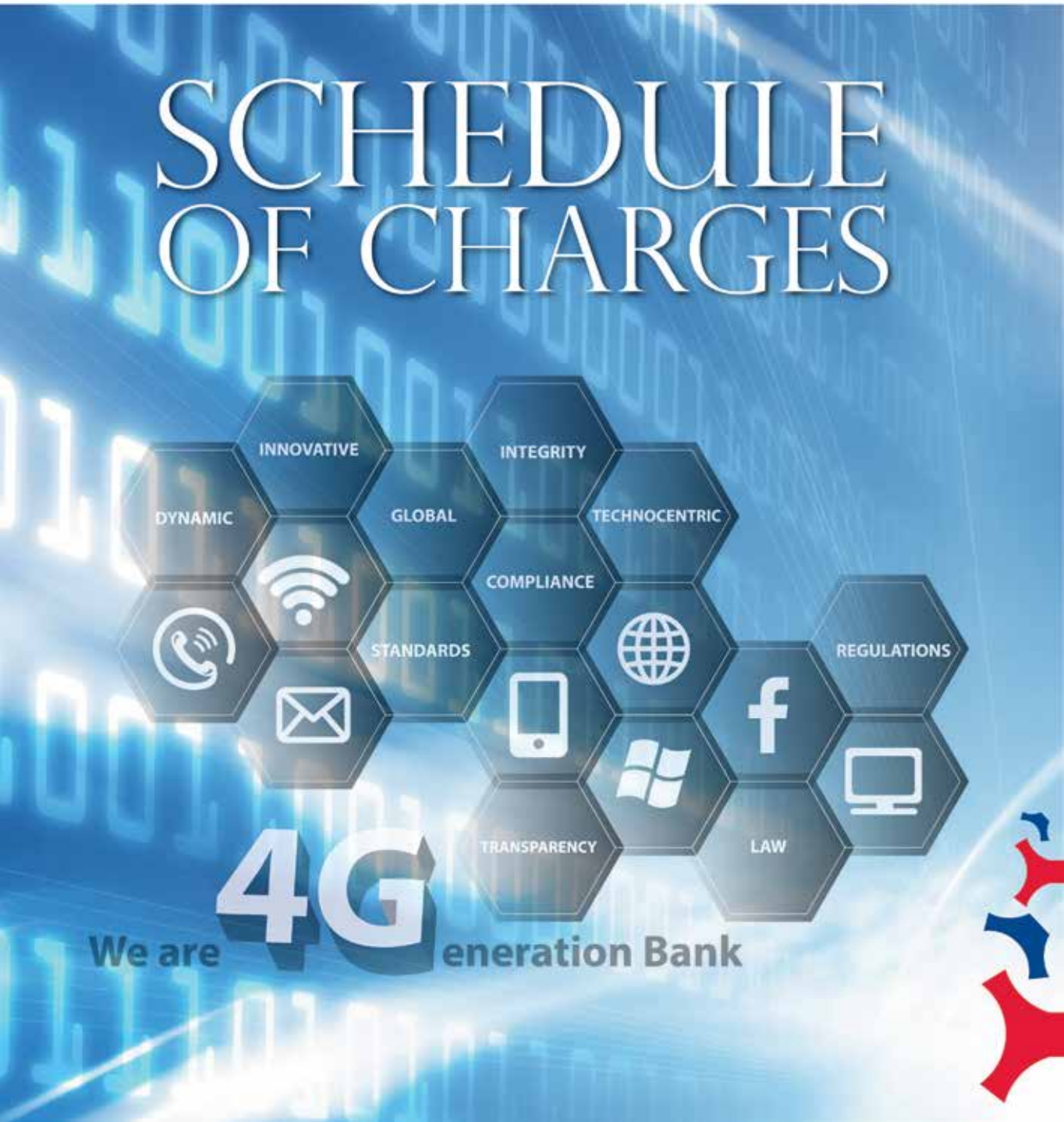
NRB Bank®
Not Just Another Bank

# SCHEDULE OF CHARGES



# A PROLOGUE

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".**

* VAT applicable as per GoB rules

# CORPORATE BANKING

## EXPORT

| | |
|---|---|
| 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) |
| Collection/Negotiation of Export Bill drawn in FC under LC/ Sales Contract | (a) 0.05% to 0.15%, Max. BDT1000; if there is no exchange gain (b) Maximum Commission BDT500.00; if there is exchange gain |
| Collection of Export Bill drawn in Taka (where exchange is not earned) under LC/ Sales Contract | 0.05% to 0.15%; Minimum BDT1000.00+ Courier Charge at Actual |
| Bill Processing Fee for ENTREPOT basis collection document | BDT3000.00 per document |
| 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 1000.00 |
| Authorization letter to Collect Documents/FDD from other Banks | BDT 300 |

## Cost of Forms

| | |
|---|---|
| Data Entry Related to EXP | BDT 300 |
| EXP Cancellation Charge | BDT500.00 |

## Miscellaneous

| | |
|---|---|
| PRC Issuance-per Certificate | BDT 500 |
| Other Certificate Issuance | BDT 500 |
| Attestation of Export L/C Doc | NIL |
| Reimbursement Claim against Export | NIL |
| Payment Reminder Fee | NIL |
| Signature Verification | NIL |
| Cash Incentive & Duty Drawback Processing Charge | 0.25% on disbursed amount, minimum BDT 4,000 |
| Export Invoice Financing | NIL |
| FI Loans & Advances | NIL |

* VAT applicable as per GoB rules

# IMPORT

## Sight L/C

| | |
|---|---|
| Commission on L/C Opening | 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 |

## 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-Back 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 Covered 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 1,000.00 |
| Document Scrutiny/ Processing Fee | For Local Bill BDT 500.00-700.00 For Foreign Bill BDT 1000.00, For Bill Under Back To Back LC BDT300.00 |
| Import Bill Retirement (Under Sight L/C) | BDT 500 to BDT 1,500 plus communication charge |
| Discrepancy Fee | USD 20 to USD 50 (local)<br>USD 20 to USD 100 (foreign) |
| Price Verification Charge | BDT 200.00-BDT500.00 |

## Communication Costs

| | |
|---|---|
| Advise of L/C copy by Fax | At Actual |
| All Telex/SWIFT Charges | Foreign L/C: BDT1500.00-BDT2500.00<br>Local L/C: BDT1000.00- BDT1500.00<br>Amendment/Others: BDT1000 |
| Courier (Inbound / Outbound) | At Actual |
| Fax | At Actual |

* VAT applicable as per GoB rules

## Import Bills

| | |
|---|---|
| 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. Minimum BDT 1000.00 |
| Shipping Guarantee/ Airway Bill Release/ Delivery Order | BDT1000 to BDT 2000.00 |
| Trade Arrangement Fee | N/A |
| Import Invoice Financing | N/A |
| Import Document Return Fee | BDT2500.00 Plus Communication charge at actual |
| Collection of Bills (Not under L/C) DA/DP | D.A: 0.10%-0.40% per quarter. Min. BDT1000.00, Plus other charge, if applicable, at Actual. |
| Maturity Date Extension of Accepted Bill | BDT750-BDT1500.00 per bill |

## 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 | BDT700-BDT1000.00 |
| Credit Report Collection | At Actual + Service Charge BDT400.00 |
| Import without L/C | Maximum 0.25% Flat minimum BDT 1500.00 |
| Loan Maturity Extension (except B2B) | BDT750.00-BDT1500.00 per loan |
| TR Refinance Fee | BDT 500 |
| Past Due Transfer Fee | BDT 1,000 |
| BL Endorsement and Signature verification | BDT 200 per BL |
| Vessel Tracking | BDT750.00 |
| Processing fee for obtaining regulatory approval (Indenting, Buying house, freight forwarders agent and any other specific permission related to import/ export/remittance etc.) | BDT2500.00 for 1st Permission and BDT2000.00 for each renewal |
| BB Online Ticket Resolution Fee | BDT500.00 - BDT1000.00 |
| Customer induced LC file retrieval charge | BDT200.00 per file |
| EDF Claim & Settlement Charge | BDT300.00 per claim |
| EDF Maturity Extension (If applied) | BDT300.00 per instance |
| Cancellation of Transfer/Transfer of amendment | BDT750.00 |

## Cost of Forms

| | |
|---|---|
| Stationery Charges | BDT 300 for Local L/C and BDT 500 for foreign 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 GUARANTEES

| | |
|---|---|
| Issuance/Extension of Validity/Amount Increase | 0.10% to 0.50% for 1st Qtr, for Expiry Exceeding 1st Qtr, Commission will be Charged at Actual, Min BDT 1,000 |

