

# SCHEDULE OF CHARGES



We are **4G** generation Bank



# A PROLOGUE

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**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".**

## 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)
Export Collection / Negotiation Commission	0.05% to 0.15%, Maximum BDT 500 for bills with exchange gain
Bill Purchase (OB) (Without L/C)	0.10% to 0.15%
Honoring Reimbursement Claim	NIL
Advance Payment against Export	NIL
Buying House Commission Payment Processing	BDT 500
Authorization letter to Collect Documents/FDD from other Banks	BDT 300

### Cost of Forms

Data Entry Related to EXP	BDT 300
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### 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

## 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 700.00
Document Scrutiny/ Processing Fee	For Local Bill BDT 100-300, For Foreign Bill BDT 100-500, For Bill Under Back To Back LC BDT 100
Import Bill Retirement (Under Sight L/C)	BDT 500 to BDT 1,500 plus communication charge
Discrepancy Fee	USD 20 to USD 50 (local) USD 20 to USD 100 (foreign)

### Import 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
Shipping Guarantee/ Airway Bill Release/ Delivery Order	BDT 500 to BDT 2,000
Trade Arrangement Fee	N/A
Import Invoice Financing	N/A

### Miscellaneous

Reimbursement Fee	USD 30 to USD 110
DA Acceptance Fees	0.10% to 0.40%, min BDT 1,000
Copy Document Endorsement for Assessment	NIL
Credit Report Collection	At Actual
Import without L/C	BDT 500 to BDT 2,000
TR Refinance Fee	BDT 500
Past Due Transfer Fee	BDT 1,000
BL Endorsement and Signature verification	BDT 200 per BL
Vessel Tracking	At actual
Processing fee for obtaining regulatory approval (Indenting, Buying house, freight forwarders agent and any other specific permission related to import/ export/remittance etc.)	BDT 2,000 for 1st Permission and BDT 1,000 for each renewal

### 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
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; BDT 2,000 for LOC value above BDT 1 Crore to BDT 5 Crore; BDT 3,000 for LOC value above BDT 5 Crore to BDT 10 Crore; and BDT 5,000 for LOC value above BDT 10 Crore

### Direct Guarantees/Advising Guarantees

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

### e-GP

E-Tendering: Collection of Registration/Renewal Fees/ Tender Doc. Sell:	Tk.15.00+VAT
	Account with NRB Bank: Tk.10.00 +VAT
	Account with other Bank: Tk.40.00 +VAT
E-Tendering Uploading	No charges will be applicable for 100% cash margin

\* VAT applicable as per GoB rules

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
Payment Order Issuance Charges	Tk.10.00+VAT

### Communication Costs

Advise of L/C copy by Fax	At Actual
	Foreign L/C: BDT 1,000 to BDT 2,000
All Telex/SWIFT Charges	Local L/C: BDT 500 to BDT 1,500
	All types of amendment: BDT 500 to BDT 1,000
	All other SWIFT Charge: BDT 700
Courier (Inbound / Outbound)	At Actual
Fax	At Actual

## CORPORATE LOANS

### Syndication 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
	For Loan Amount up to BDT 5.00 Million: Up to 0.50% (Maximum BDT 15,000.00)
Loan Processing Fee	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.

## 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 Equivalent to BDT 300.00 (Half yearly)
Account Closing Charge	FCY Equivalent to BDT 300.00
Dormant Activation	Free

### 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



## 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 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

## DEPOSIT

### Current Account

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

### Merchant Current Account-Retail

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

### Savers Account

	Up to BDT 10,000 - Nil
	BDT 100 (half yearly avg. balance above BDT 10,000 to BDT 25,000)
Account maintenance fee	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

	Up to BDT 10,000 - Nil
	BDT 100 (half yearly avg. balance above BDT 10,000 to BDT 25,000)
Account maintenance fee	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 Account

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

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

	Up to BDT 10,000 - Nil
	BDT 100 (half yearly avg. balance above BDT 10,000 to BDT 25,000)
Account maintenance fee	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

### 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

\* VAT applicable as per GoB rules

### NRB Smart FCY Current Account

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 5,000
Renewal fee	BDT 2,500

