 January to 31 December.

SL	Description	Nature of Charge	Fees &Feature
	Locker Facility–Small(Yearly)	Charge	For Dhaka, Chittagong & Sylhet: ➤ Tk.3,000.00+VAT +Insurance Premium at actual For Other Cities excluding Dhaka, Chittagong & Sylhet: ➤ Tk.2,500.00+VAT +Insurance Premium at actual
E1-i	Locker Facility–Medium(Yearly)	Charge	For Dhaka, Chittagong & Sylhet: Tk.6,000.00+VAT +Insurance Premium at actual For Other Cities excluding Dhaka, Chittagong & Sylhet: Tk.5,000.00+VAT +Insurance Premium at actual
	Locker Facility–Large(Yearly)	Charge	For Dhaka, Chittagong & Sylhet: ➤ Tk.8,000.00+VAT +Insurance Premium at actual For Other Cities excluding Dhaka, Chittagong & Sylhet: ➤ Tk.7,000.00+VAT +Insurance Premium at actual
	Security Deposit-Small	Charge	For Dhaka, Chittagong & Sylhet: Tk.3,000.00 [Refundable] i.e. equivalent to one year rent For Other Cities excluding Dhaka, Chittagong & Sylhet: Tk.2,500.00 [Refundable] i.e. equivalent to one year rent
E1-ii	Security Deposit-Medium	Charge	For Dhaka, Chittagong & Sylhet: Tk.6,000.00 [Refundable] i.e. equivalent to one year rent For Other Cities excluding Dhaka, Chittagong & Sylhet: Tk.5,000.00 [Refundable] i.e. equivalent to one year rent
	Security Deposit-Large	Charge	For Dhaka, Chittagong & Sylhet: Tk.8,000.00 [Refundable] i.e. equivalent to one year rent For Other Cities excluding Dhaka, Chittagong & Sylhet: Tk.7,000.00 [Refundable] i.e. equivalent to one year rent
E1-iii	Locker Key Replacement for key lost	Charge	At actual from Client A/c+1000.00 with VAT
EI-iv	Closing of Locker Service	Charge	No Charge

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F. ATM/Debit Card Related Fees& Charges

SL	Description	Nature of Charge	Fees &Feature
F1-i	Debit/VISA Card / Supplementary card –of all Deposit Accounts for First year only	Charge	Free
F1-ii	Debit/VISA Card –of all Deposit Accounts from Second year to onward plus Supplementary card	Charge	Tk.500.00+VAT[Annually]
F1-iii	Debit/VISA Card Replacement in case of lost or other cases	Charge	Tk.500.00+VAT
F1 iv	PIN Replacement	Charge	Tk.300.00+VAT
F1-iv	Cash Advance fee from NRBC Bank's ATM	Fees	Free
F1-v	Cash Advance fees from Other Bank Q-Cash Network (Per Withdrawal)	Charge	Tk.10.00+VAT
F1-vi	ATM Cash Withdrawal at National Payment Switch of Bangladesh (NPSB) Member Bank ATMs	Charge	Tk.15.00
F1-vii	Cash Advance fees from Other Bank under VISA& Master Card ATMs(Per Withdrawal)	Charge	VISA Tk. 30.00 + VAT
F1-viii	Video Record Checking Upon Accountholder's Request for ATM Dispute	Charge	Tk.1500.00+VAT (Own &Q-cash) Tk.2000+VAT (Other than Q-cash)
Prepai	d Card		
F1-ix	Prepaid Card Fee(Dual Prepaid Card Fees/Student Card Fees/Treatment Card Fees/Virtual card Fees)	Fees	Tk.500.00 + VAT
F1-x	Annual/Renewal/Replacement Fees for all prepaid Cards & Virtual Cards	Fees	Tk.500.00+VAT
F1-xi	Prepaid Balance Transfer Processing Fees	Fees	Free





G. Miscellaneous Fees & Charges

SL	Description	Nature of Charge	Fees &Feature
G1-i	Tax Certificate(Account/FDR/DPS/MTDR)	Charge	a. Twice in a Calendar year-Nil b. More than Once in a Calendar Year - Tk. 100.00 per instance
G1-ii	Internet Banking	Charge	Free
G1-iii	Phone Banking	Charge	Free
G1-iv	E-Statement	Charge	Free
G1-v	Fund Transfer Instruction	Charge	Free
G1-vi	Issuance of Bangladesh Bank Cheque requested by other Banks/FIs/Clients from/Debiting their accounts	Charge	Tk.100.00+VAT
G1- vii	Lien Mark	Charge	 a. NRBC Bank's Instrument-Nil b. Other than NRBC Bank's Instrument-Tk. 200.00 + VAT
G1- viii	Online charges of cash deposit	Charge	Intra District (Within District Branches) : Free
G1- ix	Online charges of cash withdrawal	Charge	Intra District (Within District Branches): Free
G1- x	Encashment of Lien Marked Instrument of other Bank	Charge	Tk. 200.00 + VAT
G1- xi	NID Verification Charge	Charge	Free
G1- xii	Statement Verification Charge (Sent by Embassy/Other Banks)	Charge	Tk. 200.00 + VAT







