

**Schedule of Charges, Fees and Commission
General Instruction**

As per instruction of Bangladesh Bank, the existing Schedule of Charges of the Bank has been reviewed and revised. The revised Schedule of the Charges is provided for immediate implementation by all the Branches/Head Office of our Bank as per following details:

- VAT is applicable @15% on all charges, fees & commissions effective from July 01, 2002 as per Government circular no. SRO# 117-Law/2002/342-VAT, dated June 6, 2002 and SRO # 171-Law/2004/ 417-VAT dated June 10, 2004.
- VAT is not applicable on commissions, fees or charges against Export and Export related services provided by a Banking and Non-Banking Service Provider. (SRO # 188/law/2012/ 646/VAT dated June 07, 2012).
- No VAT will be applied on reimbursement of actual cost
- Any Government Taxes, Duties or other charges will be recovered in addition to the foregoing and as per Government Regulations.
- Stamp charges are levied where applicable.
- Correspondents/Other Bank charges, if any, will be additionally recovered from customers.
- 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.
- Any service, which is not mentioned below, will be charged separately.
- VAT will be calculated on the bases amount of Banking and Non-Banking Service of fees, charges or commissions listed below as per Nothai-4/LTU,Mushak/Mushak Nithi/04/Banking Service/13/2292 Dated April 04, 2014 of LTU Mushak,NBR.**
- 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 Account		
A1-i	Account Maintenance fee/ Incidental Charge/Service Charge	Charge	Half Yearly Tk.500.00+VAT @15%
A1-ii	Account closing charge	Charge	Tk.300.00+VAT @15% Per Account
A1-iii	Account Statement	Charge	No Charge
A1-iv	Balance confirmation Certificate	Charge	No Charge
A1-v	Solvency Certificate/BO /Any purpose certificate	Charge	Tk.100.00+VAT @15% per instance
A1-vi	Issue of Cheque Book(MICR)	Charge	Tk.3 per leaf +VAT @15%
A1-vii	Standing instruction	Charge	No Charge
A1-viii	Stop payment Instruction	Charge	Tk.100.00+VAT @15% Per Instance
A1-ix	Inoperative/Dormant account Activation	Charge	No Charge
A2. Saving Bank Account-Customer except account opened under Safety net Program			
A2-i	Account Maintenance fee/ Incidental Charge/Service Charge	Charge	No Charge
A2-ii	Account closing charge	Charge	Tk.200.00+VAT @15% Per Account
A2-iii	Account Statement	Charge	No Charge
A2-iv	Balance confirmation Certificate	Charge	No Charge
A2-v	Solvency Certificate/BO /Any purpose certificate	Charge	Tk.100.00+VAT @15% per instance
A2-vi	Issue of Cheque Book(MICR)	Charge	Tk.3 per leaf +VAT @15%
A2-vii	Standing instruction	Charge	No Charge
A2-viii	Stop payment Instruction	Charge	Tk.100.00+VAT @15% Per Instance
A2-ix	Inoperative/Dormant account Activation	Charge	No Charge
A3 Shohoj Sanchay Deposit			
A3-i	Account Maintenance fee/ Incidental Charge/Service Charge	Charge	Half Yearly Tk.200.00+VAT @15%
A3-ii	Account closing charge	Charge	Tk.200.00+VAT @15% Per Account
A3-iii	Account Statement	Charge	No Charge
A3-iv	Balance confirmation Certificate	Charge	No Charge
A3-v	Solvency Certificate/BO /Any purpose certificate	Charge	Tk.100.00+VAT @15% per instance
A3-vi	Issue of Cheque Book(MICR)	Charge	Tk.3 per leaf +VAT @15%

A3-vii	Standing instruction	Charge	NoCharge
A3-viii	Stop payment Instruction	Charge	Tk.100.00+VAT @15% Per Instance
A3-ix	Inoperative/Dormant account Activation	Charge	NoCharge
A4-Students Savings Account			
A4-i	Account Maintenance fee/ Incidental Charge/Service Charge	Charge	No Charge
A4-ii	Account closing charge	Charge	Tk.200.00+VAT @15% Per Account
A4-iii	Account Statement	Charge	No Charge
A4-iv	Issue of Cheque Book(MICR)	Charge	Tk.3 per leaf +VAT @15% Per Instance
A4-v	Standing instruction	Charge	No Charge
A4-vi	Stop payment Instruction	Charge	Tk.100.00+VAT @15% Per Instance
A4-vii	Inoperative/Dormant account Activation	Charge	No Charge
A5. Saving Account-RMG Workers/Agent Banking Point			
A5-i	Account Maintenance Fee/Incidental	Charge	No Charge
A5-ii	Account Closing Charge	Charge	Tk.200.00+VAT @15% per instance
A5-iii	Account Statement	Charge	No Charge
A5-iv	Balance confirmation Certificate	Charge	No Charge
A5-v	Solvency/ BO/Any purpose Certificate	Charge	Tk.100.00+VAT @15% per instance
A5-vi	Issue of Cheque Book(MICR)	Charge	Tk.3 per leaf +VAT @15%
A5-vii	Standing instruction	Charge	No Charge
A5-viii	Stop payment Instruction	Charge	Tk.100.00+VAT @15% per instance
A5-ix	Inoperative/Dormant account Activation	Charge	No Charge
A6 Saving Bank Account under Safety net Program			
A6-i	Account Maintenance Fee/Incidental	Charge	No Charge
A6-ii	Account Closing Charge	Charge	No Charge
A6-iii	Account Statement	Charge	No Charge
A6-iv	Standing instruction	Charge	No Charge
A6-v	Stop payment Instruction	Charge	No Charge
A6-vi	Inoperative/Dormant account Activation	Charge	No Charge
A8. SB Account –Corporate Staff			
A7-i	Account Maintenance Fee/Incidental	Charge	No Charge
A7-ii	Account Closing Charge	Charge	No Charge
A7-iii	Account Statement	Charge	No Charge
A7-iv	Balance Confirmation Certificate	Charge	No Charge
A7-v	Solvency Certificate/BO/Any purpose certificate	Charge	Tk.100.00+VAT @15% per instance
A7-vi	Issue of Cheque Book(MICR)	Charge	Tk.3 per leaf +VAT @15%
A7-vii	Standing/disbursement instruction	Charge	No Charge
A7-viii	Stop payment Instruction	Charge	Tk.100.00+VAT @15%
A7-ix	Inoperative/Dormant account Activation	Charge	No Charge
A5. Special Notice Deposit (SND)Account- All types			
A8-i	Account Maintenance fee/ Incidental	Charge	Half Yearly Tk.500.00+VAT @15%
A8-ii	Account closing charge	Charge	Tk.300.00+VAT @15% Per Account
A8-iii	Account Statement	Charge	No Charge
A8iv	Balance confirmation Certificate	Charge	No Charge
A8-v	Solvency Certificate/BO /Any purpose certificate	Charge	Tk.100.00+VAT @15% per instance
A8-vi	Issue of Cheque Book(MICR)	Charge	Tk.3 per leaf +VAT @15%
A8-vii	Standing instruction	Charge	No Charge
A8-viii	Stop payment Instruction	Charge	Tk.100.00+VAT @15% Per Instance
A8-ix	Inoperative/Dormant account Activation	Charge	No Charge
A9. All Schemes accounts including DBDS and FDRs Account, etc.			
A9-i	Account Maintenance Fee/Incidental	Charge	No Charge
A9-ii	Account Closing Charge	Charge	No Charge
A9-iii	Account Statement	Charge	No Charge
A9-iv	Solvency Certificate	Charge	Tk.100.00+VAT @15% per instance
A9-v	Issuing of Duplicate Instrument	Charge	Tk.500.00+VAT @15% per Instrument
A9-vi	Standing instruction	Charge	No Charge
A9-vii	Inoperative/Dormant account Activation	Charge	No Charge

