

NATIONAL BANK OF PAKISTAN (Bangladesh Operations)
NBP BD Operations: Schedule of Charges Applicable from 30/06/2022

SL	Business Category	Particulars of Services	Prescribed schedule of applicable rate of charges & slabs
1	2	3	4
1	Account Opening	Current	Initial Deposit Minimum Tk.1,000/-
		Savings (except staff accounts)	Initial Deposit Minimum Tk.500/-
		SND	Initial Deposit Minimum Tk.1000/-
		Special	Not Compulsory
2	Account Maintenance Fees/Charges	Current	Maximum Tk. 300.00 for Current A/C for every 06 months/half-yearly.
		Savings (except staff accounts)	1) No A/C maintenance charge on Savings A/C having half-yearly average balance upto Tk. 10,000/- or less. 2) Maximum Tk.100/- on a half-yearly basis from Savings A/C having half-yearly average balance of more than Tk.10,000 up to Tk. 25,000/-. 3) Maximum Tk.200/- on a half-yearly basis from Savings A/C having half-yearly average balance of more than Tk.25,000 up to Tk. 200,000/-.4) Maximum Tk.250 on a half-yearly basis from Savings A/C having half-yearly average balance of more than Tk.200,000 up to Tk. 10,00,000/-5) Tk.300 on a half-yearly basis from Savings A/C having half-yearly average balance of more than Tk. 10,00,000/-.
		SND	Maximum Tk. 500.00 for SND A/C for every 06 months/half-yearly.
		DPS/DBS/Junior account including staff accounts	Nil
3	Account Transfer to Other Branch of the	Current/Savings except staff accounts/SND/DPS/DBS/Junior Accouts	Maximum Tk.50/- for same District Maximum Tk.100/- for Other District
4	Activation of Dormant Account	Various Types of Savings Account	NIL
5	Premature Encashment Fee	Monthly DPS/FDR/DBS/Other Term Deposit	Nil
6	Account Closing Charges	Current	Tk. 300.00
		Savings (except staff accounts)	Tk. 200.00
		SND	Tk.300.00
		DPS/DBS/Junior account including staff accounts	NIL
7	Minimum Balance Fee/Incedental Charge/Ledger Fee/Service Charge	Various Types of Current/Savings/SND/DPS/DBS/Junior Accouts including staff accounts	Nil
8	Counter Transaction Fee	Various Types of Current/Savings/SND/DPS/DBS/Junior Accouts including staff accounts	Nil

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9	Standing Instruction Annually	Failure of Standing Instruction due to insufficiency of fund (except staff account)	Tk. 200/-per instruction
		For transfer of balance from any deposit account to scheme & staff accounts	Nil
		For compliance of each standing instruction	Tk. 200/-per instruction
10	Stop Payment Instruction	Stop Payment of cheque (Per leaf)	Tk. 100/-per instruction
		Stop Payment Instruction (except staff accounts)	Tk. 100/- per instruction
		Cancellation/Withdrawal of Stop Payment Instruction	Tk.50/- per instruction
11	Certificates/Reports	Balance confirmation certificate Fee (except staff accouts)	No charges for Half-yearly & Yearly for balance confirmation certificate (Twice in a year) but Maximum Tk. 100/- be charged for additional issuance of certificate per instance.
		Issuance of Bank Solvency Certificate Fee (except staff accounts)	Tk.200/-per instance
		Credit or Solvency information-local if requested by third party	Tk.200/- (by debiting a/c)
		Credit or Solvency information Local	Tk.200/-
		Credit or Solvency information-International	Tk.200/-
		Obtaining credit report on behalf of local customer	Tk. 300/-
		Duplicate Instrument/Savings certificates/Declaration in lieu	External Instrument: Shanchaya Patra/Bonds etc. Tk. 1,000/- Internal Instrument (FDR/DPS/DBS etc) Tk. 500/-
		B.O.(Beneficiary Owner's) Certificate/B.O.Account Maintenance Certificate (except Staff accounts)	Maximum Tk. 100/- per instance
		Account Statement/ Duplicate Statement other than Current A/C (in case of more than Twice in a year)	Tk. 100/-per instruction
		Account statement for current a/c (in case of more than Twice in a year)	Tk. 100/-per instruction
		Issuance of FCY encashment Certificate	Tk.500/- per certificate
		Certificate of Inland Remittance	Tk.500/- per certificate
Issuance of any other Certificate (except staff accounts)	Tk.500/- per certificate		
Issuance of certificate against staff Accounts	Nil		
12	Issuance of cheque Book	10 Leaves	BDT 5/- per leaf
		25 Leaves	BDT 5/- per leaf
		50 Leaves	BDT 5/- per leaf
		100 Leaves	BDT 5/- per leaf
		For staffs of NBP-BD Ops	Free
		Issuing of New Cheque Book due to lost of old Cheque Book	BDT 5/- per leaf

