



STATE BANK OF INDIA , BANGLADESH OPERATIONS
Schedule of Charges, Effective from 30.12.2021

VAT is applicable as per NBR regulation, at present VAT rate 15% on all fees except in cases waived by NBR

A.	Deposits Accounts	
1. Account Maintenance Fee(Half Yearly)		
SL No.	Type of service	Charges
	BDT Accounts (Savings)	
i.	Avg. balance upto Tk. 10,000/-	Nil
ii.	Avg. balance above Tk. 10,000/- up to Tk. 25000/-	Tk. 100/- *
iii.	Avg. balance above Tk. 25,000/- up to Tk. 200,000/-	Tk 200/-*
iv.	Avg. balance above Tk. 200,000/- up to Tk. 1000,000/-	Tk. 250/-*
v.	Avg. balance above Tk. 1000,000/-	Tk. 300/-
vi.	BDT Accounts (Current & SND)	Tk. 300/-
vii.	F.C (USD) Account (Customer) Avg balance upto USD 2500/-	NIL
viii.	F.C (USD) Account (Customer) Avg balance above USD 2500/-	USD 5.00 plus VAT
ix.	F.C Account(Vostro-Banks/EC)	USD 60/ H Y(@ USD 10/ per month)
x.	Savings Account under School Banking Scheme of Students & other privileged Accounts	NIL
xi.	Minimum balance fees, Incidental fees, Ledger Fee, Service Charge, Counter Transaction fee for all Savings & Current Accounts	NIL

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Schedule of Charges, Effective from 30.12.2021

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xii.	Account Transfer from one branch to another branch	a. Within same City Tk. 50/- b. Intercity Tk. 100/-
	* As per BRPD Letter 21 dated 11.04.2021 Account Maintenance fee for Savings Account upto Balance Tk. 10.00 Lac may be collected once in a year instead of Half yearly as per above rates	
2. Statement of Accounts, Balance confirmation & misc		Charges
i.	Statement of Account -Regular statement- Half Yearly	Free
ii.	Duplicate statement (upto 6 month)	Tk. 500/-
iii.	Duplicate statement (more than 6 month)	Tk. 600/-
iv.	Balance confirmation certificate-Half Yearly	Free
v.	Balance confirmation certificate more than twice in a year per request	Tk 100/-
vi.	Balance confirmation at the request of Auditors or other institutions	Tk. 500/-
vii.	Solvency Certificate	Tk 200/-
viii.	Verification/attestation of Account statement charge	Tk. 400/
ix.	Beneficiary Owner's (BO)Certificate	Tk 100/-
x.	SMS Service (Yearly)	Tk. 200/-
3. Account Closure Charges		Charges
i.	BDT Account (Savings) closing charges	Tk. 200/-
ii.	BDT Account (CD/SND) closing charges	Tk. 300/-
iii.	Special, School Banking or Priviledged Account clousue	NIL
iv.	Foreign Currency Account(Customer)	USD 10.00 plus VAT
v.	F.C Account(Banks)-Vostro Account	USD 25/- (earlier not mentioned)

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Schedule of Charges, Effective from 30.12.2021