A10. Foreign Currency(FC)Current Account [OBU/GEN/NRB/ERQ] and Term Deposit[NFCD/RFCD/ERQ]			
A10-i	Incidental Charge/Service Charge/Account Maintenance Fee	Charge	No Charge
A10-ii	Account closing charge	Charge	Tk.200.00+VAT @15% or equivalent USD ,GBP or EUR
A10-iii	Account Statement	Charge	No Charge
A10-iv	Balance confirmation Certificate	Charge	No Charge
A10-v	Solvency Certificate/Any purpose certificate	Charge	Tk.100.00+ VAT @15% per instance or equivalent USD ,GBP or EUR
A10-vi	Issuance of BO Certificate	Charge	Tk.100.00+ VAT @15% per instance or equivalent USD ,GBP or EUR
A10-vii	Foreign Currency Account Cheque Book	Charge	Tk.3 per leaf +VAT @15%or equivalent of FCY

NB:ChargeTk.100.00+VAT@15% shall be applicable if accountholder has more than one account with NRBCBank Ltd for Solvency Certificate/Any purpose certificate, Issuance of BO Certificate and Stop payment Instruction, etc. except tax certificate.

B. Clearing (BACH), EFTN and RTGS

SL	Description	Nature of Charge	Fees &Feature
B1-i	Below Tk.50,000.00	Charge	No Charge
B1-ii	Tk.50,000.00 but belowTk.500,000.00	Charge	Tk.10.00[Outward clg]
B1-iii	Tk.500,000.00&Above [Regular value with clg session]	Charge	Tk.25.00[Outward clg]
B1-iv	Tk.500,000.00 &Above [High value with same day session]	Charge	Tk.60.00[Outward clg]
B1-v	Cheque return due to insufficient fund on inward clearing.	Charge	Tk.200.00+VAT @15%[Inward clg]
B1-vi	Cheque return due to other reasons on inward clearing.	Charge	No Charge [Inward clg]
B1-vii	Cheque return due to any reasons on outward clearing.	Charge	No Charge
B1-viii	Any other EFTN transaction	Charge	No Charge
B1-ix	Outward RTGS Per Transaction	Charge	50.00 + VAT 15% per transaction

C. Collection

SL	Description	Nature of Charge	fees &Feature
C1.Collection of Cheque beyond BACH or Outside of Automated Clearing House			
C1-i	Cheque for any value or Non-MICR Cheque	Commission	0.10% or Tk. 100.00 whichever is higher +VAT @15% [if amount is duly realized]
C1-ii	Postage Charge	Charge	At actual or minimumTk.20.00 +VAT @15%
C1-iii	Return Cheque due to I/F or other reason	Charge	Tk.100.00+VAT @15%
C2.Collection of Drafts/Bills/Documentary including Inland Bill Purchase(IBP)/FCY Cheque			
C2-i	Collection of bills/documents:		
	Up to value of Tk.25,000.00	Commission	0.20% or Tk. 50.00 whichever is higher +VAT @15%
	Up to value of Tk.25,001.00 to100,000.00	Commission	0.20% or Tk. 100.00 whichever is higher +VAT @15%
	Up to value of Tk.100,001.00 to 500,000.00	Commission	0.15% or Tk. 200.00 whichever is higher+ VAT @15%
	Above of Tk.500,000.00	Commission	0.10% or Tk. 750.00 whichever is higher +VAT @15%
C2-ii	Postage Charge	Charge	At actual or minimumTk.20.00

D. Remittance: Inland

SL	Description	Nature of Charge	Fees &Feature
D1.PayOrder(PO)/Security Deposit Receipt (SDR) Related Charges			
D1-i	Not exceeding BDT1,000.00 in connection with application by the students/unemployed youth for employment.	Commission	Tk.10.00+VAT @15% for Pay Order
D1-ii	Up to BDT 10,000	Commission	Tk.15.00 +VAT @15%
D1-iii	Above BDT 10,000 to BDT1,00,000	Commission	Tk.20.00 +VAT @15%
D1-iii	Above BDT 1,00,000	Commission	Tk.25.00 +VAT @15%
D1-iv	Cancellation of Pay order/SDR	Charge	Tk. 20.00 + VAT @15% for value of PO/SDR up toTk.10,000.00
			Tk.100.00+VAT @15% for value of PO/SDR above Tk. 10,000.00
D1-v	Pay order/SDR issued for Bank own purpose	Commission	No Commission
D1-vi	Duplication issue of PO/SDR	Charge	Tk.300.00+VAT @15%

E. Locker Service

Locker rent shall be applicable on Financial Year Basis starting from 01 January to 31 December. So yearly locker rent will be applicable for in complete year also.