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13	Locker Charges	Large Locker	Tk.5500/- per year
		Medium Locker	Tk.4500/- per year
		Small Locker	Tk.3000/- per year
		Key Deposit/Security Money	Equal to one year locker charge as above (refundable)
		Late Payment Fee	Tk.100/per month
		Locker Breaking Charge	Actual Breaking Charges or minimum Tk.10,000/-
		For staffs of NBP-BD Ops	50% off for NBP Staff for the all above lockers charges
		Replacement of lost keys	At actual
14	Local Collection	Collection through BACH	
		Cheque value less than 50,000/-	NIL
		Regular Value Cheque	1. Taka 10/- with VAT for Tk.50,000/- to below 5 lac 2. Taka 25/- with VAT for regular value cheque of Tk. 5 lac & above.
		High Value Cheque/Same Day Clearing Cheque	Taka 60/- with VAT for Tk. 5 Lac to above
		All Types of EFT (Electronics Fund Transfer) Transactions	NIL
		All Types of G2P (by Govt. paid to Individual) Cheque	NIL
		Cheque Return	Taka 50/- per instance
		Collection of out station cheque / bills Commission	
		i. Up to Tk. 1.00 Lac	At 0.15% of the collection amount or minimum Tk.50/-
		ii. Above Tk. 1.00 Lac to Tk. 5.00 Lac	At 0.10 % of the collection amount or minimum Tk.150/-
		iii. Over Tk. 5.00 lac	At 0.05% of the collection amount or minimum Tk.500/-
		Postage/Registered Post	At actual (Present minimum cost of local postage is Tk.50/-)
		Telegram/Fax	At actual (Present minimum charge of local telegram is Tk.50/-)
		Telex/Fax/SWIFT	At actual (Present minimum charge of local telex is Tk.50/-)
Outward Cheque Return	Tk.50/-		
Inward Cheque Return	Tk.50/-		