* VAT applicable as per GoB rules

| | |
|---|---|
| Amendment other than Extension of Validity or Amount Increased | BDT 2,500 |
| Stamp duty | At Actual |
| Legal Fee | At Actual |
| Letter of commitment | BDT 1,000 for LOC value up to BDT 1 Crore;<br>BDT 2,000 for LOC value above BDT 1 Crore to BDT 5 Crore;<br>BDT 3,000 for LOC value above BDT 5 Crore to BDT 10 Crore; and<br>BDT 5,000 for LOC value above BDT 10 Crore |

**Direct Guarantees/Advising Guarantees**

| | |
|---|---|
| Advising Guarantees without our Engagement or Responsibility | BDT 1,500 |
| Advising Guarantees by Adding Confirmation | Same as Issuance of Guarantee |

## TREASURY BILLS & BONDS

| Types of Service | Charges (including VAT) | |
|---|---|---|
| | Individual Investor | Non-individual/ Institutional Investor |
| Opening of BPID (Excluding BPID opened by Bangladesh Bank for Stock Exchange investor) | BDT 200.00 | BDT 500.00 |
| Participation in the Primary Auction (For each successful bid) | BDT 200.00 | BDT 500.00<br>(For bid submission through brokerage houses of Stock Exchange BDT 200.00) |
| Secondary Trading (FMI) | BDT 100.00<br>(For each Transection) | BDT 100.00<br>(For each Transection) |
| Yearly BPID Maintenance (Calendar Year) | BDT 200.00 | BDT 500.00 |
| Income Tax Certificate | Yearly 01 certificate is for free, (BDT 200.00 for next each certificate) | Yearly 01 certificate is for free, (BDT 500.00 for next each certificate) |

## e-GP

| | |
|---|---|
| E-Tendering: Collection of Registration/Renewal Fees/ Tender Doc. Sell: | Tk.200.00+VAT |
| E-Tendering Uploading | Account with NRB Bank: Tk. 200.00 +VAT |
| | Account with other Bank: Tk. 1000.00 +VAT |
| Certificate issuance for line of credit | LTM: Minimum Tk.100.00 +VAT per instance |
| | OTM: Minimum Tk.200.00 +VAT per instance |
| Bank Guarantee Commission | .25% to .50% per quarter +VAT<br>(Minimum Tk. 1000.00) |
| Payment Order Issuance Charges | Tk.10.00+VAT |

* VAT applicable as per GoB rules

# CORPORATE LOANS

## Syndication Charges

| | |
|---|---|
| Syndication Agreement | As per agreement with Client |
| Agency Function | As per agreement with Client |
| Syndication Participation | As per agreement with Client |

## 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 |

## Interest Rates

| | |
|---|---|
| Penal Charges | 1.5% (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)<br>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:**

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.

* VAT applicable as per GoB rules

# CORPORATE LIABILITY

## 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 |

* VAT applicable as per GoB rules

## Cheque Book/Pay Order

| | |
|---|---|
| Issuance of Bangladesh Bank Cheque | NIL |
| Cheque Book issuance Charge | Tk. 12.00 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 |
| 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 |

* VAT applicable as per GoB rules

# SME BANKING

## Interest Rates

| | |
|---|---|
| Time Loan | As per agreement with Client |
| OD | As per agreement with Client |
| Agricultural Loan to MFIs | As per agreement with Client |

## 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 |

## Other Charges

| | |
|---|---|
| CPV Charge | Inside Dhaka BDT 400<br>Outside Dhaka BDT 400 to BDT 650 |
| Loan Statement | BDT 500 |
| Any other Bank Certificate | BDT 400 |
| Loan Documentation Fee | BDT 500 |
| Loan Document Photocopy | BDT 500 |
| Duplicate Sanction Advice (2nd Copy) | BDT 500 |

## Merchant Current Account - SME

| | |
|---|---|
| Account maintenance fee | Free |
| SMS Charge | Free |
| Debit Card issuance & renewal fee | Free |

* VAT applicable as per GoB rules

## DEPOSIT

Minimum Account Balance BDT 500.00 (Savings)
Minimum Account Balance BDT 1000.00 (Current & SND)

### 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 |

### Merchant Current Account-Retail

| | |
|---|---|
| Account maintenance fee | Free |
| SMS Charge | Free |
| Debit Card issuance & renewal fee | Free |

### 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 |

* VAT applicable as per GoB rules

| | |
|---|---|
| Account closing charge | BDT 200 |

## Power Saver Plus 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 |

## Senior Citizen 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 |

* VAT applicable as per GoB rules

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

| | |
|---|---|
| Account Maintenance Fee | Up to BDT 10,000 - Nil<br>BDT 100 (half yearly avg. balance above BDT 10,000 to BDT 25,000)<br>BDT 200 (half yearly avg. balance above BDT 25,000 to BDT 2,00,000)<br>BDT 250 (half yearly avg. balance above BDT 2,00,000 to BDT 10,00,000)<br>BDT 300 (half yearly avg. balance above BDT 10,00,000) |
| Account Closing Charge | BDT 200 |
| Dormant Activation | Free |

## Short Notice Deposit Account (SND)-Individual

| | |
|---|---|
| Account Maintenance Fee | BDT 500 (half yearly) |
| Account Closing Charge | BDT 300 |
| Dormant Activation | Free |

## 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 | USD 200 or equivalent GBP/EURO) |
| Account maintenance fee | FCY Equivalent to BDT 300 |
| Account closing charge | FCY Equivalent to BDT 300 |

## NRB Smart FCY Current Account

* VAT applicable as per GoB rules

| | |
|---|---|
| Minimum Initial Deposit | Nil |
| Account maintenance | Free |
| Account closing charge | Free |

### Expat FCY Account

| | |
|---|---|
| Account maintenance fee | FCY Equivalent to BDT 300 |
| Account closing charge | FCY Equivalent to BDT 300 |
| Dormant activation | 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 7,000 |
| Renewal fee | BDT 4,000 |

### My Future DPS- Savings Scheme

| | |
|---|---|
| Pre-mature closing fee | Free |
| Penalty Charge | 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 |

* VAT applicable as per GoB rules

# 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 |
| Online Transfer through NPSB | BDT 10 ( Including VAT) |
| Cash Withdrawal ATM Receipt | BDT 3 (Including VAT) |
| Balance Inquiry ATM Receipt | BDT 2 (Including VAT) |
| Other Bank ATM cash withdrawal fees | Free |

## Cheque Book/Pay Order

| | |
|---|---|
| Cheque book issuance charge | Tk. 12 per leaf (Minimum order 10 leaves) |
| Uncollected cheque book destruction | BDT 100 |
| 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 200 per instruction |
| Stop Payment Cancelation Instruction | BDT 100 per instruction |

## Standing Instruction & Others

| | |
|---|---|
| Standing Instruction (SI) | BDT 100 (for every SI) |
| RTGS Transfer Fees | Tk. 87.00 per RTGS |
| BEFTN charge | 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 |

* VAT applicable as per GoB rules

| | |
|---|---|
| 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 | BDT 300 |
| Issuance cash FCY Notes | BDT 300 |
| Cash FCY encashment | BDT 200 |

* VAT applicable as per GoB rules

# LOAN

## Quick Cash/Loan

| | |
|---|---|
| Processing fee | 0.50% of the loan amount BDT 50 lac or less (maximum BDT 5,000)<br>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)

| | |
|---|---|
| Processing fee | 0.50% of the loan amount BDT 50 lac or less (maximum BDT 5,000)<br>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 |
| 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 3 installments) |

## Personal Loan for NRBs:

| | |
|---|---|
| Processing fee | Processing fee 0.50% of loan amount |
| Partial payment fee | No charge will be applicable |
| Early settlement fee | No charge will be applicable |

## NRB Probashi Sohayota Reen – Personal Loan

| | |
|---|---|
| Processing fee | Processing fee 0.50% of loan amount |
| Partial payment fee | Nil & at least 30% of the outstanding loan amount |
| Early settlement fee | Nil |

## My Home - Home Loan

| | |
|---|---|
| Processing fee | 0.50% of the loan amount BDT 50 lac or less (maximum BDT 15,000)<br>0.30% of the loan amount more than 50 lac (maximum BDT 20,000) |

* VAT applicable as per GoB rules

| | |
|---|---|
| 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) |

**NRB Bank Grameen Greha Reen – Home Loan**

| | |
|---|---|
| Processing fee | 0.50% of the loan amount 50 lac or less (maximum BDT 15,000)<br>0.30% of the loan amount more than 50 lac (maximum BDT 20,000) |
| Partial payment fee | 0.50% of the partial payment amount (has to be after 6 installments and minimum amount will be of BDT 100,000). |
| Early settlement fee | 0.50% of Outstanding loan amount (has to be after 6 installments). |

