



FIRST SECURITY ISLAMIC BANK LTD.
ফার্স্ট সিকিউরিটি ইসলামী ব্যাংক লিমিটেড
ফার্স্ট সিকিউরিটি ইসলামী ব্যাংক লিমিটেড

Schedule of Charges in respect of Inland & Online Transactions (Updated)

General Banking, Investment and Foreign Exchange Business Transactions/Services (with immediate effect)

General Banking			
Sl. No.	Types of Services	Nature of Charges	Rate of Charges/Commission
01	Al-Wadiah Current Deposit Account/ MSND Account	Maintenance fee	Tk. 300.00 (Half yearly)-Al-Wadiah Current Deposit Account
		Account Closing fee	Tk. 500.00 (Half yearly)- MSND Account
			Tk. 300.00
02	Mudarabah Savings Deposit Account		Up to Tk. 10,000/- Nil
			Tk.10,001/- to Tk.25,000/- Charge Tk.100/-
		Maintenance fee	Tk.25,001/- to Tk. 2,00,000/- Charge Tk.200/- Tk. 2,00,001/- to Tk.10,00,000/- Charge Tk. 250/- Above Tk. 10,00,000/- Charge Tk 300/- (Half Yearly)
03	Cheque Book Issue Collection (Local)	Account Closing fee	Tk. 200.00
		Charges	At Actual
			Conveyance at actual
04	a. Collection of Local Cheques b. Collection of outstation cheques/bills (clean/documentary)		minimum Tk. 50.00 per instance
			i) Up to Tk. 25,000.00 @0.20% minimum Tk. 75.00
			ii) Above Tk. 25,000.00 but not exceeding Tk.1.00 lac @0.20% minimum Tk. 100.00



Signature

Signature

	c. Cheque returned unpaid from Clearing house		iii) Above Tk.1.00 Lac but not exceeding Tk. 5.00 lac @0.15% minimum Tk. 200.00 iv) Above Tk. 5.00 lac @0.10% minimum Tk.1, 000.00 maximum Tk. 3,000.00 Tk. 200.00 per cheque
	d. Bounced Cheque drawn on us (Cash or Transfer)	Charge	Tk. 50.00 per cheque (Tk.50/- per instance from the account holder of cheque) Besides in case of Cash & transfer, Tk. 50/- from beneficiary (if return memo is issued)
	e. Postage (Regd.)	Charge	At actual minimum Tk. 50.00
	f. Fax	Charge	Tk. 50.00 (Per page)
	g. Telephone	Charge	Tk. 50.00 (Per minute)
	h. e-mail/SMS	Charge	Tk. 75.00 per instance
	i. NID Verification	Charge	At actual.
	a. DD/TT issued	Commission	Up to Tk. 1000.00 Comm. Tk. 20.00 Above Tk. 1,000.00 but not exceeding Tk. 1.00 lac Comm. Tk. 50.00 Above Tk. 1.00 Lac but not exceeding Tk. 5.00 Lac Comm. Tk. 100.00 Above Tk. 5.00 Lac but not exceeding Tk. 10.00 Lac Comm. Tk. 200.00 Above Tk.10.00 Lac Comm. Tk.300.00
	b. Cancellation of DD/TT/PO/ SDR	Charge/Fee	Tk.50.00 (flat)
	c. Issuance of Duplicate instrument	Charge	Tk.500.00 (flat)
05	d. Pay Order Issue	Commission	a) Up to Tk.1,000.00 Comm. Tk. 20.00 b) Above Tk.1,000.00 but not exceeding Tk.1.00 lac Comm. Tk. 50.00 c) Above Tk.1.00 Lac Comm. Tk. 100.00
	Stop Payment Instruction	Charges	For Stop payment Tk. 100/- each instance For cancellation of Stop payment Tk. 50/- each instance.
	Standing Instruction	Commission	Tk. 50.00 Per instance for a/c to a/c transfer except scheme account. Tk. 15.00 per instance for transfer of amount from all kinds of deposit account to scheme account

*

[Signature]

[Signature]



[Handwritten mark]