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15	Local Remittance (Inland)	Issuance of Payment Order/PO Commission	
		Upto Tk. 1,000/-	Tk.20/-
		Tk. 1,001/- to 100,000/-	Tk.50 /-
		Above Tk. 100,000/-	Tk. 100/-
		SDR	Same as above
		Issuance of Demand Draft (DD)/TT/MT	
		Upto Tk. 1,000/-	Tk.20/-
		Tk. 1,001/- to 100,000/-	Tk.50 /-
		Tk. 100,001/- to 500,000/-	Tk. 100/-
		Tk. 500,001/- to 1,000,000/-	Tk. 200/-
		Above Tk. 1,000,000/-	Tk. 300/-
		Postage for issuing MT/TT/DD	At actual
		SWIFT Charges for issuing MT/TT/DD	At actual
		Cancellation of PO/DD/TT/MT	Tk. 50/-
		Cancellation of TT	Tk.250/- plus postage/swift charge if applicable
		Postage for Cancellation MT/TT/DD	At actual
		SWIFT Charges for Cancellation MT/TT/DD	At actual
Issuance of Duplicate Instrument PO	Tk. 200/- plus indemnity charge Tk. 300/ & postage, swift charge (if applicable) at actual		
Issuance of Duplicate Instrument DD	Tk. 200/- plus indemnity charge Tk. 300/ & postage, swift charge (if applicable) at actual		
For staffs of NBP-BD Ops	Free		
Purchase of Cheques, Inland Bills & Instruments (out station)	i) Upto Tk. 25,000/- @ 0.15%, Minimum Tk.25/-, 25,001/- to Tk. 1.00 lac @ 0.15%,Minimum Tk. 50/-, Tk.100,001/- to Tk.5,00,000/- @0.15%, Minimum Tk. 200/-, @0.10%, Minimum Tk.600/- & Maximum Tk. 3,000/-. Telephone/e-mail /FAX/ SWIFT/ Telegram: At actual but Minimum Tk. 50/-	ii) Tk. iii) From iv) Over Tk. 5.00 lac Postage: At actual but Minimum Tk.	
16	Issuance of Bangladesh Bank Cheque	Issuing of Bangladesh bank Cheque at clients request of remittance (inland)	Tk.250/- per cheque
		Cancellation of BB cheque	Tk. 100/- for per cheque
17	Foreign Collection/Inward Remittance	Inward Remittance	Taka 300/-
		For collection of clean item own client	TK 300/- per collection
		For collection of documentary bills	BDT 0.40 per US dollar, BDT 0.30 per euro & BDT 0.25 per GBP, other currencies equivalent to USD + other charges at actual
		All other charges including SWIFT & correspondent	At actual plus service charge Tk.500/-
		Foreign Agent Charges	At actual if any
		Collection of foreign Bank DD/cheque drawn on abroad commission	BDT 750/- (up to USD 1000/-) BDT 1500/- (over USD 1000/-) plus postage & other charges actual
		Inward Cheque Collection returned -FCY(Domestic/overseas)	Tk.500/- plus postage & other charge actual

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18	Foreign collection outward	For Collection of FCY Outward- Commission	BDT 0.40 per US dollar, BDT 0.30 per euro & BDT 0.25 per GBP, other currencies equivalent to USD + other charges at actual
		Postage	At actual (Minimum Tk 4000/- for Courier to outside Bangladesh)
		SWIFT	At actual (Minimum TK 2000/-)
		Encashment of FC Draft/TT	At actual
		Outward Cheque returned unpaid (FCY)	Tk.250/- plus other bank charge if any
19	Foreign Remittance Outward	Issuance of T.C/Endorsement in passport	1% USD plus Tk.250/-
		Issuance of Cash Endorsement in passport	Own Client- Tk.350/- & Non client Tk.500/-
		Issuance of FDD/FTT/FMT	i) Taka 100/- value for Foreign Currency equivalent to upto Taka 100,000/- ii) Taka 200/- value for Foreign Currency equivalent to Taka 100,001/- to Taka 500,000/- iii) Taka 300/- value for Foreign Currency equivalent to Taka 500,001/- to Taka 1,000,000/- iv) Taka 500/- value for Foreign Currency equivalent to above Taka 1,000,000/- NB: BC selling rate will be applied for conversion of FC if realization of charges in Taka.
		Issuance of Local FDD against LC	USD100/-
		SWIFT	At actual Minimum TK.2000/- plus commission & foreign correspondent charge
		Purchase of FDD	Tk. 0.40 per Dollar/GBP but Minimum Tk.200/- and postage at actual
		TC encashment	As per approved purchase rate plus postage at actual
		Collection of foreign currency draft from abroad	Tk.1,000/-(flat) plus postage and SWIFT charge at actual minimum Tk.2000/-
		Cancellation of FDD/FTT/FMT	Taka 200/-
		Collection of Clean Bill	Actual Postage Charge plus SWIFT Charge at actual but minimum Tk. 500/-
Student file-per student	Tk.5,000/-per file and Tk. 1,000/-per year		
20	Foreign Bank Guarantee	Issuance / Advising by adding confirmation	0.50% per quarter or part thereof minimum Tk.1000/- plus postage, stamp at actual, legal vetting as per bank policy in case of 100% cash margin TK 1,000 per quarter
		Issuance / Advising without adding confirmation to the beneficiary in original without any engagement on our part.	Tk.1000/-plus postage Tk.50/-
		Parcel charges	Tk.20/- each for parcel 1st 10 days and additional Tk. 5/- for every subsequent days or part thereof
		Advising of Guarantee in our format or the format supplied by the opening bank with our full engagement.	Min. 0.15%-Max 0.50% per quarter or part thereof. Min Tk. 1,000/- plus cost of postage/SWIFT
		Issuance of Bank Guarantee against Counter Guarantee of Foreign Bank.	0.15% to 0.50% per quarter & part thereof but minimum of USD 100.

