

| DESCRIPTION   | CURRENT (AMOUNT/RATE)  |
|---|--|
| <b>Half Yearly Maintenance Charges:</b>   |  |
| <b>Current Account (BDT) &amp; SND (BDT)</b>  |  |
| Current Account (BDT)   | Tk. 300 (1/2 yearly)   |
| Special Notice Deposit (SND) Account (BDT)  | Tk. 500 (1/2 yearly)   |
| Overdraft Account (BDT)   | Tk. 300 (1/2 yearly)   |
| Foreign Currency Account - FC, RFC, NCFD etc.   | 250 s(Eqv) half yearly   |
| <b>Saving Account (BDT)</b>   |  |
| Half yearly average balance up to 10,000  | Nil  |
| Half yearly average balance within 10,001 to 25,000   | Tk. 100 (1/2 yearly)   |
| Half yearly average balance within 25,001 to 200,000  | Tk. 200 (1/2 yearly)   |
| Half yearly average balance within 200,001 to 1,000,000   | Tk. 250 (1/2 yearly)   |
| Half yearly average balance above 1,000,000   | Tk. 300 (1/2 Yearly)   |
| <b>Platinum Savers Account (BDT)</b>  |  |
| Half yearly average balance up to 10,000  | Nil  |
| Half yearly average balance within 10,001 to 25,000   | Tk. 100 (1/2 yearly)   |
| Half yearly average balance within 25,001 to 200,000  | Tk. 200 (1/2 yearly)   |
| Half yearly average balance within 200,001 to 1,000,000   | Tk. 250 (1/2 yearly)   |
| Half yearly average balance above 1,000,000   | Tk. 300 (1/2 Yearly)   |
| <b>Sreyoshi Savings Account (BDT)</b>   |  |
| Half yearly average balance up to 10,000  | Nil  |
| Half yearly average balance within 10,001 to 25,000   | Tk. 50 (1/2 yearly)  |
| Half yearly average balance within 25,001 to 200,000  | Tk. 100 (1/2 yearly)   |
| Half yearly average balance within 200,001 to 1,000,000   | Tk. 125 (1/2 yearly)   |
| Half yearly average balance above 1,000,000   | Tk. 150 (1/2 Yearly)   |
| <b>Senior Citizen's account</b>   | Nil  |
| <b>Younstar Savings Account</b>   | Nil  |
| <b>Cash Transaction - Deposit &amp; Withdrawal (Inter city) Charges:</b>                          |  |
| Up to BDT 50,000  | Tk. 25   |
| Above BDT 50,000 to BDT 1,00,000  | Tk. 50   |
| Above BDT 1,00,000 to BDT 5,00,000  | Tk. 150  |
| Above BDT 5,00,000 to BDT 10,00,000   | Tk. 200  |
| Above BDT 10,00,000 to BDT 50,00,000  | Tk. 750  |
| Above BDT 50,00,000   | Tk. 1250   |
| <b>Account Statement Charges:</b>   |  |
| Regular Statement - all types of accounts on Half yearly Statement / Balance Confirmation         | Nil  |
| Duplicate Statement   | Tk. 100  |
| <b>Monthly Deposit Schemes:</b>   |  |
| Penalty for installment failure   | Tk. 50 or 1% of overdue EMI amount(s) during each unpaid month - whichever is higher |
| <b>Dormant Account activation Charges:</b>  |  |
| Dormant Account activation Charges  | Nil  |
| <b>Premature Encashment Charges:</b>  |  |
| DPS, FDR, Other Term deposits & Schemes   | Nil  |
| <b>Account Closing Charges :</b>  |  |
| Current and SND Account   | Tk. 300  |
| Savings Account   | Tk. 200  |
| Young Star Account  | Nil  |
| <b>Cheque Book Charges:</b>   |  |
| 20 leaves   | Tk. 10 per leaf  |
| 25 leaves   | Tk. 10 per leaf  |
| 50 leaves   | Tk. 10 per leaf  |
| Uncollected cheque book destruction (Applied but not collected within 3 months by account holder) | Tk. 200 per cheque book  |

| DESCRIPTION  | CURRENT (AMOUNT/RATE)  |
|--|--|
| <b>Cheque Book Issue Charges against lost Cheque Book</b>  |  |
| 20 leaf cheque book  | Tk. 75   |
| 25 leaf cheque book  | Tk. 125  |
| 50 leaf cheque book  | Tk. 250  |
| <b>Certificates / Reports related Charges:</b>   |  |
| Photocopy of Cheque/ Vouchers  | Tk. 200  |
| Balance Confirmation Certificate (Jun and Dec each year)   | Nil  |
| Balance Confirmation Certificate in addition to above  | Tk. 200  |
| Certificates related to BO Account   | Tk. 100  |
| Certificates related to maintaining account (Solvency, Tax/VAT etc.)   | Tk. 200  |
| Verification of Account Statement and other documents  | Tk. 500  |
| Certificate or Letter of Comfort involving credit facility   | Tk. 1000   |
