

GENERAL BANKING

ITEM	CHARGES
MDB Savings Account	
Minimum initial deposit amount	BDT 500.00
Account Maintenance Fees:	
General Savings/ Super Saver/ Digital Savings/ Digital Probashi Savings/e-KYC(e-Saver/Jhotpot)	Half Yearly Average Balance: Up to BDT 10,000.00- Nil Above BDT 10,000.00 to BDT 25,000.00-BDT 100.00
Probashi Savings A/C (1 st year free)	Above BDT 25,000.00 to BDT 2.00 lac – 200.00 Above BDT 2.00 lac to BDT 10.00 lac – 250.00 Above BDT 10.00 lac – 300.00 on half yearly basis
School Saver/College Saver/RMG Star/ CPP /School Banking A/C/ any Specially Privileged Account*)	NIL
A/C Closure Fee	BDT 200.00
A/C Closure Fee of School Saver, College Saver, RMG Star	NIL
MDB Super Saver	
Minimum initial deposit amount	BDT 10,000.00
A/C Closure Fee	BDT 200.00
MDB College Saver	
Minimum initial deposit amount	BDT 500.00
Cheque Books fee	No Cheque Book
A/C Closure Fee	NIL
MDB School Saver	
Minimum initial deposit amount	BDT 100.00
Cheque Books fee	No Cheque Book
A/C Closure Fee	NIL
MDB RMG Star	
Minimum initial deposit amount	BDT 100.00
A/C Closure Fee	NIL
MDB Current Account	
Minimum initial deposit amount	BDT 1000.00
Minimum initial deposit of MDB Personal Retail A/C	NIL
Account Maintenance Fee:	
General Current A/C/MDB Express Corporate/ MDB High Performance Corporate/ MDB Abiram	BDT 300.00 on half yearly basis
MDB Abiram Tk.10 /Tk. 50/ Tk.100/ any Specially Privileged Account, MDB Personal Retail Account	NIL
A/C Closure Fee	BDT 300.00
A/C Closure Fee MDB Abiram Tk.10	NIL
MDB SND Account	
Minimum initial deposit amount	BDT 2,000.00
Account Maintenance Fee	BDT 500.00 half yearly basis
A/C Closure Fee	BDT 300.00

ITEM	CHARGES
Account Related Fees & Charges	
Issue of account statements:	
Scheme Deposit Account	2 (two) copies of A/C statement/year: Free
Savings Account	2 (two) copies of A/C statement/year: Free
Current and STD Account	1 (one) copy of A/C statement/month: Free
Premature encashment fee of Schemes and FDRs	No Charge
Activation of Dormant Account	No Charge
Account Transfer charges:	
Same district transfer	BDT 50.00
Inter-district transfer	BDT 100.00
Account under Schemes (MSS and PFSD)	
Incidental Charges (expecting employees' account)	
Savings Account	No Charge
Current and STD Account	No Charge
All Loan Accounts (except Staff Loan)	
Limit less than BDT 1.00 Lac	No Charge
Limit from BDT 1.00 Lac to BDT 1.00 Crore	No Charge
Limit above BDT 1.00 Crore	No Charge
Cheque and Cheque Book related fees & Charges	
Issue of MICR Cheque Book	
Savings Account	BDT 7.00 per leaf
Current Accounts/Short Notice Deposits	BDT 7.00 per leaf
Accounts/Loan Accounts	
Issue of new cheque book in case of lost one	BDT 7.00 per leaf
Collection of Local Cheque/Bill/Draft	1)Where there is a Clearing House – as per Bangladesh Bank guidance 2)Where there is no clearing house – conveyance at actual, but minimum BDT 50.00
Collection of other Bank cheque (clearing house)	As per Bangladesh Automated Clearing House
Outward Cheque returned unpaid from Clearing House	NIL
Bounced inward cheque drawn on us (cash, clearing or transfer)	BDT 50.00 (flat) Per instance
Collection of Bill/OBC/IBP	
Collection of Outstation Cheques/Bills/Drafts (Clean/Documentary including IBPs)*	i) Up to BDT 25,000.00 -@ 0.20%, but minimum BDT 50.00 ii) From BDT 25,001.00 to BDT 1.00 lac - @ 0.20%, but minimum BDT 100.00 iii) From BDT 1,00,001.00 to BDT 5.00 lac - @ 0.15%, but minimum BDT 200.00 iv) Above BDT 5,00,000.00 - @ 0.10%, but minimum BDT 750.00, maximum BDT 5,000.00

