

**B. Schedule of Charges of Investment Portfolio**

Annexure - B

Sl	Types of Service	Rate of Charges/Fees/Commissions
1.	Investment Processing Fee [Sanctioned Limit: Upto Tk. 5 million]	0.50% of sanctioned amount but not exceeding Tk. 15,000/-
2.	Investment Processing Fee [Sanctioned Limit: above Tk. 5 million]	0.30% of sanctioned amount but not exceeding Tk. 20,000/-
3.	Investment Rescheduling/Restructure related proposal processing Fee	(i) CMSME & Agricultural: NIL (ii) Other than CMSME & Agricultural Investment: 0.25% (of total rescheduled amount) but not exceeding Tk. 10,000/-
4.	CIB Charge	(i) CIB other than Limited Company: Tk.200/- plus per link Tk.10/- (ii) CIB for Limited Company: Tk.300/- plus per link Tk.10/-
5.	Stamp Charge	Actual Cost
6.	Legal Fee	Lawyer's Bill and other relevant expenses incurred by the branch at actual.
7.	Valuation Fee	Surveyor's Bill, TA & DA Bill of branch officials and other relevant expenses incurred by the branch at actual.
8.	Documentation Fee: (a)Charge Documentation (b)Creation /vacation of charge with RJSC&F (c) Creation/ Redemption of Mortgage (d)Genuineness verification (e)Others related cost/ expenditure	Documentation Fee will include all actual cost on bank's part (TA & DA Bill of the officials, local conveyance etc.)
9.	Early Settlement Fee	(a)CMSME : Nil (b) other than CMSME: (i) Continuous & Demand investment: Nil (ii)Term investment: 0.50% of outstanding liability
10.	Balance Confirmation Certificate Fee	No charge for issuing 2 Balance Confirmation Certificates in a year covering half yearly and yearly investment outstanding position. For issuing (i) more than 2 Balance Confirmation Certificate in a year, (ii) liability position/statement & (iii) any other investment related certificate: Tk. 100/- to be charged for each instance.
11.	Fees for changing Proforma Invoice (PI)	@ 0.10% against sanctioned amount but not exceeding Tk. 15,000/-
12.	Fees for extension of Gestation Period	@ 0.20% against sanctioned amount but not exceeding Tk. 20,000/-
13.	Fees for changing Management	CMSME Clients- Tk. 5,000/- Corporate Clients Tk. 20,000/-

SI	Types of Service	Rate of Charges/Fees/Commissions
14.	Other Charges (Changing Collateral, inclusion/exclusion of sister concern, reduction of LC/BG margin etc.)	CMSME Clients-Tk. 1,000/- Corporate Clients Tk. 5,000/- per instance.
15.	Charges for issuance of PO, DD, TT, MT, any other methods of online transfer.	Against investment: As per charge mentioned in the General Banking operations
16.	Cancellation of Payment order	Against investment: As per charge mentioned in the General Banking operations

**Note:**

- (a) Investment processing fee ,under serial (1) & (2), will be applicable for all types of investment sanction related proposals [ WC/Trading (New/Renew/Enhancement), Special Limit, HPSM (New/ Enhancement/ BMRE), Schemes , etc.] and all category of clients including CMSME sector clients.
- (b) Reschedule/Restructure Investment proposal processing fee ,under serial (3), will also include the proposal for extension of Term to Maturity.
- (c) In case of sanction of multiple proposals at a time, fee/charge applicable for each of the proposal will have to be realized
- (d) VAT is applicable as per FAD circulars issued/to be issued from time to time.
- (e) The above charge schedule will not be applicable on SHBIS , SHDS and any other investment allowed to the employees of the bank under Staff Investment (Non commercial) category
- (f) Any other cost incurred related to investment processing, documentation, recovery (legal issue) to be recovered from the client at actual basis.