08	Charges of Parcel	Commission	Tk. 40.00 for each parcel for first 10 days & additional Tk. 10.00 for every subsequent 10 days or part thereof.
	Godown Charges:		
		Client's Godown under Bank's custody	On Client's A/C
09	a. Client's Godown under Bank's Custody	i) Rent	On Client's A/C
		ii) Insurance	On Client's A/C
		iii) Salary & Allowances of Godown staff	On Client's A/C
		i) Rent	Actual rate for floor space occupied plus proportionate maintenance cost.
	b. Bank's rented Godown	ii) Insurance	To be realized from the client proportionately
		iii) Salary & Allowances of Godown staff	-Do-
		a) Rent (Annually):	
		i) Small	Tk. 3,500.00
		ii) Medium	Tk. 4,500.00
		iii) Big	Tk. 6,000.00
10	Locker	Security money for locker	Tk. 5,000.00 (Flat)
		Key replacement Cost	Tk. 3,000.00
11	Solvency Certificate	Charge/Fee	Tk. 200.00 (Per Certificate)
12	Transfer of A/C from one branch to another	Fee	Within the district Tk. 50.00. Outside the district Tk. 100.00.



১

১

১

13	Balance Confirmation Certificate with account statement	Fee	Nil – Two times per year (Half yearly)						
	Certificate for BO A/C	Charge	Tk. 100.00 per instance – in addition to over two times (per year)						
14	Mobile Banking	Charges	Tk. 100.00 per instance						
15	SMS Banking Charge	Charges	Person to person Tk. 4.00 Cash in (load) free and Cash out @Tk.1.8%						
16	Internet Banking Charge	Charges	SMS service charge Tk. 400.00 yearly						
			Internet Banking service charge Tk. 200.00 yearly						
17	ATM Banking Charge	Charges	Prefix	Product Name	Issue Fee	Annual Fee	Card Replacement Fee	Re-Issue PIN	Minimum Balance for ATM Txn
			102	Al-Wadiah Agent Current Account	200.00	200.00	200.00	200.00	1000.00
			111	Al-Wadiah Current Deposit A/C	500.00	500.00	400.00	200.00	1000.00
			117	Al-Wadiah Current Plus Account (Morjada)	Free	Free	Free	Free	15000.00
			118	Al-Wadiah Premium Account (Shomman)	Free	Free	Free	Free	25000.00
			121	Mudarabah Savings Deposit Account (Staff)	Free	Free	300.00	Free	0.00



122	Mudarabah Savings Deposit Account	500.00	500.00	400.00	200.00	500.00
124	Mudarabah Shramajibi Savings A/C ✓ (Mehnoty)	200.00	250.00	400.00	200.00	0.00
125	Mudaraba Student Savings Account (Onkur)	Free	Free	Free	Free	0.00
126	Mudaraba Salary Account (Prapti)	Free	500.00	400.00	200.00	500.00
127	Mudaraba Senior Citizen Savings A/C (Probin)	Free	Free	Free	Free	0.00
128	Mudaraba New Generation Savings A/C (Projonmo)	Free	250.00	400.00	200.00	100.00
131	Mudarabah Special Notice Deposit	500.00	500.00	400.00	200.00	1000.00



৯

৯

৯

৯

[illegible]