### 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

## OTHERS

### Account Statement Charge/Balance Confirmation Certificate

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

### Cheque Book/Pay Order

Cheque book issuance charge	Tk. 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 100 per instruction
Stop Payment Cancellation Instruction	BDT 50 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
Cheque collection courier charge	At actual
Regular Value Cheque Clearing (below BDT 50K)	Free

\* VAT applicable as per GoB rules

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

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

### FCY Notes Issue/Encashment

Endorsement fee – Customer	BDT 500
Endorsement fee – Non-customer	BDT 1,000
Issuance cash FCY Notes – Customer	BDT 200
Issuance cash FCY Notes – Non-customer	BDT 500
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) 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) 0.30% of the loan amount more than 50 lac (maximum BDT 5,000)
Early settlement fee	0.50% of loan Outstanding amount

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

### My Loan - Personal Loan

Processing fee	0.50% of loan amount (maximum BDT 15,000)
Partial payment fee	0.50% of partial payment amount (possible only after 3 installments & at least 30% of the outstanding loan amount)
Early settlement fee	0.50% of Outstanding loan amount (has to be after 6 installments)

### My Home - Home Loan

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

\* VAT applicable as per GoB rules

### My Car – Auto Loan

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

### NRB My Home

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

### Other Charges – Loan

Loan account statement	BDT 500
Penal charge	Monthly 2% on overdue amount
CIB charge	BDT 200
Any other Bank Certificate	BDT 500
Duplicate Sanction advice (2nd Copy)	BDT 500
Loan Document Photocopy	BDT 500
CPV charge (Inside Dhaka)	BDT 400
CPV charge (Outside Dhaka)	BDT 400-650
Documentation fee	BDT 500
Rechedule/restructure fee	0.25% of the recheduled/restructured amount
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

# 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
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### 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 CoB 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
<b>Cost of Forms</b>	
Data Entry Related to EXP	USD 15
<b>Miscellaneous</b>	
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
<b>IMPORT</b>	
<b>Sight LC</b>	
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
<b>Usance LC</b>	
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 CoB 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

Particulars	Platinum	Gold	Classic
Membership Fee	Free	Free	Free
Renewal Fee <sup>1</sup>	BDT 4,000	BDT 2,000	BDT 1,500
Supplementary Card Annual Fee	Free	Free	Free
Card Replacement Fee	BDT 500	BDT 500	BDT 350
PIN Replacement Fee	BDT 350	BDT 350	BDT 350
Late Payment Fee	BDT 700 or USD 12	BDT 500 or USD 10	BDT 400 or USD 7
Cash Advance Fee NRB Bank's ATM	2% or BDT 100 whichever is higher		
Cash Advance Fee Other Bank ATMs	2% or BDT 100 whichever is higher + Network Fee		
Cash Advance Fee (International)	\$2.5 or 2.50% Whichever is Higher + Markup fee		
Over Limit Charge	BDT 800 or USD12	BDT 700 or USD12	BDT 600 or USD12
Interest for General Card <sup>2</sup>	20%	20%	20%
Interest for Staff Card <sup>2</sup>	18%	18%	18%
Interest (EMI) <sup>5</sup>	11% (Flat)	11% (Flat)	11% (Flat)
Transaction Retrieval Fee	BDT 300 Per Transaction		
Payment Due Date from Statement	15 Days		
Outward Cheque Return Fee	BDT 50		
Card Cheque return fee(Insufficient fund)	BDT 50		
Markup	3%		
Balance transfer fee (BT)	2% or BDT 150 whichever is higher		
Balance transfer Interest	20%		
Certificate Fee	BDT 200		
Minimum Payment <sup>3</sup>	BDT 500 or USD 10 or 5% whichever is higher		
Transaction Alert/ SMS Service	BDT 200 Per 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(in BDT)	0.35% of total monthly outstanding		
Cash Advance Limit	50% of Credit Limit		
Voucher Retrieval Fee	BDT 200 & USD 5		
Card Cheque Book Fee for General <sup>4</sup>	200 for 10 leaves & 300 for 20 leaves		

\* VAT applicable as per GoB rules

Card Cheque Book Fee for staff <sup>4</sup>	100 for 10 leaves & 200 for 20 leaves
Card Cheque Processing Fee	1.75 % or BDT 200.00 whichever is higher
Statement Fee (Paper/eStatement)	Free
Duplicate statement Fee	BDT 200

