



**STATE BANK OF INDIA , BANGLADESH OPERATIONS**  
**Schedule of Charges, Effective from 01.05.2026**

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

<b>A. Deposits Accounts</b>		
<b>1. Account Maintenance Fee( Half Yearly)</b>		
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.	a. BDT Accounts (Current)	Tk. 300/-
	b. BDT Accounts (SND)	Tk. 500/-
vii.	F.C (USD) Account	Free
viii.	F.C Account( Vostro-Banks/EC )	USD 60/ H Y( @ USD 10/ per month)
ix.	Savings Account under School Banking Scheme of Students & other priviledged Accounts	NIL
x.	Minimum balance fees, Incidental fees, Ledger Fee, Service Charge, Counter Transaction fee for all Savings & Current Accounts	NIL
xi.	Account Transfer from one branch to another branch	a. Within same City Tk. 50/- b. Intercity Tk. 100/-
<b>2. Statement of Accounts, Balance confirmation &amp; misc</b>		Charges
i.	Statement of Account -Regular statement- Half Yearly	Free
ii.	Current Account/SND Account -month ended one time	Free, Duplicate Copy: Tk. 100/-
iii.	Duplicate statement ( upto 6 month)	Tk. 300/-
iv.	Duplicate statement ( more than 6 month)	Tk. 500/-
v.	Balance confirmation certificate-Half Yearly, & Quarterly : Corporate Account	Free
vi.	Balance confirmation certificate more than twice in a year per request (except point no. v)	Tk 100/-
vii.	Balance confirmation at the request of Auditors or other institutions	Tk. 500/-
viii.	Solvency Certificate	Tk 300/-
ix.	Verification/attestation of Account statement charge	Tk. 400/
x.	Beneficiary Owner's (BO)Certificate	Tk 100/-
xi.	NID Verification	Tk. 15/- Every instance
xii.	SMS Service ( Yearly)	Tk. 200/-
xiii.	Issuance of Income Tax Certificate (In all cases)	Tk. 300/-, Every Instance
xiv.	Duplicate FDR Issuance Certificate	Tk. 300/-, Every Instance
xv.	Duplicate A-Challan Issuance Certificate	Tk. 300/-, Every Instance

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<b>3. Account Closure Charges</b>		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 closue	Free
iv.	Foreign Currency Account( Customer)	USD 10.00
v.	F.C Account( Banks)-Vostro Account	USD 25/- ( earlier not mentioned)
vi.	Premature Encashment fee of monthly Savings Scheme, FDR and other Term Deposit	NIL
<b>4. Cheque Book &amp; Bankers Cheque, ATM Issuance fee</b>		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/-
<b>5. BACH/EFTN/RTGS/CLEARING /ONLINE CASH SERVICES</b>		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/-
iii.	Regular value: Tk. 500,000 & above per cheque	Tk. 25/-
iv.	EFT	Free
v.	RTGS Outward/Per Transaction	Tk 100/- (max, including VAT)
vi.	RTGS Outward in favour of Govt.	Free
vii.	Cheque Return (Inward /Drawn on us for insufficient Balance)	Tk. 50/ - for every instance
viii.	Online Cash Services ( within the same City)	Free
ix.	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/-
<b>6. Other Services</b>		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>B. Foreign Exchange</b>		
<b>1</b>	<b>Trade Finance :Import</b>	

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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.
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.	Letter of credit –sight/usance case to case basis (without Credit Line customer) (at 100% FDR Security margin ) opening, extension of validity, enhancement of value	0.10% - 0.40% first Quarter & Subsequent Quarter up to 0.40% at actual day count basis
iv.	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.
v.	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.
vi.	Import against LCAF (Sight & Usance/Deferred)	i) Sight basis: 0.10%-0.40% per qtr. Minimum 1 Qtr / BDT 2000/- (which one is higher) ii) Imports on Usance /Deferred basis: 0.10%-0.50% per qtr, Min BDT 2000/- iii) At 100% Cash Margin , Comm 0.25% iv) Acceptance Charges:0.10%-.40%,
vii.	Import through Advance Payment ( advance TT)	Tk. 3000/-
viii.	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
ix.	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)
x.	Amendment of L/C( without amount & validity) , LC Transfer, LC advising	Tk.750/- flat