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vi.	Premature Encashment fee of monthly Savings Scheme, FDR and other Term Deposit	NIL
4. Cheque Book & Bankers Cheque, ATM Issuance fee		Charges
i.	Cheque Book Issue	Tk. 10/ per leaf
ii.	Cheque Book Lost/misplaced noting fee	NIL
iii.	Bangladesh Bank Cheque issue at customer's request	Tk 600/- per cheque
iv.	Pay Order Issue	a. PO upto Tk 1000 Comm Tk. 20/- b. Upto Tk. 1001 to 100,000 Comm Tk. 50/ c. PO Above Tk.100,000 Comm 100/-
v.	Pay Order Issue cancellation charge	Tk. 50/-
vi.	Issuance of Duplicate Pay Order	Tk. 500/-
vii.	DD, TT, MT issue	a. upto Tk 1000 Comm Tk. 20/- b. Upto Tk. 1001 to 100,000 Comm Tk. 50/ c. Tk.100,001 to 500,000 Comm 100/- d. Tk. 500,001 to 10,00,000 Comm Tk. 200/- e. above Tk. 10.00 Lac Comm 300/-, Instrument cancellation fee Tk. 50/-
viii.	ATM Card Annual Charges	Tk. 500/-
ix.	Stop-payment instruction for Cheque	Tk.100/- per instruction
x.	Cancellation of Stop-payment instruction of Cheque	Tk.50/- per instruction
xi.	Issuance of Duplicate Fixed Deposit Receipt	Tk 500/-
5. BACH/EFTN/RTGS/CLEARING /ONLINE CASH SERVICES		Charges
i.	Same day/ High Value (Tk. 500,000 & Above) per cheque	Tk.60/-
ii.	Regular value: Tk. 50,000 to below 500,000/ per Cheque	Tk. 10/-

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Schedule of Charges, Effective from 30.12.2021

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iii.	Regular value: Tk. 500,000 & above per cheque	Tk. 25/-
iv.	EFT	Free
v.	RTGS Outward/Per Transaction	Tk 100/-
vi.	Cheque Return (Inward & Outward)	Tk. 50/ - for every instance/per cheque
vii.	Online Cash Services (within the same City)	Free
viii.	Online Cash Services (Inter City)	i. upto Tk. 50,000/- Tk. NIL ii) Tk. 50,001 to 1.00 Lac Tk. 100/- iii) above tk 1.. Lac to 5 lac Tk. 300/- iv) above Tk 5.00 Lac to 10.00 Lac Tk. 500/- v) above Tk. 10.00 Lac Tk. 1000/-
6. Other Services		Charges
i.	Dormant/Inactive Account Activation Charge for all types of Accounts	NIL
ii	Standing Instruction(SI)/orders	Free within SBI and Tk. 200/- for other Bank
iii	Standing Instruction(SI)/orders failure fee due to insufficient funds	Tk. 100/- for both cases
iv.	Safe Deposit Locker services	small Tk. 3000/, Mediam 5000/ & Large 6000/-
v.	Key Replacement Charges	Tk. 3000/-
B. Foreign Exchange		
1	Trade Finance :Import	
SI No	Types of service	Charges
i.	Letter of credit (Sight) opening, extension of validity, enhancement of value	0.10%-0.40% per quarter, minimum 1 (one)quarter. If exceeds one Quarter , commission to be collected upto the date of maturity/retirement of the LC.

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ii.	Letter of credit –sight/usance (100% margin to be retained in LC Margin Account) opening, extension of validity, enhancement of value	0.10%-0.25% per quarter, minimum 1 (one)quarter. If exceeds one Quarter , commission to be collected upto the date of maturity/retirement of the LC.
iii.	Usance/deferred (Local/foreign) opening, extension of validity, enhancement of value	0.10%-0.50% per quarter, minimum 1 (one)quarter. If exceeds one Quarter , commission to be collected upto the date of maturity/retirement of the LC.
iv.	Back to Back (local/foreign) /EPZ/EDF. opening, extension of validity, enhancement of value	0.10%-0.40% per quarter, minimum 1 (one)quarter. If exceeds one Quarter , commission to be collected upto the date of maturity/retirement of the LC.
v.	Import against LCAF (Sight & Usance/Deferred)	i) Sight basis: 0.10%-0.40% per qtr. Minimum 1 Qtr ii) Imports on Usance /Deferred basis: 0.10%-0.50% per qtr, iii) At 100% Cash Margin , Comm 0.25% iv) Acceptance Charges:0.10%-.40%,
vi.	Import through Advance Payment (advance TT)	Tk. 2000/-
vii.	SWIFT charges for LC transmission, ammendment, confirmation, cancellation, Foreign correspondence charge, mailing by courier etc	At actual , i. Full LC transmission(1st time) Tk. 2000/- ii. Swift charges for LC ammendment / Confirmation/ LC Cancellation Tk. 1000/- iii. Foreign correspondance Charge at actual iv. Courier charge at actual
viii.	SWIFT charges for relaying LC of other Banks to Home & abroad	a. LC Relay Full Tk. 2000/ b. LC ammendment Relay Tk. 1000/--(Including VAT for both cases)
ix.	Amendment of L/C(without amount & validity) , LC Transfer, LC advising	Tk.750/- flat