1. 100% waiver on renewal fee by making 14 transaction (POS and Card Check) through primary card only.
  2. Interest calculate on reducing balance method.
  3. On closing balance
  4. First cheque book will be free.
  5. Early Settlement Fee will be 0.5% on principal Amount
  6. Govt. Excise Duty is applicable as per regulatory guideline
- \*\*\* Will be effective from 1st July 2023

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	Free	Free	BDT 1,000
Cash Withdrawal from any ATM (Bangladesh)	Free	Free	VISA Channel currency Conversion Charge
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
SMS Alert	Free	Free	Free

\* VAT applicable as per GoB rules

## AI-Wadeeah Current Account

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

## Mudarabah 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 CoB rules



### Mudaraba Women Account

	Up to BDT 10,000 - Nil
	BDT 100 (half yearly avg. balance above BDT 10,000 to BDT 25,000)
Account maintenance fee	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

	Up to BDT 10,000 - Nil
	BDT 100 (half yearly avg. balance above BDT 10,000 to BDT 25,000)
Account maintenance fee	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 Account- (DPS)

Pre - mature closing fee	Free
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### Mudaraba Hajj Savings Scheme - (DPS)

Pre-mature closing fee	Free
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### Mudaraba Bibaho Savings Scheme - (DPS)

Pre-mature closing fee	Free
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### 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)
Account statement/balance confirmation certificate	BDT 100 per certificate (other than regular issuance)
Any additional statement (1 year & above)	BDT 500
Any other Bank Certificate	BDT 500
Statement Verification for other Bank and embassies	BDT 500
Remittance credit advice	Free
Postage/Courier charge	At actual
Solvency Certificate	BDT 200
Beneficiary Certificate	BDT 100

## Cheque Book/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 Cancellation 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
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\* 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;
FCY Draft Change/stop cheque	BDT 5,00,001 BDT 10,00,000 (Eqv.FCY)
	BDT 500+ foreign correspondence charge;
	above BDT 10,00,000 (Eqv.FCY)
FCY Draft Cancellation	BDT 500+ foreign correspondence charge;
TT Cancellation	BDT 200+ foreign correspondence charge;
SWIFT Charge	BDT 200 + other 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	Nil
Early settlement fee	Nil

### HPSM- Home Finance

Investment processing fee	No Processing Fee
Partial Payment Fee	Nil
Early settlement fee	Nil

### HPSM- Car Finance

Investment processing fee	No Processing Fee
Partial payment fee	Nil

\* 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

#### Note:

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

Conditions apply

### Debit Card (Local Debit Card)

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

### Fees and Charges of NRB Islamic Card:

Particulars	NRB Islamic Card	
Membership Fee	Free	
Renewal Fee	<b>Limit Renewal Fee (BDT)</b>	
	Below 1 Lac	1500
	1 Lac to Below 2 Lac	2000
	2 Lac to 10 Lac	4000
Supplementary Card Annual Fee	Free	
Card Replacement Fee	BDT 500	
PIN Replacement Fee	BDT 400	
Late Payment Fee	BDT 500 or USD 5	
Over Limit Charge	BDT 600 or USD 6	
Cash Advance Fee NRB Bank's ATM	2% or BDT 100 whichever is higher	
Cash Advance Fee Other Bank ATMs	2% or BDT 100 whichever is higher + Network Fee	
Cash Advance Fee (International)	\$2.5 or 2.50% whichever is higher + 3% Markup fee	
Monthly maintenance fee for General applicant's (if outstanding amount)	<b>Outstanding Amount</b>	<b>Maintenance Fee</b>
	Below BDT 100 or USD 1	Free
	BDT 100 to 50000 or USD 1 to \$500	BDT 1000/USD 10
	Above BDT 50001 or \$501 for every BDT 50000 or USD 500	BDT 500/USD 5
EMI Enrollment Fee	Free	
Fund Transfer fee Through NRB click	Within NRB Bank A/C 1%	
	Other Bank A/C 1.5%	
Add Money Fee	1.25% any Digital Finance/MFS	
Transaction Retrieval Fee	BDT 300 Per Transaction	
Balance transfer fee (BT)	2% or BDT 150 whichever is higher	
Markup	3%	
Certificate Fee/NOC	BDT 200	
Duplicate Statement	BDT 200 per month	
Transaction Alert/ SMS Service	BDT 200 Per Annum	

