

**Social Islami Bank Ltd.**  
Business Development & Marketing Department  
Head Office, Dhaka.

**Schedule of Charges for General Banking and others**

Sl. No.	Type of Services	Nature of Charges	Revised Charges Rate
01.	Current Account Including Dormant A/c	a. Account Maintenance Fee	a. Half yearly Tk.300.00
		b. Closing Charges	b. Tk.300.00
02.	Savings Account Including Dormant A/c	a. Account Maintenance Fee	a. Half yearly Tk.150.00
		b. Closing Charges	b. Tk.150.00
03.	Issuance of Balance Confirmation Certificate	Service Charge	a. No charges for issuance of certificate for two times in a year. b.Tk.200.00 from current Account &Tk.100.00 from Savings Account to be realized for issuance of certificate more than twice in a year.
04.	Investment Account (Mode wise)	Service Charge	Half yearly Tk.500.00 But below 50,000.00 no service charge should be realized
05.	Collection:	Commission	a. Where there is a clearing house; it is free.
	i. Collection of cheques		b. Where there is no clearing house actual conveyance or minimum Tk.50.00 plus actual P&T / Courier charges.
	ii. Cheque returned / unpaid from clearing house	Commission	Tk.100.00 per cheque
	iii. Bounced cheque drawn on us (cash, clearing or transfer)	Commission	Tk.200.00 per cheque
	iv. Collection of outstation cheque / bills clean / documentary	Commission	@ 0.15 % or minimum Tk.100.00 & maximum Tk.1000.00
	v. Postage (Rgtd.)	Postage Charges	Actual or minimum Tk. 25.00
	vi. Telephone	Telephone Charges	@ 0.15% or minimum Tk.30.00
06.	Loan Appraisal fee (Trading) Non refundable at the time of application	Service Charge	Tk.1000.00 upto Tk.1.00 crore Tk. 2000.00 upto Tk.3.00 crore Tk. 3000.00 above Tk. 3.00 crore
	Loan Appraisal fee (Project, Real Estate-HPSM) Non refundable at the time of application	Service Charge	Tk.1000.00 upto Tk.1.00 crore Tk. 1500.00 upto Tk.3.00 crore Tk. 2500.00 above Tk. 3.00 crore
07.	Leasing Company/Non Banking Financial Institution	Service Charge	Minimum Tk.5000.00 for each proposal
08.	Remittance (Inland)	Commission	@ 0.15 % or minimum Tk.25.00
	a. DD/TT/MT Issuance		

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	b. Pay Order issuance	Commission	Tk.50.00 upto Tk.1.00 lac Tk. 100.00 upto Tk.5.00 lac Tk. 150.00 upto Tk.10.00 lac Tk. 200.00 above Tk.10.00 lac
	c. Cancellation of DD/TT/MT/PO (ALL)	Commission	Tk.100.00
	d. Issuance of duplicate instrument (all instruments)	Service Charge	Tk.500.00 for each instrument
09.	Discounting of Bills & Instruments Guard against Govt.-cheque (only Govt. cheques with the permission from Head office)	Service Charge	Minimum margin 10% and Service charge @ 15%
	Postage	Postage Charges	Actual or Minimum Tk.25.00
	Telephone	Telephone Charges	Actual or Minimum Tk.30.00
10.	Standing instruction	Commission	Tk.20.00 for compliance of each instruction (No commission to be realised for scheme deposit)
11.	Issuance of guarantee	Commission / Service Charge	0.50 % per quarter minimum Tk. 500.00+actual cost of stamps. But when 100% cash margin (not MTDR) is provided no service charge or commission but actual cost of stamps to be recovered.
12.	Godown Charges:	a. Rent	a. On borrower's A/C
	1. Borrower' godown under Bank's custody	b. Insurance	b. On borrower's A/C
		c. Salary & Allowances of godown staffs	c. On borrower's A/C
		2. Bank's rented godown	a. Rent
	b. Insurance		b. On borrower's A/C To be realized from borrower's A/c proportionately
	13.	Locker	Rent
b. Medium – Tk. 3000.00 yearly			
c. Large – Tk. 5000.00 yearly			
14.	Solvency Certificate	Service Charge	Tk. 500.00
15.	Bank Statement (additional)	Service Charge	Tk. 100.00
16.	Marking lien on MTDR/other savings instrument at the request of other bank or other branches	Service Charges	Tk. 1000.00 to be realized from the depositor.
17.	Cheque book charges	Service Charges	Per leaf 3.00 10 leaves cheque book 30.00 25 leaves cheque book 75.00 50 leaves cheque book 150.00
18.	Activation charges of Dormant Account	Service Charges	Tk. 300.00

