

State Bank of India, Bangladesh Operations

SCHEDULE OF CHARGES
applicable from 01.03.2018

All the charges stated are excluding VAT. The branches will recover VAT as applicable from time to time from the client in all the items of service charges, except where stated otherwise.

General Banking

SL No.	Type of service	Existing Charges fm 15.02.2015	Revised Charges
1.a	Balance confirmation certificate Half-yearly/Yearly	Free	Free
1.b	Balance confirmation certificate More than twice a year	Tk.200/-	Tk.200/-
1.c	Solvency certificate On demand	Tk.1500/-	For SB/CA customer Tk. 1500/- For Loan customer Tk. 4000/-
2.a	Account Maintenance Fee Current account Half yearly	Tk.500/-	Tk. 500/-
	Closing charge	Tk.300/-	Tk. 300/-
2.bi	Account Maintenance fee Savings account Half yearly i) Average Balance up to Tk 5000/- ii) Average Balance up to Tk 25000/- iii) Average Balance above Tk 25000/-	i) Nil ii)Tk. 100 iii)Tk. 300	i) Nil ii)Tk. 100 iii)Tk. 300
	Closing Charges	Tk.200/-	Tk. 200/-
2bii	Account Maintenance Fee Foreign Currency Account Half yearly	Nil	Individual - Nil Corporate-USD 10/-
2.c	Dormant Account Activation Charge	Tk.250/-	Tk. 500/-
2d	Attestation of Account Statement (any type) 1 Free Half Yearly, Duplicate chargeable	Tk.100/-	Tk.100/-
2e	Stop-payment instruction for Cheque /Cancellation	Tk.200/- per instruction	Tk.200/- per instruction



2f	Cheque Return Fee Inward/Outward	Inward :Tk.200/- per instance Outward : Tk100/- per instance	Inward :Tk. 500/- per instance Outward : Tk. 200/- per instance
2g (i)	Online Cash Transaction : Inter City (against prior notice by client) (Withdrawal/Deposit) Fees	i) Up to Tk.1/- lac: Tk.100/- ii) Above Tk.1/- lac to Tk.3/- lac: Tk.150/- iii) Above Tk.3/- lac to Tk.7/- lac: Tk.300/- iv) Above Tk.7/- lac :Tk.1000/-	i) Tk.1/- lac-Tk. 5/- lac : Tk. 500/- ii) Above Tk.5/- lac to Tk.10/- lac: Tk. 1000/- iii) Above Tk. 10/- lac: Tk.2000/-
2g(i i)	Online Cash Transaction: Within City (Withdrawal/Deposit) Fees	Free	Free
2h	Standing Instruction	Tk.150/- per instruction	Tk. 300/- per instruction
2i	Articles of Safe Deposits	Tk.1000/-	Tk. 3000/-
3	Remittance (Inland)		
	a) Payment Order	0.10%, min.Tk.100/-, max Tk.500/-	0.15%, min.Tk.300/-, max Tk.1000/-
	b) Payment Order Cancellation Charges	Tk. 200/-	Tk. 500/-
	c) Issuance Bangladesh Bank Cheque	Tk.500/- per cheque	Tk.600/- per cheque
	f) BACH / BEFTN Transactions	i) Cheque amount beyond Tk.50,000/- but below Tk.5/- lacs,; Tk.10/- including VAT. ii) Any amount of High Value Cheque (Tk.5/- lac & above) Same Day Clearing, Tk.60/- including VAT. iii) In case of Regular Value Cheque amount (Tk.5/- lac & above): Tk.25/- including VAT.	i) Cheque amount beyond Tk.50,000/-but below Tk.5/- lacs,; Tk.10/- including VAT ii) Any amount of High Value Cheque (Tk.5/- lac & above)Same Day Clearing, Tk.60/- including VAT. iii) In case of Regular Value Cheque amount (Tk.5/- lac & above): Tk.25/- including VAT
4	Issue of cheque book	Tk.5/- per leaf	Tk.7/- per leaf
5	ATM Card Annual charges	Tk. 500/-	Tk.250/-
6	Signature Verification	Tk. 500/-	Tk. 1000/-
7	Issuance of BO Certificate	Tk.100/-	Tk.100/-