\* VAT applicable as per GoB rules

Card Cheque Book issue Fee	200 for 10 leaves and 300 for 20 leaves (1 <sup>st</sup> card cheque Book free)
Cheque Processing fee	BDT 100 or 1.75% whichever is higher
Card Cheque return fee	BDT 50
Insurance premium	0.35% on outstanding amount on statement date

**Note:**

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

\* VAT applicable as per CoB rules

## 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% Min Tk.10, Max Tk.100 (including VAT)
Fund Transfer to NRBBL Branch Account	0.25% (Min Tk.10, Max Tk.100)
Fund Transfer to NRBBL DPS Account	Free
Fund Transfer to Other Bank Account through BEFTN	0.25% (Min Tk. 10, Max Tk. 100)
Fund Transfer to Other Bank Account through RTGS	BDT 100 (Including VAT)

### Utility Bill Commission

Utility Bill Collection	As agreed with Utility Company 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)

**Types of Transaction****Customer Charge (including VAT)**

	Tk. 1 – 10 Lac = 1.00% + VAT
SME Loan	Tk. 10.01 Lac – 20 Lac = 0.50% + VAT Above 20 Lac = 0.25% + VAT
Retail Loan	-
Agricultural Loan	Tk. 1 – 5 Lac = 0.50% + VAT Above 5 Lac = 0.25% + VAT
SOD Loan: Bondhu Quick Cash	1.00% Min Tk.200, Max Tk.3,000 (including VAT)

**Cards**

Debit Card Yearly Fee	Tk. 500 + VAT
Debit Card Replacement Fee	Tk. 500 + VAT
PIN Re-issuance Fee	Tk. 200 + VAT
Debit Card Replacement Fee ( Only for captured card issue)	Free

**Cheque Book (in addition of Cheque Book charge)**

Cheque Book Issuance Fee	Per Leaf Tk. 10 + VAT
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**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)**

	Tk. 0 - 10,000/= (Tk. 0)
	Tk. 10,001 - 25,000/= (Tk. 100 + VAT)
Savings Account:	Tk. 25,001 – 2,00,000/= (Tk. 200 + VAT) Tk. 2,00,001 – 10,00,000/= (Tk. 250 + VAT) Above Tk. 10,00,000/= (Tk. 300 + VAT)
Current Account:	Any Amount (Tk. 300 + VAT)
SND Account	Any Amount (Tk. 300 + VAT)

\* VAT applicable as per GoB rules



# BRANCH NETWORK

## PRINCIPAL BRANCH

Simpletree Anarkali  
89 Gulshan Avenue, Gulshan -1, Dhaka.

## BANANI BRANCH

Classic Center (1<sup>st</sup> Floor)  
House # 1, Road # 11, Block # F, Banani, Dhaka-1213.

## BOGURA BRANCH

Bogra Trade Centre (Ground Floor) 766(ii) Rangpur Road  
Datta Bari, Borogola, Bogura-5800.

## O.R. NIZAM ROAD BRANCH

Forum Central, 863/B, M.M. Ali Road  
Golpahar Circle, Mehedibag, Chattogram.

## JOYPARA BRANCH

Monowara Mansion (1<sup>st</sup> Floor), East Lotakhola Joypara  
Dohar, Dhaka- 1330.

## UTTARA BRANCH

S M Tower (Ground & 1<sup>st</sup> Floor)  
House # 14, Road # 2, Sector # 3 , Jashimuddin Avenue  
, Uttara Model Town, Dhaka-1230.

## CHATTOGRAM MAIN BRANCH

Joy Bangla Tower  
36 Agrabad Commercial Area, Chattogram-4000.

## GOALABAZAR BRANCH

Al Murad Plaza (1<sup>st</sup> Floor)  
Goalabazar, Osmaninagar, Sylhet-3124.

## KHULNA MAIN BRANCH

Matribhasa Bhaban (1<sup>st</sup> Floor) House # 63, KDA Avenue  
Sonadanga, Khulna.

## ATI BAZAR BRANCH

Bapari Plaza, Ghatarchar (Nayagon) Taranagar,  
Keranigonj, Dhaka.