June

Page 6 of 16



		From Tk. 20,00,001.00- 50,00,000.00	Tk. 1,000.00
		Above Tk. 50,00,000.00	Tk. 2,000.00
19	E-GP	Charges	Reg fee-Tk. 300/- Reg renew fee Tk.300/- Document/schedule processing fee Tk.200/- Tender/ proposal Security up to 2 lac Tk.300 & above 2 lac Tk.500/- Performance security up to 2 lac Tk.300/- & above 2 lac Tk.500/- New performance security up to 2 lac Tk.300/- & 2 lac above Tk.500/- All charges include vat 15%
INVESTMENT			
20	Early settlements/ adjustment Fees. (Except Demand & Continuous Inv.)	Fees	0.50% on the outstanding investment amount except staff accounts and Cottage, Micro & Small investment accounts.
21	Fresh/Renewal/Enhancement Processing Fee (Investment) a) To be realized for Fresh Sanction of Composite/Single Limit Except Staff investments, Guard against Cash Security and the customers waived by Bangladesh Bank. b) To be realized for Renewal of Composite Limit/Single Limit c) To be realized for Enhancement of Composite Limit/Single Limit	Processing Fees	Up to Tk. 50.00 Lac @ 0.50%, Maximum. Tk. 15,000/- Above Tk. 50.00 Lac @ 0.30%, Maximum Tk. 20,000/- Up to Tk. 50.00 Lac @ 0.50%, Maximum. Tk. 15,000/- Above Tk. 50.00 Lac @ 0.30%, Maximum Tk. 20,000/- Up to Tk. 50.00 Lac @ 0.50%, Maximum. Tk. 15,000/- Above Tk. 50.00 Lac @ 0.30%, Maximum Tk. 20,000/-
22	Issuance of guarantee	Commission	@Tk.0.50% per quarter. Minimum Tk. 1,000.00
23	Marking lien on MTDR/Other Savings instrument at the request	Lien Charge	Tk. 500/- to be realized from the depositor



	of other bank /NBF1 or other branches		
	Godown Charges	a. Rent	a. On borrower's A/C
24	1. Borrower's godown under Bank's custody	b. Insurance c. Salary & Allowances of godown Staffs	b. On borrower's A/C c. On borrower's A/C
	2. Bank's rented godown	a. Rent	a. Actual rate for Floor space occupied plus 75% to meet other maintenance cost
	Change of Pro forma Invoice (PI)/Quotation (where HO approval needed)	b. Insurance	b. To be realize from borrower's A/C proportionately
25	Extension of gestation period	Processing Fee	@ 0.10% against sanctioned amount but maximum Tk.10,000.00
26	Noncompliance charge with regards buildup of margin/equity against Usance LC/ Guarantee /PG/BG	Processing Fee	@ 0.10% against sanctioned amount but maximum Tk.10,000.00
27		Charges	1. Tk. 10.00 Lac to 50.00 Lac @0.15% but maximum Tk. 5,000/- 2. Tk. 50.00 Lac to 500.00 Lac @0.12% but maximum Tk. 30,000/- 3. Tk. 500.00 Lac and above @0.10% but maximum Tk. 75,000/-
28	Issuing Letter of Commitment	Fee	a) Up to Tk. 50.00 Lac Tk. 1,000/- per instance b) Tk. 50.00 Lac and above Tk. 2,000/- per instance
29	Service charge for Quard against Bid bond/pay order	Charges	@ 9% yearly but daily basis.
30	Project evaluation fee for project finance (New project & BMRE)	Fees	@ 0.05% minimum Tk. 20,000/- maximum Tk. 2.00 Lac
31	Issuance of No objection Certificate (NOC) For creation /modification of charge by other bank/FI	Charges	Max. Tk. 10,000 per NOC
32	Issuance of NOC for 2 nd lien Banks (Bond License and others)	Fees	Tk. 2,000/- per instance
33	Issuance of NOC for Change of directors		Tk. 5,000/- per instance

[Signature]

[Signature]

4



34	Investment Re-Schedule/ restructure charges (Except CMSME & Agricultural Investment)	Fees	@ 0.25%, maximum Tk. 10,000.00 per instance
35	Security replacement /Waiver	Fees	Tk. 5,000/- per schedule
36	CIB Online Inquiry	charges	At actual.
37	Partial pre-payment	Service Charge	Nil
38	Stamp Charges	Stamp Charges	At actual
39	Contact Point Verification (CPV) Charge (Under Third Party)	Verification Charge	At actual
FOREIGN EXCHANGE			
IMPORT			
40	L/C opening Commission		
	a) Cash At Sight (Foreign)	Commission	@ 0.40% for each quarter or part thereof
	b) Cash At Sight (Local)		
	c) Deferred/Usance (Foreign)	Commission	@ 0.50% for each quarter or part thereof
41	d) Deferred/Usance (Local)		
	a) Cash At Sight (Foreign)	Commission	For 100% cash security: @0.25% for each quarter.
	b) Cash At Sight (Local)		
	c) Deferred/Usance (Foreign)	Commission	Sight @ 0.40% for each quarter. Usance @ 0.40% for each quarter.
42	d) Deferred/Usance (Local)	Commission	Sight @ 0.40% for each quarter. Usance @ 0.40% for each quarter.
43	Back to Back L/C opening Comm. (Foreign)	Charge	At actual.
44	Back to Back L/C opening Comm. (Inland/EPZ)	Charge	0.20% per quarter.
45	LC Transmission (SWIFT)		
46	Adding Confirmation to L/Cs		
	Cost of stationary in L/C opening (LCAF, IMP Form and others)		Tk.750/- plus cost of adhesive stamp.