Trade Finance

S.L No	Types of service	Existing Charges	Revised charges
1. a.i	Letter of credit –Sight opening, extension of validity, enhancement of value	<u>0.10%-0.40%</u> per quarter min.Tk.5000/- per qtr	<u>0.10%-0.40%</u> per quarter min.Tk.5000/- per quarter, minimum one quarter For enhancement of LC value by amendment: min.Tk.1,500/-, thereafter as applicable per quarter. Broken month to be taken as complete quarter.
1. a.ii	Letter of credit – sight/usance (100% margin to be retained in LC Margin Account) opening, extension of validity, enhancement of value	<u>0.10%-0.25%</u> per qtr. min.Tk.5000/- per qtr & also for increasing LC value by amendment	<u>0.10%-0.25%</u> per qtr. min.Tk.5000/- per qtr & minimum one quarter For enhancement of LC value by amendment: min.Tk.1,500/-, thereafter as applicable per quarter. Broken month to be taken as complete quarter.
1.a .iii.	Usance/deferred (Local/foreign) opening, extension of validity, enhancement of value	<u>0.10%-0.50%</u> per qtr. min.Tk.5000/- per qtr & also for increasing LC value by amendment	<u>0.10%-0.50%</u> per qtr. min.Tk.5000/- per qtr, For enhancement of LC value by amendment: min.Tk.1,500/-, thereafter as applicable per quarter. Broken month to be taken as complete quarter.
1.a .iv	Back to Back (local/foreign) /EPZ/EDF. opening, extension of validity, enhancement of value	<u>0.10%-0.40%</u> per qtr. min.Tk.5000/- per qtr & also for increasing LC value by amendment	<u>0.10%-0.40%</u> per qtr. min.Tk.5000/- per qtr For enhancement of LC value by amendment: min.Tk.1,500/-, thereafter as applicable per quarter. Broken month to be taken as complete quarter.
1.b	Amendment of L/C except enhancement of value & extension of validity	Tk.750/- per qtr plus postage/courier out of pocket expenditure	Tk.750/- per qtr
1.c	Postage for opening L/C outside country		
	i. Registered covered	At actual	At actual
	ii. Courier	At actual	At actual
	Postage for opening L/C inside country		



(i)			
ii	LCA form	Tk. 500/- per set	Tk.700/- per set
iii	IMP form	Tk. 300/-per set	Tk. 400/-per set
iv	Issuance of Certificate	Tk. 500/- per certificate	Tk. 500/- per certificate
v	Renewal of IRC	Tk.1500/-	Tk.2000/-
11	Handling commission for delivery of documents against T/R	Tk.2000/-	Tk.2000/-
12	Obtention of Credit -Report		
	i)By regd. Post/email	Tk.500/-	TK 2000/-
	ii)By swift/email	At actual	Tk. 2000/-
13	Acceptance commission on imports bills under BTB/Usance L/C	<u>0.10%- 0.40%</u>	<u>0.10%- 0.40%</u> min.Tk. 2,000/-
	Bill Collection		
	Handling Commission		
14	i) For collection of clean items (Inward)	0.10%, min. Tk.2000/-	0.15%, min. Tk.3000/-
	ii) Documentary collection bill under L/C	0.15%, min. Tk.2000/-	0.15%, min. Tk.3000/-
	iii) Documentary collection bill under grant (without L/C)	0.15%, min. Tk.2000/-	0.15% min, Tk.3000/-

