

# SCHEDULE OF CHARGES

INNOVATIVE

INTEGRITY

DYNAMIC

We are

COMPLIANCE

STANDARDS

GLOBAL

REGULATIONS

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LAW

RANSPARENCY

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TECHNOCENTRIC

A PROLOGUE

NRB Bank is a dedicated financial institution founded by a group of NRBs successful in their diverse ventures round the globe, with an aim of acting as conduit for investment to and from Bangladesh by the Bangladeshi communities, thereby accelerating growth and development of country's trade, commerce and industries. With a swarm of brilliant, committed and professional bankers, the Bank started its journey in August 2013 with latest and state of the art technologies fully capable of rendering real-time online banking services from the day one of its operations.

Within a very short span of time we have been able to attain a name in the market due to our efforts of governing by the principles of integrity, ethics and transparency per our products and services with highly competitive edge and professionalism. Our products are market oriented, designed to meet demands of the day and for all segments of people of our society. Our schedule of charges will depict our efforts to deliver high value services at low cost. We are committed to prove through our personalized service, innovative

products, advanced technology and customer loyalty that we are "Not Just Another Bank".

### CORPORATE b a n k i n g

#### **EXPORT**

LAFUN	1	
L/C Advising	BDT 750	
L/C Amendment Advising	BDT 750	
L/C Transfer	BDT 750	
L/C Amendment Transfer	BDT 750	
L/C Pre-Advice	BDT 500	
L/C Confirmation	Max upto 0.20% each Qtr (for local confirmation)	
Export Collection / Negotiation Commission	0.05% to 0.15%, Maximum BDT 500 for bills with exchange gain	
Bill Purchase (OB) (Withour L/C)	0.10% to 0.15%	
Honoring Reimbursement Claim	NIL	
Advance Payment against Export	NIL	
Buying House Commission Payment Processing	BDT 500	
Authorization letter to Collect Documents/FDD from other Banks	BDT 300	
Cost of Fo	rms	
Data Entry Related to EXP BDT 300		
Data Entry helated to Exi	661 500	
Miscellane		
Miscellane	ous	
Miscellane PRC Issuance-per Certificate	ous BDT 500	
<b>Miscellane</b> PRC Issuance-per Certificate Other Certificate Issuance	ous BDT 500 BDT 500	
Miscellane PRC Issuance-per Certificate Other Certificate Issuance Attestation of Export L/C Doc	BDT 500 BDT 500 NIL	
Miscellane PRC Issuance-per Certificate Other Certificate Issuance Attestation of Export L/C Doc Reimbursement Claim against Export	BDT 500 BDT 500 NIL NIL	
Miscellane PRC Issuance-per Certificate Other Certificate Issuance Attestation of Export L/C Doc Reimbursement Claim against Export Payment Reminder Fee	BDT 500 BDT 500 NIL NIL NIL	
Miscellane PRC Issuance-per Certificate Other Certificate Issuance Attestation of Export L/C Doc Reimbursement Claim against Export Payment Reminder Fee Signature Verification	OUSBDT 500BDT 500NILNILNILNIL0.25% on disbursed amount, minimum BDT	
Miscellane PRC Issuance-per Certificate Other Certificate Issuance Attestation of Export L/C Doc Reimbursement Claim against Export Payment Reminder Fee Signature Verification Cash Incentive & Duty Drawback Processing Charge	BDT 500 BDT 500 NIL NIL NIL NIL NIL 0.25% on disbursed amount, minimum BDT 4,000	
Miscellane PRC Issuance-per Certificate Other Certificate Issuance Attestation of Export L/C Doc Reimbursement Claim against Export Payment Reminder Fee Signature Verification Cash Incentive & Duty Drawback Processing Charge Export Invoice Financing	BDT 500 BDT 500 NIL NIL NIL NIL 0.25% on disbursed amount, minimum BDT 4,000 NIL NIL	
Miscellane PRC Issuance-per Certificate Other Certificate Issuance Attestation of Export L/C Doc Reimbursement Claim against Export Payment Reminder Fee Signature Verification Cash Incentive & Duty Drawback Processing Charge Export Invoice Financing FI Loans & Advances	BDT 500 BDT 500 NIL NIL NIL NIL 0.25% on disbursed amount, minimum BDT 4,000 NIL NIL	
Miscellane PRC Issuance-per Certificate Other Certificate Issuance Attestation of Export L/C Doc Reimbursement Claim against Export Payment Reminder Fee Signature Verification Cash Incentive & Duty Drawback Processing Charge Export Invoice Financing FI Loans & Advances	BDT 500 BDT 500 NIL NIL NIL NIL 0.25% on disbursed amount, minimum BDT 4,000 NIL NIL	

Usance L/C			
1st Qtr	0.10% to 0.50% for 1st Qtr, for Expiry Exceeding 1st Qtr, Commission will be Charged at Actual, Min BDT 1,000		
Subsequent Qtr(s)	Same as 1st Qtr		
Back-to-Bac	:k L/C		
1st Qtr	0.10% to 0.40% for 1st Qtr, for Expiry Exceeding 1st Qtr, Commission will be Charged at Actual, , Min BDT 1,000		
Subsequent Qtr(s)	Same as 1st Qtr		
100% Cash Cov	rered L/C		
1st Qtr	0.10% to 0.25% for 1st Qtr, for Expiry Exceeding 1st Qtr, Commission will be Charged at Actual, Min BDT 1,000		
Subsequent Qtr(s)	Same as 1st Qtr		
Amendment of L/C except increase of value and extension of validity	BDT 750 (for all types of L/C)		
For Enhancement /Extension of L/C value/validity	L/C issuance Commission and other Charges will apply		
L/C Cancellation	Cancellation Charge is NIL, Communication Charge BDT 700.00		
Document Scrutiny/ Processing Fee	For Local Bill BDT 100-300, For Foreign Bill BDT 100-500, For Bill Under Back To Back LC BDT 100		
Import Bill Retirement (Under Sight L/C)	BDT 500 to BDT 1,500 plus communication charge		
Discrepancy Fee	USD 20 to USD 50 (local) USD 20 to USD 100 (foreign)		
Import B	ills		
Collection of Bills (Not under L/C) DA/DP	BDT 200 to BDT 1,000		
Acceptance of Usance Bill	0.10% to 0.40% for 1st Qtr, for Maturity Exceeding 1st Qtr, Commission will be Charged at Actual		
Shipping Guarantee/ Airway Bill Release/ Delivery Order	BDT 500 to BDT 2,000		
Trade Arrangement Fee	N/A		
Import Invoice Financing	N/A		