SL	Description	Nature of Charge	Fees &Feature
E1-i	Locker Facility–Small(Yearly)	Charge	Tk.3,000.00+VAT @15% +Insurance Premium at actual
	Locker Facility–Medium(Yearly)	Charge	Tk.5,000.00+VAT @15% +Insurance Premium at actual
	Locker Facility–Large(Yearly)	Charge	Tk.7,000.00+VAT @15% +Insurance Premium at actual
E1-ii	Security Deposit-Small	-	Tk.3,000.00 [Refundable] i.e. equivalent to one year rent
	Security Deposit-Medium	-	Tk.5,000.00 [Refundable] i.e. equivalent to one year rent
	Security Deposit-Large	-	Tk.7,000.00 [Refundable] i.e. equivalent to one year rent
E1-iii	Locker Key Replacement for key lost	Charge	At actual +1000.00with VAT @15%
E1-iv	Closing of Locker Service	Charge	No Charge

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 1 st year only	Charge	Free
F1-ii	Debit/VISA Card –of all Deposit Accounts from 2 nd year to onward +Supplementary card	Charge	Tk.500.00+VAT @15%[Annually]
F1-iii	Debit/VISA Card Replacement in case of lost or other cases	Charge	Tk.500.00+VAT @15%
F1-iv	PIN Replacement	Charge	Tk.200.00+VAT @15%
	Cash Advance fee sat Own ATM	Fees	Free
F1-v	Cash Advance fees from Other Bank Q-Cash Network(Per Withdrawal)	Charge	Tk.10.00+VAT @15%
F1-vi	ATM Cash Withdrawal at National Payment Switch of Bangladesh (NPSB) Member Bank ATMs	Charge	As per Bangladesh Bank Rule
F1-vii	Cash Advance fees from Other Bank under OMNIBUS, VISA & Master Card ATMs(Per Withdrawal)	Charge	Omnibus Tk.20.00, DBBL Tk.30.00 & VISA Tk. 30.00 Plus VAT @15 %
F1-viii	Video Record Checking Upon Account holder's Request for ATM Dispute	Charge	Tk.1500.00+VAT @15% (Other than Q-cash & Own), Tk.200+VAT @15% (Own & Q-cash)
Prepaid Card			
F1-ix	Prepaid Card Fee(Dual Prepaid Card Fees/Student Card Fees/Treatment Card Fees/Virtual card Fees)	Fees	Tk.500.00+VAT @15%
F1-x	Annual/Renewal/Replacement Fees for all prepaid Cards & Virtual Cards	Fees	Tk.500.00+VAT @15%
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/Loan)	Charge	Free
G1-ii	Internet Banking	Charge	Free
G1-iii	Phone Banking	Charge	Free
G1-iv	E-Statement	Charge	Free
G1-v	SMS Banking	Charge	All Saving & Shohoj Shanchay Account Tk.100, All Current Account Tk.200.00, All SND account Tk.200, and All SOD Tk.200. VAT@15% on all types SMS Banking Charge
G1-vi	Fund Transfer Instruction	Charge	Free
G1- vii	Issuance of Bangladesh Bank Cheque own purpose	Charge	No Charge
G1- viii	Issuance of Bangladesh Bank Cheque requested by other Banks/FIs/Clients from their accounts	Charge	Tk.50.00+VAT @15%
G1- ix	Lien Mark: Our Bank's instruments kept under lien in other Bank	Charge	Free
G1- x	E-Tendering : Collection of Registration/Renewal Fee/Tender Docs Sell	Charge	Tk. 15.00 + VAT @15%
G1- xi	E-Tendering : Uploading of Tender Security / Performance Security (PO/BG/PG) only for client who has account with the Bank	Charge	Tk. 30.00 + VAT @15% Or No Charge if Security/performance security (PO/BG/PG) is done by Cash or 100% Cash Margin
G1- xii	E-Tendering : Uploading of Tender Security / Performance Security (PO/BG/PG) only for client who has no account with the Bank	Charge	Tk. 60.00+ VAT @15% Or No Charge if Security/performance security (PO/BG/PG) is done by Cash or 100% Cash Margin

2nd Part: Credit Operation/Facilitates

H: General: Applicable for all Loan Accounts other than CMSME

SL	Description	Nature of Charge	Fees & Features
H1-i	Incidental Charge-for all loan A/c	Charge	No Charge
H1-ii	Service Charge-for all loan A/c s	Charge	No Charge
H1-iii	Account Maintenance Fee-for all loan A/cs except SOD (General) and CC (Hypo)	Fees	No Fees
H1-iv	Account Maintenance Fee for SOD (General) and CC (Hypo)	Fees	Tk.500.00+VAT @15%
H1-v	Issue of Cheque Book(MICR)	Charge	Tk.3 per leaf +VAT @15%
H1-vi	Stamp Charge	Charge	At Actual
H1- vii	Valuation fees (Collateral Security)	Fees	At Actual+Tk.500.00 plus VAT @15%
H1- viii	Legal or vetting or searching fees	Fees	At Actual
H1-ix	Documentation Fees	Fees	At Actual
H1-x	Lien Mark: Other Bank's instruments kept under lien in our Bank	Charge	No Charge
H1-xi	Documents Deferral: Deferral for completion of Mortgage & Charge Creation	Charge	Tk.500.00 +VAT @15% 1 st Time deferral
			Tk.1000.00 +VAT @15% 2 nd Time deferral
H1-xii	Documents Deferral: Other types of deferral(Except Mortgage & Charge Creation)	Charge	Tk.200.00 +VAT @15% 1 st Time deferral
			Tk.500.00 +VAT @15% 2 nd Time deferral