| Any other Certificate not listed here-in   | Tk. 200  |
| <b>Locker Charges:</b>   |  |
| Locker Charge - Small  | Tk. 3500.<br>50% waiver on 1st year for Fifty Plus Savings account, Platinum Savers account & Sreyoshi Savings account |
| Locker Charge - Medium   | Tk. 6000   |
| Locker Charge - Large  | Tk. 8000   |
| Locker Security Deposit (Refundable)   | One year charge  |
| Locker Key Replacement   | AT actual  |
| Late payment fee   | Tk. 500 per year   |
| <b>Clearing Cheque Processing, EFT and RTGS Charges:</b>   |  |
| Upto Tk. 50,000  | Nil  |
| Above Tk. 50,000 below Tk. 500,000   | Tk. 10 per instrument as per BB  |
| Above Tk. 500,000  | Tk. 25 per instrument as per BB  |
| High Value Clearing Cheque (same day Processing)   | Tk. 60 per instrument as per BB  |
| All types of G2P (Government to Person) Cheques  | Nil  |
| Cheques, Utility bills of any amount received against all types of Government receipts (e.g. against Chalan or for purchase of Sanchayapatra) and all cheques received against the claims of City Corporation/Pourashava | Nil  |
| <b>Cheque Return (clearing/over the counter) &amp; Stop Payment Charges:</b>   |  |
| Cheque on us returned due to insufficient Balance  | Tk. 50 per instance  |
| Cheque on us returned for other reason   | Nil  |
| Clearing Cheque returned by other Bank   | Nil  |
| Stop Payment of Cheque   | Tk. 100  |
| <b>Collection Charges of outstation Cheques, Clean Bills in Taka:</b>  |  |
| Upto Tk. 100,000   | 0.10% Minimum Tk. 300 Maximum Tk. 2000   |
| Above Tk. 100,000 to Tk. 500,000   | 0.10% Minimum Tk. 300 Maximum Tk. 2000   |
| Above Tk. 500,000  | 0.10% Minimum Tk. 300 Maximum Tk. 2000   |
| Any other EFTN Transaction   | Free   |
| Outward RTGS Transaction   | Tk. 100 (including VAT)  |
| Purchase of Clean item   | 0.20% (minimum Tk. 100) plus Postal Charge at actual (minimum Tk. 50)  |
| Discounting of Clean item  | Discount interest as per Bank's lending rate plus Tk. 500  |
| <b>Issuance of Pay Order Charges:</b>  |  |
| Up to 1 Thousand   | Tk. 20   |
| 1,001 to 1,00,000  | Tk. 50   |
| 1,00,001 to 5,00,000   | Tk. 100  |
| 5,00,001 to 10,00,000  | Tk. 200  |
| 10,00,000 and above  | Tk. 300  |
| Cancellation of Pay Order  | Tk. 50   |
| Pay order under EMS (eGP)  | Tk. 100  |
| Pay order issued for Bank own purpose  | No commission  |
| Issuance of Duplicate PO/FDR/Other Instruments   | Tk. 500  |
| Issuance of Bangladesh Bank Cheque against customer request:   | Tk. 250  |

| DESCRIPTION  | CURRENT (AMOUNT/RATE)   |
|--|---|
| <b>Standing Instruction (SI) Charges:</b>                            |   |
| Standing Instruction for deposit into Scheme account                 | Nil   |
| Other standing instruction   | Tk. 100   |
| Cancellation of Standing Instruction                                 | Tk. 50  |
| Salary Disbursement Charge   | Nil   |
| <b>FCY Cheque/Draft/ Collection Charges:</b>                         |   |
| Draft drawn on Bangladesh Bank                                       | Upto 1000 TK.20, 1001 to 1,00,000 Tk.50, 1,00,001 to 5,00,000 TK 100, 5,00,001 to 10,00,000 Tk 200. Above 10,00,000 Tk. 300.  |
| Draft issued in USD drawn on Banks abroad                            | Upto 1000 TK.20, 1001 to 1,00,000 Tk.50, 1,00,001 to 5,00,000 TK 100, 5,00,001 to 10,00,000 Tk 200. Above 10,00,000 Tk. 300.  |
| Draft issued in Currencies other than USD drawn on Banks abroad      | Upto 1000 TK.20, 1001 to 1,00,000 Tk.50, 1,00,001 to 5,00,000 TK 100, 5,00,001 to 10,00,000 Tk 200. Above 10,00,000 Tk. 300.  |
| Fcy chq drawn within Bangladesh                                      | Upto 1000 TK.20, 1001 to 1,00,000 Tk.50, 1,00,001 to 5,00,000 TK 100, 5,00,001 to 10,00,000 Tk 200. Above 10,00,000 Tk. 300.  |