#### Miscellaneous

Miscellaneous			
Reimbursement Fee	USD 30 to USD 110		
DA Acceptance Fees	0.10% to 0.40%, min BDT 1,000		
Copy Document Endorsement for Assessment	NIL		
Credit Report Collection	At Actual		
Import without L/C	BDT 500 to BDT 2,000		
TR Refinance Fee	BDT 500		
Past Due Transfer Fee	BDT 1,000		
BL Endorsement and Signature verification	BDT 200 per BL		
Vessel Tracking	At actual		
Processing fee for obtaining regulatory approval			
(Indenting, Buying house, freight forwarders agent	BDT 2,000 for 1st Permission and BDT 1,000 for		
and any other specific permission related to import/	each renewal		
export/remittance etc.)	Caerrenewai		
Cost of Fo	rms		
	BDT 300 for Local L/C and BDT 500 for foreign		
Stationery Charges	L/C (includes L/C Application Form, LCA and		
	IMP)		
Issuance of Certificate	BDT 500 per Certificate		
Renewal of IRC	BDT 1,500		
BONDS AND GU	ARANTEES		
	0.10% to 0.50% for 1st Qtr, for Expiry Exceeding		
Issuance/Extension of Validity/Amount Increase	1st Qtr, Commission will be Charged at Actual,		
	Min BDT 1,000		
Amendment other than Extension of Validity or Amount Increased	BDT 2,500		
Stamp duty	At Actual		
Legal Fee	At Actual		
	BDT 1,000 for LOC value up to BDT 1 Crore;		
	BDT 2,000 for LOC value above BDT 1 Crore to		
	BDT 5 Crore;		
Letter of commitment	BDT 3,000 for LOC value above BDT 5 Crore to		
	BDT 10 Crore; and		
	BDT 5,000 for LOC value above BDT 10 Crore		
Direct Guarantees/Advi	sing Guarantees		
Advising Guarantees without our Engagement or			
Responsibility	BDT 1,500		
Advising Guarantees by Adding Confirmation	Same as Issuance of Guarantee		
e-GP			
E-Tendering: Collection of Registration/Renewal Fees/			
Tender Doc. Sell:	Tk.15.00+VAT		
	Account with NRB Bank: Tk.10.00 +VAT		
	Account with other Bank: Tk.40.00 +VAT		
E-Tendering Uploading			
	No charges will be applicable for 100% cash margin		
	margin		

	LTM: Minimum Tk.100.00 +VAT per instance	
Certificate issuance for line of credit	OTM: Minimum Tk.200.00 +VAT per instance	
Bank Guarantee Commission	.25% to .50% per quarter +VAT	
Payment Order Issuance Charges	Tk.10.00+VAT	
Communicatio	on Costs	
Advise of L/C copy by Fax	At Actual	
All Telex/SWIFT Charges	Foreign L/C: BDT 1,000 to BDT 2,000 Local L/C: BDT 500 to BDT 1,500 All types of amendment: BDT 500 to BDT 1,000 All other SWIFT Charge: BDT 700	
Courier (Inbound / Outbound)	At Actual	
Fax	At Actual	
CORPORATE LOANS		
Syndication C		
Syndication Agreement Agency Function	As per agreement with Client As per agreement with Client	
Syndication Participation		
Syndication Participation	As per agreement with Client	
Other Bank's Instrument kept under lien in our Bank	BDT 500	
Our Bank's Instrument kept under lien in other Bank	BDT 500	
Interest Ra		
Penal Charges	2% (Max)	
Time Loan	As per agreement with Client	
Term Loan	As per agreement with Client	
OD	As per agreement with Client	
Fees		
Facility Commitment / Renewal Fee	0.10% of total facility or as per agreement with the client	
Loan Processing Fee	For Loan Amount up to BDT 5.00 Million: Up to 0.50% (Maximum BDT 15,000.00) For Loan Amount up to BDT 5.00 Million: Up to 0.30% (Maximum BDT 20,000.00) or as per agreement with the client	
Charge Documents Fee	BDT 1,000.00 (For new & renewal of composite credit facilities optional for new booking) or as per agreement with the client	
Early Settlement Fee	Up to 0.50% of the loan outstanding or as per agreement with the client	
Reschedule / Restructure Fee	0.25% of loan outstanding (Maximum BDT 10,000.00) or as per agreement with the client	
Notes:		

# \* VAT applicable as per GoB rules

The Bank reserves the right to assess charges on transactions which are not covered by the schedule and to amend the terms, conditions and rates stated in the schedule without prior notice.

## CORPORATE

#### **CURRENT ACCOUNT**

Account Maintenance Fee	BDT 300.00 (or as per Government circular) Half yearly
Account Closing Charge	BDT 300.00
Dormant Activation	Free

#### SHORT NOTICE DEPOSIT ACCOUNT (SND)

Account Maintenance Fee	BDT 500.00 (or as per Government circular) Half yearly
Account Closing Charge	BDT 300.00
Dormant Activation	Free

#### **Interest Bearing CD Account**

Account Maintenance Fee	BDT 300.00 (or as per Government circular) Half yearly
Account Closing Charge	BDT 300.00
Dormant Activation	Free

#### **NRB Bank Foreign Currency Account**

Account Maintenance Fee	FCY Equivalient to BDT 300.00 (Half yearly)
Account Closing Charge	FCY Equivalient to BDT 300.00
Dormant Activation	Free

#### Cheque Book/Pay Order

Issuance of Bangladesh Bank Cheque	NIL	
Cheque Book issuance Charge	Tk. 6.00 per leaf for subsequent orders	
Uncollected Cheque book destruction	100.00	
Payment Order issuance up to up to BDT 1,000	BDT 20.00	
Payment Order issuance BDT 1,001-BDT 1,00,000	BDT 50.00	
Payment Order issuance up to BDT 1,00,001-above	BDT 100.00	
Payment order Cancellation	BDT 50.00	
Stop Payment	BDT 100.00 per instruction	
Stop Payment Cancellation	BDT 50.00 per instruction	
Cheque Dishonor due to insufficient fund	BDT 50.00	
Cheque Dishonor other than insufficient fund	BDT 50.00	
Other Charges		
Intercity Cash Transaction fees	NIL	
Swift	1,000.00	

Swift	1,000.00
RTGS Transfer Fees	87.00 per RTGS
Standing Instruction	NIL
Bank Certification	100.00
Statement Verification	300.00
Postal Charge	At Actual
Bangladesh Bank Cheque Cancellation fees	300.00
FCY Draft issue	500.00
FCY Draft/Cheque Collection	500.00
SMS Charges (Half yearly) BDT	250.00

## SME b a n k i n g

#### **Interest Rates**

As per agreement with Client	
As per agreement with Client	
As per agreement with Client	
0.50% (Not exceeding BDT 15,000 for Loan amount up to BDT 50 Lac) 0.30% (Not exceeding BDT 20,000 for Loan amount above BDT 50 Lac)	
Lien Mark	
BDT 500	

Other Bank's Instrument kept under lien in our Bank	BDT
Our Bank's Instrument kept under lien in other Bank	BDT

T 500	
T 500	

#### **Other Charges**

Inside Dhaka BDT 400 Outside Dhaka BDT 400 to BDT 650
BDT 500
BDT 400
BDT 500
BDT 500
BDT 500

## RETAIL b a n k i n g

#### DEPOSIT Current Account

Account maintenance fee	BDT 300 (half yearly)
Non Resident Investors Taka Account (NITA)	BDT 300 (half yearly)
Expat BDT Account	BDT 300 (half yearly)
Dormant activation	Free
Account closing charge	BDT 300

#### **Savers Account**

Account maintenance fee	Up to BDT 10,000 - Nil
	BDT 100 (half yearly avg. balance above BDT 10,000 to BDT 25,000)
	BDT 200 (half yearly avg. balance above BDT 25,000 to BDT 2,00,000)
	BDT 250 (half yearly avg. balance above BDT 2,00,000 to BDT 10,00,000)
	BDT 300 (half yearly avg. balance above BDT 10,00,000)
Dormant activation	Free
Account closing charge	BDT 200