**My Car – Auto Loan**

| | |
|---|---|
| Processing fee | 0.50% of loan amount 50 Lac or Less (maximum BDT 15,000) |
| Partial payment fee | 0.30% of the Loan amount more than 50 Lac (Maximum BDT 20,000) |
| Early settlement fee | 0.50% of Outstanding loan amount (allowed Only after 6 installment) |

**NRB Auto Fixed Loan**

| | |
|---|---|
| Processing fee | 0.50% of the loan amount BDT 50 lac or less (maximum BDT 15,000)<br>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 6 installments & at least on 30% of the loan outstanding to be paid by customer) |
| Early settlement fee | 0.50% of the Outstanding amount (allowed Only after 6 installments) |

**NRB My Home**

| | |
|---|---|
| Processing fee | 0.50% of the loan amount 50 lac or less (maximum BDT 15,000)<br>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) |

* VAT applicable as per GoB rules

## 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 |
| Reschedule/restructure fee | 0.25% of the reschedule/restructured amount |
| NOC Charge | BDT 200 |

## 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 |
| 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

* VAT applicable as per GoB rules

# OFFSHORE BANKING UNIT (OBU)

## DEPOSIT

### Current Account

### NRB OBU Account Individual

| | |
|---|---|
| Account maintenance fee | Free |
| Dormant activation | Free |
| Account closing charge | Free |

### NRB OBU Account Corporate

| | |
|---|---|
| Account maintenance fee | Free |
| Dormant activation | Free |
| Account closing charge | Free |

### NRB International Banking (IB) Account for Individual

| | |
|---|---|
| Account maintenance fee | Free |
| Dormant activation | Free |
| Account closing charge | Free |

### NRB International Banking (IB) Account for Corporate

| | |
|---|---|
| Account maintenance fee | Free |
| Dormant activation | Free |
| Account closing charge | Free |

### Account Statement Charge/Balance Confirmation Certificate

| | |
|---|---|
| All regular statement/balance confirmation certificate | Free (twice a year free on Jun & Dec) |
| Any Additional statement/ balance confirmation certificate Any other Bank certificate | Free |
| Solvency Certificate | Free |
| Certificate of Inward Remittance | Free |

### Other Charges

| | |
|---|---|
| SMS Alert Fees | Free |

**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.

* VAT applicable as per GoB rules

# OFFSHORE BANKING UNIT (OBU)

| CHARGE TYPE | (PROPOSED FOR OBU) |
|---|---|
| LC Advising | USD 10 |
| LC Amendment Advising | USD 10 |
| LC Transfer | USD 10 |
| LC Amendment Transfer | USD 10 |
| Cancellation of Transfer | USD 10 + swift charges (as applicable)-at actual |
| Export Collection/Negotiation Commission | 0.15% or Minium USD 15 whichever is higher (if there is no exchange gain in the transaction) |
| Charges for Inward Documentary Collection without LC | Min 0.10%-Max 0.15%+swift |
| Bill Discounting for UPAS/Invoice Finance | As per Bangladesh Bank Circular |
| Export Bill Discounting for Direct/Deemed Exporter | As per Bangladesh Bank Circular |
| Advance Payment against Export | USD 10 |
| Buying House Commission Payment Processing | USD 15 |
| Authorization letter to collect documents/FDD/LC/ Payment from other banks | USD 5 |
| **Cost of Forms** | |
| Data Entry Related to EXP | USD 15 |
| **Miscellaneous** | |
| PRC Issuance per Certificate | USD 20 |
| Other Certificate Issuance | USD 5 |
| Cash Incentive & Duty Drawback Processing Charge | 0.25% on disbursed amount, minimum USD 40 |
| **IMPORT** | |
| **Sight LC** | |
| Commission on LC Opening | 0.05% to 0.40% for 1st Qtr, for Expiry Exceeding 1st Qtr, Commission will be charged at Actual, Min USD 10 |
| Subsequent Qtr(s) | Same as 1st Qtr |
| **Usance LC** | |
| 1st Qtr | 0.05% to 0.40% for 1st Qtr, for Expiry Exceeding 1st Qtr, Commission will be charged at Actual, Min USD 10 |
| Subsequent Qtr(s) | Same as 1st Qtr |

* VAT applicable as per GoB rules

## Back-to-Back LC

| | |
|---|---|
| 1st Qtr | 0.05% to 0.40% for 1st Qtr, for Expiry Exceeding 1st Qtr, Commission will be charged at Actual, Min USD 10 |
| Subsequent Qtr(s) | Same as 1st Qtr |

## 100% Cash Covered LC

| | |
|---|---|
| 1st Qtr | 0.05% to 0.25% for 1st Qtr, for Expiry Exceeding 1st Qtr, Commission will be charged at Actual, Min USD 10 |
| Subsequent Qtr(s) | Same as 1st Qtr |
| Amendment of LC except increase of value and extension of validity | USD 8 to USD 15 + communication cost (at actual) |
| For Enhancement/ Extension of LC value/validity | As per LC opening commission |
| Issuance of FTT (Import under Contract) | USD 20+swift at actual/Min USD 10 |
| LC Cancellation | Cancellation charge is NIL, swift communication charge at actual |
| Document Scrutiny/Processing Fee | USD 10 per doc |
| Import Bill Retirement Fee (Under Sight LC/Not Under LC) | USD 10 per doc |
| Discrepancy Fee | USD 50 per Local Bill |
| | USD 75 per Foreign Bill |

## Import Bills

| | |
|---|---|
| Collection of Bills (Import under Contract on DA basis) | Max 0.30%, Min USD 20 |
| Acceptance of Usance Bill | 0.10% to 0.40% for 1st Qtr, for Maturity Exceeding 1st Qtr, Commission will be charged at Actual + swift charge (at actual) |
| Shipping Guarantee/Airway Bill Release/Delivery Order | USD 15 per document |

## Miscellaneous

| | |
|---|---|
| Reimbursement Fee | USD 30 per bill |
| Copy Document Endorsement for Assessment Purpose | USD 5 |
| Credit Report Collection | At Actual |
| Processing Fee (Import under Contract) | 0.10%-0.40% flat, Min USD 6 |
| Vessel Tracking | At actual |
| Processing fee for obtaining regulatory approval (Indenting, Buying House, Freight Forwarders Agent and any other specific permission related to import/export/remittance etc.) | USD 15 for 1st Permission and USD 10 for subsequent renewal/approval |

* VAT applicable as per GoB rules

| | |
|---|---|
| LC Confirmation | 0.25% as Service Charge (if LC Confirmation arranged by Bank through third bank-charges to be paid by beneficiary) |
| | At actual charged by foreign bank + USD 8 (if LC Confirmation arranged by Bank through third bank-charges to be paid by applicant) |

## Cost of Forms

| | |
|---|---|
| Stationery Charges | Local LC: USD 3, Foreign LC: USD 5 |
| Issuance of Certificate | USD 5 |
| | |

## Communication Costs

| | |
|---|---|
| All Telex/ SWIFT Charges | USD 12 |
| Courier (Inside/Outside) | At actual |

## BONDS and GUARANTEES

| | |
|---|---|
| Issuance/Extension of Validity/Amount Increase | 0.10% to 0.50% for 1st Qtr, for Expiry Exceeding 1st Qtr, Commission will be charged at Actual, Min USD 10 |
| Amendment other than Extension of Validity or Amount Increased | USD 25 |
| Stamp Duty | At Actual |
| Legal Fee | At Actual |
| Letter of Commitment | USD 10 for LOC value up to USD 100,000 |
| | USD 20 for LOC value above USD 100,000 to USD 500,000 |
| | USD 30 for LOC value above USD 500,000 to USD 1,000,000 and |
| | USD 50 for LOC value above USD 1,000,000 |

## Direct Guarantees/Advising Guarantees

| | |
|---|---|
| Advising Guarantees without our Engagement or Responsibility | USD 15 |
| Advising of Guarantees by Adding Confirmation | Same as Issuance of Guarantee |

