

## Schedule of Charges: SME Banking, April 13, 2023

Sl.	Description	Amount/Tk. (VAT inclusive)
<b>1</b>	<b>Deposit Accounts</b>	
<b>1.1 Current Account</b>		
1.1.1	Current Accounts Minimum account opening/maintaining balance	₹ 1,000 (VAT not applicable)
1.1.2	Current Account maintenance fee	₹ 345 half yearly
1.1.3	Account maintenance fee-Overdraft	₹ 345 half yearly
1.1.4	SME OD/CC account maintenance fee	₹ 0
1.1.5	Closing of current account	₹ 345
1.1.6	Activation charge for dormant current account	Free
<b>1.2 SND / Super HPA Account</b>		
1.2.1	Minimum account opening/maintaining balance for SND Account	₹ 10,000 (VAT not applicable)
1.2.2	Minimum account opening/maintaining balance for SME Super HPA Account	₹ 0 (VAT not applicable)
1.2.3	SND / Super HPA Account maintenance fee	₹ 575 half yearly
1.2.4	Closing of SND / Super HPA account	₹ 345
1.2.5	Activation charge for dormant SND / Super HPA account	Free
<b>1.3 FCY Account</b>		
1.3.1	FCY Account Opening/Maintaining Min amount	₹ 1,000 Eqv FC (VAT not applicable)
1.3.2	FCY Account maintenance fee	₹ 345 Eqv FC half yearly
1.3.3	FCY Account/EBL Global Account closing Charge	₹ 345 Eqv FC half yearly
1.3.4	Activation Charge of Dormant FCY Account/EBL Global Account	Free
1.3.5	New Account to BB under 18A of FERA (Foreign Exchange Regulation Act)	₹ 2,300-per permission
1.3.6	Renewal of Application Process and documentation checking under 18A of FERA	₹ 1,725-per permission
1.3.7	New Account to BB under 18B of FERA	₹ 2,300-per permission
1.3.8	Renewal of Application Process and documentation checking under 18B of FERA	₹ 1,725-per permission
<b>1.4 Shubidha Accounts</b>		
1.4.1	Minimum account opening/maintaining balance for 128 Code Account	₹ 1,00,000 (VAT not applicable)
<b>1.5 Shubidha Account Maintenance Fee</b>		
1.5.1	Account maintainance fee fro linked CD Account	Free
1.5.2	Average Balance below ₹ 1,00,000	₹ 575 half yearly
1.5.3	Average Balance ₹ 1,00,000 and above	Free
1.5.4	Closing of account	₹ 345
1.5.5	Activation charge for dormant Shubidha account	Free
<b>1.6 EBL Protect Current Account</b>		