#### **Power Savers Account**

Account maintenance fee	Up to BDT 10,000 - Nil
	BDT 100 (half yearly avg. balance above BDT 10,000 to BDT 25,000)
	BDT 200 (half yearly avg. balance above BDT 25,000 to BDT 2,00,000)
	BDT 250 (half yearly avg. balance above BDT 2,00,000 to BDT 10,00,000)
	BDT 300 (half yearly avg. balance above BDT 10,00,000)
Dormant activation	Free
Account closing charge	BDT 200

#### **Pearl Account**

Account maintenance fee	Up to BDT 10,000 - Nil	
	BDT 100 (half yearly avg. balance above BDT 10,000 to BDT 25,000)	
	BDT 200 (half yearly avg. balance above BDT 25,000 to BDT 2,00,000)	
	BDT 250 (half yearly avg. balance above BDT 2,00,000 to BDT 10,00,000)	
	BDT 300 (half yearly avg. balance above BDT 10,00,000)	
	Dormant activation	Free
	Account closing charge	BDT 200

#### NRB My Savings Account/ NRB My Deposit Account

Up	to BDT 10,000 - Nil
	T 100 (half yearly avg. balance above BDT 000 to BDT 25,000)
	T 200 (half yearly avg. balance above BDT 000 to BDT 2,00,000)
	T 250 (half yearly avg. balance above BDT 0,000 to BDT 10,00,000)
	T 300 (half yearly avg. balance above BDT 00,000)
Dormant activation Fre	e
Account closing charge BD	Т 200

#### Short Notice Deposit Account (SND)-Individual

Account Maintenance Fee	BDT 5
Account Closing Charge	BDT 3
Dormant Activation	Free

## ce FeeBDT 500 (half yearly)chargeBDT 300vationFree

#### **Amar Shopno Account**

This is a charge free account **My Salary Account** This is a charge free account **I-Savings Account** 

This is a charge free account

#### Foreign Currency Current Account & RFCD Account

Minimum initial deposit Account maintenance fee Account closing charge USD 200 or equivalent GBP/EURO) FCY Equivalent to BDT 300 FCY Equivalent to BDT 300 \* VAT applicable as per GoB rules

#### **Expat FCY Account**

Account maintenance fee Account closing charge Dormant activation FCY Equivalent to BDT 300 FCY Equivalent to BDT 300

Free

#### STUDENT BANKING ACCOUNT

#### Early Account

Account maintenance fee	Free
Account closing charge	Free
Dormant activation	Free

#### **Study Account**

Account maintenance fee	Up to BDT 10,000 - Nil
	BDT 100 (half yearly avg. balance above BDT 10,000 to BDT 25,000)
	BDT 200 (half yearly avg. balance above BDT 25,000 to 2,00,000)
	BDT 250 (half yearly avg. balance above BDT 2,00,000 to 10,00,000)
	BDT 300 (half yearly avg. balance above BDT 10,00,000)
Dormant activation	Free
Account closing charge	BDT 200

#### **Student File**

Opening fee	BDT 5,000
Renewal fee	BDT 2,500

#### **My Future DPS- Savings Scheme**

Pre-mature closing fee Free Penalty Charge 2% c

2% on the installments amount for the due days

#### **SAVINGS SCHEME (DPS)**

Pre-mature closing fee	Free
Penalty Charge	2% on the installments amount for the due days

#### OTHERS Account Statement Charge/Balance Confirmation Certificate

All regular statement/balance confirmation certificate	Free (twice a year free on Jun & Dec)
Any additional statement (below 1 year) / Balance confirmation certificate	BDT 100 per certificate / statement (other than regular issuance)
Any additional statement (1 year & above)	BDT 500
Certificate related to Sanchaypatra	BDT 300
Any other Bank certificate	BDT 500
Statement verification for other banks and embassies	BDT 500
Remittance credit advice	Free
Postage/Courier charge	At actual
Solvency Certificate	BDT 200
Beneficiary Owner's Certificate	BDT 100

#### Cheque Book/Pay Order

Cheque book issuance charge	Tk. 6 per leaf (Minimum order 10 leaves)
Uncollected cheque book destruction	Free
Pay order issuance up to BDT 1,000	BDT 20
Pay order issuance BDT 1,001 to 1,00,000	BDT 50
Pay order issuance above BDT 1,00,000	BDT 100
Bangladesh Bank Cheque Issuance	BDT 500
Cancellation of Pay order/DD/TT/MT	BDT 50
Cancellation of BB cheque	BDT 300

#### **Stop Payment**

Stop payment of check/full check book	BDT 100 per instruction
Stop Payment Cancelation Instruction	BDT 50 per instruction

#### **Standing Instruction & Others**

BDT 100 (for every SI)
Tk. 87.00 per RTGS
Free

### Cheque Collection – Local Currency

Outstation cheque collection commission	BDT 200 (for Up to 50k), BDT 300 (for BDT 50k+ to BDT 100k), BDT 500 (for BDT 100k & above)
Cheque collection returned/unpaid	BDT 200
Cheque collection courier charge	At actual
Regular Value Cheque Clearing (below BDT 50K)	Free

Regular Value Cheque Clearing (BDT 50K to < BDT 5 Lac)	Tk. 10 (including VAT)
Regular Value Cheque Clearing (5 lac & above)	Tk. 25 (including VAT)
High Value Cheque Clearing (BDT 5 lac & above)	Tk. 60 (including VAT)
Inward clearing cheque returned/unpaid	BDT 50

#### **Cheque Collection – Foreign Currency**

FCY Cheque collection (inside Bangladesh)	0.10% or Min BDT 200 (whichever higher) + other charges of the bank
FCY Cheque collection (outside Bangladesh)	0.15% or Min BDT 500 (whichever higher) + other charges of the bank
FCY Cheque Returned/Unpaid sent on Collection (Inside Bangladesh)	BDT 300 + other charges of the bank
FCY Cheque Returned/Unpaid sent on Collection (Outside Bangladesh)	BDT 750 + other charges of the bank
Courier charges	At actual

#### Inward Remittance – Foreign Currency

For NRB Bank customer	Free
Encashment Certificate Charge	BDT 200

#### **Outward Remittance – Foreign Currency**

FCY Draft/TT issuance charge	BDT 100 ; upto BDT 100,000 (Eqv. FCY)
	BDT 200 + foreign correspondence charge; BDT 1,00,001 to BDT 5, 00, 000 (Eqv. FCY)
	BDT 300 + foreign correspondence charge ; BDT 5,00,001 to BDT 10,00,000 (Eqv. FCY)
	BDT 500 + foreign correspondence charge; above BDT 10,00,000 (Eqv. FCY)
FCY Draft change/stop cheque	BDT 500 + Foreign correspondence charge
FCY Draft cancellation	BDT 200 + foreign correspondence charge
TT cancellation	BDT 200 + other Bank charge
SWIFT charge	BDT 1,000

#### FCY Notes Issue/Encashment

Endorsement fee – Customer	Free
Endorsement fee – Non-customer	BDT 200
Issuance cash FCY Notes – Customer	BDT 200
Issuance cash FCY Notes – Non-customer	BDT 500
Cash FCY encashment	BDT 200

#### LOAN Quick Cash/Loan

Processing fee	0.50% of the loan amount BDT 50 lac or less (maximum BDT 5,000) 0.30% of the loan amount more than 50 lac (maximum BDT 5,000)
Limit enhancement/reduction fee	BDT 1,000
Security replacement fee	BDT 500
SOD facility renewal fee	Up to BDT 1,000
Partial Payment fee (Quick Loan)	0.50% of partial payment amount
Early Settlement Fee (Quick Loan)	0.50% of loan Outstanding amount
Quick Loan Single Payment (QLSP)	
Processina fee	0.50% of the loan amount BDT 50 lac or less (maximum BDT 5,000)

Processing lee	0.30% of the loan amount more than 50 lac (maximum BDT 5,000)
Early settlement fee	0.50% of loan Outstanding amount

### (No early settlement fees applicable for top up of Quick Cash/ Quick Loan & No Partial payment / Early Settlement Fees applicable for Quick Cash customers.)