Amendments of L/Cs				
47	a) For value increase/Time extension against L/Cs	Charge		Tk.750/- plus Commission as per L/C opening rate for value increase plus SWIFT charge at actual.
	b) For all amendments other than value increase and time extension			Tk.750/- plus SWIFT charge at actual
Cancellation of L/C (Foreign & Local)				
48	a) Cancellation Charge			Nil
	b) Swift/Air mail charges			At actual.
	c) Foreign bank charges			At actual
49	Acceptance Commission under deferred payment (Local)			@ 0.40% for each quarter.
50	Acceptance Commission under deferred payment (Foreign)			@ 0.40% for each quarter.
51	SWIFT charges for issuance of acceptance			At actual.
Third Bank confirmation				
52	a) For sight LC on opener's A/C			Foreign banks charge at actual
	b) For sight L/Cs on beneficiary A/C			
	c) For DP L/Cs including BB LC up to 180 days of opener's A/C			
	d) LCs over 180 days deferred on			
	e) For DP L/Cs including BB LC up to 180 days on beneficiary's A/C			
Payment of Documents Charges for discrepant import documents (Local and Foreign)				
53	a) For documents value up to USD 10,000/-			USD 50 .00
	b) For documents value above USD10,000/-			USD 100.00



Handwritten signature

Handwritten initials

Overseas Banks		
54	Reimbursement/Negotiation charges (If charges are on Application's A/C)	Foreign Bank charges at actual + our charges \$25.00
55	Settlement of L/C payment through Payment Instruction/Reimbursement Authority/Payment Intimation	Tk.1,000/- per instance
56	Charges for Import without LC (Applicable for DP/Import against LCAF)	1) @ 0.25% plus SWIFT charge (If any) for 100% advance payment. 2) @ 0.40% plus SWIFT charge (If any) for less than 100% advance payment.
Payment charges against import without L/C (Less than 100% Advance Payment)		
57	a) For documents value up to USD 5,000/-	USD 20/- to be realized from Payment value.
	b) For documents value above USD 5,000/-	USD 50/- to be realized from Bill value.
58	Charges on issuance of shipping indemnity/guarantee for release of consignment against our LCs	Tk. 2,000/- per guarantee plus NOC Tk.500/-
59	Document Retirement Charge(Per Document)	1. Import LC other than Back to Back LC on cash payment: Tk 1,000/- and- 2. @ 0.25% (Per quarter) minimum Tk. 500/- Maximum Tk. 5,000/-(if documents retired by Post Import facility)
60	Issuance of Back to Back L/C Certificate	Tk. 500/- per instance
61	Collection of supplier's credit report	At actual cost plus Tk 1,500/-
62	IRC renewal fee (for both importer and indenter)	Tk.1,000 + Govt. Fees
63	Issuance of Import performance Certificate	Tk.1,500/- per instance
64	Handing charge of Import document (on beneficiary's A/C)	Nil



