



ইসলামী ব্যাংক বাংলাদেশ লিমিটেড
اسلامی بنک بنغلادیش لمیٹید
Islami Bank Bangladesh Limited
Operations Wing, Branches Control Division
Head Office, Dhaka

Circular Letter No. BCD/8118

Date: 24.08.2017

Heads of all Wings/ Divisions/ Departments of Head Office
Heads of all Zones & DG IBTRA
Heads/ Managers of all Branches
Islami Bank Bangladesh Limited

Sub: Interpretation of circular Letter No. BCD/8089 dated 13.08.2017

Mutharam
Assalamu Alaikum

In order to implement the circular in a befitting manner a meeting of the review committee has been held on 24.08.2017. In the meeting after thread bare discussion it has been decided to interpret some issues of the circular under reference as appended bellow:

1. The circular will be treated as effective from 08.08.2017 instead of 1st September 2017.
2. **General Banking portfolio of the circular:**
 - i) **Sl. No. 08.**
Standing Instruction Charge for the scheme a/c and salary, bonus of staff accounts of Corporate clients will be Tk.5/- instead of Tk.10/-.
 - ii) **Sl. No.17.**
Online Charges (Cash Deposit/Withdrawal/including Transfer amount & Online Charges (Cash Deposit/Withdrawal/including Transfer amount (Divisional city): Staff A/c Free.
 - iii) **Sl. No. 19.**
NID verification charge will be realized Tk.5/- once at the time of A/C opening and rest of the time it will be free of cost.
 - iv) **Sl. No. 20.**
SMS alert charge will be Tk.50/- in every six month for every SMS enabled A/C instead of Tk.1/- per SMS and will be recovered half yearly.
 - v) **Sl. No. 22.**
 - a) i-Banking charge: Tk. 0.25 per thousand but min Tk.5/- & max Tk.100/- (in case of EFT through i-Banking, only i-Banking charge is applicable.
 - b) i-Banking charge: In case of same branch i-Banking charge will be free.
3. **Investment portfolio of the circular:**
 - Sl. No. 07.**
Charge on Overdue Investment (continuous investment only) will be treated as service charge on overdue management.

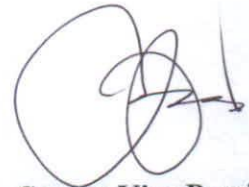
Ma-assalam.
Yours faithfully

Md. Shamsuzzaman
Deputy Managing Director

Md. Nayer Azam
Senior Vice President

Copy for information to:

1. P.A. to the Hon'ble Chairman, Board of Directors, IBBL, Head office, Dhaka for kind information of the Hon'ble Chairman, Board of Directors.
2. P.A to the Managing Director & CEO, IBBL, Head Office, Dhaka for kind information of the Hon'ble Managing Director.
3. P.A to the Additional Managing Director, IBBL, Head Office, Dhaka for kind information of the Additional Managing Director.
4. P.A to The Deputy Managing Director, FAW for kind information of the Deputy Managing Director.
5. The Deputy Managing Director & company Secretary, Board, for kind information of the Hon'ble Chairman, Executive Committee (EC), & Audit committee, IBBL, Head Office, Dhaka.
6. The Deputy Managing Director, IBBL, ICTW, Head office, Dhaka for kind information and with a request to arrange necessary program in the eIBS as per above interpretation of the Review committee for revision of the Schedule of Bank Charges.
7. P.A. to the Member Secretary, Shari'ah Supervisory Committee, IBBL, Head office, Dhaka for the Member Secretary, Shari'ah Supervisory Committee.
8. All representatives of IBBL attached to the various Banks, Money Exchanges, abroad for their information.



Senior Vice President