SI.	Description	Amount/Tk. (VAT inclusive)
1.6.1	EBL Protect Current Account Minimum account opening/maintaining balance	₳ 1,000 (VAT not applicable)
1.6.3	Internet Banking facility	Free
<b>1.7</b>	<b>NFCD (FCY Term Deposit)</b>	
1.7.1	Category A & B: Minimum opening balance	US\$ 1000/ GBP 500 or equivalent (VAT not applicable)
1.7.2	Category C: Minimum opening balance	US\$ 25,000 or equivalent (VAT not applicable)
<b>1.8</b>	<b>Term Deposits</b>	
1.8.1	Extra Value Fixed Deposit Minimum account opening balance	₳ 1,000,000 (VAT not applicable)
1.8.2	Fixed Deposit Minimum account opening balance	₳ 50,000 (VAT not applicable)
<b>1.9</b>	<b>Monthly Deposit Schemes</b>	
1.9.1	SME Equity Builder Monthly deposit amount:	Min ₳ 500, Max ₳ 50,000 (VAT not applicable)
<b>2</b>	<b>General Charges: Deposit Accounts</b>	
<b>2.1</b>	<b>Account Statement Charges</b>	
2.1.1	Regular Period Statement -Twice in a Year (January to June & January to December)	Free
2.1.2	Regular Period Balance Confirmation Certificate - Twice in a Year (June end & December end)	Free
2.1.3	Additional Statement and/or additional Balance Confirmation Certificate	₳ 115 (each time)
2.1.4	Statements on request through Contact Center by direct mail (min 3 working days required)	₳ 115 + courier/postage charge (each time)
2.1.5	Hold mail charge	₳ 575 per year
2.1.6	GSA (General Selling Agent) Application to BB	₳ 3,450-per permission
2.1.7	RTGS Fund Transfer Fee	₳ 115
<b>2.2</b>	<b>Stop Payment</b>	
2.2.1	Stop payment on cheque (Cash/ Clearing)	₳ 115 per instruction
2.2.1	Cancellation Stop payment instruction	₳ 57.50 per cancellation request
<b>2.3</b>	<b>Cheque book</b>	
2.3.1	Cheque book issue charge	At actual cost
2.3.2	Specially printed cheque book issue charge	Printing charges at actual
2.3.3	Uncollected cheque book destruction (Applied but not collected within 3 months)	₳ 345 per cheque book
2.3.4	Surrender of paid cheque	₳ 5.75 per cheque. Min ₳ 575 + legal cost (if any)
2.3.5	Photocopy of cheques / vouchers	₳ 575
<b>3</b>	<b>Fund Transfer/Payment Services for Current, SND &amp; SME Super HPA Account</b>	
<b>3.1</b>	<b>Cash Withdrawal (Intercity)</b>	

SI.	Description	Amount/Tk. (VAT inclusive)
3.1.1	All Current Account	Up to ₳ 5,00,000 = Free Above ₳ 5,00,000 to ₳ 10,00,000 = ₳ 575 Above ₳ 10,00,000 to ₳ 20,00,000 = ₳ 1,150 Above ₳ 20,00,000 to ₳ 50,00,000 = ₳ 1,725 Above ₳ 50,00,000 = ₳ 2,300
3.1.2	SND, Super HPA Account & EBL Shubidha Account	Up to ₳ 5,00,000 = Free Above ₳ 5,00,000 to ₳ 10,00,000 = ₳ 575 Above ₳ 10,00,000 to ₳ 20,00,000 = ₳ 1,150 Above ₳ 20,00,000 to ₳ 50,00,000 = ₳ 1,725 Above ₳ 50,00,000 = ₳ 2,300
3.1.3	EBL Protect	Up to ₳ 5,00,000 = Free Above ₳ 5,00,000 to ₳ 10,00,000 = ₳ 575 Above ₳ 10,00,000 to ₳ 20,00,000 = ₳ 1,150 Above ₳ 20,00,000 to ₳ 50,00,000 = ₳ 1,725 Above ₳ 50,00,000 = ₳ 2,300
<b>3.2</b>	<b>Cash Deposit (Intercity)</b>	
3.2.1	All Current Account	Up to ₳ 5,00,000 = Free Above ₳ 5,00,000 to ₳ 10,00,000 = ₳ 575 Above ₳ 10,00,000 to ₳ 20,00,000 = ₳ 1,150 Above ₳ 20,00,000 to ₳ 50,00,000 = ₳ 1,725 Above ₳ 50,00,000 = ₳ 2,300
3.2.2	SND, Super HPA Account & EBL Shubidha Account	Up to ₳ 5,00,000 = Free Above ₳ 5,00,000 to ₳ 10,00,000 = ₳ 575 Above ₳ 10,00,000 to ₳ 20,00,000 = ₳ 1,150 Above ₳ 20,00,000 to ₳ 50,00,000 = ₳ 1,725 Above ₳ 50,00,000 = ₳ 2,300
3.2.3	EBL Protect	Up to ₳ 5,00,000 = Free Above ₳ 5,00,000 to ₳ 10,00,000 = ₳ 575 Above ₳ 10,00,000 to ₳ 20,00,000 = ₳ 1,150 Above ₳ 20,00,000 to ₳ 50,00,000 = ₳ 1,725 Above ₳ 50,00,000 = ₳ 2,300
	<b>Please note: All cheque/cash withdrawal/deposit within city are Free</b>	
<b>4</b>	<b>Local Fund Transfer Fee</b>	
4.1	Intercity fund transfer outside EBL branches	₳ 230 + PO commission
4.2	Pay Order Issuance Charge	Up to ₳ 1,000 = ₳ 23 ₳ 1,001 to ₳ 1,00,000 = ₳ 57.50 ₳ 1,00,000+ = ₳ 115

