

**SME BANKING**

Items	Charges
<b>Account Maintenance Fees (except staff a/c)</b> All loan accounts fee (except) Staff Loan):	No account maintenance fee for SME loan accounts including OD/CC/(Hypo) account
<b>Loan Processing fee</b>	
Loan Against all Schemes/FDR/Share/all other Securities (MDB) for SME Loans	Cottage, Micro & Small Enterprise: 1.00% of Limit Amount for New customer & 0.50% for renewal/repeat For Medium Enterprise: 0.10- 0.25% of Limit Amount <b>Processing fee may be waived as decision of the competent authority</b>
Loan Against all Schemes/FDR/Share/all other Securities (other Bank/FI) for SME Loans	Cottage, Micro & Small Enterprise: 1.00% of Limit Amount for New customer & 0.50% for renewal/repeat For Medium Enterprise: 0.10- 0.25% of Limit Amount <b>Processing fee may be waived as decision of the competent authority</b>
Loans and advances unsecured or partially secured by any type of collateral	Cottage, Micro & Small Enterprise: 1.00% of Limit Amount for New customer & 0.50% for renewal/repeat For Medium Enterprise: 0.10- 0.25% of Limit Amount <b>Processing fee may be waived as decision of the competent authority</b>
<b>Other Fees, Charges &amp; Commission</b>	:
Cheque Dishonoring Charge	As per Schedule of charges of General Banking
Reminder Fee	Tk. 200.00 per reminder letter
<b>Miscellaneous Fees /Charges/Commission</b>	
Documentation Charges (Revenue Stamp, Legal Fee etc.)	At actual
L/C Commission Fee	0.25% to 0.50%
Early Settlement Fee	As per negotiation on the basis of customer-banker relationship but maximum of 2% on loan outstanding amount.
Partial Settlement Fee	As per negotiation on the basis of customer-banker relationship but maximum of 2% on loan outstanding amount
Valuation Charge	At actual
Others ( not specified above)	NIL

**\*\* VAT to be deducted on standard declared charges & fees although Bank may reduce the charges & fees customer to customer**