I: CIB Enquiry Charges for all loans

SL	Borrower Type	Nature of Charge	Fees &Feature
I1-i	Individual: New Borrower	Charge	At actual +Tk.100.00 plus15%
I1-ii	Individual: Existing borrower(having FS sub code / CIB subject code)	Charge	At actual +Tk.100.00 plus15%
I1-iii	Individual: Link Inquiry (CIB sub code for allied concern & owner list)	Charge	At actual +Tk.10.00 plus15%
I1-iv	Proprietorship: New Borrower	Charge	At actual +Tk.100.00 plus15%
I1-v	Proprietorship: Existing borrower (having FS sub code / CIB subject code)	Charge	At actual +Tk.100.00 plus15%
I1-vi	Proprietorship: Link Inquiry(CIB sub code for allied concern & owner list)	Charge	At actual +Tk.10.00 plus15%
I1-vii	Partnership: New Borrower	Charge	At actual +Tk.100.00 plus15%
I1-viii	Partnership: Existing borrower (having FS sub code / CIB subject code)	Charge	At actual +Tk.100.00 plus15%
I1-ix	Partnership: Link Inquiry (CIB sub code for allied concern &owner list)& All partners	Charge	At actual +Tk.10.00 plus15%
I1-x	Company[Public or Private]: New Borrower	Charge	At actual +Tk.100.00 plus15%
I1-xi	Company[Public or Private]:Existing borrower(having FS sub code / CIB subject code)	Charge	At actual +Tk.100.00 plus15%
I1-xii	Company[Public or Private]:Link Inquiry (CIB sub code for allied concern &owner list)& All Director	Charge	At actual +Tk.10.00 plus15%

J: Secured Overdraft against all Schemes/FDR/shares/all other Securities

SL	Description	Nature of Charge	Fees &Feature
J1-i	Application fee	Fees	Free
J1-ii	Processing Fees for Sanction/Renewal/enhancement:		As per sanction advice issued by CRM, if any
	(a)against All Scheme	Fees	Free
	(b) Against FDR/Share/ All others securities	Fees	Free
J1-iii	Risk Fund	-	Nil
J1-iv	Early Settlement Fees	Fees	Nil
J1-v	Reschedule Fees	Fees	Free

K: All Retail Loan: Auto/Car Loan, Home Loan (Residential), Any purpose, Personal Loan except Staff, etc.

SL	Description	Nature of Charge	Fees &Feature
K1-i	Application fee	Fees	Tk.200.00+VAT@15%
K1-ii	Processing Fees	Fees	1% +VAT@15% of Sanction loan amount or as per terms of sanction. 0.25% of enhancement/Extension loan amount or as per terms of sanction.
K1-iii	Early Adjustment Fee	Fees	Nil or as per terms of sanction but maximum 2% on remaining loan Balance or BB Circular .
K1-iv	Partial Payment Fess	Fees	Nil or as per terms of sanction.
K1-v	Penal Interest	-	Existing loan rate + Additional2.00% for overdue loan amount.
K1-vi	Post approval Quotation Change	Fees	Free
K1-vii	Risk Fund	-	0.20% or as per terms of sanction.
K1-viii	Reschedule Fees	Fees	Tk.500.00+VAT @15%or as per terms of sanction.
K1-ix	Restructuring Fees	Fees	Tk.500.00+VAT @15% or as per terms of sanction.

L: Lease Finance/Hire Purchase all categories except CMSME and Agriculture Loan

SL	Description	Nature of Charge	Fees &Feature
L1-i	Application fee	Fees	Tk.500.00+VAT@15%
L1-ii	Processing Fees	Fees	1% +VAT@15% of Sanction loan amount or as per terms of sanction letter.
L1-iii	Early Adjustment Fee	Fees	Nil or as per terms of sanction letter/ BB Circular.
L1-iv	Partial Payment Fess	Fees	0.50%+VAT @15% of partial amount or as per terms of sanction letter.
L1-v	Penal Interest	Interest	Existing loan rate + Additional2% for overdue amount
L1-vi	Risk Fund	-	0.2% of original Sanction amount only(Non-refundable)
L1-vii	Reschedule Fees	Fees	Tk.500.00+VAT@15%
L1-viii	Restructuring Fees	Fees	Tk.500.00+VAT@15%

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

SL	Description	Nature of Charge	Fees &Feature
N1-i	Application Fees	Fees	Tk.200+VAT@15%
N1-ii	Processing Fees	Fees	Nil
N1-iii	Early adjustment Fees	Fees	Nil
N1-iv	Partial Adjustment Fees	Fees	Nil
N1-vi	Overdue/ penal interest	Interest	Existing loan rate +additional 2% for overdue amount
N1-vii	Risk Fund	Fees	Nil
N1-viii	Documentation Fees	Fees	At actual from client account
N1-ix	CIB Charge	Fees	At actual from client account
N1-x	Stamp Charge	Fees	At actual from client account
N1-xi	Legal opinion	Fees	At actual + VAT @15%
N1-xii	Valuation Fees	Fees	At actual + VAT @15%
N1-xiii	Credit Rating Fess	Fees	At actual + VAT @15%

N2: Agriculture Loan: No charge and fees applicable

O: Loans and Advances under Composite or Other Facilities

SL	Description	Nature of Charge	Fees & Feature
O1-i	Processing Fees at time of first sanction/Enhancement only	Fees	Min TK.1000.00 or 0.10 % plus VAT@15% whichever is higher or As per terms of the sanction letter.
O1-ii	Processing Fees at time of Renewal	Fees	Nil or as per terms of sanction letter.
O1-iii	Early Adjustment Fee	Fees	Nil or as per terms of sanction letter/BB Circular.
O1-iv	Penal Interest	-	As per Terms of Sanction advice.
O1-vi	Risk Fund	-	Nil or as per terms of sanction letter.
O1-vii	Reschedule Fees	Fees	Tk.2500.00+VAT @15%or as per terms of sanction letter.
O1-viii	Restructuring Fees	Fees	Tk.2500.00+VAT @15%or as per terms of sanction letter.

Q: Syndication Loan

SL	Description	Nature of Charge	Fees & Feature
Q1-i	Syndication Arrangement	Fees	As per agreement with client
Q1-ii	Agency Function	Fees	As per agreement with client
Q1-iii	Syndication Participation	Fees	As per agreement with client
Q1-iv	Equity Financing/ Arrangement	Fees	As per agreement with client
Q1-v	Corporate Advisory Service	Fees	MinimumTk.25000.00+VAT @15%or as per terms of sanction letter.