2nd Part: Credit and Investment Operation/Facilitates

H: General: Applicable for all Loan /Investment Accounts-Corporate and Medium

SL	Description	Nature of Charge	Fees & Features
H1-i	All Loan Processing fee/Origination Fee (New Sanction/Renewal/Enhanced amount)	Charge	 a. Up to TK.50.00 lac 0.50% of Sanctioned loan amount or TK. 15,000.00 whichever is lower + VAT b. Above TK.50.00 lac 0.30% of Sanctioned loan amount or TK. 20,000.00 whichever is lower + VAT
H1-ii	Service Charge/Incidental Charge-for all Ioan A/c expect OD (Gen.) & CC(H)	Charge	No Charge
H1-iii	SMS Banking for all SOD and CC (Hypo)	Charge	Half yearly :Tk.100+VAT
H1-iv	Account Maintenance Fee [for SOD (General) and CC (Hypo)]	Fees	Half yearly : Tk.500.00+VAT
H1-v	Issue of Cheque Book (MICR) Charge	Charge	At Actual (Currently TK.3.25+VAT)
H1-vi	Stamp Charge	Charge	At actual from client account
H1- vii	Collateral Valuation fees (Collateral Security)	Fees	At actual from client account
H1- viii	Legal or vetting or searching fees	Fees	At actual from client account
H1-ix	Documentation Fees	Fees	At actual from client account
H1-x	Lien Marked on Other Bank's instruments in the custody of our Bank	Charge	No Charge
H1-xi	Commitment Fee	Charge	0.10% of unused portion (WC) (At the time of enhancement or renewa on expired/unused portion of the limit) (Applicable for only Non-Funded Facility
H1-xiii	Documents Deferral: Deferral for completion of Mortgage &Charge Creation	Charge	Tk.2,000.00 +VAT 1 st Time deferral Tk.6,000.00 + VAT 2 nd Time deferral
H1-xiv	Documents Deferral: Other types of deferral(Except Mortgage & Charge Creation)	Charge	Tk.500.00 + VAT 1 st Time deferral
H1-xv	Early Settlement Fee (Not Applicable for Islamic Banking)	Fees	 a. Installment based loan: 0.50 % of outstanding amount Plus + VAT b. Continuous and Demand Loan-No Charge
H1-xvi	Reschedule Fees	Fees	0.25% of outstanding loan amount or TK. 10,000.00 whichever is lower + VAT
H1-xvii	Restructuring Fees	Fees	0.25% of outstanding loan amount or TK. 10,000.00 whichever is lower + VAT
H1-xviii	Penal interest	Charge	Additional 2% interest on the overdue amount for the overdue period

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I: CIB Enquiry Charges for all loans

SL	Borrower Type	Nature of Charge	Fees &Feature
11-i	CIB Charge (Applicable for All Type of Loan)	Charge	At actual

K: All Retail Loan/Investment: Auto/Car Loan, Home Loan (Residential), Any purpose, Personal Loan except Staff, etc.				
SL	Description	Nature of Charge	Fees & Feature	
K1-i	Processing Fee	Charge	 a. Up to TK.50.00 lac 0.50% of Sanctioned loan amount or TK. 15,000.00 whichever is lower + VAT b. Above TK.50.00 lac 0.30% of Sanctioned loan amount or TK. 20,000.00 whichever is lower + VAT 	
K1-ii	Early Settlement Fee (Not Applicable for Islamic Banking)	Fees	 a. Installment based loan: 0.50 % of outstanding amount Plus + VAT b. Continuous and Demand Loan-No Charge 	
K1-iii	Partial Early Settlement Fee (Not Applicable for Islamic Banking)	Fees	0.50% on principal settled amount (Partial settlement is allowed once in a year)	
K1-iv	Penal interest Charge	Charge	Additional 2% interest on the overdue amount for the overdue period	
K1-v	Loan Reschedule Fee	Fees	0.25% of outstanding amount + VAT of TK. 10,000.00/Instance VAT, whichever is lower	
K2:Othe	r Charges			
K-i	Loan Application Fee	Fees	NIL	
K2-ii	Loan Outstanding Certificate	Fees	a. Twice in a year(Half Yearly and Yearly)-Nil b. More than twice in a Year - Tk. 100.00 per instance	
K2-iii	Loan Closure Certificate	Fees	a. First Instance-NIL Duplicate issue-TK. 200/Instance	
K2-iv	Additional NOC after loan closing(for takeover cases)	Fees	b. TK. 200 + VAT	
K2-v	Photocopy of Sanction Letter/BA Letter	Fees	NIL	
K2-vi	Restructure of Loan Tenor(Tenor change)	Fees	0.25% of outstanding amount + VAT of TK. 10,000.00/Instance VAT, whichever is lower (Except- CMSME)	
K2-vii	Interest Rate Reduction Fee	Fees	NIL	
K2-viii	Contact Point Verification	Fees	NIL	