ITEM	CHARGES
Pay-Order, Demand Draft & FTT Fees & Charges	
Remittance (Inland)	
Issue of DD*/TT	Up to BDT 1000 - BDT 20.00 BDT 1,001 to 1,00,000 - BDT 50.00 BDT 1,00,001 to 5,00,000 - BDT 100.00 BDT 5,00,001- to 10,00,000 - BDT 200.00 Above BDT 10,00,000 - BDT 300.00
Telephone charges for TT	NIL
Cancellation of DD/TT**	BDT 50.00
Issuance of Pay-Order (PO)	Up to BDT 1,000 - BDT 20.00 BDT 1,001- to 1,00,000 - BDT 50.00 Above BDT 1,00,000.00 - BDT 100.00
Cancellation and/Pay Order/ Security Deposit Receipt (SDR)**	BDT 50.00
Duplicate Advice/Instrument issuance (FD/ PO/SDR)	BDT 300.00
Certificate Related Fees & Charges	
Balance Confirmation Certificate	Yearly & Half-Yearly free But more than that BDT 100.00 for each instance
BO Account Certificate	BDT 100.00
Bank Solvency Certificate	BDT 200.00
Other Certificates (Tax, NOC, Credit Info, Credit Solvency, Auditor's Certificate, etc.)	BDT 300.00
Locker Charges	
Locker Facility – Small (Yearly)	BDT 2000.00
Locker Facility – Medium (Yearly)	BDT 4000.00
Locker Facility – Large (Yearly)	BDT 5000.00
Replacement of Key	At actual
Security Deposit (refundable at closure)	As per bank's policy
Closing Charge	NIL
Late payment fee of locker	BDT 500.00 (flat)
Miscellaneous Fees & Charges	
Postage (Registered/Courier)	BDT 25.00
Telephone	Local - BDT 5.00 per minute, but minimum BDT 10.00 Overseas - BDT 15.00 per minute, but minimum BDT 50.00 (minimum)
Standing Instruction	i) BDT 100.00 for execution of each instruction ii) No Standing Instruction charge for transfer of balance from any deposit account to Scheme Account(s)
Stop Payment Instruction (per application)	BDT 100.00
Withdrawal of Stop Payment Instruction (per application)	BDT 50.00
Duplicate Account Statement	BDT 100.00 per Instance (on request)
Certificate for Tax (Account/FDR/DPS/Loan) charge	BDT 300.00
Video Record Checking Upon Accountholder's Request for any Dispute	BDT 500.00

SCHEDULE OF CHARGES

ITEM	CHARGES
Bangladesh Bank Cheque Issue	BDT 100.00
MDB Statement Verification	BDT 200.00
Photocopy Charge of voucher/ cheque	BDT 500.00
Student File Processing	
New file Opening	BDT 5000.00
File renewal for subsequent years	BDT 3000.00
Transaction fee for each subsequent transaction	BDT 1000.00
Other Charges	
Internet Banking	Free
SMS Banking (SMS Alert)	First Year Free, and charge from the subsequent year BDT 300.00 (for each customer other than no. of account)
NPSB-IBFT	BDT 9.99 (including VAT)
BEFTN	Free
Inter-City/ Online Charges	
Intercity* (per instance) for Deposits, withdrawal or A/C to A/C transfer	NIL
MSS (per instance) if deposited in other Branch	NIL

General Instructions/Conditions

- **Specially Privileged Account** – includes persons such as farmer, freedom fighter, poor people, cleaners of city corporation, road and working children, beneficiaries under national service scheme, workers of garments and leather industries, school banking accounts, all type of 10/-, 50/- & 100/- accounts and also Bangladesh Bank's defined account.
- VAT is applicable@ 15% on fees and Charges.
- Excise duty (ED) will be deducted as per different circulars issued time to time by the National Board of Revenue (NBR). Summary of those circulars are given in below table of ED slabs (fiscal year-wise, Jul to Jun):

Balance (Tk.)	2005-2008 (Tk.)	2009 -2014 (Tk.)	2015-2016 (Tk.)	2017-2019 (Tk.)	2020-2021 (Tk.)	2022-till date (Tk.)
20,000 - 100,000	120	120	150	Nil	Nil	Nil
1,00,001 - 500,000	250	350	500	150	150	150
500,001 - 1,000,000	250	350	500	500	500	500
1,000,001 - 10,000,000	550	1,000	1,500	2,500	3,000	3,000
10,000,001 - 50,000,000	2,500	5,000	7,500	12,000	15,000	15,000
50,000,001 Above	5,000	10,000	15,000	25,000	40,000	50,000

Retail Loan

Items	Charges
MDB PERSONAL LOAN	
Processing Fee	0.50% (Not more than 15,000.00) up to Loan amount 50 Lac. 0.30% (Not more than 20,000.00) above Loan amount 50 Lac. <u>For Take Over Personal Loans</u> -No Processing Fee on take Over Amount -0.50% on Additional Amount on Take Over (if applicable).
Early Settlement Fees	0.50% fee of the outstanding amount
Partial Early Settlement Fees	0.50% fee of partially adjusted amount
Penal Interest Rate	1.50% higher rate will be applicable on overdue amount over the prescribed rate
Reschedule & Restructure Fee	0.25% but not more than 10,000.00
Stamp Charge, CPV, CIB Charge & any Govt. Fee	At Actual (Applicant will incur expense)
Rates may change time to time as per bank decision and Bangladesh Bank Circular.	

