

## SCHEDULE OF CHARGES

### GENERAL BANKING

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

## SCHEDULE OF CHARGES

| ITEM                                                                              | CHARGES                                                                                                                                                                                                                                                                                                |
|-----------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Account Related Fees &amp; Charges</b>                                         |                                                                                                                                                                                                                                                                                                        |
| <b>Issue of account statements:</b>                                               |                                                                                                                                                                                                                                                                                                        |
| 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                                                                                                                                                                                                                                                                                              |
| <b>Account Transfer charges:</b>                                                  |                                                                                                                                                                                                                                                                                                        |
| Same district transfer                                                            | BDT 50.00                                                                                                                                                                                                                                                                                              |
| Inter-district transfer                                                           | BDT 100.00                                                                                                                                                                                                                                                                                             |
| <b>Account under Schemes (MSS and PFSD)</b>                                       |                                                                                                                                                                                                                                                                                                        |
| <b>Incidental Charges (except employees' account)</b>                             |                                                                                                                                                                                                                                                                                                        |
| Savings Account                                                                   | No Charge                                                                                                                                                                                                                                                                                              |
| Current and STD Account                                                           | No Charge                                                                                                                                                                                                                                                                                              |
| <b>All Loan Accounts (except Staff Loan)</b>                                      |                                                                                                                                                                                                                                                                                                        |
| 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                                                                                                                                                                                                                                                                                              |
| <b>Cheque and Cheque Book related fees &amp; Charges</b>                          |                                                                                                                                                                                                                                                                                                        |
| <b>Issue of MICR Cheque Book</b>                                                  |                                                                                                                                                                                                                                                                                                        |
| Savings Account                                                                   | BDT 8.00 per leaf                                                                                                                                                                                                                                                                                      |
| Current Accounts/Short Notice Deposits                                            | BDT 8.00 per leaf                                                                                                                                                                                                                                                                                      |
| Accounts/Loan Accounts                                                            |                                                                                                                                                                                                                                                                                                        |
| Issue of new cheque book in case of lost one                                      | BDT 8.00 per leaf                                                                                                                                                                                                                                                                                      |
| Staff Account                                                                     | BDT 5.00 per leaf                                                                                                                                                                                                                                                                                      |
| Collection of Local Cheque/Bill/Draft                                             | 1)Where there is a Clearing House – as per Bangladesh Bank guidance<br>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                                                                                                                                                                                                                                                                          |
| <b>Collection of Bill/OBC/IBP</b>                                                 |                                                                                                                                                                                                                                                                                                        |
| Collection of Outstation Cheques/Bills/Drafts (Clean/Documentary including IBPs)* | i) Up to BDT 25,000.00 -@ 0.20%, but minimum BDT 50.00<br>ii) From BDT 25,001.00 to BDT 1.00 lac - @ 0.20%, but minimum BDT 100.00<br>iii) From BDT 1,00,001.00 to BDT 5.00 lac - @ 0.15%, but minimum BDT 200.00<br>iv) Above BDT 5,00,000.00 - @ 0.10%, but minimum BDT 750.00, maximum BDT 5,000.00 |