R: Credit Card

SL	Description	Nature of Charge	Fees & Feature					
			Gold (Dual)		Classic(Dual)		Platinum (Dual)	
			International	Local	International	Local	International	Local
R1-i	Processing Fees at time of sanction	Fees	Free					
R1-ii	Annual fees except Staff +VAT	Fees	Tk.1500	Tk.1000	Tk.1000	Tk.500	Tk.2000	Tk.1500
R1-iii	Supplementary Card Fees except Staff	Fees	1 st card Free&Tk.500+VAT @15% for issuance of every additional card.					
R1-iv	Card Replacement Fees +VAT @15%	Fees	Tk.500+VAT@15%					
R1-vi	Late payment Fee +VAT @15%	Fees	\$11.00	Tk. 300	\$11.00	Tk. 300	\$11.00	Tk. 300
R1-vii	Excess Over Limit Fees +VAT @15%	Fees	\$11.00	Tk. 300	\$11.00	Tk. 300	\$11.00	Tk. 300
R1-viii	PIN Re-issue fees+ VAT @15%	Fees	Tk.300+ VAT @15%					
R1-ix	Upfront Interest for Cash withdrawal under Transfer to Card Holder Account/Card Cheque from Credit Limit except *Employee	-	1.00% of withdrawal amount for all products(Rate applicable for Maximum45 days only) * 0.90% for employee of NRBCBank Ltd.					
R1-x	Clearing Cheque charge for settlement of Credit Card	Fees	As per BACH Charge mentioned above as per section -B					
R1-xi	Card Cheque Issuance for 1 st 10 leaves	Fees	Free					
R1-xii	Card Cheque Issuance for 2 nd to onward	Fees	Tk.120.00 +VAT @15%					
R1-xiii	Cheque Return Fees	Fees	Tk.100.00 +VAT @15%					
R1-xiv	Duplicate Statement fees	Fees	Tk.50.00 +VAT @15%					
R1-xv	CIB Charge	Charge	As Per CIB Schedule mentioned above					
R1-xvi	Certificate Issue fees	Fees	Tk.200.00 +VAT @15%					
R1-xvii	Credit Card Transaction Alert / SMS	Fees	Free					
R1-xviii	Stop payment Instruction for inward Card Cheque	Fees	Tk.500.00 +VAT 15%					
R1-xix	Statement Retrieval Fees	Fees	Tk.50.00 +VAT @15% (Per Statement)					
R1-xx	Charge Slip retrieval Fees	Fees	Tk.100.00 +VAT @15%					
R1-xxi	Credit card Cash Advance Fees (Own ATM)	Fees	Free					
R1-xxii	Credit card Cash Advance Fees (Other ATM)	Fees	OmnibusTk.20.00, DBBLTk.30 &VISA Tk. 30.00 Plus VAT @15 %					

S: 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 0.10%-0.40% Per Quarter plus VAT@15% or as per sanction terms.
S1-ii	Issuance , Renewal and enhancement of BG/BB/PG partially cover by FDR/Scheme or rest amount by Other Security	Commission	Min Tk. 1500.00 or 0.10%-0.50% Per Quarter plus VAT@15% or as per sanction terms.
S1-iii	Issuance , Renewal and enhancement of BG/BB/PG covering by collateral security	Commission	Min Tk. 2000.00 or 0.20%-0.60% Per Quarter plus VAT@15% or as per Sanction terms.
S1-viii	Issuance , Renewal and enhancement of Counter Guarantee against Foreign Bank Guarantee	Commission	Min. Tk. 3000.00 (US\$ 50) or 0.20% to 0.50% per Quarter plus VAT@15% or as per Sanction terms. 15%
S1-ix	Stamp Charge/Documentation	Charge	At actual from client account

3rd part: Foreign Trade Operation

T: Foreign Remittance and Other Service

SL	Description	Nature of Charge	Fees &Feature
T1: Inward foreign Remittance			
T1-i	Wage earner Remittance in any mode	Commission	free
T1-ii	Collection of foreign/ Local FDD (Clean Item)	Commission +Charge	Commission 0.25%/ minimum BDT 500/+VAT @15%+Postage/ SWIFT (at actual)
T1-iii	Encashment of FIT (other than Wage Earner & Export)	Charge	BDT 200/+VAT @15% upto TK 1 lac BDT 500/+VAT @15% from TK 100,001/- to 500,000/- lac BDT 1000/+VAT @15% 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: Outward Foreign Remittance			
T2-i	Issuance of FDD drawn on Bangladesh Bank (Other than import payment)	Charge	Tk. 1000/each Instrument + VAT @15%
T2-ii	Issuance of FDD drawn on Abroad	Charge	Tk. 1000/each Instrument + VAT @15% SWIFT charge for issuance confirmation(at actual)
T2-iii	Wire Transfer(FIT) through SWIFT other than import	Charge	Tk. 1000/each Transaction Tk. 750/SWIFT Charge @15% VAT
T2-iv	Cash foreign Currency Sale	Charge	0.5 % commission on FC Tk. 200/ for endorsement charge Tk. 100/ for certificate Charge (if required)@15% VAT
T2-v	Opening Student File	Charge	Tk. 2000/ plus VAT @15%
T1-vi	Issuance of NOC for study abroad/ Foreign Remittance purpose	Charge	Tk. 500/ plus VAT @15%
T1-vii	Prior BB approval required for any type of outward Remittance	Charge	Tk. 2000/ plus VAT @15%
T3-Miscellaneous			
T3-i	Cash Incentive handling Charge		
	a) Traditional Items (Jute, Jute Goods, Leather Goods, Plastic Items, Furniture etc.)	Charge	Tk. 3,000.00+VAT@15% up to 5.00 Lac Tk. 5,000.00+VAT@15% from 5,00,001 Lac/ to 10 Lac Tk. 6,000.00+VAT@15% from 1,000,001/ and above
	b) Non- Traditional Items (Garments)	Charge	Tk. 2,000.00+VAT@15% up to 5.00 Lac Tk. 3,000.00+VAT@15% from 5,00,001 Lac/ to 10 Lac Tk. 4,000.00+VAT@15% from 1,000,001/ and above
	c) FDD Cancellation (Local)	Charge	Tk. 500.00+VAT@15
	d) FDD/ FTT Cancellation (Foreign)	Charge	Tk. 500.00/plus SWIFT 500/plus +VAT@15