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**Schedule of Charges for Foreign Transactions**

**A. Import:**

Sl. No.	Type of Services & Nature of Charges	Period / Value	Revised Charges Rate
01.	L/C opening commission under cash	i. Per quarter ii. If LC is opened against 100% cash margin only	i. 0.40% ii. 0.25% per quarter
02.	L/C opening commission of Back-to-Back L/Cs	Per quarter	0.40%
03.	L/C opening Commission under Deferred payment L/C's	Per quarter	0.50%
04.	If the L/C's are transmitted by mail, this shall cover cost of registered mail of L/C copy to Advising Bank and reimbursement copy to Reimbursing Bank.		At actual or minimum Tk. 500.00
05.	a. If the L/C transmitted by SWIFT. b. If the L/C's are transmitted by short & non-operative SWIFT.		a. At actual or minimum Tk. 3,000.00 b. At actual or minimum Tk. 3,000.00
06.	Amendment of L/C by mail (This shall cover cost of registered mail of amendments to Reimbursing Bank)		At actual or minimum Tk. 500.00
07.	If amendment of the L/C is transmitted by SWIFT.		At actual or minimum Tk. 1000.00
08.	a. If the amendment includes increase of value and extension of time. L/C opening commission for additional time and value should be recovered as prescribed in the opening stage.		a. Tk. 750.00 or at actual as at item 6 & 7 above as the case may be plus commission as prescribed in the opening stage for additional time and value.
	b. If any amendment intended to avoid opening of fresh L/C full charges of Telex, Mail etc. fixed for fresh L/C shall be recovered.		b. As mentioned at Sl. No. 08. (a) above.

Sl. No.	Type of Services & Nature of Charges	Period / Value	Revised Charges Rate
09.	For arranging Confirmation from Third Bank	a. For sight L/Cs opener's A/C b. For sight L/Cs on beneficiary's A/C c. For DP L/Cs upto 180 days on opener's A/C d. For DP L/Cs upto 180 days on beneficiary's A/C e. For DP L/Cs over 180 days and upto 360 days on opener's A/C	a. 0.20% plus foreign bank charges b. 0.20% only c. 0.20% plus foreign bank charges d. 0.20% e. 0.20% plus foreign bank charges
10.	Acceptance commission under DP / L/Cs	Service Charges	0.4% per quarter
11.	Charges on Issuance of Back to Back LC Certificate and C&F Certificate	Service Charges	Tk. 500.00
12.	Beneficiary Owner's Certificate for opening the Beneficiary Owner's(BO) Account	Service Charges	Tk. 100.00
13.	For all types of L/Cs various charges of Foreign Banks.	a. Advising commission b. Negotiation Commission c. Reimbursement Charges d. Overhead Account, datamex / activities fees recovered by Foreign Banks to be averaged by total transactions. e. L/C cancellation charges f. Inquiry fees (per message or letter)	a. At actual of Foreign Bank charges. b. Do c. Do d. Do e. By SWIFT Tk. 1000.00 plus actual charges of Foreign Bank. f. Tk. 500.00 plus at actual charges of Foreign Bank.
14.	Collection of Credit Report on the Beneficiary of the L/C.		At actual cost involved plus Tk. 1000.00 for each SWIFT message (Charges to be recovered and to be kept in sundry deposit A/c, while requesting for credit report).
15.	L/C's dispatched by courier (for each L/C irrespective of original or amendment)		At actual or minimum Tk. 3,000.00
16.	Charges for handling discrepant documents (Import Bill)		\$50.00 per document.