Export

15	Negotiation of bills	0.15%, min. Tk.2000/- plus postage / SWIFT / Courier	0.15%, min. Tk.3000 /- plus postage/SWIFT/Courier
16	Bill for collection		
	a) Under L/C	0.15%min. Tk.2000/-	0.15%, min. Tk.3000/-
	b)Without L/C	0.15%min. Tk.2000/-	0.15%, min. Tk.3000/-
17	Export bill (i) Negotiation/collection (where exchange gain earned)	Tk.500/-	Tk.500/-
18	EXP Forms (Cost & Certification)	Tk.500/-per set	Tk.800/-per set
19	PRC Issuing charges for Export	Tk.500/-per set	Tk.500/-per set



20	Export L/C or Amendment Advising Charges : our customer / non - customer	Tk.750/-	Tk.750/-
21	Honoring Reimbursement claim against bills	a) US \$ 30/- Upto US \$ 10000/- b) US \$ 75/- above US \$ 10000/-	a) US \$ 50/- Upto US \$ 10000/- b) US \$ 90/- above US \$ 10000/-
22	Confirmation of L/C		
	a) Confirmation charges (Local)	0.20% of LC amount per qtr	0.20% of LC amount per qtr
	b) Upto US \$ 5/- lacs (Foreign)	1% of L/C amount 1 st qtr	0.40% - 0.75% of L/C amount per quarter, minimum USD 200/-
c) Above US \$ 5/- lacs (Foreign)	0.50% of L/C amount 1 st qtr min US \$ 150/-		
23	a) L/C Transfer	Tk.750/-	Tk.750/-
	b) L/C amendment Transfer	Tk.750/-	Tk.750/-
	c) Export L/C Cancellation	Tk.1000/- plus swift	Tk.1500/- plus swift
24	Handling charges for disbursement of cash - assistance/duty draw - back	Tk.3000/-	Tk.5000/-
25	Discrepancy fees for import bills where BTB liability involved	Nil	USD 50/-
26	Fees for returning unpaid bills	Tk.1000/- per set docts.	USD 25/- per set documents.
27	Overdue interest on export proceeds	Nil	NIL
28	Bank Guarantees Performance as well as financial Backed by 100% Cash margin retained in margin account	i) 0.10% to 0.50% per qtr. min.-USD 75/- (Foreign) for guarantee amount below USD 5/- mio. ii) For Local Guarantee: Min.BDT 2,500/-	0.05% to 0.50% per quarter Minimum USD 100/- (foreign) BDT 2500/- (domestic) Minimum 50% of above charges



REMITTANCE AND MISCELLANEOUS SERVICES:

S.L No.	Type of service	Revised Charges
Inward Remittance		
1	Credit to own customer account i) P-Segment ii) Non-'P' Segment a) Upto Tk. 100,000/- eqv. FC b) above Tk.100,000/- eqv. FC	Free a) Tk. 800/- b) Tk. 1200/- (Including encashment certificate)
2	For payment to other banks for any amount.	Tk.500/-
3	Cancellation of inward payment messages.	USD 25/- or equiv. BDT at prevailing exchange rate to be recovered from the remittance amount.
Outward Remittance		
1	US \$ TT Issued for Remittance to Bangladesh Embassies	Tk.750/- (P&T)
2	US \$ TT Issued -Non-Trade for Taka Account holders	i) Tk.2000/- upto Tk.5/- lac ii) Tk.3000/- above Tk.5/-lac for Family remittance)
Miscellaneous Remittance		
1	Back to Back DD issued drawn on B. Bank, Dhaka (Both US\$ & ACUS\$)	US \$20/- Plus postage/courier
2.a	F.C Dollar Draft up to US \$ 1000/-for F.C Account holders.	US \$10/- Plus actual postage/courier
2.b	Above US\$1000/-	US \$15/- Plus actual postage/courier
3	US\$ TT Issued to India for FC account holders	US \$30/- plus VAT as applicable
	To other countries	US \$40/- plus VAT as applicable
4	Student file maintenance for Bangladesh students studying abroad	
	1. For SAARC countries	Tk.4000/-per file per annum
	2. For other countries	Tk.6000/-per file per annum
5	Travel Card issuing charges	Tk.800/- including VAT plus 1% of USD upload amount
6	Travel Card re-loading charges	Tk.200/- plus 1% of USD re-load amount
7	Passport endorsement charge (customer)-cash	Tk.300/- plus 1% of USD amount
8	Passport endorsement charge(Non-customer)-cash	Tk.500/- plus 1% of USD amount
9	Payment against Local Banks collection	Tk.1000/-