L: Lease Finance/Hire Purchase

SL	Description	Nature of Charge	Fees &Feature
L1-i	Application fee	Fees	Nil
L1-ii	Processing Fees	Charge	 a. Up to TK.50.00 lac 0.50% of Sanctioned loan amount or TK. 15,000.00 whichever is lower + VAT b. Above TK.50.00 lac 0.30% of Sanctioned loan amount or TK. 20,000.00 whichever is lower + VAT
L1-iii	Early Settlement Fee (Not Applicable for Islamic Banking)	Fees	0.50 % of outstanding amount Plus + VAT
L1-iv	Partial Early Settlement Fee (Not Applicable for Islamic Banking)	Fees	0.50% on principal settled amount + VAT or as per terms of sanction letter
L1-v	Penal Interest	Interest	Additional 2% interest on the overdue amount for the overdue period
L1-vi	Risk Fund	Charge	Nil
L1- vii	Reschedule Fees	Fees	0.25% of outstanding loan amount or TK. 10,000.00 whichever is lower + VAT
L1- viii	Restructuring Fees	Fees	0.25% of outstanding loan amount or TK. 10,000.00 whichever is lower + VAT

N1: Cottage, Micro, Small and Medium Enterprise [CMSME] Loan

SL	Description	Nature of Charge	Fees &Feature
N1-i	Application Fees	Fees	Nil
N1-ii	Processing Fees	Charge	 a. Up to TK.50.00 lac 0.50% of Sanctioned loan amount or TK. 15,000.00 whichever is lower + VAT b. Above TK.50.00 lac 0.30% of Sanctioned loan amount or TK. 20,000.00 whichever is lower + VAT
N1-iii	Early adjustment Fees	Fees	Nil
N1-iv	Partial Adjustment Fees	Fees	Nil
N1-vi	Overdue/ penal interest	Interest	Additional 2% interest on the overdue amount for the overdue period
N1-vii	Risk Fund	Fees	Nil
N1-viii	Documentation Fees	Fees	At actual + VAT from client account
N1-ix	CIB Charge	Fees	At actual + VAT from client account
N1-x	Stamp Charge	Fees	At actual + VAT from client account
N1-xi	Legal opinion	Fees	At actual + VAT from client account
N1-xii	Collateral Valuation Fees	Fees	At actual + VAT from client account
N1-xiii	Credit Rating Fess	Fees	At actual + VAT from client account

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N2: Agriculture Loan: No charge and fees applicable

Q: Syndication Loan

SL	Description	Nature of Charge	Fees &Feature
Q1-i	Arranger Fee for Syndication Loan	Fees	As per agreement with client
Q1-ii	Agency Fee for Syndication Loan	Fees	As per agreement with client
Q1-iii	Participation Fee for Syndication Loan	Fees	As per agreement with client
Q1-iv	Equity Financing/ Arrangement Fees	Fees	As per agreement with client
Q1-v	Corporate Advisory Service	Fees	MinimumTK.25, 000.00+VATor as per terms of sanction letter.

R: Credit Card : Fees & Charges Schedule of NRBC VISA Cards

SI	Schedule of Charges for Credit Cards Particulars	Classic Card	Gold Card	Platinum Card
R1-i	Annual Fee-Primary Card	TK. 1000 +VAT	TK. 1800+VAT	TK. 3000+VAT
R1-ii	Renewal Fee-Supplementary Card (First 02 card free)	TK. 500+VAT	TK. 750+VAT	TK. 1000+VAT
R1-iii	Card Replacement Fee	TK. 500+VAT	TK. 500+VAT	TK. 500+VAT
R1-iv	Pin Replacement Fee	TK. 300+VAT	TK. 300+VAT	TK. 300+VAT
R1-v	Late Payment Charges (If minimum due is not paid within due date)	TK. 300 or USD 5+VAT	TK. 400 or USD 10 +VAT	TK. 500 or USD 15 +VAT
R1-vi	Over Limit Charges	TK. 400 or USD 10	TK. 400 or USD 10	TK. 400 or USD 10
R1-vii	Credit Shield	0.23 % on Outstanding	0.25 % on Outstanding	0.30 % on Outstanding
R1-viii	Card Renewal Fee Waiver from 2nd Year Onwards	15 POS Trxn of TK. 500 or higher		her
R1-ix	Annual Interest Rate		20%	
R1-x	Annual Interest Charge (EMI) upto 60 months	14% other than staff 10.50% fr staff		
R1-xi	Balance Transfer (Upfront Interest)	1.5% interest on upfront b withdrawal	asis from 15 day before billing Da	
R1-xii	Cash Advance Fee (Local)	1% or TK. 100	, whichever is hi	gher
R1-xiii	Cash Advance Fee (International)	3% or USD 5 +V	AT, whichever is	higher
R1-xiv	Cash Withdrawal Fee (Own ATM)	Free		
R1-xv	Cash Withdrawal Fee (Other ATM)	R-Cash Tk. 10, NPSB Tk. 15, VISA Tk. 30 +VAT		
R1-xvi	Cash Advance Limit	50% of Credit Limit		
R1-xvii	1st Card Cheque Book	Free		
R1-xviii	2 nd Card Cheque Book & Onwards	TK. 150+VAT		