#### My Loan - Personal Loan

,		
Processing fee	0.50% of loan amount (maximum BDT 15,000)	
Partial payment fee	0.50% of partial payment amount (possible only after 3 installments & at least 30% of the outstanding loan amount)	
Early settlement fee	0.50% of Outstanding loan amount (has to be after 6 installments)	
My Home - Home Loan		
Processing fee	0.50% of the loan amount BDT 50 lac or less (maximum BDT 15,000) 0.30% of the loan amount more than 50 lac (maximum BDT 20,000)	
Partial payment fee	0.50% of partial payment amount (Allowed only after 3 installments & at least on 10% of the outstanding loan amount & min. of BDT 100,000)	
Early settlement fee	0.50% of the Outstanding amount (allowed Only after 6 months)	

#### My Car – Auto Loan

Processing fee	0.50% of loan amount (maximum BDT 15,000)		
Partial payment fee	0.50% of the partial payment amount (allowed after 6 months – at least minimum 30% of the loan outstanding to be paid by customer)		
Early settlement fee	0.50% of Outstanding loan amount (allowed Only after 6 installment)		

#### **NRB My Home**

	0.50% of the loan amount 50 lac or less
Processing fee	(maximum BDT 15,000)
	0.30% of the loan amount more than 50 lac
	(maximum BDT 20,000)
Partial payment fee	0.50% of the partial payment amount (partial
	payment amount will be at least 10% of total
	outstanding & minimum of BDT 100,000)
Early settlement fee	0.50% of the Outstanding amount (allowed Only
	after 6 months)

#### Other Charges – Loan

Loan account statement	BDT 500		
Penal charge	Monthly 2% on overdue amount		
CIB charge	BDT 200		
Any other Bank Certificate	BDT 500		
Duplicate Sanction advice (2nd Copy)	BDT 500		
Loan Document Photocopy	BDT 500		
CPV charge (Inside Dhaka)	BDT 400		
CPV charge (Outside Dhaka)	BDT 400-650		
Documentation fee	BDT 500		
Rechedule/restructure fee	0.25% of the recheduled/restructured amount		
Lien Mark			
Other Bank's Instrument kept under lien in our Bank	BDT 500		
Our Bank's Instrument kept under lien in other Bank	BDT 500		

#### LOCKER SERVICE

Small – Per Annum	BDT 3,000 (For Urban Branches) BDT 2,000 (For Rural Branches)	
Medium – Per Annum	BDT 4,000 (For Urban Branches) BDT 2,500 (For Rural Branches)	
Large – Per Annum	BDT 5,000 (For Urban Branches) BDT 3,000 (For Rural Branches)	
Replacement of lost key	At actual	
Late payment fee	BDT 500	
Other Charges		
SMS Alert Fees	Half yearly BDT 250	

SMS Alert Fees	Half yearly BDT 250
CCTV image retrieval – Customer	BDT 1,000
CCTV image retrieval – Non-customer	BDT 2,000

#### Note:

\* This Tariff applies to normal transactions. Stamp duty, correspondent charges and other out-of-pocket expenses, if any, may be added. The Bank reserves the right to assess charges on transactions which are not covered by this schedule and to amend without prior notice the terms, conditions or rate, stated in this schedule.

\*\* For Payroll customers the fees & charges will be as per client's specific existing agreement.

Conditions apply

## DEBIT/CREDIT

Particulars	Platinum	Gold	Classic
Membership Fee	Free	Free	Free
Renewal Fee <sup>1</sup>	BDT 4,000	BDT 2,000	BDT 1,500
Supplementary Card Annual Fee	Free	Free	Free
Card Replacement Fee	BDT 500	BDT 500	BDT 350
PIN Replacement Fee	BDT 350	BDT 350	BDT 350
Late Payment Fee	BDT 700 or USD 12	BDT 500 or USD 10	BDT 400 or USD 7
Cash Advance Fee NRB Bank's ATM	2% or BDT 100 whichever is higher		
Cash Advance Fee Other Bank ATMs	2% or BDT 100 whichever is higher + Network Fee		
Cash Advance Fee (International)	\$2.5 or 2.50% Whichever is Higher + Markup fee		+ Markup fee
Over Limit Charge	BDT 800 or USD12	BDT 700 or USD12	BDT 600 or USD12
Interest for General Card <sup>2</sup>	20%	20%	20%
Interest for Staff Card <sup>2</sup>	18%	18%	18%
Interest (EMI) <sup>5</sup>	11% (Flat)	11% (Flat)	11% (Flat)
Trasaction Retrieval Fee	BDT 300 Per Trasaction		
Payment Due Date from Statement	15 Days		
Outward Cheque Return Fee	BDT 50		
Card Cheque return fee(Insufficient fund)	BDT 50		
Markup	3%		
Balance transfer fee (BT)	2% or BDT 150 whichever is higher		
Balance transfer Interest	20%		
Certificate Fee	BDT 200		
Minimum Payment <sup>3</sup>	BDT 500 or USD 10 or 5% whichever is higher		
Transaction Alert/ SMS Service	BDT 200 Per Annu	ım	

Credit Assurance Premium(in BDT)	0.35% of total monthly outstanding
Cash Advance Limit	50% of Credit Limit
Voucher Retrieval Fee	BDT 200 & USD 5
Card Cheque Book Fee for General <sup>4</sup>	200 for 10 leaves & 300 for 20 leaves
Card Cheque Book Fee for staff <sup>4</sup>	100 for 10 leaves & 200 for 20 leaves
Card Cheque Processing Fee	1.75 % or BDT 200.00 whichever is higher
Statement Fee (Paper/eStatement)	Free
Duplicate statement Fee	BDT 200

1. 100% waiver on renewal fee by making 14 transaction (POS and Card Check) through primary card only.