Sl. No.	Type of Services & Nature of Charges	Period / Value	Revised Charges Rate	
17.	All other charges not mentioned above in connection with opening and advising of L/Cs and payment of import bills including Back-to-Back.		At actual	
18.	Inland letter of credit	Service Charge	Tk. 1,000.00	
	1. Advising (All)			
	2. Opening of L/C	i. Commission		i. 1 <sup>st</sup> quarter 0.50% and for each subsequent quarter or part thereof 0.30% minimum Tk. 1000.00
		ii. Postage		ii. Tk.500.00
		iii. Telex charge (Full operative)		
		iv. Telex charge (Short & Non operative)		
	3. Amendment			
i. By mail	i. Postage Charge		i. Tk. 500.00	
ii. Telex	ii. Telex Charge			
iii. Increase in value or time extension	iii. Commission, Postage, TELEX etc		iii. As mentioned in Sl. No. 2- Opening of L/C above	

**B. Export:**

Sl. No.	Type of Services & Nature of Charges	Period / Value	Revised Charges Rate
01.	Advising for Foreign Bank L/Cs to the local beneficiary		Tk. 1000.00
02.	Negotiation commission for export bills & Collection of Export Bill	Commission	0.15%
03.	Adding of Confirmation to Foreign Bank L/C's	a. Sight b. Deferred upto 180 days	a. 0.25% (Flat) b. 0.25% (Flat)
04.	Proceed Realization Certificate (PRC)	Service Charge	Tk. 500.00
05.	Processing of documents under collection (where exchange earned through buying and selling on realization)	Service Charge	Tk. 1000.00
06.	Any charges not mentioned above		At actual
07.	Mailing of export documents	By courier	At actual minimum Tk.3000/-
08.	Fore overdue sterling bills & dollar bills		As fixed by Bangladesh Bank form time to time
09.	Transfer authentication (export L/C) charges		Tk.1000/- per transfer

Sl. No.	Type of Services & Nature of Charges	Period / Value	Revised Charges Rate
10.	Purchase/Negotiation of other local Bank's acceptance (IBP)	Wakalat Fees	1.25% per month as wakalat fee for the period up to maturity and compensation @ 1.25% for overdue period.
	a. Where LC is opened in foreign currency, if the payment is received in Taka		
	b. Where LC is opened in foreign currency, if the payment is received in foreign currency	Exchange Gain	Exchange gain only.

**Note:- Inland LC issued in Taka should not be purchased or discounted as Shariah does not permit.**

#### C. Collection (Inward):

Sl. No.	Type of Services & Nature of Charges	Period / Value	Revised Charges Rate
01.	Clean Item		0.10% or minimum Tk. 300.00
02.	For documentary collection bills (under all types of L/C)		0.25% or minimum Tk. 300.00
03.	Goods cleared under MPI		0.20% or minimum Tk. 10,000.00 per document.

#### D. BID/ PERFORMANCE BOND:

Sl. No.	Type of Services & Nature of Charges	Period / Value	Revised Charges Rate
01.	Commission for issuance of bid bond/ performance guarantee/ stand by letter of credit against 100% counter guarantee of Foreign correspondents		Tk.0.50% per quarter minimum USD 50.00 plus stamp duty
02.	Commission for issuance of bid bond/ performance guarantee favoring Overseas beneficiary through Foreign Correspondent at the request of Local customers.		Tk.0.50% per quarter minimum Tk.1000.00 plus SWIFT Charges at actual plus Foreign Bank Charges

#### E. FOREIGN REMITTANCE:

Sl. No.	Type of Services & Nature of Charges	Period / Value	Revised Charges Rate
01.	Purchase of foreign Bank Drafts.		a.Tk.0.20 per USD b.Tk.0.30 per pound c. In all other currencies at per with USD
02.	Payment of any foreign Taka, Drafts, which are drawn on our Bank (this shall include payment in cash, account or by clearing).		Free