SI.	Description	Amount/Tk. (VAT inclusive)
4.3	Pay Order Issuance Charge Non-customer	Up to Tk 1,000 = Tk 23 Tk 1,001 to Tk 1,00,000 = Tk 57.50 Tk 1,00,000+ = Tk 115
4.4	DD/TT/MT Issuance Charge	Up to Tk 1,000 = Tk 23 Tk 1,001 to Tk 1,00,000 = Tk 57.50 Tk 1,00,001 to 5,00,000 = Tk 115 Tk 5,00,001 to 10,00,000 = Tk 230 Tk 10,00,000+ = Tk 345
4.5	Bangladesh Bank cheque issuance	Tk 230
4.6	Issuance of Duplicate PO/DD/FDR/Other Instrument	Tk 230
<b>5</b>	<b>Stop Payment Instruction</b>	
5.1	Cancellation of PO/DD/TT/MT	Tk 57.50
5.2	Stop Payment Instruction (account/cheque)	Tk 115
5.3	Cancellation of Stop Payment Instruction (account/cheque)	Tk 57.50
5.4	Stop Payment on Draft (foreign)	Tk 230 + Foreign Correspondent Charge (if any)
<b>6</b>	<b>Standing Instruction (SI)</b>	
6.1	Standing Instruction (SI) creation charge	Tk 230 per SI
6.2	SI for transfer of funds between accounts within the branch	Free
6.3	SI for transfer of funds within city branches	Tk 115 per execution
6.4	SI for transfer of funds between inter-city branches	Tk 172.5 per execution
6.5	SI for transfer of funds to other banks	Tk 345 + PO/DD charges as applicable
6.6	Failure of SI due to insufficient fund	Tk 230
6.7	Amendment of SI	Tk 57.5
6.8	Cancellation of SI	Tk 115
<b>7</b>	<b>Sweep</b>	
7.1	Sweep creation charge	Free
7.2	Sweep-in charge for each execution	Free
7.3	Sweep-out charge for each execution	Free
7.4	Amendment of sweep	Free
<b>8</b>	<b>Salary Transfer</b>	
8.1	Arrangement Fee	Free
8.2	Annual Subscription Fee	Free
8.3	Salary disbursement if the accounts are with EBL	As per negotiation
8.4	Salary disbursement through Pay Order	As per negotiation
<b>9</b>	<b>IPO Refund</b>	