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xi.	Foreign Correspondance Charge( Local part), Datamax, Handling charges, Copy document endorsement charge, LC cancellation or unutilized expired LC charges	Nil
xii.	LC Acceptance commission	0.10%- 0.40% per quarter
xiii.	LC Confirmation (Add confirmation)-Local	0.20% of LC amount per Quarter, minimum 1 qtr
xiv.	Add Confirmation of LC (Foreign)	0.40%-0.75% of LC amount per Quarter, minimum 1 qtr
xv.	Issuance of Certificate/Certificate for Customs/CRF/CFR/UD/UP/BTB/ C & F	Tk. 500/- per certificate
xvi.	Handling charges of Import bill	Nil
xvii.	Shipping Guarantee Issuance	Tk. 1500/-
xviii.	Reimbursement Charges for Local LC	USD 20/-
xix.	Reimbursement Charges for Foreign LC	USD 50/-
xx.	Discrepancy fees	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 items (LC Application, IMP, etc)	Tk. 1000/
xxiv.	Stamp Charges	At Actual
xxv.	Stamp Duty against Bill of Exchange payable other than on demand or usance bill	At Actual
xxvi.	Renewal of IRC	Tk.2000/- (If renewal endorsed by Bank)
xxvii.	Handling commission for creation of T/R	Tk.2000/-
xxviii.	i. LC Cancellation (unutilized amount, before expiry, after expiry)	i. Our Bank's Charge : NIL
	ii. Credit –Report collection ( Supplier's Credit Report)	ii. Foreign Bank's Charge, if ay, at actual
xxix.	From D & B or any such agencies	At actual + BDT 200 as handling cost
xxx.	Bill of Lading/Shipping Documents endorsement Signature verification	Tk. 500/-
xxxi.	Processing regulatory approval for B/E extension	Tk. 2000/-

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<b>2</b>	<b>Export</b>	
SI 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/-
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/-
<b>3</b>	<b>Bank Guarantee</b>	<b>Charges</b>
i.	Guarantee(Foreign) against Overseas Counter Guarantees ( Performance & Financial)	0.125-0.50% per quarter , minimum USD 450/-, minimum 1 Qtr but actual days if exceeds 1 Qtr)
ii.	Amendment (Other than validity extension or Increase amount)	0.125-0.50% per quarter , minimum USD 450/-, 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)	0.125-0.50% 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)
vii.	Stamp Duty, Legal Fee	At Actual
viii.	Swift /Postage etc charges	USD 15/-
ix.	Gurantee Advising fee(foreign)	Tk. 1500/-
x.	Processing Regulatory Approval for BG	Tk 2000/-
xi.	BG Sourcing Commission	0.10-1.00% of BG amount

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<b>C. REMITTANCE AND MISCELLANEOUS SERVICES:</b>		
<b>S.L No.</b>	<b>Type of service</b>	<b>Charges</b>
<b>C1.</b>	<b>Inward Remittance</b>	
i.	Credit to SBI Customer Account	NIL
ii.	Wage Earner's Remittance for credit to Personal A/C with any other Bank	NIL
iii.	Other Bank's Corporate Customer, Institution, Individual (except wage earners)	RTGS Fee Tk. 100
iv.	Other Bank's Corporate Customer, Institution, Individual (except wage earners) if paid by PO	i. PO Charges as per SOC ii. Encashment Certificate Charges Tk. 500/- (if needed this Certificate)
v.	Encashment Certificate Charges (our customer)	i. First one Free ii. Duplicate( if requires) -BDT 500/-
vi.	Cancellation of inward remittance payment messages.	USD 25/- or equiv. BDT at prevailing exchange rate to be recovered from the remittance amount.
<b>C2.</b>	<b>Outward Remittance</b>	
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 FC & BDT Account holders	a. upto Tk. 100,000/Equv 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/-
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/-

