

Islami Banking

Items	Charges
MDB Saalam Savings Account / MDB Saalam Probashi Savings Account / MDB Saalam Corporate Payroll Package / MDB Saalam e-Saver Account	
Minimum initial deposit amount	MDB Saalam Savings A/C - BDT 500.00 MDB Saalam e-Saver - BDT 100.00 MDB Saalam Probashi Savings Account - BDT 500.00 MDB Saalam Corporate Payroll Package - NIL
Account Maintenance Fee	Half Yearly Average Balance: Up to BDT 10,000.00- NIL Above BDT 10,000.00 to BDT 25,000.00- BDT 100.00 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 *No account maintenance fee for MDB Saalam Corporate Payroll Package BDT 200.00
A/C Closure Fee	BDT 200.00
MDB Saalam Current Account / MDB Saalam Abiram Account / MDB Saalam Abiram Plus Account / MDB Saalam Current Account – Corporate	
Minimum initial deposit amount	BDT 1,000.00
Minimum initial deposit amount of MDB Saalam Personal Retail Account	NIL
Account Maintenance Fee	BDT 300.00 on half yearly basis
Account maintenance fee of MDB Saalam Personal Retail Account	NIL
A/C Closure Fee	BDT 300.00
MDB Saalam SND Account - Corporate	
Minimum initial deposit amount	BDT 2,000.00
Account Maintenance Fee	BDT 500.00 on half yearly basis
A/C Closure Fee	BDT 300.00
Account Related Fees & Charges	
Issue of account statements:	
Current and STD Account	1 (one) copy of A/C statement/month: Free
Savings Account	2 (two) copies of A/C statement/year: Free
MTDR/Scheme Deposit Account	2 (two) copies of A/C statement/year: Free
Account Closing charges:	
All Schemes and MTDR	No Charge

Items	Charges
Cheque & Cheque Book related fees & charges	
Issue of MICR Cheque Books:	
MDB Saalam Current Account / MDB Saalam Abiram Account / MDB Saalam Abiram Plus Account / MDB Saalam Current Account – Corporate/ MDB Saalam Savings Account / MDB Saalam Corporate Payroll Package / MDB Saalam e-Saver Account	First cheque book is free. After that BDT 8.00 per leaf of cheque book.
MDB Saalam Probashi Savings Account	First Cheque Book free. BDT 8.00 per leaf of cheque book for subsequent cheque book.
Issue of new cheque book in case of lost one Staff Account	BDT 8.00 per leaf
Collection of Local Cheque/Bill/Draft	BDT 5.00 per leaf
	i) Where there is a Clearing House – as per Bangladesh Bank guidance
	ii) Where there is no clearing house – conveyance at actual, but minimum BDT 50.00
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
Collection of other Bank cheque (clearing house)	As per Bangladesh Automated Clearing House
Certificates Related Fees & Charges	
Issuance of Balance Confirmation Certificate	Yearly & Half-Yearly free. But more than that BDT 100.00 for each instance thereof
Issuance of BO 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
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

Items	Charges
Issue of Duplicate Instruments/Advice (TD/PO/SDR)	ii) No Standing Instruction charge for transfer of balance from any deposit account to Scheme Account(s)
Issue of Bank Guarantee against TDR	i) 0.60% per quarter or part thereof ii) No commission in case of 100% cash margin iii) Service charge of BDT 750.00 per instance BDT 300.00
Stop Payment Instruction (per application)	i) Where the Bank Guarantee is fully covered by TDR, commission to be charged @ 0.25% per qtr. or part thereof min. BDT 500.00
Withdrawal of Stop Payment Instruction (per application)	ii) Where the Bank Guarantee is partially covered by TDR, Commission to be charged at pro-rata basis in the manner as stated above.
Duplicate Account Statement	BDT 100.00
Certificate for Tax (Account/TDR/Scheme/Investment)	BDT 100.00
Video Record Checking Upon Accountholder's Request for any Dispute	BDT 50.00
Bangladesh Bank Cheque Issue	BDT 100.00 per Instance (on request)
MDB Statement Verification	BDT 300.00
Any other BEFTN transaction	BDT 500.00
Dormant Account Activation	BDT 100.00
Solvency Certificate	BDT 200.00
Other Charges	
Internet Banking	Free
SMS Banking (SMS Alert)	First Year Free. Charge for next year and onward is BDT 300.00+ vat (for each customer rather than number of accounts).
NPSB-IBFT fees	BDT 9.99 (including VAT)
BEFTN	Free
Investment Products	
All investment accounts fee:	No account maintenance fee for investment accounts
Processing fee on retail investment (Personal/Auto/Bike/Home/Bai Muajjal Secured Finance)	0.50% (Not more than 15,000.00) up to investment amount 50 Lac. 0.30% (Not more than 20,000.00) above investment amount 50 Lac. However, no processing fee for Bai Muajjal Secured Finance.

Items	Charges
Processing fee on SME/Corporate investment	As per respective sanction advice.
Miscellaneous Fees /Charges/Commission:	
Wakala Fee for L/C	As per respective sanction advice
Kafalah Fee for Bank Guarantee	As per respective sanction advice
Early Settlement Fee	NIL.
Partial Settlement Fee	NIL.
Stamp Charge	At actual
CIB Charge	As per Bangladesh Bank Guideline
Legal Charge	At actual
Valuation Charge	At actual
Penal Interest	0.50% higher rate will be applicable on overdue amount over the prescribed rate.

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

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