Sl. No.	Type of Services & Nature of Charges	Period / Value	Revised Charges Rate
03.	Encashment of any foreign TT in Taka at our counter.		Free
04.	Collection proceeds from local banks of any draft in F.C. which are not primarily collected through any clearing		Tk.200.00 per instrument
05.	Collection of Foreign currency draft from abroad.		At actual of postage, SWIFT charge etc. plus Tk.500/- from the collected proceeds.
06.	Encashment of any Foreign Currency Draft at our counter		Tk.100.00 per instrument
07.	Encashment of any TT at our counter in F.C. (Issuance of FDD against incoming TT in FC)		Equivalent to USD-5.00 min.Tk.350.00
08.	Issuance of Foreign Currency Draft drawn on Bangladesh Bank or Foreign Correspondent		Tk. 500.00 (flat)
09.	For sending foreign TT		@0.25% min. Tk.500/- plus SWIFT charge at actual min. Tk.1500/-
10.	Issuance of TC	Rate: Commission:	Selling rate of TC 1% plus endorsement fee Tk.300.00 per passport
11.	Purchase of TC	Rate: Commission:	Buying rate of TC Tk.0.25 per USD minimum Tk.200.00
12.	Purchase of TC	Rate: Commission:	On collection of proceeds TT clean rate Foreign Bank Charges plus commission Tk. 300.00
13.	Issuance of Cash Foreign Currency	Rate: Commission:	Selling rate of Cash Foreign Currency Tk. 1.00 per unit of FC minimum Tk.50.00 plus endorsement fee Tk.250.00 per passport
14.	Purchase of Cash Foreign Currency	Rate:	Buying rate for particular Foreign Currency
15.	Handling charge for opening student file for education abroad		Tk. 2500.00 during opening of each file

**F. Miscellaneous Charges:**

<b>Sl. No.</b>	<b>Type of Services &amp; Nature of Charges</b>	<b>Period / Value</b>	<b>Revised Charges Rate</b>
01.	Cash incentive application processing fees		Tk.1000.00 per document
02.	Forwarding charges for processing file on behalf of Buying House and freight forwarder		Tk.3000.00
03.	Fees for arranging enlistment as indenter with Bangladesh Bank		Tk.3000.00
04.	Forwarding of monthly statement of Money changers to Bangladesh Bank		Tk.500.00 per statement
05.	Issuance of PRC		Tk.500.00
06.	Issuance of any certificate including issuance of C&F certificate or issuance of certificate against BBLC		Tk.200.00
07.	LCA Form per set		Tk.100.00
08.	IMP Form per set		Tk.100.00
09.	EXP Form per set		Tk.100.00
10.	Loss claim for LCA, IMP and EXP		Tk.100.00 per LCA, IMP and EXP
11.	Certifying of copy documents for assessment purposes		Tk.200.00 per instance

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**Schedule of Charges for Online Services**

<b>Sl. No.</b>	<b>Type of Services</b>	<b>Nature of Charges</b>	<b>Revised Charges Rate</b>
01.	Account Statement	Service Charges	Tk.10.00
02.	Inter City (Cash withdrawal & Deposit)	Service Charges	0.05% with 15% VAT but minimum Tk.30.00
03.	Intra City (Cash withdrawal & Deposit)	Service Charges	Upto Tk. 50000 Tk.10.00 + VAT Above Tk. 50000 is Tk.15.00 + VAT
04.	Inter City (Fund Transfer)	Service Charges	0.05% with 15% VAT but minimum Tk.30.00
05.	Intra City (Fund Transfer)	Service Charges	Tk. 10.00 + VAT upto Tk. 25000.00 Tk. 15.00 + VAT upto from Tk. 25001.00 to 50000.00 Tk. 20.00 + VAT upto from Tk. 50001.00 to 100000.00 Tk. 30.00 + VAT upto from Tk. 100001.00 to 500000.00 Tk. 40.00 + VAT above Tk. 500000.00

**Notes:**

Managing Director shall have delegation of power to reduce the commission, rates and charges on business consideration only.