MDB CAR LOAN	
Processing Fee	0.50% (Not more than 15,000.00) up to Loan amount 50 Lac. 0.30% (Not more than 20,000.00) above Loan amount 50 Lac.
Penal Interest Rate	1.50% higher rate will be applicable on overdue amount over the prescribed rate
Early Settlement Fees	0.50% fee of the outstanding amount
Partial Early Settlement Fees	0.50% fee of partially adjusted amount
Reschedule & Restructure Fee	0.25% but not more than 10,000.00
Stamp Charge, CPV, CIB Charge & any Govt. Fee	At Actual (Applicant will incur expense)
Rates may change time to time as per bank decision and Bangladesh Bank Circular.	

Items	Charges
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MDB AMAR BARI LOAN

Processing Fee	0.50% (Not more than 15,000.00) up to Loan amount 50 Lac. 0.30% (Not more than 20,000.00) above Loan amount 50 Lac. <u>For Take Over Personal Loans</u> -No Processing Fee on take Over Amount -0.50% on Additional Amount on Take Over (if applicable).
Stamp Charge, CPV, CIB Charge & any Govt. Fee	At Actual (Applicant will incur expense)
Early Settlement Fees	0.50% fee of the outstanding amount
Partial Early Settlement Fees	0.50% fee of partially adjusted amount
Penal Interest Rate	1.50% higher rate will be applicable on overdue amount over the prescribed rate
Mortgage Related Fees & Charges	At Actual (Applicant will incur expense)
Reschedule & Restructure Fee	0.25% but not more than 10,000.00

Rates may change time to time as per bank decision and Bangladesh Bank Circular.

MDB HOME LOAN

Processing Fee	0.50% (Not more than 15,000.00) up to Loan amount 50 Lac. 0.30% (Not more than 20,000.00) above Loan amount 50 Lac. <u>For Take Over Personal Loans</u> -No Processing Fee on take Over Amount -0.50% (Not more than 15,000.00) up to Loan amount 50 Lac or 0.30% (Not more than 20,000.00) above Loan amount 50 Lac on Additional Amount on Take Over (if applicable).
FEES FOR LEGAL VETTING, VALUATION AND TITLE SEARCH	New Application At actual cost. Re-Valuation As per actual cost. * Re-valuation is mandatory under House building loans.

SCHEDULE OF CHARGES

Items	Charges
Early Settlement Fees	0.50% fee of the OUTSTANDING AMOUNT
Partial Early Settlement Fees	0.50% fee of partially adjusted amount
Penal Interest	1.50% higher rate will be applicable on overdue amount over the prescribed rate.
Reschedule & Restructure Fee	0.25% but not more than 10,000.00
Stamp Charge, CPV, CIB Charge & any Govt. Fee	At Actual (Applicant will incur expense)

Rates may change time to time as per bank decision and Bangladesh Bank Circular.

MDB OVER DRAFT (FO)

Processing Fee for New Loan, Renewal, Top-up, Enhance, Limit Reduction.	<p><u>Fresh Loan:</u> Up to Tk. 5 Lac: 0.50% but not exceeding Tk. 2,000, Above Tk. 5 Lac to Tk. 10 Lac: 0.50% but not exceeding Tk. 3,000. Above Tk. 10 Lac to Tk. 50 Lac: 0.50% but not exceeding Tk. 4,000. Above Tk. 50 Lac: 0.30% but not exceeding Tk. 4,000</p> <p><u>Renewal, Top-up, Enhance, Limit Reduction:</u> Tk. 1000.00</p>
Stamp Charge, CPV, CIB Charge & any Govt. Fee	At Actual (Applicant will incur expense)

MDB SECURED (EMI)

Processing Fee for New Loan, Renewal, Top-up, Enhance, Limit Reduction.	<p><u>Fresh Loan:</u> Up to Tk. 5 Lac: 0.50% but not exceeding Tk. 2,000, Above Tk. 5 Lac to Tk. 10 Lac: 0.50% but not exceeding Tk. 3,000. Above Tk. 10 Lac to Tk. 50 Lac: 0.50% but not exceeding Tk. 4,000. Above Tk. 50 Lac: 0.30% but not exceeding Tk. 4,000</p> <p><u>Renewal, Top-up, Enhance, Limit Reduction:</u> Tk 1000.00</p>
Stamp Charge, CPV, CIB Charge & any Govt. Fee	At Actual (Applicant will incur expense)

SCHEDULE OF CHARGES

Rates may change time to time as per bank decision and Bangladesh Bank Circular.

Please note that all rates and charge amount is subject to 15% VAT (Value Added Tax) along with all applicable Government taxes, charges and commission. Also note that, rates and charges can change time to time as per Bangladesh Bank Instruction as well as management decision of the bank.

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