

SCHEDULE OF CHARGES

SME BANKING

Items	Charges
Account Maintenance Fees (except staff a/c)	
All loan accounts fee (except) Staff Loan):	No account maintenance fee for SME loan accounts including OD/CC/(Hypo) account
Loan Processing fee	Maximum 0.50% but not exceed BDT 15,000.00 in case of loan amounting up to BDT 50.00 lacs and maximum 0.30% but not exceed BDT 20,000.00 in case of loan amounting above BDT 50.00 lacs.
Loan Application fee	NIL
Loan Against all Schemes/FDR/Share/all other Securities (MDB) for SME Loans	NIL
Loan Processing/ Reschedule/Restructure Fee	NIL
Loans and advances unsecured or partially secured by any type of collateral	NIL
Other Fees, Charges & Commission	
Cheque Dishonoring Charge	As per Schedule of charges of General Banking
Miscellaneous Fees /Charges/Commission	
Documentation Charges (Revenue Stamp, Legal Fee etc.)	At actual
L/C Commission Fee	0.25% to 0.50%
Early Settlement Fee	For Cottage, Micro & Small Enterprise – NIL For Medium Enterprise – Maximum 0.50% on remaining amount.
Partial Settlement Fee	NIL
Stamp Charge	At actual
CIB Charge	BDT 100.00
Legal Charge	At actual
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**