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R1-xix	Chegue Transfer (Upfront Interest)	1.5% or TK. 100 whichever is higher
R1-xx	Card Cheque Return Fee (Insufficient Fund)	TK. 500+VAT
R1-xxi	Card Cheque Return Fee (Other Reason)	TK. 100 + VAT
R1-xxii	E-Statement	Free
R1-xxiii	Duplicate Statement	Free
R1-xxiv	Printed Statement (On request)	Free
R1-xxv	Certificate Issuance Fee	Free
R1-xxvi	Transaction Alert Service /SMS Service	Free
R1-xxvii	Voucher Retrieval Fee	Free
R1- xxviii	Early Settlement Fee (Applicable for EMI Plan)	Free
R1-xxix	Card Cancellation Fee	Free

	Particulars	Debit Card	Prepaid	NH Health Card
			Card	
R2-i	Annual Fee	500 + VAT	500 + VAT	500 + VAT
R2-ii	Renewal Fee	500 + VAT	500 + VAT	500 + VAT
R2-iii	Card Replacement Fee	500 + VAT	500 + VAT	500 + VAT
R2-iv	Pin Replacement Fee	300 +VAT	300 +VAT	300 +VAT
R2-v	Cash Advance Trxn Fee (Own ATM)		Free	
R2-vi	Cash Advance Trxn Fee (Other ATM)	R-Cash Tk. 10, NPSI	3 Tk. 15, VISA Tk	:. 30 +VAT

S-1: Bank Guarantee (BG)/Bid Bond (BB)/Performance Guarantee (PG)

SL	Description	Nature of Charge	Fees &Feature
S1-i	Issuance , Renewal and enhancement of BG/BB/PG fully cover by Cash/ FDR/ Scheme/ CD/SND Accounts	Commission	Min TK. 1000.00 or 0.20%-0.50% for each completed Quarter and proportionate basis of the fraction quarter +VAT whichever is higher or as per sanction terms Example: a. if BG/BB/PG issued for 60 days: Commission will be applicable 01 Quarter b. if BG/BB/PG issued for 100 days: Commission will be applicable 01 Quarter and only 10 days on proportionate basis of the quarter [BRPD Cir # 09 dated Aug 14, 2018]
S1-ii	Issuance , Renewal and enhancement of BG/BB/PG partially cover by FDR/Scheme or rest amount by Other Security	Commission	Min TK. 1000.00 or 0.30%-0.50% for each completed Quarter and proportionate basis of the fraction quarter +VAT whichever is higher as mentioned SI-i or as per sanction terms
S1-iii	Issuance, Renewal and enhancement of BG/BB/PG covering by collateral security	Commission	Min TK. 1000.00 or 0.40%-0.50% for each completed Quarter and proportionate basis of the fraction quarter +VAT whichever is higher as mentioned SI-i Or as per sanction terms
S1-lv	Issuance, Renewal and enhancement of Counter Guarantee against Foreign Bank Guarantee	Commission	Min TK. 1000.00 or 0.10%-0.50% for each completed Quarter and proportionate basis of the fraction quarter +VAT whichever is higher as mentioned SI-i or as per sanction terms
S1-V	Stamp Charge/Documentation	Charge	At actual from client account

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S-2: Schedule of charges of for e-GP Finance:

SL	Description	Nature of Charge	Fees &Feature
S-2-i	Loan Processing Fess for Credit Facilities	Charge	0-0.10% of Loan Amount sanction amount
S-2-ii	Payment Order (PO) issuance charge	Charge	As per D-1 (ii, iii & iv)
S-2-iii	E-Tendering : Collection of Registration/Renewal Fee/Tender Docs Sell	Charge	Tk. 15.00 + VAT
S-2-iv	E-Tendering: Uploading of Tender Security / Performance Security (PO/BG/PG) only for client who has account with the Bank	Charge	Tk. 20.00 + VAT or No Charge if Security / performance security (PO/BG/PG) is done by Cash or 100% Cash Margin
S-2-v	E-Tendering: Uploading of Tender Security / Performance Security (PO/BG/PG) only for client who has no account with the Bank	Charge	Tk. 40.00+ VAT or No Charge if Security/performance security (PO/BG/PG) is done by Cash or 100% Cash Margin
S-2-vi	Certificate issue charge against EGP Credit Line	Charge	LTM: Minimum Tk100.00 per instance OTM: Minimum Tk200.00 per instance

<u>S-3: Schedule of charges of for e-GP Finance (For Islamic Banking Window):</u>