Signature

65	All other charges not mentioned above in connection with Import			At actual Minimum Tk.1,000/-
66	Forced Loan Processing Fee			Forced loan processing fee @ 0.25% per quarter
67	Arranging Refinance from Third Bank			@ 0.40% for each quarter or part thereof minimum Tk.1,000/-
EXPORT				
Advising of L/Cs				
68	a) Local/Foreign			
	b) Re-advising/2nd advising			
	c) Advising of Pre-Advice LC			
	d) Short Form/Pre-advice			
69	Advising of L/Cs Amendments (Local/Foreign)	Charge		Tk. 750/- flat
70	Transfer of L/Cs/Amendments (Local/Foreign)	Charge		Tk. 750/- Per Amendment
71	Adding confirmation to Foreign Bank's L/Cs	Charge		Tk. 750/- flat
72	LC confirmation by local banks to foreign bank's LCs favoring local beneficiary (At beneficiary's cost)	Charge		@ 0.20% per quarter.
73	LC acceptance foreign	Charges		@0.20% per quarter.
74	Foreign Documentary Collection/ Negotiation under export LC/ Contract	Commission		At actual.
75	Collection of Local Export bills in Foreign Currency	Commission		@ 0.15% If exchange gain (received by bank) then maximum Tk. 500/-.
76	Collection of Local Export bills in Local Currency	Commission		@ 0.15% If exchange gain (received by bank) then maximum Tk. 500/-.
77	FDBP or IBP in foreign currency	Commission		@ 0.15%
78	Inland Bills Purchased (Taka)	Commission		@ 0.15% If exchange gain (received by bank) then maximum Tk. 500/-.



২

৯

৯

79	Mailing/Curier/ SWIFT charge for negotiation/collection of Export Documents/Bills		Foreign: at actual. Local: at actual.
80	For Claiming reimbursement against export bills		
	a) By Mail		At actual
	b) By SWIFT		At actual
81	Export Transaction:		
	a) Issuance of PRC		Tk.500/- per certificate
	b) Back to Bank LC Certificate		Tk.500/- per certificate
	c) Issuance of C&F Certificate		Tk.500/- per certificate
	d) Issuance of EXP		Tk.300/- per instance
	e) Cancellation of EXP		Tk.300/- per instance
	f) Correction of EXP		Tk.300/- per instance
82	g) Lost of EXP under the custody client		Tk. 500/- per instance
	h) For other purpose		Tk. 500/- per certificate
83	Processing fees per file against cash incentive		Up to Tk.2.00 Lac Fee Tk.3,000/-, From Tk.2.01 Lac to Tk.5.00 Lac Fee Tk.6,000/-, From Tk.5.01 Lac to Tk.10.00 Lac Fee Tk.10,000/-, Above Tk.10.01 Lac Fee Tk.15,000/-
84	Processing fees for EDF file processing (each file/bill)		Tk. 2,500/- per instance
	Foreign remittance & Misc.		
85	a) Issuance FDD /FTT drawn on Nostro A/C	Charge/Fee	Value Up to Tk. 1.00 lac Fee Tk. 100/- From Tk. 1,00,001.00 to Tk. 5,00,000/- Fee Tk. 200/- From Tk. 5,00,001.00 to Tk. 10,00,000/- Fee Tk. 300/- Above Tk. 10,00,000.00 Fee Tk. 500. Swift charge (if any) at actual.
	b) Issuance FC draft drawn on Bangladesh Bank clearing		USD 5 per FDD from the remitted fund
	c) Issuance of Counter draft at the request of local bank		
	d) Issuance of duplicate FDD (Commission)		Tk.750/-



	SWIFT charge per message		At actual.
	Foreign Bank Charges		At actual
	e) Cancellation of FDD/TT/MT (cancellation fee)		Tk. 200/-
	SWIFT charge per message		At actual minimum Tk. 1,000/-
	Foreign Bank Charges		At actual
	f) Sale of FC in Cash		Endorsement fee per passport Tk. 500/-
	g) Collection of refund warrant		Tk. 200/- per instance
			Tk. 0.25 per USD
			Tk. 0.40 per EURO
			Tk. 0.50 per GBP
	h) Commission against purchase of Foreign Bank Draft		All other currencies at USD rate
			Mailing Charge at actual minimum Tk. 500/-
	i) Inward Remittance by FTT/ FDD (Other than Wage earner)		Tk. 500/-
	j) Collection of proceeds from local banks for any draft in FC which is not primarily collected through clearing		Tk. 300/- per instrument
	k) Collection of Foreign currency draft from abroad		Commission @ 0.15% minimum Tk. 1,000/-, Mailing Charge at actual, Foreign Bank Charges at actual.
	l) Processing of application of remittance of profit/dividend		Tk. 500/-
	m) Payment of indenting commission/ Technical know-how fees/Royalty etc.		Tk. 500/-
	n) Opening of Student File in FC.		Tk. 5,000/-
	i) for subsequent transaction		Tk. 500/-