Sl.	Description	Amount/Tk. (VAT inclusive)
9.1	Online refund of unsuccessful IPO application	₹ 11.5 per transfer
<b>10</b>	<b>Fund Transfer: Foreign Currency ( FCY)</b>	
<b>10.1</b>	<b>Outward Remittance - FCY</b>	
10.1.1	FCY draft issuance charges, Customer	Up to ₹ 1,00,000 = ₹ 115 ₹ 1,00,001 to ₹ 5,00,000 = ₹ 230 ₹ 5,00,001 to ₹ 10,00,000 = ₹ 345 ₹ 10,00,000+ = ₹ 575 +Foreign correspondence charge (if any)
10.1.2	FCY draft issuance charges, Non-customer	Up to ₹ 1,00,000 = ₹ 115 ₹ 1,00,001 to ₹ 5,00,000 = ₹ 230 ₹ 5,00,001 to ₹ 10,00,000 = ₹ 345 ₹ 10,00,000+ = ₹ 575 +Foreign correspondence charge (if any)
10.1.3	FCY draft amendment, Stop cheque	Foreign correspondence charge
10.1.4	SWIFT charge	At actual cost
10.1.5	FCY draft on Bangladesh Bank	₹ 575
10.1.6	Commission, FCY TT through correspondent, customer	0.1725% or Min ₹ 575 +SWIFT charge+ Foreign correspondence charge
10.1.7	Commission, FCY TT through correspondent, Non Customer	0.1725% or Min ₹ 1,150 + SWIFT charge + non-customer foreign correspondence charge
10.1.8	Additional SWIFT charge if TT is not through correspondent	₹ 345
10.1.9	Correspondence bank charge for all outward remittance	₹ 2,875 for all currencies remittance in all cases
10.1.10	Investigation Charge (if beneficiary account already credited)	₹ 345
10.1.11	Investigation Chq. For more than 6 months old items	₹ 575
10.1.12	Remit with BB post facto approval	Existing Chq. + ₹ 230
10.1.13	Regulatory post facto approval	₹ 1,150
<b>10.2</b>	<b>Cancellation of Draft/FTT</b>	
10.2.1	FCY draft cancellation	₹ 230 + Foreign correspondence charge
10.2.2	FTT cancellation	₹ 575
10.2.3	Lost DD-FCY	₹ 575 + corr.bank charge
10.2.4	TT ammendment-FCY	₹ 575 + corr.bank charge
<b>10.3</b>	<b>Inward Remittance FCY</b>	
10.3.1	For credit to EBL customers	Free
10.3.2	For customers with other banks	₹ 115 + PO/DD charges
10.3.3	Follow up request for incooming remittance	₹ 345
10.3.4	Cancellation of i/w remit.	₹ 345
10.3.5	Indenting Comm. Processing chq.	₹ 230
10.3.6	Tax/VAT Certificate	₹ 345 each
<b>10.4</b>	<b>Issue of Travelers Cheque (TC) / FCY Notes</b>	

Sl.	Description	Amount/Tk. (VAT inclusive)
10.4.1	Issuance of TC, Customer	1.15% of the TC amount, Min ₳ 230
10.4.2	Issuance of TC, Non-customer	1.15% of the TC amount, Min ₳ 575
10.4.3	Endorsement fee, Customer	Min ₳ 230
10.4.4	Endorsement fee, Non-customer	₳ 575
10.4.5	Issuance of cash FCY notes, Customer	1.15% of the FCY amount, Min ₳ 230
10.4.6	Issuance of cash FCY notes, Non-customer	1.15% of the FCY amount, Min ₳ 575
<b>10.5</b>	<b>Travelers Cheques /FCY (Cash) Encashment</b>	
10.5.1	TC encashment, Customer	0.2875%, of the TC amount, Min ₳ 345
10.5.2	TC encashment, Non-customer	0.345%, of the TC amount, Min ₳ 575
10.5.3	Cash FCY encashment	₳ 115
<b>11</b>	<b>Cheque Collection</b>	
<b>11.1</b>	<b>Cheque for Collection, Local Currency (LCY)</b>	
11.1.1	Outstation cheque collection commission – LCY (Within EBL Branches Clearing Zone)	0.1725%, Min ₳ 230
11.1.2	Outstation cheque collection commission - LCY (Outside EBL Branches Clearing Zone)	0.1725%, Min ₳ 230, Max ₳ 1,150
11.1.3	LCY cheque collection returned unpaid	₳ 115
11.1.4	LCY chq collection within clearing house	Free
11.1.5	LCY Cheque collection where is no clearing house (bank area)	₳ 57.5
11.1.6	Outward clearing cheque returned/unpaid for insufficient fund	Free
11.1.7	Outward clearing cheque returned/unpaid for other reason	Free
11.1.8	Inward clearing cheque returned/unpaid for insufficient fund	₳ 57.5
11.1.9	Collection of Divident warrant	Same as Cheque
<b>11.2</b>	<b>Regular Value Cheque Clearing</b>	
11.2.1	All cheque below of ₳ 50,000	Free
11.2.2	₳ 50,000 to below ₳ 5,00,000	₳ 10
11.2.3	Above ₳ 5,00,000	₳ 25
11.2.4	All high value cheque clearing (same day)	₳ 60
11.2.5	All EFT Transaction (BEFTN)	Free
<b>11.3</b>	<b>Cheque for Collection, Foreign Currency (FCY)</b>	
11.3.1	FCY cheque collection (within Bangladesh)	0.12% or Min ₳ 230 which ever is higher + Other bank charges
11.3.2	FCY cheque collection (outside Bangladesh)	0.17% or Min ₳ 575 which ever is higher + Courier/postage bank charge
11.3.3	Commission, FCY cheque purchase (Within Bangladesh)	0.58% or Min ₳ 345 which ever is higher + Other bank/post/telex charge
11.3.4	Commission, FCY cheque purchase (Outside Bangladesh)	0.58% or Min ₳ 575 which ever is higher+₳ 1,000 + Other bank charge + Courier/postage charge applicable
11.3.5	FCY cheque returned unpaid sent on collection (within Bangladesh)	₳ 345 + Other bank charges