- 2. Interest calculate on reducing balance method.
- 3. On closing balance
- 4. First cheque book will be free.
- 5. Early Settllement Fee will be 0.5% on principal Amount
  \*\*\* Will be effective from 1st December 2020

Particulars	Local Debit Card	Global Debit Card
Annual Fee	BDT 500	USD 10 / EURO 8 / GBP 6
Card Replacement Fee	BDT 500	USD 10 / EURO 8 / GBP 6
PIN Replacement Fee	BDT 300	USD 5 / EURO 4 / GBP 3
Cash Withdrawl from any ATM (Bangladesh)	Free	Free
Cash Withdrawl from ATM (Abroad)	N/A	USD 2.5 or 1% of the withdrawl amount (whichever is higher)
SMS Alert	Free	Free

#### **Al-Wadeeah Current Account** BDT 300 (half yearly) Account maintenance fee Dormant Activation Free Account closing charge **BDT 300 Mudarabah Savinngs Account** Up to BDT 10,000 - Nil BDT 100 (half yearly avg.balance above BDT 10,000 to BDT 25,000) BDT 200 (half yearly avg.balance above BDT Account maintenance fee 25,000 to 2,00,000) BDT 250 (half yearly avg.balance above BDT 2,00,000 to 10,00,000) BDT 300 (half yearly avg.balance above BDT 10,00,000) Dormant Activation Free Account closing charge **BDT 200** Mudaraba MY NRB Savings Account Up to BDT 10,000 - Nil BDT 100 (half yearly avg. balance above BDT 10,000 to BDT 25,000) BDT 200 (half yearly avg. balance above BDT Account maintenance fee 25,000 to BDT 2,00,000) BDT 250 (half yearly avg. balance above BDT 2,00,000 to BDT 10,00,000) BDT 300 (half yearly avg. balance above BDT 10,00,000) Dormant activation Free Account closing charge BDT 200 Mudarabah Short Notice Deposit Account (SND) BDT 500 (half yearly) Account maintenance fee Dormant Activation Free **BDT 300** Account closing charge Mudaraba Deposit Pension Account- (DPS) Pre - mature closing fee Free Mudaraba Hajj Savings Scheme - (DPS) Pre-mature closing fee Free Mudaraba Bibaho Savings Scheme - (DPS) Pre-mature closing fee Free Mudaraba Payroll Account This is a charge free Account

\* VAT applicable as per GoB rules

Other Account Statement Charge/Ba	lance Confirmation Certificate		
All regular Account statement/balance confirmation certificate	Free (twice a year on Jun & Dec)		
Account statement/balance confirmation certificate	BDT 100 per certificate (other than regular issuance		
Any additional statement (1 year & above)	BDT 500		
Any other Bank Certificate	BDT 500		
Statement Verification for other Bank and embassies	BDT 500		
Remittance credit advice	Free		
Postage/Courier charge	At actual		
Solvency Certificate	BDT 200		
Beneficiary Certificate	BDT 100		
Cheque Book/I			
Cheque Book issuance charge	Tk.6 per leaf (Minimum order 10 leaves)		
Uncollected cheque book destruction	Free		
Pay order issuance up to BDT 1,000	BDT 20		
Pay order issuance up to BDT 1,001 to 1,00,000	BDT 50		
Pay order issuance above BDT 1,00,000	BDT 100		
Bangladesh Bank Cheque issuance	BDT 500		
Cancellation of pay order/DD/TT/MT	BDT 50		
Cancellation of BB Cheque	BDT 300		
Stop payn			
Stop payment of cheque/ full cheque book	BDT 100 per Instruction		
Stop Payment Cancelation Instruction	BDT 50 per Instruction		
Standing Instruct			
Standing Instruction (SI)	BDT 100 (for every SI)		
RTGS Transfer fees	BDT 87.00 per RTGS		
BEFTN Charge	Free		
Cheque Collection -Local Currency			
• Outstanding cheque collection commission	BDT 200 (for up to 50k),BDT 300(BDT 50k + to BDT 100k),BDT 500( for 100k & above)		
Cheque collection returned/unpaid	BDT 200		
Cheque collection courier charge	At actual		
Regular Value Cheque Clearing (below BDT 50k)	Free		
Regular Value Cheque Clearing (BDT 50k to <bdt 5<br="">Lac)</bdt>	Tk.10 (Including VAT)		
Regular Value Cheque Clearing (BDT 5 Lac & above)	Tk.25 (Including VAT)		
High Value Cheque Clearing (BDT 5 Lac & above)	Tk.60 (Including VAT)		
Inward clearing Cheque returned/unpaid	BDT 50		
Cheque Collection-Fo			
	BDT 200 ( whichever higher) + other charges of		
FCY Cheque collection (inside Bangladesh)	the bank		
FCY Cheque collection (outside Bangladesh)	BDT 500 ( whichever higher) + other charges of the bank		
FCY Cheque Returned/Unpaid sent on collection(inside Bangladesh)	BDT 300 + other charges of the bank		

FCY Cheque Returned/Unpaid sent on collection(outside Bangladesh) Courier charges

BDT 750 + other charges of the bank

At actual

#### **Inward Remittance-Foreign Currency**

For NRB Bank customer Free Encashment Certificate Charge

BDT 200

#### **Outward Remittance-Foreign Currency** BDT 100 upto BDT 1 00 000 (Eqv ECV)

	DDT TOU UPLO DDT T,00,000 (Eqv.FCT)
	BDT 200+ foreign correspondence charge;
	BDT 1,00,001 BDT 5,00,000 (Eqv.FCY)
FCY Draft /TT issuance Charge	BDT 300+ foreign correspondence charge;
	BDT 5,00,001 BDT 10,00,000 (Eqv.FCY)
	BDT 500+ foreign correspondence charge;
	above BDT 10,00,000 (Eqv.FCY)
FCY Draft Change/stop cheque	BDT 500+ foreign correspondence charge;
FCY Draft Cancellation	BDT 200+ foreign correspondence charge;
TT Cancellation	BDT 200 + other charge
SWIFT Charge	BDT 1,000

#### **FCY Notes Issue/Encashment**

Endorsement fee-Customer	Free
Endorsement fee-Non Customer	BDT 200
Issuance cash FCY Notes -Customer	BDT200
Issuance cash FCY Notes - Non Customer	BDT 500
Cash FCY encashment	BDT 200

#### Investment **Quard/Withdrawal Facility**

Processing fee	BDT 500 + stamp charge
Renewal fee	Up to BDT 1,000

#### **HPSM Household Finance- Personal Investment**

Investment processing fee	0.50% of Investment amount (maximum BDT 15,000)
Partial Payment fee	Allowed at any time without any types of fees or charges.
Early settlement fee	Allowed at any time without any types of fees or charges.

#### **HPSM-Home Finance**

Investment processing fee	0.50% of the investment amount BDT 50 lac or less (maximum BDT15,000) 0.30% of investment amount more than 50 lac (maximum BDT 20,000)
Partial Payment Fee	Allowed at any time without any types of fees or charges.
Early settlement fee	Allowed at any time without any types of fees or charges.

