

**NATIONAL BANK LIMITED  
GENERAL BANKING DIVISION  
HEAD OFFICE, DHAKA**

**Schedule of charges for transactions relating to General Banking Business.**

<b>Particulars</b>	<b>Approved/ revised rate (to be effective from 09<sup>th</sup> December, 2014)</b>
Minimum balance for opening SB A/C.	Urban Tk.4000/- Rural Tk.1000/-
Payment of interest to SB A/C.	No interest is payable if 25% or above is withdrawn from an account or if number of withdrawals is 4 or above in a particular month
Minimum Interest Payable to SB A/C.	No interest is given for any half year if interest amount comes below Tk.100/-
<b>*Account Maintenance Fee</b> (Service/Incidental Charge) (Realizable on half yearly basis)	<b>SB Account having average balance upto Tk.5,000/- - Tk. Nil/-</b> <b>SB Account having average balance upto Tk.5,000/- but less than Tk.25,000/- - Tk. 100/-</b> <b>SB Account having average balance upto Tk.25,000/- but less than Tk.5.00 lac - Tk. 200/-</b> <b>SB Account having average balance upto Tk.5.00 lac &amp; above - Tk. 300/-</b>
Supply of Statement at the end of each half year	Nil
Supply of duplicate statement	Tk.100/- per instance
Issuance of Solvency Certificate	Tk.100/- per instance
Issuance of B.O. Certificate	Tk.100/-
<b>*Account Maintenance Fee</b> (Service/Incidental Charge) (to be realized on half yearly basis) including dormant A/c.	CD - Tk.300/- <b>*SND - Tk.500/- (Special Notice Deposit Account)</b> CC - Tk.500/- SOD- Tk.500/- Other Loan A/c. Tk.200/- CCS - Nil EHBL - Nil Festival Small Business Loan - Nil NBL Small Business Loan - Nil
Cheque returned unpaid through outward Clearing House	Tk.50/-(per instance)
Cheque bounced through inward clearing house	Tk.50/-(per instance)
Standing instruction	Tk.50/-
Account closing charge	SB- - Tk.100/- CD - Tk.200/- <b>SND - Tk.300/-</b>
<u>Collection charges</u> a) Within clearing house	Nil
b) Outside clearing house	@0.15% (Min. - Tk.100/- Max.Tk.1,200) Postage/courier charges - at actual (Min. Tk.20/-)
Commission on DD, TT & MT	@0.10% (min. Tk.25/-) Telephone charge - Tk.40/-
Cancellation of DD/TT/MT	Upto Tk.1000/- - Tk.25/- Above Tk.1000/- - Tk.40/-
Commission on PO & SDR	Upto Tk.5.00 Lac - Tk.50/- Above Tk.5.00 Lac - Tk.100/-
Cancellation of PO & SDR	Upto Tk.500/- - Tk.10/- Above Tk.500/- - Tk.25/-
Issuance of Duplicate instrument	Tk.50/- per instance
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/-)
Commission on Issuance of Bank Guarantee	@0.50% to 0.75% per qtr.or part thereof (Min.Tk.1,000/-)
Commission on Issuance of Bank Guarantee when 100% cash margin is provided.	Flat Tk.1000/- per year/each year Or part thereof irrespective of amount
Locker Rent	Small size - Tk.2000/- Medium size - Tk.2500/- Big size - Tk.3000/-
Security Deposit for Locker	Tk.3000/- (irrespective of size)
SMS Service	Tk.200/- + VAT for each year from the accounts of customers. <b>*SMS Service Charge is not applicable for NBL employees' accounts.</b>

- \* **Vat @15% to be realized on service charges from the A/C holders/customer's Account.**
- \* **Charges in Schedule of Service Charges/Head of A/C, etc. are shown in bold letter.**
- \* **The term "Account Maintenance Fee" is used in lieu of Service Charges/ Incidental charges as per BRPD Circular No.20 Dated: 16.05.2010**
- \* **The term SND (Special Notice Deposit) Account is used in lieu of STD (Short Term Deposit) Account as per BRPD 20 Dated: 16.05.2010**