* VAT applicable as per GoB rules

# DEBIT/CREDIT CARDS

## CREDIT CARD

| Particulars | VISA Signature Credit Card | NRB Pearl Signature Card | NRB Pearl Premium | VISA Platinum | VISA Gold | VISA Classic |
|---|---|---|---|---|---|---|
| Membership Fee | BDT 10,000 | BDT 5,000 | Free | Free | Free | Free |
| Renewal Fee | BDT 10,000 | BDT 5,000 | BDT 2,000 | BDT 4000 | BDT 2000 | BDT 1500 |
| Supplementary Card Annual Fee | Free | Free | Free | Free | Free | Free |
| Card Replacement Fee | BDT 1000 | BDT 1000 | BDT 500 | BDT 500 | BDT 500 | BDT 350 |
| PIN Replacement Fee | BDT 350 | BDT 350 | BDT 350 | BDT 350 | BDT 350 | BDT 350 |
| Late Payment Fee | BDT 1000 or USD 10 | BDT 1000 or USD 10 | BDT 500 or USD 5 | BDT 700 or USD 7 | BDT 500 or USD 6 | BDT 400 or USD 5 |
| Over Limit Charge | BDT 1000 or USD 10 | BDT 1000 or USD 10 | BDT 700 or USD 7 | BDT 800 or USD 7 | BDT 700 or USD 6 | BDT 600 or USD 5 |
| Interest for General Card | 25% | 20% | 20% | 25% | 25% | 25% |
| Interest for Staff Card | 20% | 20% | 20% | 20% | 20% | 20% |
| Interest (EMI) | 11% (Flat) | 11% (Flat) | 11% (Flat) | 11% (Flat) | 11% (Flat) | 11% (Flat) |
| Balance transfer interest | 25% | 20% | 20% | 25% | 25% | 25% |
| Lounge Key Fee | USD 35 | USD 35 | N/A | N/A | N/A | N/A |
| Balaka Lounge Fee | BDT 2500 | BDT 2500 | N/A | BDT 2500 | N/A | N/A |
| 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 | | | | | |
| Transaction Retrieval Fee | BDT 300 Per Transaction | | | | | |
| Payment Due Date from Statement | 15 Days | | | | | |
| Cheque Return Fee | BDT 50 | | | | | |
| Markup | 3% | | | | | |

* VAT applicable as per GoB rules

| | |
|---|---|
| Balance transfer fee (BT) | 2% or BDT 150 whichever is higher |
| Certificate Fee | BDT 200 |
| Minimum Payment | BDT 500 or USD 10 or 5% whichever is higher |
| Transaction Alert/ SMS Service | BDT 200 Per Annum |
| Add Money Fee | 1.25% any Digital Finance/MFS |
| Fund Transfer fee Through NRB click | Within NRB Bank A/C 1% Other Bank A/C 1.5% |
| Credit Assurance Premium | 0.35% of total monthly outstanding |
| Cash Advance Limit | 50% of the Credit Limit |
| Voucher Retrieval Fee | BDT 200 & USD 5 |
| Card Cheque Book Fee for General | 200 for 10 leaves & 300 for 20 leaves (1st card cheque book free) |
| Card Cheque Book Fee for staff | 100 for 10 leaves & 200 for 20 leaves |
| Card Cheque Processing Fee | 1.75% or BDT 200 whichever is higher |
| Statement Fee (Paper/e-Statement) | Free |
| Duplicate statement Fee | BDT 200 |
| CIB Charge | BDT 100 |

1. 1st year complimentary annual fee free.
2. 50% annual fee free will be applicable for the 1st year only for signature card holders.
3. 100% waiver on renewal fee by making 14 transactions in a year (only POS, E-Commerce, card cheque) through primary card only.
   A. 100% Annual fee waiver by making Yearly 14 transaction which total transaction volume should be BDT 300,000 only for signature card holder & Pearl Signature Card Holder.
4. 5th times Complementary Airport Pick & Drop service at Hazrat Shahajalal International Airport within the Dhaka Metro-politan area each calendar year (This offers valid only for Signature cardholder with supplementary only). For more than 5th times BDT 6,000 will be applicable for per visit.
5. Access fee for guest(s) per person (**NRB Visa Signature Card Holder and Pearl Signature Card Holder**:
   A. Complimentary access (Basic Cardholder + 1 Companion) at Balaka VIP Lounge in Hazrat Shahjalal International Airport 05 times max. in a calendar year.
   B. Complimentary access (Basic Cardholder + 1 Companion) at more than 1,300 global airport Lounges through **NRB Lounge Key Program** 05 times max. in a calendar year.
   Regular Lounge visit fee will be applicable from 6th visit onwards.
   **C. NRB Visa Platinum Card Holder**: Complimentary access (Basic Cardholder + 1 Companion) at Balaka VIP Lounge in Hazrat Shahjalal International Airport 02-times max. in a calendar year. Regular Lounge visit fee will be applicable from 3rd visit onwards.

* VAT applicable as per GoB rules

6. 01 Reward Point for every BDT 50 or US$1 shopping/purchase only. (Reward points are applicable for signature, Pearl Signature and pearl premium cards only. Card Cheque transaction is not applicable for reward point.
7. Complementary Meet and Great Service Assistance at Hazrat Shahajalal international Airport
8. Maximum interest free period 45 days & minimum 15 days. Interest will be calculated from the following day of your last payment due date until full payment
9. EMI Early Settlement Fee will be 0.5% of principal amount
10. Interest calculation on reducing balance method on closing balance.
11. 15% VAT Applicable on all service fees
12. Govt. Excise Duty is applicable as per regulatory guideline

*** will be effective from 1st September 2025

## CORPORATE CREDIT CARD

| Particulars | Fees/Interest Rate |
|---|---|
| Membership Fee | Free |
| Renewal Fee | BDT 5,000 |
| Supplementary Card Annual Fee | Free |
| Card Replacement Fee | BDT 500 |
| PIN Replacement Fee | BDT 350 |
| Late Payment Fee | BDT 700 or USD 7 |
| Cash Advance Fee NRB Bank's ATM | N/A |
| Cash Advance Fee Other Bank ATMs | N/A |
| Cash Advance Fee (International) | N/A |
| Over Limit Charge | BDT 800 or USD 8 |
| Interest for Corporate Card | 18% |
| Interest (EMI) | 11% (Flat) |
| Transaction Retrieval Fee | BDT 300 Per Transaction |
| Outward Cheque Return Fee | BDT 50 |
| Card Cheque return fee (Insufficient funds) | BDT 50 |
| Markup | 3% |
| Certificate Fee | BDT 200 |
| Minimum Payment | BDT 500 or USD 10 or 5% whichever is higher |
| Transaction Alert/ SMS Service | BDT 200 Per Annum |
| Add Money Fee | 1.25% any Digital Finance/MFS |
| Fund Transfer fee Through NRB click | Within NRB Bank A/C 1% Other Bank A/C 1.5% |
| Credit Assurance Premium | 0.35% of total monthly outstanding |
| Cash Advance Limit | 0% of the Credit Limit |
| Voucher Retrieval Fee | BDT 200 & USD 5 |
| Card Cheque Book Fee for General | N/A |
| Card Cheque Book Fee for staff | N/A |

* VAT applicable as per GoB rules

| | |
|---|---|
| Card Cheque Processing Fee | N/A |
| Statement Fee (Paper/e-Statement) | Free |
| Duplicate statement Fee | BDT 200 |
| Lounge Key Fee | USD 35 |
| Balaka Lounge Fee | BDT 2500 |
| Payment Due Date from Statement | 15 Days |
| Early Settlement Fee | 0.5% on remaining principal Amount |

1. 1st year complimentary membership fee
2. 100% waiver on renewal fee by making 14 transactions in a year (only POS & E-Commerce)
3. Yearly 02 (Two) times Complimentary access (Basic Cardholder + 1 Companion) at **Balaka VIP Lounge** in Hazrat Shahjalal International Airport. For more than 2nd times visit BDT 2500/- will charge per person each visit.
4. Complementary Meet and Great Service Assistance at Hazrat Shahajalal international Airport
5. Yearly 02(Two) times Complimentary access (Basic Cardholder + 1 Companion) at more than **1,300 global airport Lounges** through **NRB Lounge Key Program**. For more than 2nd times US$ 35/- will charge per person per visit.
6. Interest calculation on reducing balance method on closing balance.
7. Govt. Excise Duty is applicable as per regulatory guideline
8. 15% VAT Applicable on all service fees

*** will be effective from 1st January 2025

## DEBIT CARD

| Particulars | Local Debit Card | Global Debit Card | International Debit Card |
|---|---|---|---|
| Annual Fee | BDT 500 | USD 10 / EURO 8 / GBP 6 | BDT 1,200 |
| Card Replacement Fee | BDT 500 | USD 10 / EURO 8 / GBP 6 | BDT 700 |
| PIN Replacement Fee | BDT 300 | USD 5 / EURO 4 / GBP 3 | BDT 500 |
| Issuance Fee | BDT 500 | USD 10 / EURO 8 / GBP 6 | BDT 1,000 |
| Cash Withdrawal from any ATM (Bangladesh) | NRB ATM Free<br>Other Bank ATM Free | NRB ATM Free<br>Other Bank ATM (NPSB) Free | VISA Channel currency Conversion Charge |
| | Other Bank ATM (VISA) Free | Other Bank ATM (VISA) Free | |
| Cash Withdrawal from ATM (Abroad) | N/A | USD 2.5 or 1% of the withdrawal amount (whichever is higher) | USD 3 or 1.5% of the withdrawal amount (whichever is higher)+ Markup Fee |