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Schedule of Charges, Effective from 30.12.2021

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x.	Foreign Correspondance Charge(Local part), Datamax, Handling charges, Copy document endorsement charge, LC cancellation or unutilized expired LC charges	Nil
xi.	LC Acceptance commission	0.10%- 0.40% per quarter
xii.	LC Confirmation (Add confirmation)-Local	0.20% of LC amount per Quarter, minimum 1 qtr
xiii.	Add Confirmation of LC (Foreign)	0.40%-0.75% of LC amount per Quarter, minimum 1 qtr
xiv.	Issuance of Certificate/Certificate for Customs/CRF/CFR/UD/UP/BTB/ C & F	Tk. 500/- per certificate
xv.	Handling charges of Import bill	Nil
xvi.	Shipping Guarantee Issuance	Tk. 1500/-
xvii.	Postage for acknowledge of Import bill & confirmation advice for payment	USD 15/-
xviii.	Swift Charges for import bill payment/Remittance	USD 25/-
xix.	Discrepancy fees for Import bill	USD 50/-
xx.	Copy of NNC Docs. Certifying for assessment purpose	Nil
xxi.	Copy of NNC Docs. Certifying for delivery of goods	NIL
xxii.	Copy of NNC Docs. Certifying for delivery of goods against shipping guarantee	NIL
xxiii.	Stationary & Forms : L/C Application form	Tk. 300/- per set
xxiv.	LCA form	Tk.800/- per set
xxv.	IMP form	Tk. 400/-per set

STATE BANK OF INDIA , BANGLADESH OPERATIONS
Schedule of Charges, Effective from 30.12.2021

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xxvi.	Stamp Charges	At Actual
xxvii.	Stamp Duty against Bill of Exchange payable other than on demand or usance bill	At Actual
xxviii.	Renewal of IRC	Tk.2000/- (If renewal endorsed by Bank)
xxix.	Handling commission for creation of T/R	Tk.2000/-
	Credit –Report collection (Supplier's Credit Report)	
xxx.	From D & B or any such agencies	At actual+ Tk 200/ as handling cost
xxxi.	Bill of Lading/Shipping Documents endorsement Signature verification	Tk. 500/-
xxxii.	Processing regulatory approval for B/E extension	Tk. 2000/-
2	Export	
Sl No	Types of service	Charges
i.	Negotiation of bills	0.15%, of Bill amount
ii.	Bill Collection Handling Commission	
	Bill Collection Under L/C & without LC	0.15%, of Bill amount
iii.	Bill Negotiation/collection (where exchange gain earned)	Tk.500/- (flat)
iv.	EXP Forms (Cost & Certification)	Tk.800/-per set
v.	EXP Forms Cancellation Charges	Tk. 500/-
vi.	PRC for Issuance charges	Tk.500/-per set
vii.	Honoring Reimbursement claim against bills	a) US \$ 50/- Upto US \$ 10000/- b) US \$ 90/- above US \$ 10000/-

STATE BANK OF INDIA , BANGLADESH OPERATIONS
Schedule of Charges, Effective from 30.12.2021

