

Schedule of Charges & Commissions Relating to General Banking Business Annexure-A
in accordance with Head Office Circular Letter no. 4603 Dated: 28/12/2022

SL.	PARTICULARS	AMOUNT (TK.)/RATE	
1	Minimum Initial Deposit for Opening SB A/C.	Tk. 500/-	
2	Minimum Initial Deposit for Opening CD A/C.	Tk. 1000/-	
3	Minimum Initial Deposit for Opening Special Accounts		
3(a)	School Banking Account	Tk. 100/-	
3(b)	Farmer's Account	Tk. 10/-	
3(c)	Hardcore Poor A/c	Tk. 10/-	
3(d)	Freedom Fighters' A/c	Tk. 10/-	
3(e)	Social Safety Net Allowance A/c	Tk. 10/-	
3(f)	Food and Livelihood Security A/c	Tk. 10/-	
3(g)	Poor Rehabilitation under religion ministry A/c	Tk. 10/-	
3(h)	City Corporation worker's A/c	Tk. 10/-	
3(i)	RMG Workers A/c	Tk. 100/-	
3(j)	Leather industry worker's A/c	Tk. 100/-	
3(k)	Account under national Service program	Tk. 50/-	
3(l)	Small Life Insurance Holder's A/c	Tk. 100/-	
3(m)	Physically Challenged Person's A/c	Tk. 10/-	
3(n)	Street Urchin & Working children A/c	Tk. 10/-	
3(o)	Non Residence Bangladeshi (NRB)	Nil	
4	Payment of interest to SB A/C.	No interest is payable if 25% or above is withdrawn from an account or if number of withdrawals is 4 or above in a particular month.	
5	Minimum Interest Payable to SB A/C.	No interest is given for any half year if interest amount comes below Tk. 500/-	
6	Minimum Interest Payable to special accounts. Accounts mentioned in SL. no. 3(a-o)	Actual Interest	
7	Account Maintenance Fee (Realizable on half yearly basis) including dormant A/c.	SB Account having average balance up to Tk. 10,000/-	Tk. Nil
		SB Account having average balance above Tk. 10,000/- but up to Tk. 25,000/-	Tk. 100/-
		SB Account having average balance above Tk. 25,000/- but up to Tk. 2.00 lac	Tk. 200/-
		SB Account having average balance above Tk. 2.00 lac but up to Tk. 10.00 lac	Tk. 250/-
		SB Account having average balance above Tk. 10.00 lac	Tk. 300/-

Schedule of Charges & Commissions Relating to General Banking Business **Annexure-A**
in accordance with Head Office Circular Letter no. 4603 Dated: 28/12/2022

SL.	PARTICULARS	AMOUNT (TK.)/RATE
8	Account Maintenance Fee (Realizable on half yearly basis) including dormant A/c.	CD : Tk. 300/- SND : Tk. 500/-
9	Account Maintenance Fee for Special Accounts. Accounts mentioned in SL. no. 3.(a-o)	Nil
10	Account Maintenance Fee on Loan Account (Realizable on half yearly basis)	Nil
11	Activation of Dormant Account	Nil
12	Issuance of Cheque Book	Leaves All Area 25 Tk. 100/- 50 Tk. 200/-
13	Destruction of cheques undelivered / uncollected for 06 months and above (applied but not collected by customer)	Tk.100/- per book for Savings Account Tk.200/- per book for CD, SND, CC, OD etc A/Cs
14	Supply of Statement at the end of each half year	Nil
15	Supply of duplicate statement	Tk. 100/- per instance. (Statement may be provided by any branch.)
16	Balance Confirmation Certificate (BCC)	<ul style="list-style-type: none"> Charge will not be applicable for two times in a year (half yearly & yearly). If customer wants more than two times in a year then Tk. 100/- per instance shall be charged.
17	Issuance of Solvency Certificate	Tk. 200/- per instance
18	Issuance of B.O. Certificate	Tk. 100/-
19	Stop Payment Instruction	Tk. 100/- per instance
20	Withdrawal of Stop Payment Instruction	Tk. 50/- per instance
21	Standing Instruction	Tk. 200/-
22	Account closing charge	SB : Tk. 200/- CD : Tk. 300/- SND : Tk. 300/-
23	Account closing charge for Special Accounts. Accounts mentioned in SL. no. 3.(a-o)	Nil
24	Pre-Mature Encashment Fee of FDR & all Scheme Deposits	Nil
25	Commission on DD/TT/MT	Up to Tk. 1,000/- Tk. 20/- Above Tk. 1,000/- to Tk. 1,00,000/- Tk. 50/- Above Tk.1,00,000/--Tk. 5,00,000/- Tk.100/- Above Tk.5,00,000/--Tk.10,00,000/- Tk.200/- Above Tk. 10,00,000/- Tk. 300/-
26	Cancellation of DD/TT	Tk. 50/-

Schedule of Charges & Commissions Relating to General Banking Business Annexure-A
in accordance with Head Office Circular Letter no. 4603 Dated: 28/12/2022