* VAT applicable as per GoB rules

# ISLAMIC BANKING

## DEPOSIT

### Al-Wadeeah Current Account

| | |
|---|---|
| Account maintenance fee | BDT 300 (half yearly) |
| Dormant Activation | Free |
| Account closing charge | BDT 300 |

### Mudaraba Savings 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 |

### Mudaraba MY NRB Savings 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 |

* VAT applicable as per GoB rules

## Pearl Islamic 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 |

## Mudaraba Senior Citizen 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 |

## Mudaraba Corporate Account

| | |
|---|---|
| Account maintenance fee | BDT 300 (half yearly) |
| Dormant Activation | Free |
| Account closing charge | BDT 300 |

## Mudarabah Short Notice Deposit Account (SND)

| | |
|---|---|
| Account maintenance fee | BDT 500 (half yearly) |
| Dormant Activation | Free |
| Account closing charge | BDT 300 |

## Mudaraba Deposit Pension Scheme

| | |
|---|---|
| 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

## Perpetual Cash Waqf Account

This is a charge free account

## Temporary Cash Waqf Account

This is a charge free account

* VAT applicable as per GoB rules

# OTHERS

## Account Statement Charge/Balance Confirmation Certificate

| | |
|---|---|
| All regular Account statement/balance confirmation certificate | Free (twice a year 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 |
| 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/Pay Order

| | |
|---|---|
| Cheque Book issuance charge | Tk. 12 per leaf (Minimum order 10 leaves) |
| Uncollected cheque book destruction | BDT 100 |
| 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 Payment

| | |
|---|---|
| Stop payment of cheque/ full cheque book | BDT 100 per Instruction |
| Stop Payment Cancelation Instruction | BDT 50 per Instruction |

## Standing Instruction & Others

| | |
|---|---|
| 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 Lac) | 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-Foreign Currency

| | |
|---|---|
| FCY Cheque collection (inside Bangladesh) | BDT 200 ( whichever higher) + other charges of the bank |

* VAT applicable as per GoB rules

| | |
|---|---|
| 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) | 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 1,00,000 (Eqv.FCY) |
| | BDT 200+ foreign correspondence charge; |
| | BDT 1,00,001 BDT 5,00,000 (Eqv.FCY) |
| | 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 | BDT 500 |
| Endorsement fee-Non Customer | BDT 1,000 |
| 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 | No Processing Fee |
| Partial Payment fee | Nill |
| Early settlement fee | Nill |

## NRB Islamic Home Finance

| | |
|---|---|
| Investment processing fee | No Processing Fee |
| Partial Payment Fee | Nill |
| Early settlement fee | Nill |

## NRB Islamic Auto Finance

| | |
|---|---|
| Investment processing fee | No Processing Fee |
| Partial payment fee | Nill |

* VAT applicable as per GoB rules

## Other Charges - Investment

| | |
|---|---|
| Investment account statement | BDT 500 |
| CIB charge | BDT 200 |
| Any other Bank Certificate | BDT 500 |
| Duplicate Sanction advice (2nd Copy) | BDT 500 |
| Investment Document Photocopy | BDT 500 |
| CPV charge (Inside Dhaka) | BDT 400 |
| CPV charge (Outside Dhaka) | BDT 400-650 |
| Documentation Fee | BDT 500 |
| NOC Charge | BDT 200 |

## 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 Charges

| | |
|---|---|
| SMS Alert Fees | Half yearly BDT 250 |
| CCTV image retrieval-Customer | BDT 1,000 |
| CCTV image retrieval: Non-Customer | BDT 2,000 |
| Any additional statement (below 1 year) / Balance confirmation certificate | |

**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

* VAT applicable as per GoB rules

## 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) | NRB ATM Free<br>Other Bank ATM (NPSB) Free<br>Other Bank ATM (VISA) Free |
| Cash Withdrawal from ATM (Abroad) | N/A |
| SMS Alert | Free |

## Fees and Charges of NRB Islamic Card:

| | | |
|---|---|---|
| Membership Fee for VISA Signature | BDT 10000 (1st year 50% Waiver) | |
| Renewal Fee for VISA Signature | BDT 10000 | |
| Membership Fee for VISA Platinum | Free | |
| Renewal Fee for VISA Platinum | **Limit** | **Renewal Fee** |
| | Below 1 Lac | BDT 1500 |
| | 1 Lac to Below 2 Lac | BDT 2000 |
| | 2 Lac to below 10 Lac | BDT 4000 |
| Monthly Maintenance Fee | Outstanding Amount | Maintenance Fee |
| | Below BDT 100 or USD 1 | Free |
| | BDT 100 to 50000 or USD 1 to USD 500 | BDT 1000/USD 10 |
| | Above BDT 50001 or USD 501 for every BDT 50000 or USD 500 | BDT 500/USD 5 |
| | Signature Card | Platinum Card |
| Card Replacement Fee | BDT 1000 | BDT 500 |
| PIN Replacement Fee | BDT 350 | BDT 400 |
| Late Payment Fee | BDT 1000 or USD 10 | BDT 500 or USD 5 |
| Over Limit Fee | BDT 1000 or USD 10 | BDT 600 or USD 6 |
| Balaka Lounge Fee | BDT 2500 | BDT 2500 |
| Lounge Key Fee | USD 35 | N/A |
| 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 + network fee + Markup Fee | |
| Transaction Retrieval Fee | BDT 300 per transaction | |
| Payment Due Date from Statement | 15 days | |
| Cheque Return Fee | BDT 50 | |
| Markup | 3% | |

* VAT applicable as per GoB rules

| | |
|---|---|
| Balance transfer fee (BT) | 2% or BDT 150 whichever is higher |
| Certificate Fee / NOC | BDT 200 |
| Minimum Payment | BDT 500 or USD 10 or 5% whichever is higher |
| Transaction Alert/ SMS Service | BDT 200 per Annum |
| Add Money Fee | 1.25% any Digital Finance/MFS |
| Fund Transfer fee Through NRB click | Within NRB Bank A/C 1% & Other Bank A/C 1.5% |
| Credit Assurance Premium | 0.35% of total monthly outstanding |
| Cash Advance Limit | 50% of the Credit Limit |
| Voucher Retrieval Fee | BDT 200 & USD 5 |
| Card Cheque Book Fee for General | 200 for 10 leaves & 300 for 20 leaves |
| Card Cheque Processing Fee | 1.75% or BDT 200 whichever is higher |
| Statement Fee (Paper/statement) | Fee |
| Duplicate statement Fee | BDT 200 |

**Note:**

1. 1st year complimentary annual fee free.
2. 50% annual fee will be applicable for the 1st year only for Signature card holders.
3. 100% waiver on renewal fee by making 14 transactions in a year (only POS, E-Commerce, card cheque) through primary card only.
   A. 100% Annual fee waiver by making Yearly 14 transaction which total transaction volume should be BDT 300,000 only for Signature card holder.
4. 5th times Complementary Airport Pick & Drop service at Hazrat Shahajalal International Airport within the Dhaka Metro-politan area each calendar year (This offers valid only for Signature cardholder with supplementary only). For more than 5th times BDT 6,000 will be applicable for per visit.
5. Access fee for guest(s) per person (NRB Visa Islamic Signature Card Holder):

   A. Complimentary access (Basic Cardholder + 1 Companion) at Balaka VIP Lounge in Hazrat Shahjalal International Airport 05 times max. in a calendar year.
   B. Complimentary access (Basic Cardholder + 1 Companion) at more than 1,300 global airport Lounges through NRB Lounge Key Program 05 times max. in a calendar year.
   Regular Lounge visit fee will be applicable from 6th visit onwards.
   C. NRB Visa Islamic Platinum Card Holder: Complimentary access (Basic Cardholder + 1 Companion) at Balaka VIP Lounge in Hazrat Shahjalal International Airport 02-times max. in a calendar year. Regular Lounge visit fee will be applicable from 3rd visit onwards.