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viii.	Confirmation of L/C	
	a) Confirmation charges (Local)	0.20% of LC amount per qtr
	b) Confirmation charges (Foreign)	0.35% - 0.75% of L/C amount per quarter, minimum USD 200/-
ix.	a) L/C Transfer b) LC ammendment transfer c) Export LC cancellation swift charges	Tk.750/-
x.	Handling charges for disbursement of cash assistance/duty draw – back	Tk.5000/- (per set)
xi.	Discrepancy fees for import bills where BTB liability involved	USD 50/-
xii.	Fees for returning unpaid bills	Actual cost or minimum USD 25/- per set documents.
xiii.	Other Certificates (CFR/UD/UP/BTB etc)	Tk. 500/-
3	Bank Guarantee	Charges
i.	Guarantee(Foreign) against Overseas Counter Guarantees (Performance & Financial)	0.045-0.50% per quarter , minimum USD 100/-, minimum 1 Qtr but actual days if exceeds 1 Qtr)
ii.	Amendment (Other than validity extension or Increase amount)	0.045-0.50% per quarter , minimum USD 100/-, minimum 1 Qtr but actual days if exceeds 1 Qtr)
iii.	Stamp Duty	At Actual
iv.	Swift /Postage etc charges	At Actual
v.	Guarantee-Local (Performance & financial)	0.045-0.50% per quarter , minimum BDT 1000/-, minimum 1 Qtr but actual days if exceeds 1 Qtr)
vi.	Guarantee-Local (Performance & financial), against 100% cash marging	0.10-0.50% per quarter , minimum BDT 1000/ for local & USD 100/ for foreign , minimum 1 Qtr but actual days if exceeds 1 Qtr)

STATE BANK OF INDIA , BANGLADESH OPERATIONS
Schedule of Charges, Effective from 30.12.2021

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vii.	Stamp Duty, Legal Fee	At Actual
viii.	Swift /Postage etc charges	USD 10/-
ix.	Gurantee Advising fee(foreign)	Tk. 1500/-
x.	Processing Regulatory Approval for BG	Tk 2000/-
C.	REMITTANCE AND MISCELLANEOUS SERVICES:	
S.L No.	Type of service	Charges
C1.	Inward Remittance	
i.	Credit to own Bank's customer account : Personal Segment	Free
ii.	Wage Earner's Remittance for credit to Personal A/C with any Bank	NIL
iii.	Credit to own customer account i) Non—'P' Segment a) Upto Tk. 100,000/- eqv. FC b) above Tk.100,000/- eqv. FC	a) Tk. 800/- b) Tk. 1200/- (Including encashment certificate)
iv.	Payment to other banks for any amount. (without drawing arrangement)	Tk.500/-
v.	Cancellation of inward remittance payment messages.	USD 25/- or equiv. BDT at prevailing exchange rate to be recovered from the remittance amount.
vi.	Encashment Certificate for Inward Remittance	Tk. 500/- per inward remittance
C2.	Outward Remittance	
i.	US \$ TT Issued for Remittance to Bangladesh Embassies	Tk.750/- (P&T)
ii.	Foreign TT/DD/MT Issued for Family maintenance, Study, tuition fees, admission fee ,subscriptions, registration fees and other misc/Non-Trade remittance for Taka Account holders	a. upto Tk. 100,000/Eqv FC Comm Tk. 100/ b. From Tk. 100,001 to 500,000/- Comm Tk. 200/- c. from Tk. 500,001/ to 10,00,000/ /Eqv FC Comm Tk. 300/- d. Above Tk. 10,00,000/- /Eqv FC Comm Tk. 500/-

STATE BANK OF INDIA , BANGLADESH OPERATIONS
Schedule of Charges, Effective from 30.12.2021