#### **HPSM- Car Finance**

Investment processing fee	0.50% of Investment amount (maximum BDT 15,000)
Partial payment fee	Not Applicable
Supervision/Monitoring Cost	Lump sum i.e. BDT 5,000 only

#### **Other Charges - Investment**

•	
Investment account statem	ent BDT 500
CIB cha	rge BDT 200
Any other Bank Certific	ate BDT 500
Duplicate Sanction advice (2nd Co	py) BDT 500
Investment Document Photoc	DPy BDT 500
CPV charge (Inside Dha	ika) BDT 400
CPV charge (Outside Dha	ka) BDT 400-650
Documentation	Fee BDT 500

#### **Lien Mark**

Other Bank's Instrument kept under lien in our bank	BDT 500
Our Bank's Instrument kept under lien in other bank	BDT 500

#### **Loker Service**

Small-Per Annum	BDT 3,000 (For Urban Branches) BDT 2,000 (For Rular Branches)
Medium-Per Annum	BDT 4,000 (For Urban Branches) BDT 2,500 (For Rular Branches)
Large-Per Annum	BDT 5,000 (For Urban Branches) BDT 3,000 (For Rular Branches)
Replacement of lost key	At actual
Late payment fee	BDT 500
Other Che	

#### **Other Charges**

SMS Alert Fees	Half yearly BDT 250
CCTV image retrieval-Customer	BDT 1,000
CCTV image retrieval: Non-Customer	BDT 2,000

#### Note:

- \* This Tariff applies to normal transactions. Stamp duty, correspondent charges and other out-of-pocket expenses, if any, may be added. The Bank reserves the right to assess charges on transactions which are not covered by this schedule and to amend without prior notice the terms, conditions or rate, stated in this schedule.
- \*\* For Payroll customers the fees & charges will be as per client's specific existing agreement.

Conditions apply

#### Debit Card (Local Debit Card)

Annual Fee	BDT 500
Card Replacement Fee	BDT 500
PIN Replacement Fee	BDT 300
Cash Withdrawal from any ATM (Bangladesh)	Free
Cash Withdrawal from ATM (Abroad)	N/A
SMS Alert	Free

#### Fees and Charges of NRB Islamic Card:

	· · · · · · · · · · · · · · · · · · ·			
Particulars	NRB Islamic Card	NRB Islamic Card		
Membership Fee	Free			
	Limit Renewal Fee (BDT)			
	Below 1 Lac	1500		
Renewal Fee	1 Lac to Below 2 Lac	2000		
	2 Lac to 10 Lac	4000		
Supplementary Card Annual Fee	Free			
Card Replacement Fee	BDT 500			
PIN Replacement Fee	BDT 400			
Late Payment Fee	BDT 500 or USD 5			
Over Limit Charge	BDT 600 or USD 6			
Cash Advance Fee NRB Bank's ATM	2% or BDT 100 whichever is higher			
Cash Advance Fee Other Bank ATMs	2% or BDT 100 whichever is higher	+ Netwo	ork Fee	
Cash Advance Fee (International)	\$2.5 or 2.50% whichever is higher +	- 3% Mar	rkup fee	
	Outstanding Amou	unt	Maintenance Fee	
Monthly maintenance fee for General	Outstanding Amou Below BDT 100 or		Maintenance Fee Free	
Monthly maintenance fee for General applicant's (if outstanding amount)		r USD 1		
Monthly maintenance fee for General applicant's (if outstanding amount)	Below BDT 100 or	r USD 1 to \$500 ery BDT	Free	
	Below BDT 100 of BDT 100 to 50000 or USD 1 1 Above BDT 50001 or \$501 for eve	r USD 1 to \$500 ery BDT	Free BDT 1000/USD 10	
applicant's (if outstanding amount)	Below BDT 100 or BDT 100 to 50000 or USD 1 t Above BDT 50001 or \$501 for eve 50000 or U	r USD 1 to \$500 ery BDT	Free BDT 1000/USD 10	
applicant's (if outstanding amount) EMI Enrollment Fee	Below BDT 100 or BDT 100 to 50000 or USD 1 to Above BDT 50001 or \$501 for eve 50000 or U Free Within NRB Bank A/C 1%	r USD 1 to \$500 ery BDT	Free BDT 1000/USD 10	
applicant's (if outstanding amount) EMI Enrollment Fee Fund Transfer fee Through NRB click	Below BDT 100 or BDT 100 to 50000 or USD 1 to Above BDT 50001 or \$501 for eve 50000 or U Free Within NRB Bank A/C 1% Other Bank A/C 1.5%	r USD 1 to \$500 ery BDT	Free BDT 1000/USD 10	
applicant's (if outstanding amount) EMI Enrollment Fee Fund Transfer fee Through NRB click Add Money Fee	Below BDT 100 or BDT 100 to 50000 or USD 1 to Above BDT 50001 or \$501 for every 50000 or U Free Within NRB Bank A/C 1% Other Bank A/C 1.5% 1.25% any Digital Finance/MFS	r USD 1 to \$500 ery BDT	Free BDT 1000/USD 10	
applicant's (if outstanding amount) EMI Enrollment Fee Fund Transfer fee Through NRB click Add Money Fee Transaction Retrieval Fee	Below BDT 100 or BDT 100 to 50000 or USD 1 to Above BDT 50001 or \$501 for ever 50000 or U Free Within NRB Bank A/C 1% Other Bank A/C 1.5% 1.25% any Digital Finance/MFS BDT 300 Per Transaction	r USD 1 to \$500 ery BDT	Free BDT 1000/USD 10	
applicant's (if outstanding amount) EMI Enrollment Fee Fund Transfer fee Through NRB click Add Money Fee Transaction Retrieval Fee Markup	Below BDT 100 of BDT 100 to 50000 or USD 1 to Above BDT 50001 or \$501 for eve 50000 or U Free Within NRB Bank A/C 1% Other Bank A/C 1.5% 1.25% any Digital Finance/MFS BDT 300 Per Transaction 3%	r USD 1 to \$500 ery BDT	Free BDT 1000/USD 10	
applicant's (if outstanding amount) EMI Enrollment Fee Fund Transfer fee Through NRB click Add Money Fee Transaction Retrieval Fee Markup Certificate Fee/NOC	Below BDT 100 or BDT 100 to 50000 or USD 1 to Above BDT 50001 or \$501 for ever 50000 or U Free Within NRB Bank A/C 1% Other Bank A/C 1.5% 1.25% any Digital Finance/MFS BDT 300 Per Transaction 3% BDT 200	r USD 1 to \$500 ery BDT	Free BDT 1000/USD 10	

Card Cheque Book issue Fee200 for 10 leaves and 300 for 20 leaves (1st card cheque Book<br/>free)Cheque Processing feeBDT 100 or 1.75% whichever is higherCard Cheque return feeBDT 50Insurance premium0.35% on outstanding amount on statement date

#### Note:

- Note:15% VAT Applicable on all service fees except Monthly Maintenance Fee (MMF).
- Government Excise Duty is applicable as per Government regulations.
- 100% waiver on renewal fee for yearly 14 transactions (POS, E-Commerce and Card Cheque) regarding of any amount.
- 2 supplementary card FREE! For 3<sup>rd</sup> supplementary card and onward 50% of Primary Card annual fee
- Complementary Balaka VIP Airport Lounge Facilities.
- Will be effective from 20 December 2022.