10	Payment by BB draft	US\$10/-
11	BB Draft cancellation charges	Tk. 500/-per instrument
12	TT cancellation charges by Swift	Tk.1500/-
13	18A New Application to Bangladesh Bank (Personnel)	Tk.10,000/- *
14	18A Renewal Application to Bangladesh Bank (Personnel)	Tk10,000/- *
15	18A New Application to Bangladesh Bank (Private Firm/Corporate)	Tk.20,000/- *
16	18A Renewal Application to Bangladesh Bank (Private Firm/Corporate)	Tk.15,000/- *
17	18B New Application to Bangladesh Bank	Tk.25,000/- *
18	18B Renewal Application to Bangladesh Bank	Tk.20,000/- *
19	Liaison/Branch/Representative Office Bank Change Processing fee & report to B. Bank	Tk.20,000/- *
20	Processing fee for incorporation of New Principal & renewal with existing buyer to the existing Indenting Company/Buying Agent Company.	Tk.5000/-
21	Processing fee for scrutinizing and submission of quarterly reconciliation statement of shipping agents /Airlines Company to B.Bank.	Tk.5,000/- per Qtr.
22	Processing Fee relating to FDI return	Tk.5,000/- per Qtr
23	Profit Remittance of Foreign Company/Branch Office	Tk.10000/- per quarter till NOC accorded by B. Bank.
24	Any other Services not included above	Tk.1000/-

* For the above items, the Branch Heads of Dhaka, Gulshan and Chittagong Branch may offer concession upto 50%, depending on the value of relationship.



LOAN PROCESSING CHARGES

ITEM	PROCESSING CHARGES
1. Loan Processing Charges**	FB + NFB
Upto USD 2/- mio	1.50%
above USD 2/- mio and upto USD 5/- mio	1.25% minimum USD 30,000/-
above USD 5/- mio and upto USD 10/- mio	1/-% minimum USD 62,500/-
above USD 10/- mio and upto USD 15/- mio	0.75% minimum USD 75,000/-
above USD 15/- mio and upto USD 20/- mio	0.50% minimum USD 87,500/-
above USD 20/- mio -	0.20% minimum USD 112,500/-
** to be recovered on ad-hoc limit also.	
Externally rated Borrowers: For "AAA", "AA" and "A" rated borrowers (as per RBI)	50% concession from the above charges.
<ul style="list-style-type: none"> ➤ No processing fees to be recovered from SME accounts. The levy of processing fee from various business segments will be as per the guidelines of Bangladesh Bank issued from time to time. ➤ No processing charge to be recovered on loans against deposits at the same branch. ➤ Branches should endeavour to recover a portion of processing charge upfront while advising sanction. Balance processing fee to be recovered at the time of actual disbursement. ➤ Processing charges are not applicable for term loans, as upfront fee will be recovered. ➤ The charges are to be recovered at the time of initial processing as well as each renewal (i.e. annual). ➤ Where account could not be renewed in time due to delayed submission of data by the borrower, full processing charge is to be recovered for continuing the advance. 	
2. Upfront fee – Term Loans upto USD 1/- mio Term Loans above USD 1/- mio but up to USD 10/- mio Term Loans above USD 10/- mio For Externally rated Borrowers: "AAA", "AA" and "A" rated (as per RBI)	1.25% of loan amount. 1/-% of loan amount 0.75% of loan amount 50% concession from the above charges
Revalidation of Sanctions • Working Capital • Term Loan	50% of the applicable processing charges. 50% of the applicable Upfront charges.
Pre-Payment Charges (other than P Segment)	2% of the pre-paid amount (loans prepaid From own resources will not attract prepayment/pre-closure charges).
Commitment Charges Working Capital (WC) For all fund-based limits irrespective of size of the loan	If Average Utilization is <ul style="list-style-type: none"> • More than 75%: No charges. • Between 50-75% : 0.25% p.a. (to be recovered on entire unutilized portion on Quarterly basis.) • Less than 50%: 0.50% to be recovered on entire utilized portion on quarterly