## PALLABAZAR BRANCH

Vill- Palla, Thana- Chatkhil, Noakhali.

## SATKANIA BRANCH

Ula Miah Market (1<sup>st</sup> Floor), Keranihat  
Satkania, Chattogram.

## DILKUSHA BRANCH

Baliadi Mansion (1<sup>st</sup> Floor)  
16 Dilkusha C/A, Dhaka-1000.

## SYLHET MAIN BRANCH

ManRu Shopping City (Ground Floor)  
891 Mir Box Tula Road, Chowhatta, Kotwali, Sylhet-3100.

## MOULVIBAZAR BRANCH

Holding # 985 & 986 (1<sup>st</sup> Floor) M Saifur Rahman Road,  
Moulvibazar.

## PANCHDONA BRANCH

Jubayer Tower (1<sup>st</sup> Floor)  
Panchdona Bazar, Narshingdi Sadar, Narshingdi-1603.

## HOTAPARA BRANCH

Surma Valley (KRC Commercial and Residential Building, 1<sup>st</sup>  
Floor)  
Holding # 651, Hotapara, Gazipur Sadar, Gazipur- 1740.

## ASHULIA BRANCH

Ahsan Complex (1<sup>st</sup> Floor) Holding No.356/1, Bashundhara  
EPZ Road Baipile, Ashulia, Savar, Dhaka-1349.

## PATENGA BRANCH

2455/2514 Airport Road, (Padma Oil Co. Ltd. Guptakhal)  
Patenga, Chattogram.

## ZAJIRA BRANCH

House # 204, North Baiksha Zajira Municipality  
Thana-Zajira, District-Shariatpur, Division-Dhaka.

## CHAWKBAZAR BRANCH

House #16, Water Works Road, Chawkbazar, Dhaka.

## BHULTA BRANCH

Rabet Al Hasan Shopping Center (1<sup>st</sup> Floor)  
Bhulta, Thana Rupgonj, Narayanganj.

## LALDIGHIRPAR BRANCH

Rahman Chamber (1<sup>st</sup> Floor), Holding # 3162  
Raja G.C. Road, Laldighirpar, Bondarbaz, Sylhet.

## HEMAYETPUR BRANCH

Lalon Tower and Shopping Complex (1<sup>st</sup> Floor)  
1576 Hemayetpur, Savar, Dhaka.

**MADHABPUR BRANCH**

Saiham Future Complex (1<sup>st</sup> Floor)  
Madhabpur Bazar, Madhabpur, Habigonj-3331.

**RAHIMANAGAR BAZAR BRANCH**

A. H. Munshi Tower (1<sup>st</sup> floor)  
Rahimanagar Bazar, Kachua, Chandpur.

**CUMILLA BRANCH**

Parvin Square, 36, Kandirpar, Ramghat, Laksham Road,  
Cumilla.

**SREEPUR BRANCH**

Nurul Islam Khan Complex, Plot # 243, Block # B, DB  
Road, Sreepur Pourashava, Sreepur, Gazipur.

**FENI BRANCH**

Hoque Square, 27/1, SSK Road, Feni Sadar, Feni.

**PAHARTALI RAOZAN BRANCH**

Haji Moqbul Tower (1<sup>st</sup> floor), Pahartali, Chowmuhan  
Bazar, Raozan, Chattogram.

**KADOMTOLI BRANCH**

Rashed Iron Market, 1<sup>st</sup> Floor (North Side), Bondo  
Darkpara, Highway Road, Kadamtali, Keranigonj, Dhaka.

**MIRPUR BRANCH**

HAL- GBDL Kazi Morning Glory, House # 15, Road # 03,  
Block # A, Mirpur-11, Dhaka.

**DEBIDWAR BRANCH**

Shopnil Tower, Holding # 252, Ward # 05, Debidwar,  
Cumilla.

**NAYABAZAR BRANCH**

2/1, Ananda Mohon Basak Lane, Nayabazar, Dhaka.

**JASHORE BRANCH**

16 R.N Road, Jashore.

**PRAGATI SARANI BRANCH**

The Alliance Building (Ground Floor), 63/Ka,  
Paragati Sarani, Baridhara, Dhaka-1212.

**BARISHAL BRANCH**

Asmat Ali Khan (AK) Institution Market, KB Hemayet  
Uddin Road, Girza Moholla, Barishal.