## SCHEDULE OF CHARGES

| ITEM                                                                                     | CHARGES                                                                                                                                                                                 |
|------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Pay-Order, Demand Draft &amp; FTT Fees &amp; Charges</b>                              |                                                                                                                                                                                         |
| <b>Remittance (Inland)</b>                                                               |                                                                                                                                                                                         |
| Issue of DD*/TT                                                                          | Up to BDT 1000 - BDT 20.00<br>BDT 1,001 to 1,00,000 - BDT 50.00<br>BDT 1,00,001 to 5,00,000 - BDT 100.00<br>BDT 5,00,001- to 10,00,000 - BDT 200.00<br>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<br>BDT 1,001- to 1,00,000 - BDT 50.00<br>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                                                                                                                                                                              |
| <b>Certificate Related Fees &amp; Charges</b>                                            |                                                                                                                                                                                         |
| Balance Confirmation Certificate                                                         | Yearly & Half-Yearly free<br>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                                                                                                                                                                              |
| <b>Locker Charges</b>                                                                    |                                                                                                                                                                                         |
| 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)                                                                                                                                                                       |
| <b>Miscellaneous Fees &amp; Charges</b>                                                  |                                                                                                                                                                                         |
| Postage (Registered/Courier)                                                             | BDT 25.00                                                                                                                                                                               |
| Telephone                                                                                | Local - BDT 5.00 per minute, but minimum BDT 10.00<br>Overseas - BDT 15.00 per minute, but minimum BDT 50.00 (minimum)                                                                  |
| Standing Instruction                                                                     | i) BDT 100.00 for execution of each instruction<br>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                                                                                                    |
| <b>Student File Processing</b>                                            |                                                                                                               |
| New file Opening                                                          | BDT 5000.00                                                                                                   |
| File renewal for subsequent years                                         | BDT 3000.00                                                                                                   |
| Transaction fee for each subsequent transaction                           | BDT 1000.00                                                                                                   |
| <b>Other Charges</b>                                                      |                                                                                                               |
| 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 fees                                                            | BDT 9.99 (including VAT)                                                                                      |
| BEFTN                                                                     | Free                                                                                                          |
| <b>Inter-City/ Online Charges</b>                                         |                                                                                                               |
| 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 | 2009 – 2014 | 2015-2016 | 2017-2019 | 2020-2021 | 2022-2023 | 2024-Jun2025 | Jul 2025-Ongoing |
|------------------------|-----------|-------------|-----------|-----------|-----------|-----------|--------------|------------------|
| 20,000- 100,000        | 120       | 120         | 150       | Nil       | Nil       | Nil       | Nil          | Nil              |
| 1,00,001 - 300,000     | 250       | 350         | 500       | 150       | 150       | 150       | 150          | Nil              |
| 3,00,001 - 500,000     | 250       | 350         | 500       | 150       | 150       | 150       | 150          | 150(new)         |
| 500,001– 1,000,000     | 250       | 350         | 500       | 500       | 500       | 500       | 500          | 500              |
| 1,000,001-50,000,000   | 550       | 1,000       | 1,500     | 2,500     | 3,000     | 3,000     | 3,000        | 3,000            |
| 5,000,001 -10,000,000  | 550       | 1,000       | 1,500     | 2,500     | 3,000     | 3,000     | 5,000        | 5,000            |
| 10,000,001– 20,000,000 | 2,500     | 5,000       | 7,500     | 12,000    | 15,000    | 15,000    | 10,000       | 10,000           |
| 20,000,001– 50,000,000 | 2,500     | 5,000       | 7,500     | 12,000    | 15,000    | 15,000    | 20,000       | 20,000           |
| 50,000,001 & Above     | 5,000     | 10,000      | 15,000    | 25,000    | 40,000    | 50,000    | 50,000       | 50,000           |

## SCHEDULE OF CHARGES

### Retail Loan

| Items                                                                            | Charges                                                                                                                                                                                                                                                              |
|----------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>MDB PERSONAL LOAN</b>                                                         |                                                                                                                                                                                                                                                                      |
| Processing Fee                                                                   | 0.50% (Not more than 15,000.00) up to Loan amount 50 Lac.<br>0.30% (Not more than 20,000.00) above Loan amount 50 Lac.<br><u>For Take Over Personal Loans</u><br>-No Processing Fee on take Over Amount<br>-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. |                                                                                                                                                                                                                                                                      |

|                                                                                  |                                                                                                                        |
|----------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------|
| <b>MDB CAR LOAN</b>                                                              |                                                                                                                        |
| Processing Fee                                                                   | 0.50% (Not more than 15,000.00) up to Loan amount 50 Lac.<br>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. |                                                                                                                        |

## SCHEDULE OF CHARGES

| Items                                                                            | Charges                                                                                                                                                                                                                                                              |
|----------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>MDB AMAR BARI LOAN</b>                                                        |                                                                                                                                                                                                                                                                      |
| Processing Fee                                                                   | 0.50% (Not more than 15,000.00) up to Loan amount 50 Lac.<br>0.30% (Not more than 20,000.00) above Loan amount 50 Lac.<br><u>For Take Over Personal Loans</u><br>-No Processing Fee on take Over Amount<br>-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.<br>0.30% (Not more than 20,000.00) above Loan amount 50 Lac.<br><u>For Take Over Personal Loans</u><br>-No Processing Fee on take Over Amount<br>-0.50% (Not more than 15,000.00) up to Loan amount 50 Lac or<br>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 | <b>New Application</b><br>At actual cost.<br><b>Re-Valuation</b><br>As per actual cost.<br>* 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><b><u>Fresh Loan:</u></b><br/> Up to Tk. 5 Lac: 0.50% but not exceeding Tk. 2,000,<br/> Above Tk. 5 Lac to Tk. 10 Lac: 0.50% but not exceeding Tk. 3,000.<br/> Above Tk. 10 Lac to Tk. 50 Lac: 0.50% but not exceeding Tk. 4,000.<br/> Above Tk. 50 Lac: 0.30% but not exceeding Tk. 4,000</p> <p><b><u>Renewal, Top-up, Enhance, Limit Reduction:</u></b><br/> 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><b><u>Fresh Loan:</u></b><br/> Up to Tk. 5 Lac: 0.50% but not exceeding Tk. 2,000,<br/> Above Tk. 5 Lac to Tk. 10 Lac: 0.50% but not exceeding Tk. 3,000.<br/> Above Tk. 10 Lac to Tk. 50 Lac: 0.50% but not exceeding Tk. 4,000.<br/> Above Tk. 50 Lac: 0.30% but not exceeding Tk. 4,000</p> <p><b><u>Renewal, Top-up, Enhance, Limit Reduction:</u></b><br/> 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.*

Updated date: 10.08.2025