

Schedule of Charges: SME Banking, November 21, 2021

Sl.	Description	Amount/Tk. (VAT inclusive)
1	Deposit Accounts	
1.1	Current Account	
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	₹ 345
1.2	SND / Super HPA Account	
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	₹ 345
1.3	FCY Account	
1.3.1	FCY Account Opening/Maintaining Min amount	US\$12/ Eqv of Euro/GBP
1.3.2	FCY Account maintenance fee	US\$ 4.3125/Euro 3.7375/GBP 3.45 (Eqv)
1.3.3	FCY Account/EBL Global Account closing Charge	US\$ 4.3125/Euro 3.7375/GBP 3.45 (Eqv)
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
1.4	Shubidha Accounts	
1.4.1	Minimum account opening/maintaining balance for 128 Code Account	₹ 1,00,000 (VAT not applicable)
1.5	Shubidha Account Maintenance Fee	
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 account	₹ 345

SI.	Description	Amount/Tk. (VAT inclusive)
1.6	EBL Protect Current Account	
1.6.1	EBL Protect Current Account Minimum account opening/maintaining balance	₹ 1,000 (VAT not applicable)
1.6.3	Internet Banking facility	Free
1.7	NFCD (FCY Term Deposit)	
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)
1.8	Term Deposits	
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)
1.9	Monthly Deposit Schemes	
1.9.1	SME Equity Builder Monthly deposit amount:	Min ₹ 500, Max ₹ 50,000 (VAT not applicable)
2	General Charges: Deposit Accounts	
2.1	Account Statement Charges	
2.1.1	All regular statement (Twice in a Year)	Free
2.1.2	Duplicate statement (less than or equal to 12 months)	₹ 575
2.1.3	Duplicate statement (over 12 months)	₹ 575 + additional ₹ 575 per year
2.1.4	Hold mail charge	₹ 575 per year
2.1.5	GSA (General Selling Agent) Application to BB	₹ 3,450-per permission
2.1.6	RTGS Fund Transfer Fee	₹ 115
2.2	Stop Payment	
2.2.1	Stop payment on cheque (Cash/ Clearing)	₹ 115 per instruction
2.2.1	Cancellation Stop payment instruction	₹ 57.50 per cancellation request
2.3	Cheque book	
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

SI.	Description	Amount/Tk. (VAT inclusive)
3	Fund Transfer/Payment Services for Current, SND & SME Super HPA Account	
3.1	Cash Withdrawal (Intercity)	
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
3.2	Cash Deposit (Intercity)	
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
Please note: All cheque/cash withdrawal/deposit within city are Free		

Sl.	Description	Amount/Tk. (VAT inclusive)
4	Local Fund Transfer Fee	
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
4.3	Pay Order Issuance Charge Non-customer	Up to ₹ 1,000 = ₹ 23 ₹ 1,001 to ₹ 1,00,000 = ₹ 57.50 ₹ 1,00,000+ = ₹ 115
4.4	DD/TT/MT Issuance Charge	Up to ₹ 1,000 = ₹ 23 ₹ 1,001 to ₹ 1,00,000 = ₹ 57.50 ₹ 1,00,001 to 5,00,000 = ₹ 115 ₹ 5,00,001 to 10,00,000 = ₹ 230 ₹ 10,00,000+ = ₹ 345
4.5	Bangladesh Bank cheque issuance	₹ 230
4.6	Issuance of Duplicate PO/DD/FDR/Other Instrument	₹ 230
5	Stop Payment Instruction	
5.1	Cancellation of PO/DD/TT/MT	₹ 57.50
5.2	Stop Payment Instruction (account/cheque)	₹ 115
5.3	Cancellation of Stop Payment Instruction (account/cheque)	₹ 57.50
5.4	Stop Payment on Draft (foreign)	₹ 230 + Foreign Correspondent Charge (if any)
6	Standing Instruction (SI)	
6.1	Standing Instruction (SI) creation charge	₹ 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	₹ 115 per execution
6.4	SI for transfer of funds between inter-city branches	₹ 172.5 per execution
6.5	SI for transfer of funds to other banks	₹ 345 + PO/DD charges as applicable
6.6	Failure of SI due to insufficient fund	₹ 230
6.7	Amendment of SI	₹ 57.5
6.8	Cancellation of SI	₹ 115
7	Sweep	
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

Sl.	Description	Amount/Tk. (VAT inclusive)
8	Salary Transfer	
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
9	IPO Refund	
9.1	Online refund of unsuccessful IPO application	₹ 11.5 per transfer
10	Fund Transfer: Foreign Currency (FCY)	
10.1	Outward Remittance - FCY	
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
10.2	Cancellation of Draft/FTT	
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

Sl.	Description	Amount/Tk. (VAT inclusive)
10.3	Inward Remittance FCY	
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 incoming 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
10.4	Issue of Travelers Cheque (TC) / FCY Notes	
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
10.5	Travelers Cheques /FCY (Cash) Encashment	
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
11	Cheque Collection	
11.1	Cheque for Collection, Local Currency (LCY)	
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
11.2	Regular Value Cheque Clearing	
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