U: Import

SL	Description	Nature of	Fees &Feature
U1-i	Commission for opening of L/C under Cash/AID/Loan/Barter etc.	Commission	1st Quarter: Maximum 0.40% (Below 100% Margin) and Maximum 0.20% (100% Margin) Plus VAT @15% Subsequent Quarter or Part Thereof: 0.20% to .40% (Below 100%Margin) and Maximum 0.20% (100%Margin)Plus VAT @15%
U1-ii	Commission for opening of BTB LC /Local BTB LC/Cash LC including EDF L/C either sight or differed	Commission	First Quarter : 0.10% 0.40%but minimum Tk.500.00 [No VAT] Subsequent Quarter: Min Tk.500 or 0.10%.30% [No VAT]
U1-iii	Commission for opening of Import L/C under Deferred Payment	Commission	Per Quarter or Part Thereof: Max. 0.40% +VAT @15%, But minimum Tk.1000 plus 15% VAT
U1-iv	Back to back (BTB)LC Acceptance Commission	Commission	First Quarter : 0.10% to 0.40%, But minimum Tk. 500 [No VAT] plus Swift Charge Tk.500 + VAT @ 15% Subsequent Quarter or Part Thereof:0.10% to 0.20% [No VAT]
u1-v	Amendment of BTB LC /Local BTB LC/Cash LC including EDF L/C	Commission	Tk. 300.00 Per Instances [No VAT]
U1-vi	Acceptance Commission except BTB L/Cs	Commission	Per Quarter or Part Thereof:0.20% to 0.40%, But minimum Tk.1000 +VAT @15%
U1-vii	Local L/Cs are sent by mail to Advising Bank	Commission	At Actual or Min. Tk.1500.00 Plus VAT@15%
U1-viii	LC Transmit by SWIFT	Charge	Foreign :Tk.2900 +VAT @15% Local: Tk. 1500.00 +VAT @15%
	LC Transmit by SWIFT in short form of free format message	Charge	Foreign :Tk.1000.00 +VAT @15% Local: Tk. 500 .00+VAT @15%
	In-operative L/C transmitted by SWIFT	Charge	Foreign :Tk.1500.00 +VAT @15% Local: Tk. 1500.00 +VAT @15%
U1-ix	Amendment of local L/C by mail (This shall cover cost of registered mail of amendments to Advising Bank) except BTB LC /Local BTB LC/Cash LC including EDF L/C	Charge	Amendment ChargeTk.500.00 +VAT @15% Postage Charge at Actual
U1-x	Amendment of L/C by transmit SWIFT except BTB LC /Local BTB LC/Cash LC including EDF L/C	Charge	Foreign :Tk.750.00 +VAT @15%
			Local: Tk. 750 .00 +VAT @15%
U1-xi	If amendment includes increase of value or extension of time, then L/C opening commission for additional time or value shall be recovered as prescribed in the opening stage.	Commission	As per SL No. # U1-i, U1-ii&U1-iii
	Any amendment of L/C after expiry (excluding Back-to Back L/C);fresh L/C opening charges should be realized as per schedule	Commission	As per SL No. # U1-i,U1-ii&U1-iii
U1-xii	Arranging Add Confirmation from third Bank:		
	a) Sight L/Con Beneficiary's A/C	charge	0.10% to 0.20% +VAT @15% of LC Value
	b) DPL/Cup to180 days on Opener's A/C	Charge	At actual Foreign corresponded commission &Charge +0.10% to 0.20% +VAT @15% of LC value With Tk.2000.00+VAT @15% for Bank
	c) DPL/Cup to180 days on Beneficiary's A/C	charge	0.05% to 0.20% +VAT @15% of LC Value
	d) Commission/charges for confirmation of DP L/Cs over180 days and for sight L/Cs of big amounts	charge	To be quoted by International Division, Head Office by arrangement with the Confirming Bank
U1-xiii	Foreign Bank Charge –Outward FTT/FDD/All Types of LCs to be paid by Opener (if applicable)	Charge	At actual which reimbursed to Foreign Bank
U1-xiv	Foreign Bank Charge –amendment of Outward FTT/FDD/All Types of LCs to be paid by Opener (if applicable)	Charge	At actual which reimbursed to Foreign Bank
	L/C cancellation charges or expired unutilized:		

U1-xv	a) By SWIFT	Charge	Tk. 1500.00+VAT @15% with SWIFT charge Tk. 500.00+VAT @15%
	b) BY Air Mail(condition apply)		At actual charge of Air mail plus as per schedule of charges of Foreign Correspondents(if applicable)
U1-xvi	Collection of credit report of the beneficiary of the L/C (Export/Import)	Charge	At actual plus US\$ 20 per case+ VAT @ 15%
U1-xvii	L/C dispatched by Courier (For all L/ C irrespective of original or amendment) (condition apply)	Charge	At actual+VAT@15%
U1-xviii	LCAF issuance charge	Charge	Tk.100.00 per LCAF+VAT 15%
U1-xix	IMP Form issuance charge	Charge	Free
U1-xx	Processing fee for Pre-shipment Inspection	Charge	Tk.500.00 per Instance+VAT15%
U1-xxi	CFR Certificate Issue Charge	Charge	Tk.500.00 per Instance+VAT15%
U1-xxii	Handling charges for settlement of discrepant documents of import bills (to be realized from the bill value when applicable)	Charge	US\$ 50.00 +VAT 15%
U1-xxiii	Import without LC	Charge	Tk.1,000 per instances up to import value US\$ 5,000.00 Tk.2,000 per instances up to import value US\$ 5,000.00 to US\$ 10,000.00 Plus Tk. 750 for swift charge Plus Tk.500 for NOC +@15% VAT (If applicable)
U1-xxix	FDD Issue for Import Settlement (Local)	Charge	Tk. 1,000.00 + 15% VAT per Instance
U1-xxx	All Other Charges not mentioned above in connection with Opening and Advising LC	Charge	At Actual Tk.2000 + 15% VAT