Sl.	Description	Amount/Tk. (VAT inclusive)
11.3.6	FCY cheque returned unpaid sent on collection (outside Bangladesh)	₳ 862.5
11.3.7	Inward FCY Chq. Collection	₳ 345+ postage at actual
11.3.8	Courier Charge for sending returned instruments (LCY/FCY) to the customer's office	At actual cost
<b>12</b>	<b>Certificates/Reports</b>	
12.1	Balance/interest certificates of CASA, Same day	₳ 115
12.2	Balance/interest certificates, Following day	₳ 115
12.3	Issuance of solvency certificate	₳ 230
12.4	Credit/solvency information (local), if requested by third party	₳ 575
12.5	Credit/solvency information (international)	₳ 575
12.6	Obtaining credit report on behalf of local customer	₳ 575
12.7	Certificate for inward remittance	₳ 230 per remittance, Max ₳ 1,150
12.8	Duplicate savings certificate/declaration in lieu	₳ 575
12.9	Duplicate advice more than 6 months old (per advice)	₳ 575
12.10	Bank statement verification (request by other banks and embassies)	₳ 575
12.14	Travelers Cheque/Cash (FCY) encashment certificate	₳ 115
12.15	Certificate relating to BO account	₳ 115
12.16	Bill payment (Via IB) authentication certificate	₳ 57.5
12.17	Certificate of Purchase/encashment of Bonds/Securities	₳ 345
12.18	Attestation of Certificate	₳ 115
12.19	Certificate relating to Tax	₳ 287.5
<b>13</b>	<b>Holding of Bonds</b>	
13.1	Holding of Bonds (more than three months)	₳ 230-yearly
<b>14</b>	<b>Internet Banking</b>	
14.1	Internet Banking Service - annual fee	Free
14.2	Stop Cheque Instruction	₳ 115
14.3	PIN change (if customer forgets or requests for new one)	₳ 184
14.4	EBL Access Activation PIN Charge-Software token	Free-first time, next ₳ 690 (if applicable)
14.5	Hardware token	₳ 1,725 (at a time)
14.6	Including each additional account, CASA new accounts only (one time)	₳ 57.5
14.7	LC related Services	Free
14.8	Guarantee Related Services	Free
14.9	Fund Transfer between own accounts (LCY)	Free