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21	Bank Guarantee Local	Bank Guarantee (Local)	at 0.50% per quarter minimum Tk.1000/-postage & stamp-at actual
		Bank Guarantee (Local)-100 % cash margin	at 0.50% per quarter minimum Tk.1000/-postage & stamp-at actual
		Letter of Guarantee Amendment	at 0.50% per quarter minimum Tk.1000/-postage & stamp-at actual
22	Import	LC Commission	
		At sight	0.40% for each quarter & part thereof
		Deferred Payment/Usance LC	0.50% for each quarter & part thereof
		At 100% Cash Margin	0.25% for each quarter & part thereof
		Back to Back (BTB) LC	0.40% for each quarter & part thereof
		Acceptance Commission	
		Acceptance commission	1. ≤ each quarter 0.40% 2. > one quarter daily basis calculation needed @ 0.40%
		LC Amendment Charge	
		Increase of value & time	0.40% per quarter & part thereof
		LC Amendment	Tk.750/-
		LC Cancellation	Free
		LC Confirmation	0.20% per quarter & SWIFT charges at actual minimum Tk.2000/-
		Collection of credit report of the beneficiary of the L/C by Telex/SWIFT/ Mail/Courier/Postage	At actual plus service charges Tk. 500/-
		Supply of stationery set for L/C opening	Actual stamp charges plus Tk. 200/-
		Certification of Import Documents for Customs Assessment Purpose/Copy documents Endorsement Charge	Free
		Issuance of Shipping Guarantee	Nil
		All other Amendment	BDT 750/- Flat
		Others:	
		For discrepant import L/C documents (charges to be realized from beneficiary/bill forwarding bank)	i) USD 50/- for foreign bill ii) USD 20/- or equivalent Taka for Local Bill.
		All type of certificate relating Foreign Trade (BTB LC Certificate, C&F Certificate & PRC Certificate issuance charge)	Tk. 500/- per certificate
		IRC Renewal fee	Tk. 500/- per instance
		LC Transmission Charges	
Mail	At actual minimum Tk. 200/-		
Courier/Postage	At actual minimum Tk. 200/-		
SWIFT	At actual minimum Tk. 2000/-		
Pre advice by SWIFT	At actual minimum Tk. 2000/-		

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		LC Amendment/Acceptance/Confirmation/Cancellation Transmission Charges	
		Mail	At actual minimum Tk. 200/-
		Courier/Postage	At actual minimum Tk. 200/-
		SWIFT	At actual minimum Tk. 2000/-
		LC Cancellation	Free
		Documents Handling Fess	
		PSI Charge	TK. 300 per set
		Enquiry Fees	TK. 500 per set
		Descriciency Documents (Foreign)	TK. 750/-
		Descriciency Documents (Local)	TK. 750/-
		Settlement of Documents (Foreign)	TK. 750/-
		Settlement of Documents (Local)	TK. 750/-
		IMP/LCA/LC Application	TK.500/-
		Stationery in case of LC Opening	TK.500/-
		Documents Handling Charge	Free
		Collection of Credit Report	At actual
		Certificate against BBLC	TK. 500 per set
		Issuance of C&F Certificate	TK. 500 per set
		SWIFT CHARGES	
		LC ISSUE	At actual minimum Tk. 2000/-
		LC Amendment	At actual minimum Tk. 2000/-
		LC Confirmation	At actual minimum Tk. 2000/-
		Reimbursement Claim	At actual minimum Tk. 2000/-
		LC Advising (Foreign)	At actual minimum Tk. 2000/-
		Postage (Foreign)	
		Commission	AT actual (Minimum Tk. 2,000/-)
		Postage	TK. 750/- plus postage at actual +SWIFT Charge at actual
		SWIFT	TK. 750/- plus postage at actual+SWIFT Charge at actual-if any