| Fcy chq drawn outside Bangladesh                                     | Upto 1000 TK.20, 1001 to 1,00,000 Tk.50, 1,00,001 to 5,00,000 TK 100, 5,00,001 to 10,00,000 Tk 200. Above 10,00,000 Tk. 300.  |
| Encashment of incoming Foreign Currency remittance                   | NIL   |
| Cancellation of DD,TT,MT   | Tk. 200   |
| <b>Outward Remittance through overseas correspondent:</b>            |   |
| Remittance in USD  | Tk. 1000 + plus correspondent Bank Charges at actual  |
| Remittance in Currencies other than USD                              | Tk. 1000 + plus correspondent Bank Charges at actual  |
| Cancellation of Foreign Currency Draft (Any Amount)                  | Tk. 500 + plus correspondent Bank Charges at actual   |
| <b>Student file:</b>   |   |
| Opening Student File   | Tk. 5000  |
| Student file renewal fee   | Tk. 3000  |
| Bangladesh Bank approval required for any type of outward Remittance | Tk. 2000  |
| Endorsement of Cash FC in Passport                                   | Tk. 500   |
| <b>Certificate for encashment of Inward Remittance:</b>              |   |
| Individual Account   | Tk. 200   |
| Business Account   | Tk. 500   |
| <b>Other Charges:</b>  |   |
| SMS Alert fee  | TK. 200 (Yearly)  |
| CCTV image retrival  | Tk. 2000  |
| <b>Retail Loan :</b>   |   |
| <b>Personal Loan</b>   |   |
| Loan Processing Fee  | Loan up to Tk. 50 Lac: 0.50% (But its amount will not exceeding Tk. 15000)<br>Loan more than Tk. 50 Lac: 0.30% (But its amount will not exceeding Tk. 20000)  |
| Early Settlement Fee   | 0.50% of the total loan outstanding   |
| Partial Settlement Fee   | Up to 0.50% on partial payment amount<br>* Partial payment is allowed once in 12 consecutive months and minimum partial payment amount is 30% of outstanding.<br>* Partial payment is not allowed within the first 06 months and last 06 months tenure of the loan. |
| Loan Re-scheduling Fee   | 0.25%   |
| Penal Charge   | 2%  |

| DESCRIPTION  | CURRENT (AMOUNT/RATE)   |
|--|---|
| <b>Auto Loan</b>   |   |
| Loan Processing Fee  | Loan up to Tk. 50 Lac: 0.50% (But its amount will not exceeding Tk. 15000)<br>Loan more than Tk. 50 Lac: 0.30% (But its amount will not exceeding Tk. 20000)  |
| Early Settlement fee   | 0.50% of the total loan outstanding   |
| Partial Settlement Fee   | Up to 0.50% on partial payment amount<br>* Partial payment is allowed once in 12 consecutive months and minimum partial payment amount is 25% of outstanding.<br>* Partial payment is not allowed within the first 06 months and last 06 months tenure of the loan.       |
| Loan Re-scheduling Fee   | 0.25% but not more then Tk. 10000   |
| Penal Charge   | 2%  |
| Issuance of duplicate BRTA certificate   | TK. 1500 (1st time free)  |
| <b>Home Loan</b>   |   |
| Loan Processing Fee  | Loan up to Tk. 50 Lac: 0.50% (But its amount will not exceeding Tk. 15000)<br>Loan more than Tk. 50 Lac: 0.30% (But its amount will not exceeding Tk. 20000)  |
| Takeover Loan Processing Fee   | Nil   |
| Takeover + Enhancement Loan Processing Fee   | Nil   |
| Early Settlement Fee   | 0.50% of the total loan outstanding   |
| Partial Settlement Fee   | Up to 0.50% on partial payment amount<br>* Partial settlement is allowed once in 12 consecutive months and minimum partial payment amount is BDT 100000<br>* First pre-payment is allowed only after completion of 06 successful installments from the full disbursement. |
| Loan Re-scheduling Fee   | 0.25% but not more then Tk. 10000   |
| Penal Charge   | 2%  |
| Vetting Valuation and Title Search Charges   | At Actual   |
| CPV Fee  | At Actual   |
| NOC Duplicate  | Tk. 1500  |
| Doc photocopy  | Tk. 1500  |
| Changes of Tenure/ EMI (Other than partial settlement)                                   | Tk. 1500  |
| Photocopy of Title Deed, Bia Deed(s) and Khatian(s)                                      | Tk. 1500  |
| Change or partial release of Security  | Tk. 5000  |
| Copy of Charge Documents   | Tk. 1000  |