SL	Description	Nature of Charge	Fees &Feature
S-3-i	Service charge against Quard against Bid Bond/Pay order	Charge	0.50% to 1.00% per month as per negotiation with
	Bolid/Pay order_		client.
S-3-ii	Payment Order issuance charge	Charge	As per D-1 (ii, iii & iv)
S-3-iii	E-Tendering : Collection of Registration/Renewal Fee/Tender Docs Sell	Charge	Tk. 15.00 + VAT
S-3-iv	E-Tendering: Uploading of Tender Security / Performance Security (PO/BG/PG) only for client who has account with the Bank	Charge	Tk. 20.00 + VAT Or No Charge if Security / performance security (PO/BG/PG) is done by Cash or 100% Cash Margin
S-3-v	E-Tendering: Uploading of Tender Security / Performance Security (PO/BG/PG) only for client who has no account with the Bank	Charge	Tk. 40.00+ VAT Or No Charge if Security/performance security (PO/BG/PG) is done by Cash or 100% Cash Margin
S-3vi	Certificate issue charge for Credit Line	Charge	LTM: Minimum Tk100.00 per instance +VAT
			OTM: Minimum Tk200.00 per instance +VAT

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3rd part: Foreign Trade Operation

T: Foreign Remittance and Other Service

SL	Description	Nature of Charge	Fees &Feature
T1:Inw	ard foreign Remittance		
Т1-і	Wage earner Remittance in any mode	Commission	Free
T1-ii	FDD - Foreign/ Local (Clean)Collection	Commission & Charge	Commission @ 0.25%/ minimum TK. 500/+VAT + Postage/ SWIFT (at actual)
T1-iii	Encashment of FIT (other than Wage Earner & Export)	Charge	TK. 200/+VAT up to TK 1 lac TK. 500/+VAT from TK 100,001/- to 500,000/- lac TK. 1000/+VAT from TK 500001/ and above
T1-iv	Purchase of cash FC/ Deposit in FC/ RFCD Account	Charge	Free
T1-v	Encashment of foreign Currency from any account	Charge	Free
T2: Out	tward Foreign Remittance		
T2-i	Issuance of FDD drawn on Bangladesh Bank/Abroad(Other than import payment)	Charge	 a. Up to TK. 100,000.00 Equivalent Foreign Currency-TK 100+VAT+ SWIFT charge (at actual) b. TK. 100,001.00 to TK. 500,000.00 Equivalent Foreign Currency-TK 200+VAT+ SWIFT charge (at actual) c. TK. 500,001.00 to TK. 1,000,000.00 Equivalent Foreign Currency-TK 300+VAT+ SWIFT charge (at actual) d. Above TK. 1,000,000.00 Equivalent Foreign Currency-TK 500+VAT+ SWIFT charge (at actual)
T2-ii	Wire Transfer(FIT) through SWIFT other than import	Charge	TK. 1000/each Transaction TK. 750/SWIFT Charge @15% VAT
T2-iii	Cash foreign Currency Sale	Charge	0.5 % commission on FC TK. 200/ for endorsement charge TK. 100/ for certificate Charge (if required)@15% VAT
	Opening Student File	Charge	TK. 5000/ plus VAT
T2-iv	Yearly Renewal Charge	Charge	TK. 2000/ plus VAT
T2-v	Issuance of NOC for study abroad/ Foreign Remittance purpose	Charge	TK. 500/ plus VAT
T1-vi	Prior BB approval required for any type of outward Remittance	Charge	TK. 2000/ plus VAT
T3-Mis	cellaneous		
	Cash Incentive handling Charge		
	a) Traditional Items (Jute, Jute Goods,	Charge	TK. 2,000.00+VAT up to 5.00 Lac
T3-i	Leather Goods, Plastic Items, Furniture etc.)		TK. 5,000.00+VAT from 5,00,001 Lac/ to 10 Lac TK. 6,000.00+VAT from 1,000,001/ and above

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		TK. 2,000.00+VAT up to 5.00 Lac
b) Non- Traditional Items (Garments)	Charge	TK. 3,000.00+VAT from 5,00,001 Lac/ to 10 Lac
		TK. 4,000.00+VAT from 1,000,001/ and above
c) FDD Cancellation (Local)	Charge	TK. 200.00+VAT
d) FDD/ FTT Cancellation (Foreign)	Charge	TK. 200.00 + SWIFT 500 +VAT