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iii.	Swift Charge for Issuing Foreign TT & cancellation of such TT	Tk. 1400/- for Single Message(MT 103/202) & ii. Tk. 2800/- if Cover Message required (MT 103 & MT 202 both)
iv.	Correspondence/Intermediary Bank Charges	At actual
v.	TT/DD/MT Cancellation handling charge	Tk. 200/-
C3.	Outward Remittance and Miscellaneous services	Charges
i.	FC Draft issued drawn on Bangladesh Bank, Dhaka/TT Issued (Both US\$ & ACU\$) upto USD 10,000/ by debit Vostro/Nostro Account for trade remittance	US \$ 40/-
ii.	FC Draft issued drawn on Bangladesh Bank, Dhaka /TT Issued(Both US\$ & ACU\$) above USD 10,000/ by debit Vostro/Nostro Account for trade remittance	US \$ 50/-
iii.	F.C Dollar Draft up to US \$ 1000/-for F.C Account holders(Postage & Advise charges)	US \$15/-
iv.	FC Dollar Draft above US\$1000/- for FC Account holder (Postage & Advise charges)	US \$ 25/-
v.	Passport Endorsement Charges for FC Account holder(if FC issued from FC balance)	Tk. 300/- plus VAT+ 1.50% of endorsement amount
vi.	Student file maintenance for Bangladesh students studying abroad	
	1. For SAARC countries	Tk.5000/- p.a
	2. For Non SAARC countries	Tk.6000/-p. a
vii.	Travel Card issuing charges	Tk.1300/- including VAT plus 1% of USD upload amount

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Schedule of Charges, Effective from 30.12.2021

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viii.	Travel Card re-loading charges	Tk.300/- plus 1% of USD upload amount
ix.	Passport endorsement charge (customer)-cash	Tk.300/- plus 1% of USD amount
x.	Passport endorsement charge(Non-customer)-cash	Tk.500/- plus 1% of USD amount
xi.	Payment against Local Banks collection	Tk.1000/-
xii.	BB Draft cancellation charges	Tk. 500/-per instrument
xiii.	Freight Forwarders monthly statement reporting to Bangladesh Bank (BB)	Tk. 1000/-
xiv.	Shipping line disbursement statement reporting to BB	Tk. 500/ per vessel
xv.	18B New Intimation Letter to Bangladesh Bank	Tk. 3,000/-
xvi.	18B Renewal Intimation to Bangladesh Bank	Tk. 3,000/-
xvii.	Processing fee for incorporation of New Principal & renewal with existing buyer to the existing Indenting Company/Buying Agent Company.	Tk.5000/-
xviii.	Processing fee for scrutinizing and submission of quarterly reconciliation statement of shipping agents /Airlines Company to B.Bank.	Tk.5,000/- per Qtr.
xix.	FDI Return handling & reporting to BB	Tk.5,000/- per Qtr
xx.	Profit Remittance of Foreign Company/Branch Office	Tk.10000/- per quarter till NOC accorded by B. Bank.
xxi.	Processing Regulatory Permission for outward Remittance	Tk. 2000/-
xxii.	Any other services not mentioned above	Tk. 1000/-

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Schedule of Charges, Effective from 30.12.2021

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N.B	The Bank reserves the right to impose charges with customer negotiation on transactions which are not covered in this Schedule. CEO & Branch Head Dhaka /Chittagong may offer concession upto 50% considering volum of business/relationship with the customers. Service Charges will be as per guidelines of Bangladesh Bank issued from time to time. If any of our above service charge seems higher than Bangladesh Bank's instructions, BB instructions is/are to be followed. Applicable tax to be deducted/recovered at the prevailing rate from/against the remittance	
D.	Loans and Advances	
	Segment/Sector	Charges
1	Working Capital/Term Loans (including Cottage, Micro, Small & Medium Enterprise-CMSME)	
	i. Processing fee(For New, Renewal & Enhancement)	i. Up to BDT 50.00 Lac @ 0.50, maximum Comm Tk 15,000/- ii. Above Tk. 50.00 Lac @ 0.30% , Maximum Comm Tk 20,000/
	ii. Loan Application fee	NIL
	iii. Documentation fee, CIB Charge, Stamp Charge, Legal & Valuation fee	At actual
	iv. Export Finance Fee	NIL
2	Upfront fee (Syndication/Project Loan to Levy out of all in cost rate of Interest)	
	i. Loans upto USD 1.00 mio/eqv BDT	1.25% of Loan amount
	ii. Loans above USD 1.00 mio/- upto USD 10 mio	1.00 % of Loan amount
	iii. Loans above USD 10.00 mio	0.75% of Loan amount