6. 01 Reward Point for every BDT 50 or US$1 shopping/purchase only. (Reward points are applicable for signature. Card Cheque transaction is not applicable for reward point.
7. Complementary Meet and Great Service Assistance at Hazrat Shahajalal international Airport
8. Maximum maintenances free period 45 days & minimum 15 days. Maintenance fee will be calculated from the following day of your last payment due date until full payment
9. EMI Early Settlement Fee will be 0.5% of principal amount
10. 15% VAT Applicable on all service fees
11. Govt. Excise Duty is applicable as per regulatory guideline

* VAT applicable as per GoB rules

# AGENT BANKING

| Types of Transaction | Customer Charge (including VAT) |
|---|---|
| **Cash Deposit** | |
| 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 Withdrawal** | |
| 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 from ATM** | |
| NRBBL ATM | Free |
| Q-Cash ATM | Free |
| NPSB ATM | Free |
| **Fund Transfer** | |
| Fund Transfer at own NRBBL Agent Banking Outlet | Free |
| Fund Transfer at other NRBBL Agent Banking Outlet | 0.25%<br>Min Tk.10, Max Tk.100 (including VAT) |
| Fund Transfer to NRBBL Branch Account | 0.25%<br>(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<br>or Min Tk. 2.00 Per bill or Min 0.10% on the biller amount up to Max Tk. 500.00 whichever is lower or Any Other slab Base |
| 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<br>Tk. 10.01 Lac – 20 Lac = 0.50% + VAT<br>Above 20 Lac = 0.25% + VAT |

* VAT applicable as per GoB rules

| Types of Transaction | Customer Charge (including VAT) |
|---|---|
| Retail Loan | - |
| Agricultural Loan | Tk. 1 – 5 Lac = 0.50% + VAT<br>Above 5 Lac = 0.25% + VAT |
| SOD Loan: Bondhu Quick Cash | 1.00%<br>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 Receiving Fee | |
| At NRBBL Branch | Free |
| At NRBBL Agent Banking outlet | Tk. 50 |
| Cheque returned/unpaid from the clearing house/ BACH | As per BACH Policy |
| **Statement Supply** | |
| (1. CD/SND Account holders will get 01 (one) statement per month free of cost. 2. SB Account holders will 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 Fee** | |
| CASA Account | Nil |
| DPS Account | Nil |
| TDS Account | Nil |
| **A/C Maintenance Fee (Based on Account Average Balance)** | |
| Savings Account: | Tk. 0 - 10,000/= (Tk. 0) |
| | Tk. 10,001 - 25,000/= (Tk. 100 + VAT) |
| | 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) |
| Current Account: | Any Amount (Tk. 300 + VAT) |
| SND Account | Any Amount (Tk. 300 + VAT) |

* VAT applicable as per GoB rules

# BRANCH NETWORK

| Sl. | Branch Name | Address | Division | Branch Category | Branch Opening Date |
|---|---|---|---|---|---|
| 1 | **Principal Branch** | BTI Landmark (2nd Floor), 16 Gulshan Avenue. | Dhaka | Urban | 23-Oct-16 |
| 2 | **Banani Branch** | Classic Center, House -01, Block-F, Road-11, Banani, Dhaka-1213 | Dhaka | Urban | 30-Oct-16 |
| 3 | **Sylhet Main Branch** | Manru Shopping City \|\| Chouhatta, Sylhet , Bangladesh | Sylhet | Urban | 16-Sep-13 |
| 4 | **Golabazar Branch** | Thames Tower, R.S Dag No. 1525/1027, Khatian No. 160/1076, Mouza: Gramtola, Khalashara, Ward No. 04, Union: Goalabazar, P.S: Osmaninagar, District: Sylhet | Sylhet | Rural | 28-Nov-13 |
| 5 | **Chittagong Main Branch** | Joy Bangla Tower (1st floor), 36, Agrabad C/A, Chittagong, Bangladesh. | Chittagong | Urban | 28-Dec-13 |
| 6 | **Joypara Branch** | Monwara Mansion, Raipara, Dohar, Dhaka | Dhaka | Rural | 28-Dec-13 |
| 7 | **Ashulia Branch** | Ahsan Complex, Baipaile, Dhamsona, Ashulia, Dhaka | Dhaka | Rural | 14-Aug-14 |
| 8 | **Hotapara Branch** | Surma Veily, KRC Commercial & Residendial Building, Joydebpur, Mirjapur Union Parishad, PS. Gazipur Sadar, Gazipur | Dhaka | Rural | 14-Aug-14 |
| 9 | **Bogra Branch** | Bogra Trade Center, 766(ii), Rangpur Road, Dattabari, Borogala, PS.- Bogra, Dist.- Bogra | Rajshahi | Urban | 18-Aug-14 |
| 10 | **Uttara Branch** | Uttara Branch, SM Tower, Plot No.- 14, Road Np.- 02, Sector- 03, Jashim Uddin Avenue, Uttara Dhaka | Dhaka | Urban | 3-Dec-14 |
| 11 | **Panchdona Branch** | Abdul Karim Super Market, Holding No. 203, R.S Dag No. 09, Khatian No. 203, Mouza: Burairhat, Union: Meherpara, Panchdona, P.S: Madhabdi, District: Narshindi. | Dhaka | Rural | 28-Dec-14 |

* VAT applicable as per GoB rules

| Sl. | Branch Name | Address | Division | Branch Category | Branch Opening Date |
|---|---|---|---|---|---|
| 12 | **O. R. Nizam Road Branch** | Forum Central, 863/B, MM Ali Road, Golpahar Circle, Chittagong | Chittagong | Urban | 26-Feb-15 |
| 13 | **Dilkusha Branch** | Baliadi Mansion (1st Floor), 16 Dilkusha, Dhaka-1000 | Dhaka | Urban | 12-Apr-15 |
| 14 | **Moulvibazar Branch** | 985- 986 M Saifur Rahman Road, Ward No.- 05, Moulvibazar. | Sylhet | Urban | 15-Jun-15 |
| 15 | **Satkania Branch** | Ula Mia Market, Keucia Satkania, Chittagong | Chittagong | Rural | 10-Aug-15 |
| 16 | **Ati Bazar Branch** | Khidmah Market, Holding No. 910, Ati Bazar Road, Ward No. 02, Union: Shakta, P.S: Keraniganj Model, District: Dhaka. | Dhaka | Rural | 21-Dec-15 |
| 17 | **Chawk Bazar Branch** | 16 Water Works Road, Chawk Bazar, PO-Posta, Dhaka-1211 | Dhaka | Urban | 24-Jan-16 |
| 18 | **Khulna Main Branch** | Matrivasha Bhaban, 63 KDA Avenue, Khulna City Corporation, PS- Sonadanga, Dist.- Khulna | Khulna | Urban | 12-Apr-16 |
| 19 | **Zajira Branch** | Uttar Baiksha, Zajira Pourashova, Zajira, Shariatpur | Dhaka | Rural | 27-Apr-16 |
| 20 | **Hemayetpur Branch** | Lalon Tower (1st floor), Union- Tetuljhora, PO- Hemayetpur, Thana-Savar, Dhaka | Dhaka | Rural | 5-Jun-16 |
| 21 | **Bhulta Branch** | Rabet Al Hasan Shopping Center (Pvt) Ltd., (1st floor), Union- Golakandile, PO- Bhulta, Thana- Rupgonj, Narayanganj | Dhaka | Rural | 19-Oct-16 |
| 22 | **Palla Bazar Branch** | Union- Mohammadpur, PO- Palla, Thana-Chatkhil, Noakhali | Chittagong | Rural | 8-Nov-16 |
| 23 | **Patenga Branch** | 2514/3984, Airport Road, Chittagong City Corporation, Chittagong | Chittagong | Urban | 27-Dec-16 |
| 24 | **Laldighirpar Branch** | Rahman Chamber (1st & 2nd floors), Holding No. 3162, Raja G. C. Road, Sylhet City Corporation, Thana- Kotwali, Sylhet | Sylhet | Urban | 18-Dec-16 |
| 25 | **Madhabpur Branch** | Saiham Future Complex (1st floor), Thana : Madhabpur, Habigonj | Sylhet | Rural | 27-Dec-16 |