SL.	PARTICULARS	AMOUNT (TK.)/RATE
27	Commission on Payment Order	Upto Tk.1,000/- : Tk.20/- Above Tk.1,000/- to Tk1,00,000/- : Tk.50/- Above Tk. 1,00,000/- : Tk.100 /-
28	Commission on SDR	Up to Tk. 1.00 Lac : Tk. 25/- Above Tk. 1.00 Lac to Tk.5.00 Lac : Tk. 50/- Above Tk.5.00 Lac : Tk.100/-
29	Cancellation of PO & SDR	Tk. 50/-
30	Issuance of Duplicate instrument	Tk. 500/- per instance
31	Commission on e-GP (Electronic Govt. Procurement Service)	Nil
32	Collection charges	a) <u>Within clearing house:</u> Nil b) <u>Outside clearing house</u> @0.15% (Min. Tk. 100/- Max. Tk. 1,200/-) Postage/Courier charges - at actual (Min. Tk. 20/-)
33	Cheque returned unpaid through outward Clearing House (BACH & OBC) Cheque bounced through inward clearing house (BACH)	For insufficient Fund: Tk. 50/-(per instance) For other reasons: Free For insufficient Fund: Tk. 50/-(per instance) For other reasons: Free
34	Cheque Return with Return Memo (over the counter)	For insufficient Fund: Tk. 50/-(per instance) For other reasons: Free
35	Inland Bill Purchase (IBP)	Interest at prevailing rate shall be applicable. <u>Collection charges to be realized</u> @0.15% (Min. Tk. 100/- Max. Tk. 1,200/-) Postage/Courier charges - at actual (Min. Tk. 20/-)
36	Commission on Issuance of Bank Guarantee	@0.25% to 0.50% per quarter but minimum Tk. 1,000/- <u>As per BRPD Circular no. 11 Dated 10.06.2021</u> <ul style="list-style-type: none"> If guarantee is issued for one quarter or less than one quarter then commission has to be charged for one quarter. If guarantee is issued for more than one quarter then commission has to be charged only for the actual duration of the guarantee. In case of branch delegation, highest rate should be applicable.
37	Commission on Issuance of Bank Guarantee when 100% cash margin is provided.	Each year or part thereof Up to Tk. 1,00,000/- Tk. 500/- Above Tk. 1,00,000/- Tk. 1000/-
38	Locker Rent	<u>Per Year</u> For Customer in General: Small size :Tk. 4,000/- Medium size :Tk. 6,000/- Big size : Tk. 8,000/- For NBL Officers/Executives & their Spouses: Small size :Tk. 1,000/- Medium size : Tk. 2,000/-
39	Security Deposit for Locker	Tk. 5,000/- (irrespective of size)
40	Replacement of lost keys (Locker)	At actual + Tk.500/-
41	SMS Service	Tk. 200/- for each year from the accounts of customers. SMS Service Charge is not applicable for NBL Staff accounts.

Schedule of Charges & Commissions Relating to General Banking Business Annexure-A
in accordance with Head Office Circular Letter no. 4603 Dated: 28/12/2022

SL.	PARTICULARS	AMOUNT (TK.)/RATE
42	Real-time Gross Settlement (RTGS)	Tk. 100/- Nil (In case of Govt. fees & charges i.e. Automated Challan System (TTC-31), Online VAT Payment (TTC-40), Customs Duty e-payment (TTC-41) & others account which will be included in future by the Govt.)
43	Charge on Bangladesh Electronic Fund Transfer Network (BEFTN)	Nil
44	a. Online Commission (Fund Transfer within NBL Account)	a) Within Same District – Nil b) Inter District Up to Tk. 5,00,000/- : NIL Tk. 5,00,001/- to Tk. 10,00,000/- : Tk.150/- Tk. 10,00,001/- to Tk. 20,00,000/- : Tk.225/- Tk.20,00,001/- to Tk. 50,00,000/- : Tk.375/- Above Tk. 50,00,000/- : Tk.750 /- Commission will be collected by the service providing branch.
	b. Online Commission (Cash deposit)	<u>Online Deposit (Cash)</u> a) Within Same District – Nil b) Inter District Up to Tk. 5,00,000/- : NIL Tk. 5,00,001/- to Tk. 10,00,000/- : Tk.200/- Tk. 10,00,001/- to Tk. 20,00,000/- : Tk.300/- Tk.20,00,001/- to Tk. 50,00,000/- : Tk.500/- Above Tk. 50,00,000/- : Tk.1,000/-
	c. Online Payment of Cheque (Cash)	a) Within Same District – Nil b) Inter District Up to Tk. 50,000/- : Tk. 25/- Tk. 50,001/- to Tk. 1,00,000/- : Tk. 50/- Tk. 1,00,001/- to Tk. 5,00,000/- : Tk. 100/- Tk. 5,00,001/- to Tk.10,00,000/- : Tk. 300/- Tk.10,00,001/-to Tk. 25,00,000/- : Tk. 500/- Tk.25,00,001/-to Tk. 50,00,000/- : Tk. 700/- Above Tk. 50,00,000/- : Tk.1500/-
45	Internet Banking (IB)	Nil
46.	Cheque/Instrument Clearing through Bangladesh Automated Clearing House (BACH)	1. <u>Charges on Regular Value Cheque:</u> Less than Tk. 50,000/- : Nil Tk. 50,000/- to less than Tk. 5,00,000/- : Tk. 10 (BACH will receive Tk. 8 + Bank will receive Tk. 2) Tk. 5,00,000/- and above : Tk. 25 (BACH will receive Tk. 20 + Bank will receive Tk. 5) 2. <u>Charges on High Value Cheque:</u> Tk. 5,00,000/- and above : Tk. 60 (BACH will receive Tk. 50 + Bank will receive Tk. 10) 3. <u>All types of G2P (Government to person Cheque):</u> Nil 4. <u>Cheques, utility bills of any amount received against all types of Government receipts and all cheques received against the claims of City Corporation/ Pourashava:</u> Nil

* VAT & Tax to be realized as per Government rules (if applicable).

** Waiver/reduction of charge/commission may be approved by the competent authority, but VAT shall be realized there against as per Government rules.

*** Waiver/reduction of charge will be approved on the basis of the customer's potentialities.

**** Changes in Schedule of Service Charges are shown in bold letter.