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U: Import

SL	Description	Nature of	Fees & Feature
	Commission for Import LC opening at sight		1st Quarter: Max 0.40% (Below 100% Margin) and Max 0.25% (100% Cash Margin) + VAT
U1-i	under Cash/Collateral Margin [Inland and	Commission	Subsequent Quarter or Part Thereof:
011	Foreign]	Commission	0.20% to 0.40% (Below 100% Cash Margin) and
	Toreigni		Max 0.25% (100% Margin) + VAT
			1st Quarter: Max 0.40% (Below 100% Margin)
	Commission for Import LC opening at sight		and Max 0.25% (100% Cash Margin) [No VAT]
U1-ii	under Cash/Collateral Margin [Inland and	-	Subsequent Quarter or Part Thereof:
	Foreign] by Deemed Exporters		0.20% to 0.40% (Below 100%Margin) and Max 0.25% (100% Cash Margin) [No VAT]
	Commission for Import L/C Opening under		Per Quarter or Part Thereof: Max. 0.50% + VAT,
U1-iii	Deferred/Usance Basis [Inland and Foreign]	Commission	But minimum TK.1000 + VAT
	Commission for Import L/C Opening under		Per Quarter or Part Thereof: Max. 0.50% + VAT,
U1-iv	Deferred Payment [Inland and Foreign] by Deemed Exporter	Commission	But minimum TK.1000 [No VAT]
	F		First Quarter: 0.10% to 0.40% but minimum
U1-v	Commission for opening of BTB LC /Local BTB	Commission	TK.500.00 [No VAT]
	LC either sight or Deferred/Usance.	Commission	Subsequent Quarter: Min TK.500 or 0.10% to 0.30% [No VAT]
	Dealth Dealt (DTD) I Character Commission	Commission	First Quarter: 0.10% to 0.40%, But minimum TK. 500 [No VAT]
111:			plus SWIFT Charge TK.500 + VAT
U1-vi	Back-to-Back (BTB) LC Acceptance Commission		Subsequent Quarter or Part Thereof:0.10% to
			0.20% [No VAT]
	Import LC Acceptance Commission for		Per Quarter or Part Thereof: Max 0.40%, But
U1-vii	Deferred/Usance Basis	Commission	minimum TK.1000 +VAT
	Import LC Acceptance Commission for		Per Quarter or Part Thereof: Max 0.40%, But
U1-viii	Deferred/Usance Basis by Deemed Exporter	Commission	minimum TK.1000 [No VAT]
U1-ix	Amendment of BTB LC /Local BTB LC/Cash LC including EDF L/C Charge	Charge	TK. 750.00 Per Instances [No VAT]
U1-x	Amendment of Import Commercial LC	Charge	TK.750.00 Plus VAT@15%
U1-xi	Amendment of Import LC opened by Deemed Exporter	Charge	TK.750.00 [No VAT]
		Chausa	Foreign :TK.2900 +VAT
	SWIFT Charge for LC Transmit	Charge	Local: TK. 1500.00 +VAT
	SWIFT Charge for LC Transmit in short form of	Charge	Foreign :TK.1000.00 +VAT
U1-xii	free format message	charge	Local: TK. 500 .00+VAT
	SWIFT Charge for In-operative L/C transmitted	Charge	Foreign :TK.1500.00 +VAT Local: TK. 1500.00 +VAT
U1-xiii	SWIFT Charge [for transmit the amendment of BTB LC /Local	SWIFT	At Actual or Min for Foreign: TK.1000.00 +VAT
OT AIII	BTB LC/Cash LC including EDF L/C]	Charge	At Actual or Min for Local: TK. 1000.00 +VAT
	Confirmation (Add) charge from third Bank:		0.400/
	a) Sight L/C Confirmation (Add) on Beneficiary's A/C	Charge	0.10% to 0.20% +VAT of LC Value per Quarter
U1-xv	b) DPL/Cup to180 days on Opener's A/C	Charge	At actual Foreign corresponded commission & Charge +0.10% to 0.20% +VAT of LC value per Quarter
	c)DPL/Cup to 180 days on Beneficiary's A/C	Charge	0.05% to 0.20% +VAT of LC Value per Quarter

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U1-xvi	a) Charge for LC Cancellation	Charge	Nil		
	b) Air Mail Charge for LC Cancellation	Charge	At actual charge of Air mail from Client		
U1-xvii	Credit Report Collection [of the beneficiary of the L/C (Export/Import)]	Charge	At actual per case Plus \$20+ VAT		
U1-xviii	LCAF issuance charge	Charge	TK.250.00 per LCAF+VAT		
U1-xix	IMP Form issuance charge	Charge	TK.200.00 +VAT		
U1-xx	Processing fee for Pre-shipment Inspection	Charge	TK.500.00 per Instance + VAT		
U1-xxi	CFR Certificate Issue Charge	Charge	TK.500.00 per Instance + VAT		
U1-xxii	Import Discrepant Charges [for settlement of documents of import bills (to be realized from the bill value when applicable)]	Charge	US\$ 50.00 +VAT/Instance		
U1-xxiii	Commission on Import under Contract Through Advance TT/ Open Account (Foreign Sight/Deferred)	Commission	Commission will be applicable @ 0.40% on LC Value or TK. 2000.00 whichever is higher Plus TK. 1000 for swift charge Plus TK.500 for NOC + VAT (If applicable)		
U1-xxix	SWIFT Charge against LC Acceptance (Sight/deferred LC)	Charge	TK.750.00 + VAT		
U1-xxx	EDF Claim & Settlement Charge	Charge	TK.750.00 + VAT		
U1-xxxi	EDF Maturity Extension (If applied)	Charge	TK.750.00 + VAT		
U1-xxxii	Reimbursement Charge from the beneficiary Account	Charge	USD 50-100 + VAT		
U1-xxxiii	Commission on UPAS LC	Commission	Additional Charge will be imposed 0.40% on LC value + VAT		
U1-xxxiv	Foreign Trade NOC Charge [All Kind of Foreign Exchange related]	Charge	TK. 500.00+ VAT		
U1-xxxv	Endorsement of Non- Negotiable (N/N) copy for Custom Assessment Purpose	Charge	TK.1000.00 +VAT per instance		
U1-xxxvi	Shipping Bank Guarantees [in absence of original documents provided full value of documents is deposited by the customer]	Charge	TK.1,000.00 +VAT per instance		