## AGENT b a n k i n g

Types of Transaction	Customer Charge (including VAT)	
Cash Dependent of the NDDDI America Deplice Or the		
Cash Deposit at own NRBBL Agent Banking Outlet	Free	
Cash Deposit at other NRBBL Agent Banking Outlet	0.25% (Min Tk.10, Max Tk.100)	
Cash Deposit in Branch Account at any NRBBL Agent Banking Outlet	0.25% (Min Tk.10, Max Tk.100)	
Cash Deposit in Agent Banking Account at Branch	Free	
Cash Withdra	awal	
Cash withdrawal from own NRBBL Agent Banking Outlet	Free	
Cash withdrawal from other NRBBL Agent Banking Outlet	0.25% (Min Tk.10, Max Tk.100)	
Cash withdrawal from NRBBL Branch	Free	
Cash withdrawal f	rom ATM	
NRBBL ATM	Free	
Q-Cash ATM	Free	
NPSB ATM	Free	
Fund Trans	fer	
Fund Transfer at own NRBBL Agent Banking Outlet	Free	
Fund Transfer at other NRBBL Agent Banking Outlet	0.25% Min Tk.10, Max Tk.100 (including VAT)	
Fund Transfer to NRBBL Branch Account	0.25% (Min Tk.10, Max Tk.100)	
Fund Transfer to NRBBL DPS Account	Free	
Fund Transfer to Other Bank Account through BEFTN	0.25% (Min Tk. 10, Max Tk. 100)	
Fund Transfer to Other Bank Account through RTGS	BDT 100 (Including VAT)	
Utility Bill Commission		
Utility Bill Collection	As agreed with Utility Company	
Passport Fee Collection	As agreed with Passport Authority	
Foreign Remittance		
Remittance through PIN	Free	
Remittance in Account	Free	
Agent Relationship Fee (on	disbursed amount)	
SME Loan	Tk. 1 – 10 Lac = 1.00% + VAT Tk. 10.01 Lac – 20 Lac = 0.50% + VAT Above 20 Lac = 0.25% + VAT	

Types of Transaction	Customer Charge (including VAT)	
Retail Loan	-	
Agricultural Loan	Tk. 1 – 5 Lac = 0.50% + VAT Above 5 Lac = 0.25% + VAT	
SOD Loan: Bondhu Quick Cash	1.00% Min Tk.200, Max Tk.3,000 (including VAT)	
Cards		
Debit Card Yearly Fee	Tk. 500 + VAT	
Debit Card Replacement Fee	Tk. 500 + VAT	
PIN Re-issuance Fee	Tk. 200 + VAT	
Debit Card Replacement Fee ( Only for captured card issue)	Free	
Cheque Book (in addition of Cheque Book charge)		
Cheque Book Issuance Fee	Per Leaf Tk. 10 + VAT	
Clearing Cheque Re	ceiving Fee	
At NRBBL Branch	Free	
At NRBBL Agent Banking outlet	Tk. 50	
Cheque returned/unpaid from the clearing house/ BACH	As per BACH Policy	
<b>Statement Supply</b> (1. CD/SND Account holders will get 01 (one) statement per month free of cost. 2. SB Account holders wi get 01 (one) statement on half-yearly basis free of cost.)		
Account Statement	Tk.100+VAT	
Balance Confirmation Certificate	Tk.100+VAT	
Solvency/Balance Certificate Verification	Tk.100+VAT	
Account Authentication on other Bank's request	Tk.100+VAT	
A/C Opening	J Fee	
CASA Account	Nil	
DPS Account	Nil	
TDS Account	Nil	
A/C Maintenance Fee (Based on A	Account Average Balance)	
	Tk. 0 - 10,000/= (Tk. 0)	
	Tk. 10,001 - 25,000/= (Tk. 100 + VAT)	
Savings Account:	Tk. 25,001 – 2,00,000/= (Tk. 200 + VAT)	
	Tk. 2,00,001 – 10,00,000/= (Tk. 250 + VAT)	
	Above Tk. 10,00,000/= (Tk. 300 + VAT)	
	7 (DOVE IN: 10,00,000) (IN: 500 I W(I)	
Current Account:	Any Amount (Tk. 300 + VAT)	

## BRANCH N E T W O R K

<b>PRINCIPAL BRANCH</b>	DILKUSHA BRANCH
Simpletree Anarkali	Baliadi Mansion (1st Floor)
89 Gulshan Avenue, Gulshan -1, Dhaka.	16 Dilkusha C/A, Dhaka-1000.
BANANI BRANCH	SYLHET MAIN BRANCH
Classic Center (1 <sup>st</sup> Floor)	ManRu Shopping City (Ground Floor)
House # 1, Road # 11, Block # F, Banani, Dhaka-1213.	891 Mir Box Tula Road, Chowhatta, Kotwali, Sylhet-3100.
<b>BOGURA BRANCH</b>	MOULVIBAZAR BRANCH
Bogra Trade Centre (Ground Floor) 766(ii) Rangpur Road	Holding # 985 & 986 (1 <sup>st</sup> Floor) M Saifur Rahman Road,
Datta Bari, Borogola, Bogura-5800.	Moulvibazar.
<b>O.R. NIZAM ROAD BRANCH</b>	PANCHDONA BRANCH
Forum Central, 863/B, M.M. Ali Road	Jubayer Tower (1 <sup>st</sup> Floor)
Golpahar Circle, Mehedibag, Chattogram.	Panchdona Bazar, Narshingdi Sadar, Narshingdi-1603.
<b>JOYPARA BRANCH</b> Monowara Mansion (1 <sup>st</sup> Floor), East Lotakhola Joypara Dohar, Dhaka- 1330.	HOTAPARA BRANCH Surma Valley (KRC Commercial and Residential Building, 1 <sup>s</sup> Floor) Holding # 651, Hotapara, Gazipur Sadar, Gazipur- 1740.
UTTARA BRANCH S M Tower (Ground & 1 <sup>st</sup> Floor) House # 14, Road # 2, Sector # 3, Jashimuddin Avenue , Uttara Model Town, Dhaka-1230.	ASHULIA BRANCH Ahsan Complex (1st Floor) Holding No.356/1, Bashundhara EPZ Road Baipile, Ashulia, Savar, Dhaka-1349.
CHATTOGRAM MAIN BRANCH	PATENGA BRANCH
Joy Bangla Tower	2455/2514 Airport Road, (Padma Oil Co. Ltd. Guptakhal)
36 Agrabad Commercial Area, Chattogram-4000.	Patenga, Chattogram.
GOALABAZAR BRANCH	ZAJIRA BRANCH
Al Murad Plaza (1 <sup>st</sup> Floor)	House # 204, North Baiksha Zajira Municipality
Goalabazar, Osmaninagar, Sylhet-3124.	Thana-Zajira, District-Shariatpur, Division-Dhaka.
KHULNA MAIN BRANCH Matribhasa Bhaban (1 <sup>st</sup> Floor) House # 63, KDA Avenue Sonadanga, Khulna.	CHAWKBAZAR BRANCH House #16, Water Works Road, Chawkbazar, Dhaka.
ATI BAZAR BRANCH	BHULTA BRANCH
Bapari Plaza, Ghatarchar (Nayagon) Taranagar,	Rabet Al Hasan Shopping Center (1 <sup>st</sup> Floor)
Keranigonj, Dhaka.	Bhulta, Thana Rupgonj, Narayanganj.
PALLABAZAR BRANCH Vill- Palla, Thana- Chatkhil, Noakhali.	LALDIGHIRPAR BRANCH Rahman Chamber (1 <sup>st</sup> Floor), Holding # 3162 Raja G.C. Road, Laldighirpar, Bondarbazar, Sylhet.
SATKANIA BRANCH	HEMAYETPUR BRANCH
Ula Miah Market (1 <sup>st</sup> Floor), Keranihat	Lalon Tower and Shopping Complex (1 <sup>st</sup> Floor)
Satkania, Chattogram.	1576 Hemayetpur, Savar, Dhaka.