V: Export

SL	Description	Nature of Charge	Fees & Feature
V1-i	Bill (Sight/Usance) negotiating charges for export bills in foreign currency	Charge	Free
V1-ii	Exchange Gain on Export Bill Negotiation or Collection	Charge	Tk.500.00 [No VAT]
V1-iii	Documentary collection bills under all types of L/Cs	Charge	At actual postal/cable/SWIFT Charges plus Tk. 500 +VAT @15%
V1-iv	Courier Charge for Export Bill(Local/Foreign)	Charge	Foreign Courier: Courier Charge at actual but minimum TK 3,000.00 Local: At Actual Plus VAT @15%
V1-v	Advising of Foreign Bank L/C or Export L/C to the local Beneficiary's Bank	Charge	At Actual or Mini Tk.750.00 [No VAT]
V1-vi	Advising of amendment of Foreign Bank L/C or Export L/C to the local Beneficiary's Bank	Charge	At Actual or Mini Tk.750.00 [No VAT]
V1-vii	Transfer of Export L/Cs to beneficiary's Bank	Charge	At Actual or Mini Tk.750.00 [No VAT]
V1-viii	Adding of confirmation by our Bank	Commission	LIBOR Plus 2.5% of LC Value per Quarter + VAT @15%
V1-ix	Advising of guarantees to the Beneficiary in original without any engagement on our part	Charge	Tk.750.00 +VAT@15%
V1-x	Advising of guarantees in original against 100% counter guarantee of Foreign Bank.	Commission	0.40% per quarter or part thereof plus cost of stamp, Tax etc. +VAT@15%
V1-xi	Advising of guarantee 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@15%
V1-xii	Issuance of 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. 5,000.00 +VAT@15%
V1-xiii	Indemnity for shipping guarantees in absence of original documents provided full value of documents is deposited by the customer.	Charge	Tk.1,000.00 +VAT @15% per instance
V1-xiv	Endorsement of N/N copy for Custom Assessment Purpose	Charge	Tk.500.00 +VAT @15% per instance
V1-xvi	PRC issue charges	Charge	Tk.500.00 +VAT @15% per instance
V1-xvii	Advance 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 @15%
V1-xviii	Certificate issue for:		
	BTB LC	Charge	Tk.500 +VAT @15% per instance
	Bond License, Forced Loan and others	Charge	Tk.500.00 +VAT @15% per instance

W: Agent Banking Fees and Charges

Description	Bank Exp.	Customer Fees/Comm.	Agent/ Retailer Comm.	Software vendor Comm.	TPP Comm.	Bank income
W1. Cash Deposit	For Bank Expense AIT Deducted @ 10% and Customer :VAT added@ 15%					
W1.1 Cash Deposit at own Agent Outlet	Nil	Free	Nil	Nil	Nil	Nil
W1.2 Cash Deposit at other Agent Outlet	Nil	0.20%+VAT	0.18%	0.02%	0	0
<i>Example : For 1000/- Cash withdrawal</i>		2.30	1.80	0.20	<i>Nil</i>	<i>Nil</i>
W1.3 Cash Deposit in Agent Banking Account at Branch	Nil	Free	Nil	Nil	Nil	Nil
W2. Cash Withdrawal	For Bank Expense AIT Deducted @ 10% and Customer :VAT added@ 15%					
W2.1 Cash withdrawal from own Agent Outlet	Nil	Nil	Nil	Nil	Nil	Nil
W2.2 Cash withdrawal from other Agent Outlet	Nil	0.20%+VAT	0.18%	0.02%	0	0
<i>Example : For 1000/- Cash withdrawal</i>	-	(2+0.30)=2.30	1.80	0.20	<i>Nil</i>	<i>Nil</i>
<i>Alternative Percentage count:</i>	-	(100%)	(90%)	(10%)	-	-
W2.3 Cash withdrawal from Branch	Nil	Free	Nil	Nil	Nil	Nil
W2.4 Cash withdrawal from Retailer Point	Nil	0.80%+VAT	0.64%	0.0445%	0.08%	0.0355%
<i>Example : For 1000/- Cash withdrawal</i>	-	(8+1.2)=9.20	6.40	0.4448	0.8	0.3552
<i>Alternative Percentage count</i>		(100%)	(80%)	(5.56%)	(10%)	(4.44%)
W2.5 Cash withdrawal from ATM	For Customer: VAT added@ 15%					
W 2.5.1 Own ATM	Nil	Nil	Nil	Nil	Nil	Nil
W2.5.2 Q-Cash ATM	At Actual	Nil	Nil	Nil	Nil	Nil
W2.5.3 NPSB ATM	At Actual	Nil	Nil	Nil	Nil	Nil
W2.5.4 VISA ATM	At Actual	Nil	Nil	Nil	Nil	Nil
W2.6 Withdrawal by using Cheque at Branch	Nil	Nil	Nil	Nil	Nil	Nil
W2.7 Withdrawal by using POS at own Agent Outlet	Nil	Nil	Nil	Nil	Nil	Nil
W2.8 Withdrawal by using POS at other Agent Outlet	Nil	0.20%+VAT	0.18%	0.02%	Nil	Nil
W2.9 Withdrawal by using POS at Retailer Point	Nil	0.80%+VAT	0.64%	0.0445%	0.08%	0.0355%
<i>Alternative Percentage count</i>		(100%)	(80%)	(5.56%)	(10%)	(4.44%)
W3. Fund Transfer	For Bank Expense AIT Deducted @ 10% and Customer :VAT added@ 15%					
W3.1 Fund Transfer at own Agent Outlet	Nil	Nil	Nil	Nil	Nil	Nil
W3.2 Fund Transfer at other Agent Outlet/ Retailer	Nil	0.20%+VAT	0.18%	0.02%	Nil	Nil
W3.3 Fund Transfer to Branch Account	Nil	0.20%+VAT	0.18%	0.02%	Nil	Nil
W3.4 Fund Transfer to other Bank Account (BEFTN/RTGS)	Nil	0.20%+VAT	0.18%	0.02%	Nil	Nil
<i>Alternative Percentage count:</i>	-	(100%)	(90%)	(10%)	-	-
W4. Utility Bill Commission						
4.1 Passport Fee Collection	<i>As per agreed with the Concerned authority of Service Provider</i>					