* VAT applicable as per GoB rules

| Sl. | Branch Name | Address | Division | Branch Category | Branch Opening Date |
|---|---|---|---|---|---|
| 26 | **Rajshahi Branch** | 166 (1st Floor), Sultanabad (New Market), Ghoramara, Boalia, Rajshahi | Rajshahi | Urban | 30-Jul-17 |
| 27 | **Rahimanagar Branch** | A. H. Munshi Tower", Rahima Nagar Bazar, Kachua, Chandpur | Chittagong | Rural | 24-Sep-17 |
| 28 | **Dhanmondi Branch** | Green City Square at 750, Satmasjid Road, Dhanmondi R/A, Dhaka. | Dhaka | Urban | 16-Oct-17 |
| 29 | **Cumilla Branch** | Parvin Square, Kandirpar, Ramghat (Laksham Road), Comilla | Chittagong | Urban | 17-Oct-17 |
| 30 | **Mograpara Branch** | Ambia Plaza, Mograpara Chowrasta, Sonargaon, Narayanganj | Dhaka | Rural | 18-Oct-17 |
| 31 | **Sreepur Branch** | Nurul Islam Khan Complex", Holding # 243, Ward # 02, Block # B, Sreepur, Gazipur | Dhaka | Rural | 19-Nov-17 |
| 32 | **Shafipur Branch** | KZ Tower, Holding # 70/1, Ward # 09, Shafipur Bazar, Shafipur, Kaliakoir. | Dhaka | Urban | 26-Nov-17 |
| 33 | **Feni Branch** | Holding No. 27/1 (1st & 2nd floor), (Opposite Fire Service), Ward No.16, Panchgachia Road (SSK Road), Feni Sadar, Feni | Chittagong | Urban | 20-Dec-17 |
| 34 | **Gopalgonj Branch** | Nazrul Center, 16 Chowrongi Road, Gopalganj | Dhaka | Urban | 24-Dec-17 |
| 35 | **Raozan Branch** | Haji Moqbul Tower (1st floor), Pahartali, Chowmuhani, Bazar, Raozan, Chittagong | Chittagong | Rural | 26-Dec-17 |
| 36 | **Kazirhat Branch** | Dubisaybor, Baro Kandi, Kazirhat, Zajira, Shariatpur | Dhaka | Rural | 27-Dec-17 |
| 37 | **Kadamtali Branch** | Rashid Iron Market, Bondo Dak Para, Kadamtali, Keranigonj | Dhaka | Rural | 23-Sep-18 |
| 38 | **Ishwardi Branch** | 971/972, Station Road, Ishwardi, Pabna | Pabna | Urban | 13-Dec-18 |
| 39 | **Mirpur Branch** | HAL-GBDL Kazi Morning Glory House # 15, Road # 03, Mirpur-11A, Dhaka | Dhaka | Urban | 23-Dec-18 |
| 40 | **Medical Road Branch** | Medical Road, Jugaltila, Kazalshah, Sylhet | Sylhet | Urban | 24-Dec-18 |

* VAT applicable as per GoB rules

| Sl. | Branch Name | Address | Division | Branch Category | Branch Opening Date |
|---|---|---|---|---|---|
| 41 | **Debidwar Branch** | Shopnil Tower (1st floor), Holding No. 252, New Market, Debidwar, Comilla | Chittagong | Rural | 14-Feb-19 |
| 42 | **Panchabati Branch** | Abdur Gafur Super Complex (1st Floor), Harihorpara, Panchabati, Fatulla, Narayangonj. | Dhaka | Rural | 20-Feb-19 |
| 43 | **Jaflong Branch** | Holding No. 352, Dag No. 83, Khatian No. 386, Village: Assampara, Union: 3 no. East Jaflong, P.S: Goainghat, Dis: Sylhet | Sylhet | Rural | 25-Aug-19 |
| 44 | **Nayabazar Branch** | 2/1, Ananda Mohon Basak Lane (1st & 2nd floor), Nayabazar, Dhaka. | Dhaka | Urban | 21-Nov-19 |
| 45 | **Purbachal Branch** | Brammankhali (Habib Nagar) Near Kanchan Bridge, Rupganj, Narayanganj | Dhaka | Rural | 24-Nov-19 |
| 46 | **Jashore Branch** | Holding No. 16, R.N. Road, Jashore | Khulna | Urban | 28-Nov-19 |
| 47 | **Pragati Sarani Br** | The Alliance Building (Ground Floor), 63/Ka, Pragati Sarani, Baridhara, Dhaka-1212 | Shaka | Urban | 1-Mar-21 |
| 48 | **Islami Banking Gulshan Branch** | Uday Sanz (Ground Floor), Block-SE (A), Plot # 2/B, Road # 134, South Avenue, Gulshan-1, Dhaka | Dhaka | Urban | 9-Sep-21 |
| 49 | **Baralekha Branch** | Happy Complex, Baralekha Dakshin Bazar, Baralekha, Moulvibazar | Sylhet | Rural | 15-Nov-21 |
| 50 | **Barisal Branch** | Asmat Ali Khan (A.K.) Institution Market (1st Floor), Holding # 388, K.B. Hemayet Uddin Road (Girja Mahalla), Ward: 09, Barisal City Corporation, Thana: Kotowali, Barisal | Barisal | Urban | 31-Mar-22 |
| 51 | **Rangpur Branch** | S.S Tower, Holding No. 616, GL Roy Road, Ward No.24, Rangpur City Corporation, Thana-Kotowali, Rangpur. | Rangpur | Urban | 21-Dec-23 |
| 52 | **Fatikchari Branch** | Holding #11, Eidgah Road, Bibirhat, Fatickchari, Chattogram | Chattogram | Rural | 6-May-24 |

* VAT applicable as per GoB rules

| Sl. | Branch Name | Address | Division | Branch Category | Branch Opening Date |
|---|---|---|---|---|---|
| 53 | **Kalampur Branch** | Mirza Yar Hossain Market, Sutipara, Kalampur Bazar, Dhamrai, Dhaka | Dhaka | Rural | 29-Aug-24 |
| 54 | **Maijdee Branch** | Mafiz Plaza, North Fakirpur, Maijdee Court, Noakhali | Chattogram | Urban | 5-Dec-24 |
| 55 | **Narayanganj Branch** | Hazi Brothers Center, Holding No. 04, Shohid Shorawardi Sarak, 2 No. Gate. Narayangonj. | Dhaka | Urban | 15-Sep-25 |
| 56 | **Chowdhuryhat Branch** | Al-Saleh Super Market, Holding No. 114/3 & 899/3, B.S. , Dattoram Chowdhury Road, Chowdhury Hat, Fateyabad, 12 No. Chikondondi Union Parishad, Police Station: Hathazari, District: Chattogram. | Chattogram | Rural | 25-Sep-25 |

* VAT applicable as per GoB rules

# SUB- BRANCH NETWORK

| Sl. | Sub-Branch | Address | Zone | Opening Date |
|---|---|---|---|---|
| 1 | **Niketon** | Rukaiya Palace, House # 06, Road # 08, Block # F, Niketon, Gulshan, Dhaka | Dhaka | 1-Sep-21 |
| 2 | **Banasree** | House No. S-2, Avenue # 03, Block # D, Banasree, Rampura, Dhaka | Dhaka | 1-Sep-21 |
| 3 | **Rayerbag** | 5/11, Janatabag, Rayerbag, Kadamtali, Dhaka | Dhaka | 2-Sep-21 |
| 4 | **Chatkhil** | Aziz Super Market, Chatkhil, Noakhali | Noakhali | 2-Sep-21 |
| 5 | **Topkhana** | Fareast Tower, Holding # 35, Ward # 20, Shahbag, Dhaka | Dhaka | 6-Oct-21 |
| 6 | **Jatrabari** | Nowab Stone Tower (1st Floor), 33/2 North Jatrabari, Jatrabari, Dhaka | Dhaka | 6-Oct-21 |
| 7 | **Shahi Eidgah** | Anamika, Holding # A/68, Ward # 18, Shahi Eidgah, Sylhet | Sylhet | 7-Oct-21 |
| 8 | **Station Road** | Motin Complex, Holding # 2906/2907, Station Road, South Surma, Sylhet | Sylhet | 7-Oct-21 |
| 9 | **Alankar Mor** | K Tower, Holding: 617/A/555, Abdul Ali Nagar, Alankar Mor, Ward: 9, Thana: Pahartali, Chattogram City Corporation, Chattogram | Chattogram | 18-Nov-21 |
| 10 | **Bahaddarhat** | Khan Plaza, Holding: 1051, Bahaddarhat Sarak, Ward: 4, Thana: Chadgaon, Chattogram City Corporation, Chattogram | Chattogram | 18-Nov-21 |
| 11 | **Tajmahal Road** | Holding # Z-20, Tajmahal Road, Ward-31, Mohammadpur, Dhaka | Dhaka | 20-Dec-21 |
| 12 | **Khilkhet** | Holding No.KA-181/3, Khilkhet Battala, Lake City Road, Khilkhet, Ward No.17, Police Station-Khilkhet, Dhaka North City Corporation, Dhaka | Dhaka | 21-Mar-22 |
| 13 | **Pirerbag** | Saleh Tower (1st Floor), Holding: 242, South Pirerbag, 60 Feet Road (Sheikh Kamal Sarani), Mirpur, Ward No.13, Police Station- Mirpur Model, Dhaka North City Corporation, Dhaka | Dhaka | 21-Mar-22 |
| 14 | **Madani Avenue** | Holding No. 264, Dag No.2553, 100 Feet Road, Madani Avenue, Vatara, Ward No. 39, Police Station. Vatara, Dhaka North City Corporation, Dhaka | Dhaka | 24-Mar-22 |
| 15 | **Toltola** | Rahim Foundation, Plot No. 288, VIP Road, Taltola, Ward No. 13, Police Station- Kotowali, Sylhet City Corporation, Sylhet. | Sylhet | 28-Mar-22 |