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V: Export

SL	Description	Nature of Charge	Fees &Feature	
V1-i	Discounting export bills Purchased in foreign currency	Charge	Free	
V1ii	Export Bills/Documents collection or Negotiation	Commission	 a. TK. 500.00 (If there is Exchange Gain) b. 0.15% of Bill Value (If there is no Exchange Gain) 	
V1-iii	Courier Charge for Export Bills (Local/Foreign)	Charge	Foreign Courier-At Actual but Minimum TK. 3,000.00 Local: At Actual	
V1-iv	Export LC Advising [to the local Beneficiary's Bank]	Charge	TK.750.00 [No VAT]	
V1-v	Export LC Advising [for amendment to the local Beneficiary's Bank]	Charge	TK.750.00 [No VAT]	
V1-vi	Export L/C Transfer [to beneficiary's Bank]	Charge	TK.750.00 [No VAT]	
V1-vii	Export LC Confirmation (Add) [by our Bank]	Commission	LIBOR Plus 2.5% of LC Value per Quarter + VAT	
V1-viii	Guarantees Advising [to the Beneficiary in original without any engagement on our part]	Charge	TK.750.00 +VAT	
V1-ix	Guarantees Advising [in original against 100% counter guarantee of Foreign Bank]	Commission	0.40% per Quarter or part thereof plus cost of stamp, Tax etc. +VAT	
V1-x	Guarantees Advising [in our own format or on the format supplied by the opening Bank without full engagement against 100% counter guarantee of Foreign Bank]	Commission	0.40% per Quarter or part thereof plus cost of stamp, Tax etc. Mini. TK. 3,000.00+VAT	
V1-xi	Foreign Bank Guarantee (BG)/Bid Bond/Performance Bond [favoring overseas beneficiary through foreign correspondents at our engagement]	Commission	0.50% per Quarter or part thereof plus Telex/SWIFT /Mail charges. Mini TK. 1,000.00 +VAT	
V1-xii	CNF Certificate Issue Charge	Charge	TK.500.00 +VAT per instance	
V1-xiii	Proceed Realization Certificate (PRC) issue charges	Charge	TK.500.00 +VAT per instance	
V1-xiv	Advance TT Received Against Export	Charge	TK 200/ up to TK 1 Lac TK 500/ from TK 100,001/-to TK 500,000.00/- TK 1000/- from TK 500,001/- and Above Plus VAT	
V1-xvi	Prior Permission / Approval required from Bangladesh Bank for all Kind of Foreign Exchange or Foreign Trade Transaction	Charge	TK. 2000.00 + VAT	
V1- xvii	Any Correction / Update required from Bangladesh Bank Online Monitoring System	Charge	TK. 1000.00+ VAT	

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	EXP form processing fee	Charge	TK. 200.00 + VAT			
	Certificate issue for:					
V1-xix	Back to Back (BTB) LC	Charge	TK.500 +VAT per instance			
	Renewal Bond License/Export Related Certificate	Charge	TK.500.00 +VAT per instance			

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W: Partnership Banking Fees and Charges

Description	Bank Exp. (NRBCB)	Customer Fees /Comm.	SKS Foundation	Remarks	
W1. Cash Deposit	For Bank Ex	pense AIT Deduc	ted @ 10% and C	Customer :VAT added@ 15%	
W1.1 Cash Deposit at own Outlet	Nil	Free	Nil		
W1.2 Cash Deposit at other Outlet (On line charge)	20.00%	0.20%+VAT	80.00%		
W1.3 Cash Deposit of Partnership Account at Branch	Nil	Free	Nil		
W2. Cash Withdrawal	For Bank Fy	nense AIT Deduc	ted @ 10% and 0	Customer :VAT added @ 15%	
W2.1 Cash withdrawal from own Outlet	Nil	Nil Nil	Nil Nil	astomer .VAT added @ 13/0	
W2.2 Cash withdrawal from other Outlet (On line charge)	20.00%	0.20%+VAT	80.00%		
W2.3 Cash withdrawal from Branch	Nil	Free	Nil		
W2.4 Cash withdrawal from ATM	Fo	r Customer: VAT	added@ 15%		
A2.4.1 Own ATM	Nil	Nil	Nil		
A2.4.2 Q-Cash ATM	At Actual	Nil	Nil		
A2.4.3 NPSB ATM	At Actual	Nil	Nil		
A2.4.4 Other Network ATM	At Actual	Nil	Nil		
W2.5 Withdrawal by using Cheque at Branch	Nil	Nil	Nil		
W2.6 Withdrawal by using POS at own Outlet	Nil	Nil	Nil		
W2.7 Withdrawal by using POS at other Outlet	20.00%	0.20%+VAT	80.00%		
W3. Fund Transfer	For Bank Ex	(pense AIT Deduc	ted @ 10% and C	Customer:VAT added @ 15%	
W3.1 Fund Transfer at own Outlet	Nil	Nil	Nil		
W3.2 Fund Transfer at other Outlet	20.00%	0.20%+VAT	80.00%		
W3.3 Fund Transfer to Branch Account	20.00%	0.20%+VAT	80.00%		
W3.4 Fund Transfer to other Bank Account (BEFTN/RTGS)	20.00%	0.20%+VAT	80.00%		
W4. Utility Bill Commission		Parket and the second s			
4.1 Passport Fee Collection	As	per agreed with	the Concerned au	thority of Service Provider	
4.2 Utility Bill Collection	As	As per agreed with the Concerned authority of Service Provider			
W5. Foreign Remittance	50%	Min.10/- or 0.50% whichever is higher + VAT	50%		