**RANGPUR BRANCH**

S.S Tower, Holding no – 616 GL Roy Road, Rangpur

**RAJSHAHI BRANCH**

166 (1<sup>st</sup> floor), Sultanabad (New Market)  
Ghoramara, Boalia, Rajshahi.

**DHANMONDI BRANCH**

Green City Square, Plot # 750 (old)  
Satmasjid Road, Dhanmondi, Dhaka.

**MOGRAPARA BRANCH**

Ambia Plaza, Mograpara Chowrasta. Sonargaon,  
Narayanganj.

**SHAFIPUR BRANCH**

K Z Tower, Holding # 70/1 Shafipur Bazar  
Kaliakoir Pourashava, Kaliakoir, Gazipur.

**GOPALGANJ BRANCH**

Nazrul Center 16, Chowrongi Road  
Gopalganj Sadar, Gopalganj.

**KAZIRHAT BRANCH**

Five Star Super Market, Dubisaybor, Baro Kandi  
Kazirhat, Zajira, Shariatpur.

**ISHWARDI BRANCH**

Holding # 971/972 (1<sup>st</sup> Floor), Station Road, Ishwardi,  
Pabna.

**MEDICAL ROAD BRANCH**

Iscon Market, Medical Road, Jugaltila, Kazalshah, Sylhet.

**PANCHABATI BRANCH**

Abdur Gafur Super Complex, Harihorpara, Panchabati,  
Narayanganj.

**PURBACHAL BRANCH**

Hazi Abdul Samad Shopping Complex, Brammankhali  
(Habib Nagar)  
Near Kanchan Bridge, Rupganj, Narayanganj.

**JAFLONG BRANCH**

Lebu Chairman Building, Holding # 352  
Mamar Bazar, Gowainghat, Jaflong, Sylhet.

**BARALEKHA BRANCH**

Happy Complex, Barlekha dakshin bazar, barlekha,  
moulvibazar.

**ISLAMI BANKING GULSHAN BRANCH**

Uday Sanz (Ground Floor), Block: SE (A), Plot: 2/B, Road:  
134, South Avenue, Gulshan - 1, Dhaka-1212.

**Fatikchari Branch**

Holding: 11, Bibirhat, Fatikchhari, Chattogram.

# SUB-BRANCH NETWORK

## Alankar More Sub-Branch

K Tower, Holding: 617/A/555, Abdul Ali Nagar, Alankar Mor, Ward: 9, Thana: Pahartali, Chattogram

## Bahaddarhat Sub-Branch

Khan Plaza, Holding: 1051, Bahaddarhat Sarak, Ward: 4, Thana: Chadgaon, Chattogram

## Banasree Sub-Branch

Sarker Plaza, Holding No. S-2, Avenue # 03, Block # D, Banasree, Rampura, Dhaka.

## Chatkhil Sub-Branch

Aziz Super Market, Holding# 630, Chatkhil, Noakhali.

## Jatrabari Sub-Branch

Nowab Stone Tower, Holding No. 33/2, North Jatrabari, Dhaka

## Khilkhet Sub-Branch

Holding No.KA-181/3, Khilkhet Battala, Lake City Road, Khilkhet, Dhaka

## Madani Avenue Sub-Branch

Holding No. 264, 100 Feet Road, Madani Avenue, Vatara, Dhaka

## Niketon Sub-Branch

Rukaiya Palace, Holding # 06, Road # 08, Block # F, Niketon, Gulshan, Dhaka.

## Mugda Sub-Branch

M.I Bhaban, Holding No : 1, Atish Dipankar Road, North Mugda, Dhaka.

## Chattogram Port Sub-Branch

One Stop Service Center, M Shed, Booth No. 01, Chattogram Port, Chattogram

## Savar Sub-Branch

Jibon Tower, Holding No. E-21 (Old), Thana Bus Stand, Ward No. 05, Police Station. Savar, Dhaka.

## Khatunganj Sub-Branch

Business Tower, 1st Floor, Holding No: 467/479 & 468/480, Ward No: 35, Lamabazar, Khatunganj, Chattogram.