| Original Title Deed withdrawal on behalf of the client for each Title Deed               | Tk. 1500  |
| Redemption & Revocation service fees   | At actual   |
| Redemption & Revocation service fees (in case of takeover by other Banks or NBF)         | At actual or Tk. 8000, whichever is higher  |
| Urgent Release Fee (within 03 working days)  | Tk. 3000  |
| Change of car quotation after approval   | Tk. 1000, Per quotation change  |
| Replacement of Joint/Co-Applcant (Processing Period)                                     | Tk. 4000  |
| Duplicate Loan Closure Certificate (NOC) for all Retail Loans and OD (Free for 1st time) | Tk. 500   |

| DESCRIPTION   | CURRENT (AMOUNT/RATE)  |
|---|--|
| <b>Secured Loan (Secured EMI Loan)</b>  |  |
| Loan Processing Fee   | Loan up to Tk. 50 Lac: 0.50% (But its amount will not exceeding Tk. 15000)<br>Loan more than Tk. 50 Lac: 0.30% (But its amount will not exceeding Tk. 20000) |
| Early Settlement Fee  | 0.50% of the total loan outstanding  |
| Partial Settlement Fee  | Secured Loan: Up to 0.50% of the partial payment amount or BDT 20000 whichever is lower  |
| Penal Charge  | 2%   |
| <b>Secured Overdraft</b>  |  |
| Loan Processing and Limit Enhancement Fee   | Loan up to Tk. 50 Lac: 0.50% (But its amount will not exceeding Tk. 15000)<br>Loan more than Tk. 50 Lac: 0.30% (But its amount will not exceeding Tk. 20000) |
| Excess Over Limit (EOL) Charge  | 2% on EOL amount   |
| Renewal Fee   | Tk. 1000   |
| Other bank security lien confirmation & encashment  | Tk. 1000   |
| Change or partial release of Security   | Tk. 1000   |
| Cash Line Limit-Enhancement Fee   | Tk. 1000   |
| <b>Corporate Loan related Fees/Charges</b>  |  |
| Loan Processing Fee   | Loan up to Tk. 50 Lac: 0.50% (But its amount will not exceeding Tk. 15000)<br>Loan more than Tk. 50 Lac: 0.30% (But its amount will not exceeding Tk. 20000) |
| Penal Charge due to Overdrawn/Past due  | 2% above normal rate   |
| Forced loan Rate  | 2% above normal rate   |
| Reschedule Fees: Corporate Loan   | 0.25% but not more then Tk. 10000  |
| CIB Enquiry charge  | Per Subject Tk. 100 and Per Link Tk. 100   |
| Deal Structuring Fee  | 3% or min Tk. 50000  |
| Documentaion Deferral Charge  | 1% or min Tk. 50000  |
| Time Extention Fees for renewal of facilities / loans                                       | 1% or min Tk. 50000  |
| Management Fee  | 1% to 6% based on comp or min Tk. 50000  |
| <b>Structured Finance:</b>  |  |
| Facilitation fee  | As per negotiation with client   |
| IM preparation fee  | As per negotiation with client   |
| Agency/trustee/account bank/escrow account fee  | As per negotiation with client   |
| Syndication/facility arrangement fee  | As per negotiation with client (min 0.5%- max 3%)  |
| Syndication Participation fee   | As per negotiation with client   |
| Advisory fee  | As per negotiation with client   |
| Any other type of transaction or service  | As per negotiation   |
| <b>Guarantee:</b>   |  |
| <b>Issuance of Guarantee (and ammendment with value increase and extension of validity)</b> |  |
| Commission  | Up to 0.50% for 1st Quarter, Minimum Tk. 1000  |
| Each Subsequent Quarter or part thereof   | Up to 0.50%<br>Commission will be realized on the number of days, Minimum: Tk. 1000  |
| Registration fee  | Tk. 300  |
| Renewal fee   | Tk. 300  |
| Schedule purchase   | Tk. 100  |
| Stamp Duty  | At actual  |
| <b>Amendment of Guarantee without Extension of Validity / Increase of Amount</b>            |  |
| Commission  | Nil  |
| Issuing Charges   | Tk. 2000   |
| Stamp Duty  | At actual  |

| DESCRIPTION   | CURRENT (AMOUNT/RATE)  |
|---|--|
| <b>Issuance of Guarantee at 100% Cash Margin</b>  |  |
| Commission  | Tk. 2000   |
| Issuing Charge  | At actual  |
| Stamp Duty  | At Actual  |
| <b>Issuance of Guarantee against Counter Guarantee</b>  |  |