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Description	Bank Exp. (NRBCB)	Customer Fees /Comm.	SKS Foundation	Remarks
W6. Loan		Bank Expense Al led@ 15%	T Deducted @ 1	.0% and Customer :VAT
W 6.1 Loan Procession Fee				
a) Micro Credit Recovery Commission of Principal Amount Against	 a. Up to TK.50.00 lac 0.50% of Sanctioned loan amount or TK. 15,000.00 whichever is lower + VAT b. Above TK.50.00 lac 0.30% of Sanctioned loan amount or TK. 20,000.00 whichever is lower + VAT 			Earnings Sharing ratio 50 : 50
W 6.2 Loan Procession Fee(Other than Micro Credit)				
a) SME Loan	Nil	1.00%+VAT	1.00%	
b) Retail Loan	Nil	1.00%+VAT	1.00%	
c) Agricultural Loan	0.50%	0.00%	0.50%	Excluding SKS Foundation
d) e-GP				Realized income will be distributed between Bank & SKS = 60:40
e) Other Business Loan	Nil	1.00%+VAT	1.00%	
W 6.3 Commission Income against L/C, L/G, B/G, P/G etc				Realized income will be distributed between Bank & SKS = 50:50
W6.4 Loan recovery commission (Cash basis upon realization) (On Principal Amount) (Only in case of A6.2)	0.50%	Nil	0.50%	Only on Principal Amount
W7. ATM Card		L F	D - I - I - I AIT C	100/ Contains an WAT
(Debit/Credit Card)	For B	sank Expense All	Deducted All@	0 10% and Customer :VAT added@ 15%
W7.1 ATM Card Yearly Fee *	40.00%	As per Bank Approved Schedule of Charges (SOC)	60.00%	No Commission will be applicable if card fee is Nil
W7.2 ATM Card Replacement Fee	TK. 400.00	TK. 500+VAT	TK. 100.00	No Commission will be applicable if card fee is Nil
W7.3 PIN Re-issuance Fee	TK. 200.00	TK. 300+VAT	TK. 100.00	No Commission will be applicable if card fee is Nil
Description	Bank Exp. (NRBCB)	Customer Fees /Comm.	SKS Foundation	Remarks

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W8. Cheque	For Bank Expense AIT Deducted @ 10% and Customer :VAT added@ 15%			
W 8.1 Cheque Book Issuance Fee (10 page Book)		As per Bank Approved Schedule of Charges (SOC)	Nil	
W 8.2 Clearing Cheque Receive at Agent Outlet		As per Bank Approved Schedule of Charges (SOC)	Nil	
W 8.3 Cheque Receive at NRBC Bank Branch	Nil	Free	Nil	
W9. Account Opening Charge (Minimum a/c balance must be TK.100/-for cash withdrawal)	For Bank Ex	pense AIT Deducte	d AIT@ 10% ar	nd Customer :VAT added@ 15%
W9.1 SB / CD / SND Account:	Fc	or Bank Expense Al	Γ Deducted @ :	10%
Opening Balance TK.50 -TK.100	10	Free	10	
Opening Balance TK.101 -TK.200	25	Free	25	
Opening Balance TK.201 -TK.300	35	Free	35	
Opening Balance TK.301 -TK.400	45	Free	45	
Opening Balance TK.401 -TK.500	55	Free	55	
Opening Balance TK.501 -TK.2000	75	Free	75	
Opening Balance TK.2000+	100	Free	100	
A 9.2 MMS (DPS) Account:	Fo	or Bank Expense Al ⁻	T Deducted @	10%
Opening Balance TK.200	10	Free	10	
Opening Balance TK.500	25	Free	25	
Opening Balance TK.1000	35	Free	35	
Opening Balance TK.1000 +	50	Free	50	
FDR/PDS Balance	0.20%- 0.40%	Nil	0.20%- 0.40%	3 Month 0.20%, 6 Month – 0.30% & 12 Month – 0.40%
DBDS/MMP account [Per TK.10,000/-]	10	Free	100.00%	
W9. 3 Account Maintenance Charge	As per Bank Approved Schedule of Charges (SOC)			
SB / CD / SND A/C/ TK10 A/C / School Banking	As per Bank Approved Schedule of Charges (SOC)			
W10. Float Sharing (from Bank GL account)	For Bank Expense AIT Deducted @ 10%			
W10.1 Savings Account (P.A)	0.50%	Nil	0.50%	
W10.2 Current Account (P.A)	1.00%	Nil	1.00%	
W10.3 SND	0.25%	Nil	0.25%	

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