Sl.	Description	Amount/Tk. (VAT inclusive)
14.10	Account Statement/Account details/Balance Checking	Free
<b>15</b>	<b>SMS Banking</b>	
15.1	SMS Banking Service - annual fee	Free
15.2	PIN Change (if customer forgets or requests for new one)	₹ 184
<b>16</b>	<b>Phone Banking (Contact Center)</b>	
16.1	Phone Banking service - annual fee	Free
16.2	PIN Change (if customer forgets or requests for new one)	₹ 184
<b>17</b>	<b>SWIFT/Fax</b>	
17.1	SWIFT (Any other, not mentioned otherwise)	₹ 575
17.2	Fax, within country	₹ 28.75 Per page
17.3	Fax, outside country	₹ 57.5 Per page
<b>18</b>	<b>Postage/Mail</b>	
18.1	Registered courier	Actual courier charges
18.2	Courier, within city	Actual courier charges
18.3	Courier, intercity	Actual courier charges
18.4	Courier, outside country	Actual courier charges
18.5	EMS	At actual (Min. ₹ 575)
<b>19</b>	<b>Cost of Stationary</b>	
19.1	TM Forms	Free
19.2	C Forms	Free
19.3	All other Forms - miscellaneous	Free
<b>20</b>	<b>SME Loan Facilities</b>	
20.1	Loan Application Fee	Nil
20.2	Contact Point Varification (CPV) Charge	At actual
20.3	Documentation/stamp Charge	At actual
20.4	Valuation Charge	At actual
20.5	Mortgage Fees (Processing and Documentation)	At actual
20.6	Legal Fees	At actual
20.7	Loan Processing Fees	<b>Loan amount up to 50 Lac:</b> 0.575% or BDT 17,250 which ever is lower. <b>Loan amount above 50 Lac:</b> 0.345% or BDT 23,000 which ever is lower.
20.8	Partial/Early Settlement Fees- Cottage, Micro and Small (Not to follow PPG for this issue)	Nil

Sl.	Description	Amount/Tk. (VAT inclusive)
20.9	Partial/Early Settlement Fees (for only Medium Segment) (Not to follow PPG for this issue)	0.575%
20.10	Penal charge	Additional 2% of overdue amount (VAT not applicable)
20.11	CMSME - OD A/c maintenance fee	Nil
<b>21</b>	<b>Supplier Finance:</b>	
21.1	Factoring Charge / Platform Usage Fee	0.1725% - 1.15% of disbursement
21.2	Account Maintenance Fee for Supplier Finance – SME (219)	Nil
<b>22</b>	<b>Dealer Finance:</b>	
22.1	Platform Usage Fee	0.575% - 1.15% of disbursement
22.2	File Processing Fee	Nil
22.3	Account Maintenance Fee for Dealer Finance - SME (220)	Nil
22.4	Stamp Duty	At actual
22.5	Documentation Charge	At actual
22.6	Property Valuation Charge	At actual
22.7	Security Creation Charge	At actual
<b>23</b>	<b>EBL Shomonnoy</b>	
23.1	Loan Application Fee	Nil
23.2	Stamp Duty	At actual
23.3	Documentation Charge	At actual
23.4	Partial Prepayment Fee	Nil
23.5	Early Settlement Fee	Nil
23.6	Loan Processing Fees	<b>Loan amount up to 50 Lac:</b> 0.575% or BDT 17,250 whichever is lower. <b>Loan amount above 50 Lac:</b> 0.345% or BDT 23,000 whichever is lower.
23.7	Penal charge	Additional 2.0% on overdue amount (VAT not applicable)
<b>24</b>	<b>General Charges: SME Loan, Supplier Finance, Dealer Finance &amp; EBL Shomonnoy</b>	
<b>24.1</b>	<b>Account Statement Charges</b>	
24.1.1	Regular Period Loan Statement -Twice in a Year (January to June & January to December)	Free
24.1.2	Regular Period Outstanding Confirmation Certificate - Twice in a Year (June end & December end)	Free
24.1.3	Additional Loan Statement and/or Outstanding Confirmation Certificate	₹ 115 (each time)
<b>24.2</b>	<b>CIB Charge</b>	<b>At actual</b>

Sl.	Description	Amount/Tk. (VAT inclusive)
<p><b>Note:</b> 01. All Fees &amp; Charges inclusive of 15% VAT. 02. Particulars where VAT is not applicable are mentioned within bracket. 03. This Schedule of Charges applies to normal transactions, stamps duty, correspondent charges and other out-of pocket expenses, if any may be added.</p>		