| Commission  | 0.10% to 0.50% Per Quarter Minimum Tk. 3000  |
| Stamp Duty & other Charges  | At actual Min Tk 500.00  |
| <b>Advising of Guarantee/SBLC without engagement on Bank's Part</b>   |  |
| Advising of Guarantee   | Tk. 2000   |
| Advising of Amendment of Guarantee  | Tk. 1000   |
| Advising of Guarantee by adding Bank's confirmation   | 0.50% per Qtr (Min. Tk. 3000) Plus Advising Charge   |
| Advising of Amendment of Guarantee for extension of validity / increase of amount by adding Bank's confirmation                               | 0.50% per Qtr (Min. Tk. 1500) plus Advising Charge   |
| Advising of Amendment of Guarantee without extension of validity /increase of amount to Beneficiary in original by adding Bank's confirmation | Tk. 1000 Plus Advising Charge  |
| <b>Import:</b>  |  |
| <b>Issuance of Letter of Credit L/C, Extension of Validity &amp; Increase of Amount</b>   |  |
| <b>Letter of Credit - Cash/Sight</b>  |  |
| 1st Quarter   | Up to 0.40%  |
| Each subsequent Quarter or part thereof   | Up to 0.40%<br>Commission will be realized on the number of days   |
| Minimum   | Tk. 1000   |
| Other Bank Charges  | Minimum Tk. 500, Maximum 2%  |
| <b>Back to Back L/C for Export oriented Garments</b>  |  |
| 1st Quarter   | Up to 0.40%  |
| Each subsequent Quarter or part thereof   | Up to 0.40%<br>Commission will be realized on the number of days   |
| Minimum   | Tk. 1000   |
| <b>Back to Back L/C other than Export oriented Garments &amp; Textile Industry</b>  |  |
| 1st Quarter   | Up to 0.40%  |
| Each subsequent Quarter or part thereof   | Up to 0.40%<br>Commission will be realized on the number of days   |
| Minimum   | Tk. 1000   |
| <b>L/C opened against 100% margin</b>   |  |
| 1st Quarter   | Up to 0.25%  |
| Each subsequent Quarter or part thereof   | Up to 0.20%<br>Commission will be realized on the number of days   |
| Minimum   | Tk. 1000   |
| <b>L/C opened under Deferred Payment</b>  |  |
| 1st Quarter   | Up to 0.50%<br>Commission will be realized on the number of day basis  |
| Each subsequent Quarter or part thereof   | Up to 0.50%<br>Commission will be realized on the number of days   |
| Minimum   | Tk. 1000   |
| L/C Amendment Charge (Other than Validity Extension & Amount Increase)  | Tk. 1000   |
| L/C Cancellation Charge   | Nil  |
| Acceptance Commission against Usance Bill under Deferred Payment L/Cs including Back to Back L/Cs   | Up to 0.40% for 1st quarter and for subsequent Quarter<br>Commission will be realized on the number of days, Minimum: Tk. 1000 |
| Import without LC   | Up to 0.25%<br>Minimum: Tk. 1000   |
| L/C Application, LCA Form, IMP Form   | Tk. 500 per set plus Stamp at actual   |

| DESCRIPTION   | CURRENT (AMOUNT/RATE)  |
|---|--|
| <b>Other Charges:</b>   |  |
| Collection of Credit Report   | At Actual plus Tk. 500   |
| IRC Renewal Service Charge (in addition to Govt. Fee)               | Tk. 1500   |
| Attestation of Shipping Documents for Releasing Goods               | Tk. 1500   |
| Issuance of Back to Back LC Certificate                             | Tk. 500  |
| Issuance of C&F Certificate   | Tk. 500  |
| Issuance of Certificates not covered under services mentioned above | Tk. 500  |
| Certification of Import Documents for Customs Assessment Purpose    | Free   |
| Certification of Documents relating to import                       | Tk. 50 per page  |
| Attestation of copies of Documents                                  | Tk. 50 per page  |
| Extension of accepted Bill  | Tk. 1000 per Bill  |
| Extension of EDF maturity   | Tk. 1000 per Bill  |
| Payment Fee for Local Documents                                     | USD 20 flat (maximum) per bill<br>Tk. 1000 flat when payment in BDT (to be deducted from bill value) |
| Payment Fee for Foreign Documents                                   | USD 50 Flat  |