Saiham Future Complex (1 <sup>st</sup> Floor)	166 (1 <sup>st</sup> floor), Sultanabad (New Market)
Madhabpur Bazar, Madhabpur, Habigonj-3331.	Ghoramara, Boalia, Rajshahi.
RAHIMANAGAR BAZAR BRANCH	DHANMONDI BRANCH
A. H. Munshi Tower (1 <sup>st</sup> floor)	Green City Square, Plot # 750 (old)
Rahimanagar Bazar, Kachua, Chandpur.	Satmasjid Road, Dhanmondi, Dhaka.
<b>CUMILLA BRANCH</b>	MOGRAPARA BRANCH
Parvin Square, 36, Kandirpar, Ramghat, Laksham Road,	Ambia Plaza, Mograpara Chowrasta. Sonargaon,
Cumilla.	Narayanganj.
<b>SREEPUR BRANCH</b>	SHAFIPUR BRANCH
Nurul Islam Khan Complex, Plot # 243, Block # B, DB	K Z Tower, Holding # 70/1 Shafipur Bazar
Road, Sreepur Pourashava, Sreepur, Gazipur.	Kaliakoir Pourashava, Kaliakoir, Gazipur.
FENI BRANCH	GHONAPARA BRANCH
Hoque Square, 27/1, SSK Road, Feni Sadar, Feni.	Zaman Centre, Gobra, Ghonapara, Gopalganj.
PAHARTALI RAOZAN BRANCH	KAZIRHAT BRANCH
Haji Moqbul Tower (1 <sup>st</sup> floor), Pahartali, Chowmuhani	Five Star Super Market, Dubisaybor, Baro Kandi
Bazar, Raozan, Chattogram.	Kazirhat, Zajira, Shariatpur.
KADOMTOLI BRANCH	<b>ISHWARDI BRANCH</b>
Rashed Iron Market,1 <sup>st</sup> Floor (North Side), Bondo	Holding # 971/972 (1 <sup>st</sup> Floor), Station Road, Ishwardi,
Darkpara, Highway Road, Kadamtali, Keranigonj, Dhaka.	Pabna.
MIRPUR BRANCH HAL- GBDL Kazi Morning Glory, House # 15, Road # 03, Block # A, Mirpur-11, Dhaka.	MEDICAL ROAD BRANCH Iscon Market, Medical Road, Jugaltila, Kazalshah, Sylhet.
<b>DEBIDWAR BRANCH</b>	PANCHABATI BRANCH
Shopnil Tower, Holding # 252, Ward # 05, Debidwar,	Abdur Gafur Super Complex, Harihorpara, Panchabati,
Cumilla.	Narayanganj.
NAYABAZAR BRANCH 2/1, Ananda Mohon Basak Lane, Nayabazar, Dhaka.	<b>PURBACHAL BRANCH</b> Hazi Abdul Samad Shopping Complex, Brammankhali (Habib Nagar) Near Kanchan Bridge, Rupganj, Narayanganj.
JASHORE BRANCH 16 R.N Road, Jashore.	JAFLONG BRANCH Lebu Chairman Building, Holding # 352 Mamar Bazar, Gowainghat, Jaflong, Sylhet.
<b>PRAGATI SARANI BRANCH</b>	BARALEKHA BRANCH
The Alliance Building (Ground Floor), 63/Ka,	Happy Complex, Barlekha dakshin bazar, barlekha,
Paragati Sarani, Baridhara, Dhaka-1212.	moulvibazar.
BARISHAL BRANCH	ISLAMI BANKING GULSHAN BRANCH
Asmat Ali Khan (AK) Institution Market, KB Hemayet	Uday Sanz (Ground Floor), Block: SE (A), Plot: 2/B, Road:
Uddin Road, Girza Moholla, Barishal.	134, South Avenue, Gulshan - 1, Dhaka-1212.

**RAJSHAHI BRANCH** 

MADHABPUR BRANCH

## SUB-BRANCH N E T W O R K

Alankar More Sub-Branch	<b>Pirerbagh Sub-Branch</b>
K Tower, Holding: 617/A/555, Abdul Ali Nagar, Alankar	Saleh Tower (1st Floor), Holding No.242, 60 Feet Road,
Mor, Ward: 9, Thana: Pahartali, Chattogram	Mirpur, Dhaka
Bahaddarhat Sub-Branch	Rayerbag Sub-Branch
Khan Plaza, Holding: 1051, Bahaddarhat Sarak, Ward: 4,	Arif Commercial Complex, Holding# 5/11, Janatabag,
Thana: Chadgaon, Chattogram	Rayerbag, Kadamtali, Dhaka
Banasree Sub-Branch	Shahi Eidgah Sub-Branch
Sarker Plaza, Holding No. S-2, Avenue # 03, Block # D,	Anamika, Holding No. A/68, Shahi Eidgah, Ward No. 18,
Banasree, Rampura, Dhaka.	Sylhet City Corporation, Sylhet.
Chatkhil Sub-Branch Aziz Super Market, Holding# 630, Chatkhil, Noakhali.	Station Road Sub-Branch Matin Complex, Holding No.2906/2907, Station Road, Dakkhin Surma, Ward No. 26, Sylhet City Corporation, Sylhet
Jatrabari Sub-Branch	Tajmahal Road Sub-Branch
Nowab Stone Tower, Holding No. 33/2, North Jatrabari,	Holding No # Z-20, Tajmahal Road, Ward-31,
Dhaka	Mohammadpur, Dhaka.
Khilkhet Sub-Branch Holding No.KA-181/3, Khilkhet Battala, Lake City Road, Khilket, Dhaka	<b>Taltola Sub-Branch</b> Rahim Foundation, Plot No. 288, VIP Road, Taltola, Sylhet.
Madani Avenue Sub-Branch	Topkhana Road Sub-Branch
Holding No. 264, 100 Feet Road, Madani Avenue,	Fareast Tower situated at Holding No. 35 Topkhana Road,
Vatara, Dhaka	Dhaka-1000
Niketon Sub-Branch	Sadarghat Sub Branch
Rukaiya Palace, Holding # 06, Road # 08, Block # F,	Mirza Complex (1 st Floor), Holding No : 70/A, Patuatuly
Niketon, Gulshan, Dhaka.	Road, Sadarghat, Dhaka.
Mugda Sub Branch	Charkhai Sub Branch
M.I Bhaban, Holding No : 1, Atish Dipankar Road, North	Al Modina Shopping Center, Charkhai Bazar, Beanibazar,
Mugda, Dhaka.	Sylhet.
Chattogram Port Sub Branch One Stop Service Center, M Shed, Booth No. 01, Chattogram Port, Chattogram	Shalutikor Sub Branch Khatian No. 125, Dag No. 386, J.L No. 199, 7 No. Nandirgram Union Parishad, Shalutikor Bazar, Ward No. 02 Police Station- Gowainghat, Sylhet
Savar Sub Branch	<b>Sonaimuri Sub Branch</b>
Jibon Tower, Holding No. E-21 (Old), Thana Bus Stand,	Motaleb Plaza, Holding: 812/03, Sonaimuri, Ward: 05,
Ward No. 05, Police Station. Savar, Dhaka.	Police Station: Sonaimuri, Noakhali.

wef. December 20, 2022

#### CORPORATE HEAD OFFICE

UDAY SANZ Block- SE (A) Plot # 2/B Road # 134, South Avenue Gulshan-1 Dhaka-1212