* VAT applicable as per GoB rules

| Sl. | Sub-Branch | Address | Zone | Opening Date |
|---|---|---|---|---|
| 16 | **Mugda** | M.I Bhaban (1st Floor), Holding No.1, Atish Dipankar Road, North Mugda, Ward No.06, Police Station- Mugda, Dhaka South City Corporation, Dhaka | Dhaka | 31-May-22 |
| 17 | **Sadarghat** | Mirza Complex, Holding No. 70/A, Patuatuly Road, Sadarghat, Ward No. 37, Police Station. Kotowali, Dhaka South City Corporation, Dhaka | Dhaka | 1-Jun-22 |
| 18 | **Charkhai Bazar** | Al Modina Shopping Center, Holding No. 114, Dag No. 492/493, Khatian No. 115, Mouza-Kamargram, J.L No. 18, Charkhai Bazar, Ward No. 02, Police Station- Beanibazar, Sylhet | Sylhet | 14-Jul-22 |
| 19 | **CTG Port** | One Stop Service Center, M Shed, Booth No. 01, Chattogram Port, Chattogram | Chattogram | 4-Aug-22 |
| 20 | **Salutikar** | Khatian No. 125, Dag No. 386, J.L No. 199, 7 No. Nandirgram Union Parishad, Salutikar Bazar, Ward No. 02, Police Station-Gowainghat, Sylhet | Sylhet | 4-Sep-22 |
| 21 | **Savar** | Jibon Tower, Holding No. E-21 (Old), Thana Bus Stand, Ward No. 05, Police Station. Savar, Dhaka | Dhaka | 2-Oct-22 |
| 22 | **Sonaimuri** | Motaleb Plaza, Holding: 812/03, Sonaimuri, Ward: 05, Police Station: Sonaimuri, Noakhali | Chattogram | 25-Oct-22 |
| 23 | **Khatungonj** | Business Tower, Holding No. 467/479, 468/480, Ward No. 35, Lamabazar, Khatungonj, Chattogram City Corporation, Police Kotowali | Chattogram | 28-Feb-23 |
| 24 | **Noapara** | Holding # : 300, Goakhola, Police Station: Abhaynagar, Ward: 06, Noapara Pouroshova, Jashore | Khulna | 2-Mar-23 |
| 25 | **Companygonj** | Holding No: 886, Ward No: 03, West Nabipur Union Parishad, PO : Companigonj Bazar, PS : Muradnagar, Dist: Cumilla, Nabi Nagar Road, Companigonj Bazar, Murad Nagar, Cumilla | Chattogram | 10-Oct-23 |
| 26 | **Oxygen Mor** | S. Ali Market, Oxygen, Bayezeed Bostami, Chattogram. | Chattogram | 1-Nov-23 |
| 27 | **Bandartila** | Sardar Plaza, 3406/4024, South Halishahor, Bandartila, Bndar, Chattogram. | Chattogram | 10-Oct-23 |
| 28 | **Laksham** | Bhaiya Ahmed Tower, Holding: 224, Middle Laksham, Bypass, Ward: 08, Police Station: Laksham, Cumilla. | Chattogram | 16-Oct-23 |
| 29 | **Palash** | Hazi Sona Miah Market, Holding No: 134, Khanepur Bazar, Ward No: 01, Ghorashal Pourasova, PS: Palash, Dist: Narsingdi. | Dhaka | 23-Nov-23 |

* VAT applicable as per GoB rules

| Sl. | Sub-Branch | Address | Zone | Opening Date |
|---|---|---|---|---|
| 30 | **Sreemangal** | Holding No. 68, Ruposhpur, Moulvibazar Road, Ward No. 08, Sreemangal Pourashava, Sreemangal, Moulvibazar. | Sylhet | 8-Feb-24 |
| 31 | **Tuker Bazar** | Manik Miah Market, Dag No. 1884, Khatian No. 852, Mouza: Khurumokhla Shahpur, Ward No. 39, Union: 6 no. Tuker Bazar, PS. Jalalabad, District. Sylhet | Sylhet | 8-Feb-24 |
| 32 | **Aganagar** | M. Hasan Tower, Plot No: 48, Dag No. 199, Aganagar Choto Masjid Road, Ispahani, Police Station: Keraniganj, Dist: Dhaka | Dhaka | 29-Feb-24 |
| 33 | **Fenchuganj** | Silki Sumit, General Osmani Road, Fenchugaj, Sylhet | Sylhet | 26-Jun-24 |
| 34 | **Batajor** | Bappi Tower, Harhar, Fazle Karim lane, Batajor, Gouronondi, Barishal | Barishal | 26-Jun-24 |
| 35 | **Dharmaganj** | Halima Monjil, Holding 211, Dharmaganj, Enayetnagar, Fatullah, Narayanganj | Dhaka | 26-Jun-24 |
| 36 | **Dhunot Moor** | Shah Bondagi, Dhunat Moor,Sherpur, Bogura | Rajshahi | 26-Jun-24 |
| 37 | **Santahar** | Jobeda Plaza, Santahar Main Road, Adamdighi, Bogura | Rajshahi | 26-Jun-24 |
| 38 | **Kashiadanga** | Hazi Tower, 282, Chapainababgonj highway, Kashiadanga, Rajshahi. | Rajshahi | 26-Jun-24 |
| 39 | **Gorai** | Maa Misron Nessa Tower, Gorai, Mirzapur, Tangail | Dhaka | 26-Jun-24 |
| 40 | **Chhagalnaiya** | Center Point Market, Main road, Chhagalnaiya, Feni | Chattogram | 26-Jun-24 |
| 41 | **Dakshinkhan** | Hasen Tower, Holding #367, Dakshinkhan, Dhaka | Dhaka | 30-Sep-24 |
| 42 | **Patiya** | Memory Tower, Muncef bazar, Patiya, Chattogram | Chattogram | 18-Sep-24 |
| 43 | **Rupnagar** | Awesome Rabbani Heights, House No. 43, Road No.14, Rupnagar, Dhaka | Dhaka | 30-Dec-24 |
| 44 | **Hajiganj** | Showkat Tower, Hajiganj West Bazar, Hajiganj, Chandpur | Chattogram | 31-Dec-24 |
| 45 | **Hathazari** | SAMS Tower, Holding No. 13839, Kachari Road, Ward: 03, Hathazari Pourashova, Police Station: Hathazari, Dist: Chattogram. | Chattogram | 4-May-25 |
| 46 | **Ramganj** | Hazi Abdul Halim Tower-2, Holding No- 265, Ramganj- Luxmipur Bypass Road, Ward No. 09, Ramganj, Luxmipur. | Chattogram | 3-Jul-25 |
| 47 | **Syedpur** | Dr. Shahir Uddin Complex, Holding No- 0076-00, Syed Zikrul Haque Road, Ward No. 07, Syedpur, Nilphamari. | Rangpur | 14-Sep-25 |

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| Sl. | Sub-Branch | Address | Zone | Opening Date |
|---|---|---|---|---|
| 48 | **Jamirdia Master Bari** | Bir Muktijuddha Nizam Uddin Tower, Jamirdia, Dhaka-Mymensingh Highway, Square Gate, Jamirdia Masterbari, Hobirbari Union Parishad, Bhaluka, Mymensingh | Mymenshingh | 18-Sep-25 |
| 49 | **Rajabari** | Rajabari, Bhawal Rajabari, Sreepur, Gazipur. | Dhaka | 18-Sep-25 |
| 50 | **Rajganj** | AB Plaza, B.S Dag No.126, B.S Khatian No. 346, Mouza: Mobarakpur, Pulerhat Road, Rajganj Bazar, Mobarakpur Union Parishad, Police Station: Monirampur, District: Jashore. | Khulna | 24-Sep-25 |
| 51 | **Khajura Bazar** | Amin Plaza, Holding no. 924, R.S Dag No.33, R.S Khatian No.----, Mouza: Mothurapur, Mosjid Road, Khajura Bazar, Bandobila Union Parishad, Police Station: Bagerpara, District: Jashore. | Khulna | 24-Sep-25 |
| 52 | **Hobiganj** | Aleya Ahnaf Tower, Holding no. 3680, Badiuzzaman Khan Sarak, Habigonj, Police Station: Habigonj Sadar, District: Habigonj. | Sylhet | 30-Sep-25 |
| 53 | **Savar Cantonment** | Bhai Bhai Super Market, Nabinagar-Chandra Highway, R.S Dag No. 791, S.A Khatian No. 257, Mouza: Palashpur, Union: Dhamshona, Police Station: Ashulia, District: Dhaka. | Dhaka | 17-Nov-25 |

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**Updated on June 30, 2026**



CORPORATE HEAD OFFICE

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