| <b>Export:</b>  |  |
| L/C Advising Charge   | Tk. 750  |
| L/C Amendment Advising Charge                                       | Tk. 750  |
| L/C Transfer Authentication   | Tk. 750  |
| L/C Ammendment Transfer Authentication                              | Tk. 750  |
| Cancellation of Transfer (LC or Ammendment)                         | Tk. 1000   |
| Discrepancy Charges   | USD 50 Or Tk. 5000   |
| Reimbursement Charge  | USD 75   |
| Import Documents Assessment charge                                  | Tk. 500  |
| Adding Confirmation to Export L/Cs                                  | 0.25% per Qtr (to be realised in eqvt. Tk. if payable by beneficiary)                                |
| <b>Export Document Negotiation/purchase</b>                         |  |
| Commission on portions of Bills where no Exchange Gain              | 0.15%  |
| Commission on portions of Bills where there are Exchange Gains      | Nil  |
| Export Document for collection                                      |  |
| Commission on portions of Bills where no Exchange Gain              | 0.15%  |
| Commission on portions of Bills where there are Exchange Gains      | Nil  |
| Document Forwarding and other communication Charges                 | At actual within the Schedule of Charge  |
| Cash Incentive/Assistance Processing Charge (per claim)             | 0.25% of Claim amount minimum Tk. 5000   |
| Other Charges:  |  |
| Issuance of Export Proceeds Realization Certificate (PRC)           | Tk. 500 per certificate  |
| EXP Certification Charge  | Tk. 500 per instance   |
| Certification of Documents relating to Export                       | Tk. 50 per page  |
| Issuance of C&F Certificate   | Tk. 500 each   |
| Issuance of Export Performance Certificate                          | Tk. 500 each   |
| Collection of Bills (not under L/C)                                 | 0.25% minimum Tk. 500  |
| <b>OBU Charges</b>  |  |
| Discrepancy Charges   | USD 50   |
| Reimbursement charges   | USD 70   |

| DESCRIPTION  | CURRENT (AMOUNT/RATE)   |
|--|-------------------------|
| <b>Communication Charges for Trade Services</b>                                      |                         |
| LC Confirmation Arrangement Fee  | Up to 0.20% per Quarter |
| Arrangement of discounting facilities against USANCE LCs through correspondent Banks | Up to 1.50%             |
| Full Operative SWIFT LC/SBLC   | At actual               |
| Amendment of LC/LG by SWIFT  | At actual               |
| Other short SWIFT messages   | At actual               |
| Courier Charge (outside country)   | At actual               |
| Courier Charge (only to India)   | At actual               |
| Courier Charge (inside country)  | At actual               |
| Any other Communication Charges  | At actual               |
| Postage (inside country)   | At actual               |

**Note:**

- \* In reference to Master circular, BRPD-circular letter No-21, dated 11 April 2021, Schedule of Charges regarding savings account maintenance fee, charge will be realized for accounts with average balance up to 10 lac at the end of December 2021 once in 2021.
- \* Account related charges like Account maintenance, Debit card, Cheque book issuance, Pay order, Endorsement charge & Inter city Cash Transaction charge will not apply to Meghna Bank permanent Staff. All other Govt. charges will apply.
- \* Corporate Lending related fees & charges will be realized if incorporated in respective sanction advice.
- \* For Corporate & Govt account, customer will not be charged for issuance of pay order when it relates to payment proceeds of term deposit.
- \* VAT, Excise and any other levy imposed by Government, Regulatory Body etc. are to be realized separately as applicable
- \* MD & CEO or his/her designate can waive any fees & charges on case to case basis.