Sl.	Description	Amount/Tk. (VAT inclusive)
11.3	Cheque for Collection, Foreign Currency (FCY)	
11.3.1	FCY cheque collection (within Bangladesh)	0.12% or Min Tk 230 which ever is higher + Other bank charges
11.3.2	FCY cheque collection (outside Bangladesh)	0.17% or Min Tk 575 which ever is higher + Courier/postage bank charge + Courier/postage charge applicable
11.3.3	Commission, FCY cheque purchase (Within Bangladesh)	0.58% or Min Tk 345 which ever is higher + Other bank/post/telex charge
11.3.4	Commission, FCY cheque purchase (Outside Bangladesh)	0.58% or Min Tk 575 which ever is higher+Tk 1,000 + Other bank charge + Courier/postage charge applicable
11.3.5	FCY cheque returned unpaid sent on collection (within Bangladesh)	Tk 345 + Other bank charges
11.3.6	FCY cheque returned unpaid sent on collection (outside Bangladesh)	Tk 862.5
11.3.7	Inward FCY Chq. Collection	Tk 345+ postage at actual
11.3.8	Courier Charge for sending returned instruments (LCY/FCY) to the customer's office	At actual cost
12	Certificates/Reports	
12.1	Balance confirmation certificate	Free, twice in a year (i.e. half yearly and yearly). If availed other than regular issue, Tk 115 per certificate.
12.2	Balance/interest certificates of CASA, Same day	Tk 230
12.3	Balance/interest certificates, Following day	Tk 230
12.4	Issuance of solvency certificate	Tk 230
12.5	Credit/solvency information (local), if requested by third party	Tk 575
12.6	Credit/solvency information (international)	Tk 575
12.7	Obtaining credit report on behalf of local customer	Tk 575
12.8	Certificate for inward remittance	Tk 230 per remittance, Max Tk 1,150
12.9	Duplicate savings certificate/declaration in lieu	Tk 575
12.10	Duplicate advice more than 6 months old (per advice)	Tk 575
12.11	Duplicate statements through call center by direct mail (3 working days required), current year	Tk 575 + additional Tk 230 per previous year
12.12	Bank statement verification (request by other banks and embassies)	Tk 575
12.13	Balance Certificate for Loan	Tk 575
12.14	Duplicate Balance Certificate for loan, same day	Tk 460
12.15	Duplicate Balance Certificate for loan, following day	Tk 345
12.16	Travelers Cheque/Cash (FCY) encashment certificate	Tk 115
12.17	Certificate relating to BO account	Tk 115
12.18	Bill payment (Via IB) authentication certificate	Tk 57.5
12.19	Certificate of Purchase/encashment of Bonds/Securities	Tk 345
12.20	Attestation of Certificate	Tk 115
12.21	Certificate relating to Tax	Tk 287.5

Sl.	Description	Amount/Tk. (VAT inclusive)
13	Holding of Bonds	
13.1	Holding of Bonds (more than three months)	₹ 230-yearly
14	Internet Banking	
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
14.10	Account Statement/Account details/Balance Checking	Free
15	SMS Banking	
15.1	SMS Banking Service - annual fee	Free
15.2	PIN Change (if customer forgets or requests for new one)	₹ 184
16	Phone Banking (Contact Center)	
16.1	Phone Banking service - annual fee	Free
16.2	PIN Change (if customer forgets or requests for new one)	₹ 184
17	SWIFT/Fax	
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
18	Postage/Mail	
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)
19	Cost of Stationary	
19.1	TM Forms	Free
19.2	C Forms	Free
19.3	All other Forms - miscellaneous	Free

Sl.	Description	Amount/Tk. (VAT inclusive)
20	SME Loan Facilities	
20.1	Loan Application Fee	Nil
20.2	CIB Charge	At actual
20.3	Contact Point Verification (CPV) Charge	At actual
20.4	Documentation/stamp Charge	At actual
20.5	Valuation Charge	At actual
20.6	Mortgage Fees (Processing and Documentation)	At actual
20.7	Legal Fees	At actual
20.8	Loan Processing Fees	Loan amount up to 50 Lac: 0.575% or BDT 17,250 which ever is lower. Loan amount above 50 Lac: 0.345% or BDT 23,000 which ever is lower.
20.9	Partial/Early Settlement Fees- Cottage, Micro and Small (Not to follow PPG for this issue)	Nil
20.10	Partial/Early Settlement Fees (for only Medium Segment) (Not to follow PPG for this issue)	0.575%
20.11	Penal charge	Additional 2% of overdue amount (VAT not applicable)
20.12	CMSME - OD A/c maintenance fee	Nil
21	Supplier Finance:	
21.1	Factoring Charge / Platform Usage Fee	0.1725% - 1.15% of disbursement
21.2	CIB Charge	At actual
21.3	Account Maintenance Fee for Supplier Finance – SME (219)	Nil
22	Dealer Finance:	
22.1	Platform Usage Fee	0.575% - 1.15% of disbursement
22.2	CIB Charge	At actual
22.3	File Processing Fee	Nil
22.4	Account Maintenance Fee for Dealer Finance - SME (220)	Nil
22.5	Stamp Duty	At actual
22.6	Documentation Charge	At actual
22.7	Property Valuation Charge	At actual
22.8	Security Creation Charge	At actual

SI.	Description	Amount/Tk. (VAT inclusive)
23	EBL Shomonnoy	
23.1	CIB Charge	At actual
23.2	Loan Application Fee	Nil
23.3	Stamp Duty	At actual
23.4	Documentation Charge	At actual
23.5	Partial Prepayment Fee	Nil
23.6	Early Settlement Fee	Nil
23.7	Loan Processing Fees	Loan amount up to 50 Lac: 0.575% or BDT 17,250 whichever is lower. Loan amount above 50 Lac: 0.345% or BDT 23,000 whichever is lower.
23.8	Penal charge	Additional 2.0% on overdue amount (VAT not applicable)
Note:		
01. All Fees & 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.		