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C3.	Outward Remittance and Miscellaneous services	Charges
i.	Payment to other Bank locally through FC / RTGS upto USD 10,000/ by debit Vostro / Nostro Account for trade remittance, charges to be recovered from Bill amount	US \$ 25/-
ii.	Payment to other Bank locally through FC / RTGS above USD 10,000/ by debit Vostro / Nostro Account for trade remittance, charges to be recovered from Bill amount	US \$ 50/-
iii.	Student file maintenance for Bangladesh students studying abroad	
	For Any Countries	Tk.6000/- p.a
iv.	Passport Endorsement Charges for FC Account holder( if FC issued from FC balance )	Tk. 300/-
v.	Travel Card issuing & Maintenance charges	Volume: i) Upto USD 500, Tk. 2,000/- ii) More than USD 500, Tk. 2,500
vi.	Travel Card endorsement charge	Tk.300/-
vii.	Travel Card re-loading charges	Tk.300/- every instance
viii.	Passport endorsement charge (Customer)-cash	Tk.300/- every instance
ix.	Passport endorsement charge ( Non-Customer)-cash	Tk.300/- every instance
x.	FTC Card Maintenance Charge (Expired) : Yearly	Tk.300/- (Equivalent USD)
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/-
N.B	<p>1. The Bank reserves the right to impose charges with customer negotiation on transactions which are not covered in this Schedule.</p> <p>2. CEO Dhaka / Chittagong may offer concession upto 50% considering volum of business/relationship with the customers. In respect of LBO based branch head may offer 50% concession subject to taken approval from CO.</p> <p>3. Bank staffs / staffs dependent family members (as per HR policy) are free from any charges as per schedule of charges but Govt duties has to be paid as per Card Rate.</p> <p>4. 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 VAT / Tax to be deducted / recovered at the prevailing rate circulated by NBR. At present the applicable VAT rate is 15%, in all the cases.</p>	



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<b>3</b>	<b>Miscellaneous</b>	<b>Charges</b>
i.	Ceding of Charge on Assets	0.01% of the limit, minimum USD 100/- max USD 1000/- (eqv BDT)
ii.	Rephasing 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)
<b>4</b>	<b>Penal Interest</b>	
i.	Irregularities in Short Term Loan / Working Capital Loan Account / RCF.	Continuously irregular for a period beyond 60 days: 1.50% on the entire outstanding In other cases: 2% on the irregular portion
ii.	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/-
v.	<b>Term Loans</b> (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.	
<b>5</b>	<b>a. Investment in Government Securities (BPID Opening)</b>	
i.	Individual Investment	Tk. 200/- max
ii.	Institutional Investment	Tk. 500/- max
	<b>b. Primary Auction Participation (In every Successful Instance)</b>	
i.	Individual Investment	Tk. 200/- max
ii.	Institutional Investment	Tk. 500/- max
	<b>c. Secondary Trading (FMI): Every Instance</b>	
i.	Individual Investment	Tk. 100/- max
ii.	Institutional Investment	Tk. 100/- max
	<b>d. Maintenance of Government Securities</b>	
i.	Individual Investment	Tk. 200/- max, p.a
ii.	Institutional Investment	Tk. 500/- max, p.a
	<b>e. Income Tax Certificate</b>	
i.	Individual Investment	First One: Free, In all other cases Tk. 200/- max, p.a
ii.	Institutional Investment	First One: Free, In all other cases Tk. 500/- max, p.a
NB: The Investment Prices are inclusive of VAT as per DMD Circular No. 02, dated: 14th October 2024. However, Levy / any fees of various business segments will be as per the guidelines of Bangladesh Bank / Govt. of Bangladesh issued from time to time.		