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23	Export	LC Advising (Local)	
		Commission	Tk.750/-
		Postage	At Actual minimum Tk.200/-
		SWIFT if any	At actual minimum Tk. 2000/-
		LC Amendment Advising	TK. 750/- per set
		Transfer of LC Amendment	TK. 750/- per set
		Cancellation of LC Transfer	Free
		EXP Issuance	Per File Tk 500/-
		Negotiating Commission for export bills	0.15%
		Negotiation commission for export bills in foreign currency (where exchange gain is involved)	Flat Tk. 500/-
		Collection commission for export bills in foreign currency (where exchange gain is involved)	Flat Tk. 500/-
		Collection commission for export bills	0.15%
		Authentication of Transfer	Tk. 1,000/- plus SWIFT Charge Tk.500/- per instance
		Adding of Confirmation	Maximum @ 0.20% (each quarter) Minimum USD 25/-
		Local Foreign Correspondent Charge, Data Max, Handling Charge, Copy Document Endorsement Charge, LC Cancellation or unutilized expired LC charge	Free
		Foreign Bank's Guarantee charges against discrepant bills.	At actual
		Processing of Documents under collection	
		Collecting bank charges abroad	At Actual
		Processing of documents under collection of Foreign Currency	Nil
		Processing of documents under collection of Local Currency	Nil

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1		Mailing of Export Documents	Foreign: i) By Courier- At actual but minimum Tk. 2,500/- ii) By Postage- At actual but minimum Tk. 750/- Local: Courier/Postage Tk. 200/-
		SWIFT charges for transmitting reimbursement claim	Tk. 500/- (At actual)
		Exp. Form certification	Tk. 500 per unit/set
		Issuance of Export Transaction certificate/PRC	Tk. 500/- per certificates
		Issuance of Foreign Currency balance certificate/solvency certificate	Tk. 200/- per certificate
		Indentor's registration certificate, money changers license or special permission etc. from Bangladesh Bank	Tk.500/- per instance.
		Processing of Cash incentive/duty drawback facilities	Tk.3,000/- per case/per bill
		For documentary collection bills (under all types of L/C)	Taka 1,000/-
		For documentary bills under grant (without L/C)	@ 0.25% but MinimumTk.500/-
		Other charges including Telex/SWIFT etc.	At Actual
24	Corporate Loan	Loan Documentation Fee: (Except loan against Financial Obligation)	At actual
		Loan Processing/ Appraisal Fee	1. Upto 5,000,000/- @0.50% but not more than Tk. 15,000/- 5,000,000/- @ 0.30% but not more than Tk. 20,000/- 2. Above
		CIB Charge/Cost	At actual
		Early Settlement Fee	Maximum @ 0.50% on outstanding balance
		Stamp charge	At Actual
		Legal & valuation fee	At Actual
		Loan Application Fee	NIL
25	Cottage Micro Small & Medium Enterprise (CMSME) Loan	Loan Documentation Fee	At actual
		CIB Charge/Cost	At actual
		Stamp charge	At actual
		Early Settlement Fee for Cottage industry	Nil
		Early settlement fee for SME at any point (except cottage & Micro & Small industry and Continuous Loan & Demand Loan)	Maximum @ 2.00% on outstanding balance
		Early settlement fee for Cottage, Micro & Small industry and Continuous Loan & Demand Loan	Nil
		Loan Processing/Reschedule/Restructure Fee	Nil