STATE BANK OF INDIA , BANGLADESH OPERATIONS
Schedule of Charges, Effective from 30.12.2021

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	For externally rated borrowers : AAA, AA & A rated (as per RBI norms)	50% concession from above charges
	Retail Loan (P Segment)	
iv.	Housing Loan/Car, Auto Loan/Personal Loan/ Doctor Plus/Mortgage Loan	1.00% of Loan amount
v.	Revalidation of Sanctions : Working Capital	50% of applicable processing charges
vi.	Term Loans	50% of applicable upfront charges
v.	Reschedule/Restructure Fee	i. No processing fee/charges /commission for Loan Rescheduling/Restructure in case of CMSME and Agriculture sector ii. Other than CMSME and Agriculture Sector Reschedule/Restructure Fee @ 0.25% on Reschedule/Restructure amount , maximum Tk. 10,000/-
vi.	Pre Payment Charges:	i. 0.50% of the outstanding amount ii. No Early settlement/Prepayment Fee on CMSME sector
vii.	Commitment Charges : Working Capital(WC) for all fund based limits irrespective of size of loan	NIL
viii.	Misc. For all Term Loans (irrespective of Loan limits)	1.25% for delayed drawdown beyond 2 months in case drawdown schedule has been specified at the time of sanction
ix.	Letter of Comfort(LOC)/SBLC Backed by 100% discharge of liability (viz., cash margin, sanctioned term loan, gurantee of First Class Bank)	0.50% per Quarter
x.	Exercise of Swing option(within NFB limits)	0.02% of amount involved, subject to a minimum of USD 100/- and a maximum of USD 500/-
3	Miscellaneous	Charges

STATE BANK OF INDIA , BANGLADESH OPERATIONS
Schedule of Charges, Effective from 30.12.2021

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i.	Ceding of Charge on Assets	0.01% of the limit, minimum USD 100/- max USD 1000/- (eqv BDT)
ii.	Rephasement 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/- (eqv BDT)
iii.	Inspection Charges	At Actual
iv.	Substitution of Collateral Security/Personal Guarantees	0.02% of the limit, minimum USD 200/- max USD 5000/- (eqv BDT)
v.	Release of Collateral Security/Personal Guarantees	0.02% of the limit, minimum USD 200/- max USD 5000/- (eqv BDT)
vi.	Change in Terms and Conditions/Change in Project/ items of Machinery	0.02% of the limit, minimum USD 200/- max USD 5000/- (eqv BDT)
vii.	Other Miscellaneous Approvals for issues not covered above	0.02% of the limit, minimum USD 200/- max USD 5000/- (eqv BDT)
4	Penal Interest	
i.	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
i.	Non submission of Stock statements	1% for the month the stock statement is not submitted within the stipulated period.
iii.	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.
iv.	Noncompliance with Financial Covenants	1% p.a. on the entire outstanding till the breach is cured; minimum USD 1000/-

STATE BANK OF INDIA , BANGLADESH OPERATIONS
Schedule of Charges, Effective from 30.12.2021

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v.	Term Loans (a) Non-payment of interest /installment	1% on the entire outstanding for the period of default.
vi.	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.
vii.	Submission of stock statement with delay beyond 10 days of the succeeding month to be considered as non-submission expect where period has been extended/specified by the sanctioning authority. □ The aggregate penal interest on account of non-compliance not to exceed 3% in aggregate. □ Sick units under Rehabilitation and Non-compliance on account of extraneous reasons – Penal interest not to be levied.	
viii.	Actual out of pocket expenses to be recovered in all cases, except where specially exempted. In case the credit facility is under Consortium/Syndication, charges as decided by the Consortium/Syndication will apply.	
	NB: The Levy/any fees of various business segments will be as per the guidelines of Bangladesh issued from time to time.	