

## SCHEDULE OF CHARGES

### 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>	As per BRPD Circular No.11 dated 10.06.2021.  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.  1(a). In case of Term Loan [fresh booking, top-up, Repeat loan], processing fee to be obtained as mentioned above.  1(b). In case of other funded facility, processing fee to be obtained at the time of fresh booking. Also, processing fee to be obtained on enhanced portion at the time of allowing renewal with enhancement or at the time of allowing any enhancement.  2. Processing Fee may be waived as per decision of the competent authority] NIL
<b>Loan Application fee</b>	
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
<b>Other Fees, Charges &amp; Commission</b>	
Cheque Dishonoring Charge	As per Schedule of charges of General Banking
<b>Miscellaneous Fees /Charges/Commission</b>	
Documentation Charges (Revenue Stamp, Legal Fee etc.)	At actual
L/C Commission Fee	As per BRPD Circular No.11 dated 10.06.2021 and subsequent circulars.
Early Settlement Fee	For Cottage, Micro & Small Enterprise – NIL For Medium Enterprise – Maximum 0.50% on remaining amount against Term Loan only.

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### SME BANKING

Items	Charges
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**

**Noted: (Fees/Charges may be changed from time to time according to the instruction of Bangladesh Bank and/or decision of the competent authority of the Bank.)**

Updated date: 06.04.2024