	basis. • In case of Standby Line of Credit (WC) : 1% of Processing Fee (to be levied half –yearly)
Term Loans For all term loans. (irrespective of working capital limits)	1.25% for delayed draw down beyond 2 months in case drawdown schedule has been specified at the time of sanction.

For participation in syndicated loans would be as per agreed syndication terms.



**RECOVERY OF SERVICE CHARGES FOR SERVICES
OTHER THAN SANCTION OF CREDIT FACILITIES**

Interchangeability between limits	0.01% of the limit, minimum USD 100/- max. USD 1000/-
Ceding of Charge on Assets	0.01% of the limit, minimum USD 100/- max. USD 1000/-
Rephrasing of Loans/ Deferment in Loan Installments (applicable only if separate Processing Charge for the loan proposal is not recovered)	0.05% of the limit, minimum USD 500/- max. USD 5000/-
Inspection charges	Actuals to be recovered from borrower with a minimum of USD 500 p.a.
Substitution of Collateral Security/ Personal Guarantees	0.02% of the limit, minimum USD 200/- max. USD 5000/-
Release of Personal Guarantee/ Collateral Security	0.02% of the limit, minimum USD 200/- max. USD 5000/-
Change in Terms and Conditions/ Change in Project/ Items of Machinery	0.02% of the limit, minimum USD 200/- max. USD 5000/-
Service charges for providing credit information reports	For Individual Customers (All Segments) USD 100/- For Non-Individual Customers (All Segments) USD 500/-
Other Miscellaneous Approvals for issues not covered above	0.02% of the limit, minimum USD 200/- max. USD 5000/-

In case the credit facility is under Consortium/Syndication, charges as decided by the Consortium/Syndication will apply.



APPLICATION OF PENAL INTEREST

Irregularities in Short Term Loan / Working Capital Loan Account / RCF.	Continuously irregular for a period beyond 60 days: 2% on the entire outstanding In other cases: 2% on the irregular portion
Non submission of Stock statements	1% for the month the stock statement is not submitted within the stipulated period.
Non submission of Renewal Data, including Audited Balance Sheet	For Listed Companies if not submitted within 7 months- USD 200/- per month. b) For others, if not submitted within 9 months- USD 500/- per month.
Noncompliance with Financial Covenants	1% p.a. on the entire outstanding till the breach is cured; minimum USD 1000/-
Term Loans (a) Non-payment of interest /installment	1% on the entire outstanding for the period of default.
Adverse deviation by more than 20% from stipulated level in respect of any two of the following items: (i) Current Ratio (ii) TOL/ TNW (iii) Interest Coverage ratio	1% on the entire outstanding for the periods of non-adherence subject to a minimum period of 1 year.
Submission of stock statement with delay beyond 10 days of the succeeding month to be considered as non-submission except where period has been extended/specified by the sanctioning authority. <input type="checkbox"/> The aggregate penal interest on account of non-compliance not to exceed 3% in aggregate. <input type="checkbox"/> Sick units under Rehabilitation and Non-compliance on account of extraneous reasons – Penal interest not to be levied.	

Actual out of pocket expenses to be recovered in all cases, except where specifically exempted.

In case the credit facility is under Consortium/Syndication, charges as decided by the Consortium/Syndication will apply.

The authority structure for concessions in levy of credit related service charges is as per IBG Letter IBG/OCB-CREDIT/CIR/50 dated 02.03.2015 to be read along with the latest Loan Policy prevailing from time to time.

