

Schedule of Charges

Corporate, SME & Syndicate Loans | (Existing as on 01.09.2020)

SI	Service Description	Nature of Charge/ Commission	Charge / Commission
1	Issuance of Bank Guarantee	Commission/ Service Charge	Maximum 0.60% (minimum 0.15%) p.q or Tk.1000/- whichever is higher. When 100% cash margin is provided Tk. 1000 is to be realized p.a.
2	a) Amendment of Guarantee for extension of validity/increase of amount	Commission / Service Charge	Same as above
	b) Amendment of Guarantee without extension of validity /increase of amount	Commission / Service Charge	Tk.1000/-
3	Issuance of Bank Guarantee	Stamp Fees	Stamp Charge at actual on borrowers account.
4	a) Documentation Charges (Mortgage of Lanaded property/Creation of Charge/Shares etc.)	Charge	At actual on borrowers account Plus Service Charge – For up to Tk.5.00 lac---Tk. 300/-, for above Tk. 5.00 lac to Tk.25.00 lac Tk.1000/-, for above Tk. 25.00 lac to Tk.1.00 crore – Tk.2000/-, for above Tk. 1.00 crore to Tk. 10.00 crore – Tk.3000/-, for above Tk. 10.00 crore to Tk. 50.00 crore-Tk.5000/- and for above Tk. 50.00 crore- Tk. 10000/-
	b) Cash Collateral	Charge	(i) Instrument of the same branch of SEBL- Nil (ii) Instrument of other Branch of SEBL-Tk.200/- (iii) Other Bank's instrument kept under lien with our Bank-Tk.500/- and (iv) SEBL's instrument kept under lien in other Bank- Tk.500/-
5	Loan Processing Fee (For new/renewal Loans)	Fees / Charges	0.50%-1.00% on approved loan amount on the basis of banker-customer relationship (may be waived with the approval of competent authority)
			Note: 1. No Loan Processing fee to be realised against loans covered by cash collateral of Southeast Bank.
			2. If the proposal is declined no processing fee shall be realized.
6	Front end Fee	Fees / Charges	Nil
7	Commitment Fee on undisbursed amount	Fees / Charges	0.20% to 0.50% on undisbursed amount based on banker-customer relationship
8	Prepayment charges/ early settlement fee for adjustment of loan before fixed term/tenure	Fees / Charges	maximum 2% on outstanding loan amount (Negotiable)
9	All loan accounts(eg Time loan , Term loan, TR ,Overdraft, PC, LIM, BLC, Demand loan, FBP, Bai-Muajjal-investment, Murabaha- investment, Hire purchase-Investment Quard against MTDR etc.)	Maintenance Fee	Nil
10	Disbursement of Loan with deferral of documentation formalities (mortgage and charge creation etc.) subject to HO approval.	Charge	Maximum 0.50% on the disbursed amount.
11	For any excess over limit in OD A/C due to charging of interest	Charge	2% on excess over limit

SI	Service Description	Nature of Charge/ Commission	Charge / Commission
12	Forced/Demand loan	Charge	1% on loan amount (Plus prevailing Interest rate)
13	Processing fee for Loan against cash incentive	Charge	0.25%-0.50%
14	Penal Interest on the overdue amount for the overdue period	Charge	2.00% (Except finance against import of essential / food items i.e. Rice, Wheat, Edible oil-refined or non- refined, Dal, Gram, Onion, Dates and Sugar)
15	Obtaining CIB Report	Charge	(i) Contract Inquiry (New/Existing) : Tk. 200/- per inquiry (For each Individual/Organization) (ii) Check Inquiry (Old Borrower) : Tk. 20/- per inquiry (For each Individual/Organization) (iii) Using Links (For each Subject Link): Tk. 20.00 per inquiry
16	Bank's prescribed Application Form for Request for Credit Facility (Other than SEBL)	Charge	(Discontinued)
17	Supply of Credit Report & verification of customers loan/ Deposit a/c statement for the purpose of taking loan from other Banks	Charge	Tk.1000/-
18	Loan Syndication: (a) Supervision & Monitoring Charges	Charge	As per negotiation with the client.
19	Charges to obtain any kind of approval/NOC from Bangladesh Bank	Charge	Tk.5000/ per approval/NOC

***VAT is applicable as per Government rules on realized Commissions and Charges**

Note: The Managing Director will have the discretion to enhance/reduce/waive the charge/commission as per Banker-Customer relationship. In absence of MD, the concerned AMD/DMD may exercise the such discretionary power subject to post facto approval from the Managing Director.