



**Mutual Trust Bank Limited**  
Corporate Head Office  
**Schedule of Charges for SME Products and Services**

**A. Fees and Charges for Deposit Products of SME:**

The Charge and fees will be applicable on SME Banking deposit products Transactional A/C , Fixed deposit A/C i.e. MTB Probaho , MTB Buniad , Angona Bunan , Angona Vitti , MTB Tomorrow CD, MTB SME CD and MTB Personal Current Account as well as any other such products developed time to time.

Sl. No.	Nature of Charges/ Commission	Products	Rate/Amount
1	Minimum Deposit to Open A/C	Regular Current deposit A/C & All SME Current Deposit A/C ( MTB Probaho , Angona Bunan, MTB Tomorrow CD, MTB SME CD and MTB Personal Current Account)	BDT 1,000.00 (Shall not be applied for Exception)
2	A/C Maintenance Fee	All SME Current Deposit A/C ( MTB Probaho , Angona Bunan, MTB Tomorrow CD, MTB SME CD and MTB Personal Current Account)	BDT 300.00 /half yearly (Shall not be applied for Exception)
3	A/C transfer Fee to other branch	All SME Current Deposit A/C ( MTB Probaho , Angona Bunan, MTB Tomorrow CD, MTB SME CD and MTB Personal Current Account)& Loan A/C	BDT 50.00 within the district
			BDT 100.00 outside the district
4	Premature Encashment Fee	All SME Fixed Deposit Product (MTB Buniad, Angona Vitti)	Nil
5	Account Closing Fee	All SME Current Deposit A/C ( MTB Probaho , Angona Bunan, MTB Tomorrow CD, MTB SME CD and MTB Personal Current Account)	BDT 300.00 (Shall not be applied for Exception)
6	Cheque Book Issuance Fee	All SME Current Deposit A/C & and Loan A/C (where cheque Book is issued)	At actual
	Issuance of Cheque book in case of lost cheque book		At actual ( no additional/processing charge to be obtained)

**Notes:**

- Exception** :Special privileged A/Cs will means different A/Cs for : Farmer , Freedom Fighter , destitute, cleaner of Dhaka North and South City Corporation , Street children and working children , beneficiary of different National Services Program , Ready Made Garments worker ,craftsman of shoe and leather item manufacturing small workshop, and school banking Account holder which was opened under financial inclusion initiatives along with all Taka 10, 50, & 100 or any other such A/Cs declared by Bangladesh Bank shall remain out of purview of this minimum deposit to open the account , A/C maintenance fee and Account Closing Fee.



- Minimum balance for interest entitlement in interest bearing accounts shall be according to respective PPG.
- For SND nature of A/Maintenance Fee is BDT 500.00/half yearly.
- For savings nature of A/C with average balance up to BDT 10.00 Lac A/C Maintenance Fee for the calendar year 2021 to be obtained only once instead of twice/half-yearly set as per BRPD Circular Letter 21 dated April11, 2021

#### B. Fees and Charges for Loans and Advance:

The charges and fees will be applicable for CMSME (as definition of Bangladesh Bank) loan under SME Banking Division.

Sl. No.	Nature of Charges/ Commission	Products	Rate/Amount
7.	Loan Application Fee	All loan products	Nil
8.	Processing Fee	All loan products	<ul style="list-style-type: none"> <li>• Up to Loan amount BDT 50.00 Lac, 0.50% on approved loan amount but not exceeding BDT 15,000.00</li> <li>• For Loan above BDT 50.00 Lac , 0.30% on approved loan amount but not exceeding BDT 20,000.00</li> </ul>
9.	Early Settlement Fee	All loan products	<ul style="list-style-type: none"> <li>• Nil for all loan under Cottage, Micro &amp; Small segments</li> <li>• Nil for Continuous/Demand loan of all segments</li> <li>• Under CMSME financing 0.50% on O/S Term loan in medium segment</li> </ul>
10.	Loan Processing/ Rescheduling/ Restructuring Fee applicable for Rescheduling/Restructuring of loans:	All loan products	<ul style="list-style-type: none"> <li>• For rescheduling or restructuring of CMSME &amp; Agricultural loan : Nil</li> <li>• For rescheduling or restructuring of <b>other than CMSME (&amp; Agricultural loan)</b>: 0.25% of loan but not exceeding BDT 10,000.00</li> </ul>
11.	Legal & Valuation Fee	All loan products	At actual
12.	CIB charges	All loan products	At actual
13.	Stamp Charge	All loan products	At actual
14.	Documentation Fee	All loan products	At actual

#### Notes:

- For CMSME Clients in case of Local and international trade and business-related remittance respective Schedule of Charge of MTB Shall be applicable.
- The Charge/Commission for LC and BG Under SME Bundle Loan product MTB AVA shall be in alignment of respective Schedule of Charge of MTB



**C. A/C Related Others Fees/Charges:**

Sl. No.	Nature of Charges/ Commission	Products	Rate/ Amount
15	Balance Confirmation Certificate Fee	All SME Current Deposit & loan A/C	<ul style="list-style-type: none"><li>One half yearly and one yearly total Two Balance Confirmation –Nil</li><li>For additional certificate other than half yearly/ yearly (with bank statement ) BDT 100.00 each instance</li></ul>
16	Issuance of Solvency Certificate	All SME Current Deposit & loan A/C	<ul style="list-style-type: none"><li>BDT 200.00each instance</li></ul>
17	Cheque Return Fee	All SME Current Deposit A/C and Loan A/C (where cheque Book is issued)	<ul style="list-style-type: none"><li>BDT 50.00 each instance</li></ul>
18	Stop payment instruction Fee	All SME Current Deposit A/C and	<ul style="list-style-type: none"><li>BDT 100.00 each instance</li></ul>
19	Cancellation of Stop payment instruction Fee	Loan A/C	<ul style="list-style-type: none"><li>BDT 50.00 each instance</li></ul>

- Value added Service: Debit Card, SMS Banking/SMS Alert and Internet Banking are value added services. This are optional services, which client can avail as per their requirement with consent for using them against bank declared fees/charges in MTB Schedule of Charge (for GB , Retail) & Schedule of Charge (Cards)
- Applicable VAT, Government Taxes, Duties or other charges to be realized meticulously as per prevailing Government Regulations and time to time changes, in addition to the charge mentioned above.**