## Pirerbagh Sub-Branch

Saleh Tower (1st Floor), Holding No.242, 60 Feet Road, Mirpur, Dhaka

## Rayerbag Sub-Branch

Arif Commercial Complex, Holding# 5/11, Janatabag, Rayerbag, Kadamtali, Dhaka

## Shahi Eidgah Sub-Branch

Anamika, Holding No. A/68, Shahi Eidgah, Ward No. 18, Sylhet City Corporation, Sylhet.

## Station Road Sub-Branch

Matin Complex, Holding No.2906/2907, Station Road, Dakkhin Surma, Ward No. 26, Sylhet City Corporation, Sylhet

## Tajmahal Road Sub-Branch

Holding No # Z-20, Tajmahal Road, Ward-31, Mohammadpur, Dhaka.

## Taltola Sub-Branch

Rahim Foundation, Plot No. 288, VIP Road, Taltola, Sylhet.

## Topkhana Road Sub-Branch

Fareast Tower situated at Holding No. 35 Topkhana Road, Dhaka-1000

## Sadarghat Sub-Branch

Mirza Complex (1st Floor), Holding No : 70/A, Patuatuly Road, Sadarghat, Dhaka.

## Charkhai Sub-Branch

Al Modina Shopping Center, Charkhai Bazar, Beanibazar, Sylhet.

## Shalutikor Sub-Branch

Khatian No. 125, Dag No. 386, J.L No. 199, 7 No. Nandigram Union Parishad, Shalutikor Bazar, Ward No. 02, Police Station- Gowainghat, Sylhet

## Sonaimuri Sub-Branch

Motaleb Plaza, Holding: 812/03, Sonaimuri, Ward: 05, Police Station: Sonaimuri, Noakhali.

## Noapara Sub-Branch

LB Tower, Holding: 300, Road: Goakhola, Ward: 6, Thana: Abhoynagar, Jashore.

\* VAT applicable as per GoB rules

<p><b>Palash Sub-Branch</b> Hazi Sona Miah Market, Holding no-134, Khanepur Bazar Road, Ghorashal, Narsingdi.</p>	<p><b>Laksham Sub-Branch</b> Bhaiya Ahmed Tower, Middle Laksham, Baipass, Holding no.224, Laksham, Cumilla.</p>
<p><b>Oxygen More Sub Branch</b> S. Ali Market, Bayezeed Bostami, Chattogram.</p>	<p><b>Companiganj Sub-Branch</b> Companiganj Bazar, Holding No:886, West Nabipurunion Parishad, Muradnagar, Cumilla.</p>
<p><b>Bandartila Sub-Branch</b> Sardar Plaza, Holding No.3406/4024 South Haliashahor, EPZ, Chattogram.</p>	<p><b>Aganagar Sub branch</b> M Hasan Tower, Aganagar, Zinjira, South Keraniganj, Dhaka.</p>
<p><b>Tukerbazar Sub Branch</b> Manik Miah Market, Khurumokhla Shahpur, Tukerbazar, Jalalabad, Sylhet</p>	<p><b>Sreemangal Sub Branch</b> Holding No. 68, Ruposhpur, Moulvibazar Road, Sreemangal, Sylhet.</p>
<p><b>Batajor</b> Bappi Tower, Fazle Karim Lane, Batajor, Barishal.</p>	<p><b>Dharmagonj</b> Halima Monjil, West Dharmaganj, Enayetnagar, Fatullah, Narayanganj, Division.</p>
<p><b>Fenchuganj</b> Siki Summit, General Osman Goni Road, South Fenchuganj, Sylhet.</p>	<p><b>Chhagalnaiya</b> Center Point Market, Holding No : 1245, Chhagalnaiya Municipality, Chhagalnaiya, Feni.</p>
<p><b>Dhunat More</b> Shah Bondegi, Dhunat More, Sherpur, Bogura.</p>	<p><b>Kasiadanga</b> Hazi Tower, Holding No : 55, Chapainababganj Highway, Kasiadanga, Rajshahi.</p>
<p><b>Gorai</b> Ma Misron Nesa Tower, Gorai, Mirzapur, Tangail.</p>	<p><b>Santahar</b> Zobeda Plaza, Holding No : 129, Santahar Municipality, Adomdighi, Bogura.</p>

\* VAT applicable as per GoB rules

**Updated on July 01, 2024**

CORPORATE HEAD OFFICE

**UDAY SANZ**

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