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26	Personal loan	Loan Certificate	Minimum Tk. 500/- per instance	
		CIB Charges	At actual	
		Documentation Fee	At actual	
		Stamp charge	At actual	
		Legal & valuation fee	At actual	
		Early Settlement Fee	Maximum @ 0.50% on outstanding balance	
		Processing Fee	1. Upto 5,000,000/- @0.50% but not more than Tk. 15,000/- 5,000,000/- @ 0.30% but not more than Tk. 20,000/-	2. Above
27	Car Loan	Early Settlement Fee	Maximum @ 0.50% on outstanding balance	
		CIB Charges	At actual	
		Legal/Documentation/Stamp fee	At actual	
		Quotation Change Fee	Tk. 500/-	
		Processing Fee (General)	1. Upto 5,000,000/- @0.50% but not more than Tk. 15,000/- 5,000,000/- @ 0.30% but not more than Tk. 20,000/-	2. Above
28	Home Loan	Processing Fee	1. Upto 5,000,000/- @0.50% but not more than Tk. 15,000/- 5,000,000/- @ 0.30% but not more than Tk. 20,000/-	2. Above
		Partial Settlement Fee	Maximum @ 0.50% on outstanding balance	
		Early Settlement Fee	Maximum @ 0.50% on outstanding balance	
		CIB Charges	At actual	
		Legal/Documentation/Stamp fee	At actual	
		Vetting Charge	At actual	
		Valuation Charges	At actual	
		Processing Fee	1. Upto 5,000,000/- @0.50% but not more than Tk. 15,000/- 5,000,000/- @ 0.30% but not more than Tk. 20,000/-	2. Above
29	Secured Loan	Early Settlement Fee	Maximum @ 0.50% on outstanding balance	
		Partial Settlement Fee	Maximum @ 0.50% on outstanding balance	
		Vetting Charge	At actual	
		Valuation Charges	At actual	
		Stamp charge	At actual	
		CIB charge	At actual	
		Documentation Fee	At actual	
		Enhancement/Reduction	Tk. 500/-	
		Processing Fee	1. Upto 5,000,000/- @0.50% but not more than Tk. 15,000/- 5,000,000/- @ 0.30% but not more than Tk. 20,000/-	2. Above

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30	Other Loan Related Fees/charges	Agriculture loan processing fee	Nil	
		Legal/Documentation/Stamp fee	At actual	
		Renewal fee	Nil	
		Limit enhancement fee	1. Upto 5,000,000/- @0.50% but not more than Tk. 15,000/- 5,000,000/- @ 0.30% but not more than Tk. 20,000/-	2. Above
		Contact point verification	TK. 500/- per instance	
		Penal Interest	1% above the prescribed rate if the amount is overdue, 2% above the prescribed rate if the amount is	
		Stamp charge	AT actual	
		CIB charge	At actual	
		Reschedule/Restructure Fee (except CMSME & Agriculture)	0.25% but not more than Taka 10,000/-	
31	Godown Charge	Borrowers godown under banks custody		
		Rent	At actual on Borrower's A/C as per the bank's contract with the premise owner	
		Insurance	At actual on Borrower's A/C as per bank's appvoed insurer	
		Salary & Allowance of Godown staff	At actual on Borrower's A/C as per bank's contract with the 3rd party service provider	
32	On Line Transaction	Within City		
		Upto TK. 500,000/-	NIL	
		TK. 500,001/- to upto Tk 1,000,000/-	Taka 100/- per transaction	
		More than Tk. 1,000,000/-	Taka 200/- per transaction	
		Intercity		
		Upto TK. 500,000/-	NIL	
		TK. 500,001/- to upto Tk 1,000,000/-	Taka 100/- per transaction	
		More than Tk. 1,000,000/-	Taka 200/- per transaction	
For staffs of NBP-BD Ops	Free			

Note: Above Charges / Fees/ Commissions/ Rates are exclusive Govt, Duty /Tax/ VAT, if any shall be recovered from the customers in addition where and when applicable and subject to change from time to time as per SRO from Republic of Bangladesh Government.

Approved by ALCO:

Md.Jashim Uddin
Branch Manager(A)
Gulshan Branch

Mahfuzul Islam
Head ARD

Habib Ur Rehman
Chief Manager,
NBP Main Branch Dhaka

Muhammad Khalid Mahmud
Head of Finance & Treasury

Syed Muhammad Jawwad Raza Naqvi
VP/DGM, Credit & Operations

Md. Quamruzzaman
Country Head & CEO