Description	Bank Exp.	Customer Fees/Comm.	Agent/ Retailer Comm.	Software vendor Comm.	TPP Comm.	Bank income
4.2 Utility Bill Collection	<i>As per agreed with the Concerned authority of Service Provider</i>					
W 5. Foreign Remittance						
W5.1 Remittance Disbursement (PIN Based):	For Bank Expense AIT Deducted @ 10% and Customer :VAT added@ 15%					
From Branch	Nil	Nil	Nil	Nil	Nil	Nil
From Agent Point	Nil	Min.10/- or 0.50% whichever is higher + VAT	90%	10%	Nil	Nil
From Retailer Point	Nil	Min.10/- or 0.80% whichever is higher + VAT	90%	10%	Nil	Nil
W 5.2. Remittance Disbursement (From Bank account):	For Bank Expense AIT Deducted AIT@ 10% and Customer :VAT added@ 15%					
Remittance from own Agent / Branch	Nil	Nil	Nil	Nil	Nil	Nil
Remittance from other Agent	Nil	0.20%+VAT	0.18%	0.02%	0	0
Remittance from Retailer Point	Nil	0.80%+VAT	0.64%	0.0445%	0.08%	0.0355%
W6. Loan	For Bank Expense AIT Deducted @ 10% and Customer :VAT added@ 15%					
<i>W 6.1 Loan Procession Fee</i>						
a) SME Loan	1%	0%	0.90%	Nil	Nil	Nil
b) Retail Loan	Nil	1%+VAT	1.00%	Nil	Nil	Nil
c) Agricultural Loan	0.50%	0.00%	0.45%	Nil	Nil	Nil
<i>W6.2 Loan recovery commission</i>	0.50%	0.00%	0.45%	Nil	Nil	Nil
W7. ATM Card	For Bank Expense AIT Deducted AIT@ 10% and Customer :VAT added@ 15%					
W7.1 ATM Card Yearly Fee *	Nil	Tk. 500+VAT	Tk. 250	Nil	Nil	Tk. 250
W7.2 ATM Card Replacement Fee	Nil	Tk. 500+VAT	Tk. 250	Nil	Nil	Tk. 250
W7.3 PIN Re-issuance Fee	Nil	Tk. 300+VAT	Tk. 150	Nil	Nil	Tk. 150
W 8. Cheque	For Bank Expense AIT Deducted @ 10% and Customer :VAT added@ 15%					
W 8.1 Cheque Book Issuance Fee (10 page book)	Nil	Per leaf Tk.6 + VAT (10 Leaf=Tk.69)	50%	Nil	Nil	50%
W 8.2 Clearing Cheque Receive at Agent Outlet	Nil	BB Clg + Tk.20/-	90%	10%	Nil	Nil
W 8.3 Cheque Receive at NRBCBank Branch	Nil	BB Charge	Nil	Nil	Nil	Nil
W9. Account Opening Charge (Minimum a/c balance must be Tk.100/-for cash withdrawal)	For Bank Expense AIT Deducted AIT@ 10% and Customer :VAT added@ 15%					
W9.1 SB / CD / SND Account:	For Bank Expense AIT Deducted @ 10%					
Opening Balance Tk.50 -Tk.100	10	Free	8.10	0.90	Nil	Nil
Opening Balance Tk.101 -Tk.200	25	Free	20.25	2.25	Nil	Nil
Opening Balance Tk.201 -Tk.300	35	Free	28.35	3.15	Nil	Nil
Opening Balance Tk.301 -Tk.400	45	Free	36.45	4.05	Nil	Nil
Opening Balance Tk.401 -Tk.500	55	Free	44.55	4.95	Nil	Nil

Description	Bank Exp.	Customer Fees/Comm.	Agent/ Retailer Comm.	Software vendor Comm.	TPP Comm.	Bank income
Opening Balance Tk.501 -Tk.2000	75	Free	60.75	6.75	Nil	Nil
Opening Balance Tk.2001-Tk.5000	150	Free	121.50	13.50	Nil	Nil
Opening Balance Tk.5000+	200	Free	162.00	18.00	Nil	Nil
W 9.2 MMS (DPS) Account:	For Bank Expense AIT Deducted @ 10%					
Opening Balance Tk.200	35	Free	28.35	3.15	Nil	Nil
Opening Balance Tk.500	75	Free	60.75	6.75	Nil	Nil
Opening Balance Tk.1000	100	Free	81.00	9.00	Nil	Nil
Opening Balance Tk.1000 +	200	Free	162.00	18.00	Nil	Nil
FDR / Time Deposit Account:	For Bank Expense AIT Deducted @ 10%					
FDR / DBDS/MMP account [Per Tk.10,000/-]	10	Free	90%	10%	-	-
<i>Example : For FDR value Tk.1,00,000/-</i>	<i>100.00</i>	<i>Free</i>	81.00	9.00	<i>Nil</i>	<i>Nil</i>
W9. 3 Account Maintenance Charge	As per schedule of Charge mentioned above A1					
SB / CD / SND A/C/ Tk10 A/C / School Banking	As per schedule of Charge mentioned above A1					
W 10. Float Sharing (from Bank GL account)	For Bank Expense AIT Deducted @ 10%					
W10.1 Savings Account (P.A)	2%	Nil	1.62%	0.18%	Nil	Nil
W10.2 Current Account (P.A)	3%	Nil	2.43%	0.27%	Nil	Nil
W10.3 SND	2%	Nil	1.62%	0.18%	Nil	Nil
W10.4 MMS	1%	Nil	0.81%	0.09%	Nil	Nil
W10.5 Term Deposit Scheme	1%	Nil	0.81%	0.09%	Nil	Nil
W10.6 Agent SND A/C.	6.00%	Nil	4.86%	0.54%	Nil	Nil
W10.7 FDR/MMP/DBDS	1%	Nil	0.81%	0.09%	Nil	Nil