	ii) Issuance of NOC for study and other purpose		Tk. 750/-
	o) Bank Guarantee/Bid Bond/Standby LC:		
	i) Issuance of BG/Bid Bond/PG/Standby LC against counter guarantee of foreign correspondent (Inward)		1 st quarter @ 0.50% subsequent quarter @ 0.25%, minimum US\$ 150.00.
	ii) Issuance of BG/Bid Bond/PG/Standby LC at the request of customer (Outward)		0.50% per quarter, minimum Tk.1,000/- plus SWIFT charge at actual
	iii) Advising of Guarantee to the beneficiary in original without engagement of bank.		Tk. 500/-
	p) Charges on obtaining Bangladesh Bank permission for Indenting /Buying /Shipping Agents etc. under 18A FER Act 1947/18B FER Act 1947		New Tk.8,000/-, Renewal/Inclusion of principals Tk.5,000/-, Yearly Fee Tk.2,000/-
	q) Charges on processing documents of money changer for submission to Bangladesh Bank		Tk. 5,000/-
	r) Issuance of Lien Confirmation Certificate on FC Balance, Encashment Certificate, FC Balance Certificate/ Others		Tk.500/-
86	At actual (for all purpose)		

Note: VAT will be applicable on all sorts of Bank Charges/Fees/Commissions.

Signature

Signature

Signature



Other Instructions:

1. হিসাব খোলা (Account Opening): সঞ্চয়ী হিসাব খোলার ক্ষেত্রে গ্রাহকগণ ৫০০/- টাকা এবং চলতি হিসাব খোলার ক্ষেত্রে ১,০০০/- টাকা জমাকরণপূর্বক নিজ নিজ নামে ব্যাংক হিসাব খুলতে পারবেন। তবে, বিশেষ সুবিধাপ্রাপ্ত হিসাব খোলার ক্ষেত্রে নূনতম জমার বাধ্যবাধকতা হতে অব্যাহতিপ্রাপ্ত থাকবে।
2. বিভিন্ন ধরনের সঞ্চয়ী ও চলতি হিসাবে আরোপিত নূনতম ব্যালেন্স ফি, ইনসিডেন্টাল চার্জ, লেজার ফি, সার্ভিস চার্জ, কাউন্টার ট্রানজেকশন ফি বা অনুরূপ ফি আদায় করা যাবে না।
3. এলসি খোলা/এলসি অ্যাকসেসপেটস/এলসি কনফারমেশন/ব্যাংক গ্যারান্টি এক ড্রেমাসিক বা এর চেয়ে কম সময়ের জন্য প্রদত্ত হলে সেক্ষেত্রে ব্যাংক নিজস্ব বিবেচনায় সর্বোচ্চ এক ড্রেমাসিকের সমপরিমান চার্জ/কমিশন আদায় করতে পারবে। তবে, মেয়াদ যদি এক ড্রেমাসিকের চেয়ে বেশী সময়ের জন্য হয় সেক্ষেত্রে যে তারিখে মেয়াদ পূর্ণ হবে শুধুমাত্র ঐ নির্ধারিত তারিখ পর্যন্ত সময়কালের জন্য চার্জ/কমিশন আদায় করা যাবে।
4. মেয়াদপূর্ব নগদায়ন ফি (Premature Encashment Fee): বিভিন্ন মাসিক সঞ্চয়ী হিসাব (ডিপোজিট পেনশন স্কীম) বা একডিআর বা অন্য কোন মেয়াদী আমানত মেয়াদপূর্তির পূর্বে নগদায়নের ক্ষেত্রে নগদায়ন ফি (Premature Encashment Fee) বা অনুরূপ ফি আরোপ করা যাবে না।
5. "বিশেষ সুবিধাপ্রাপ্ত হিসাব" বলতে দেশের আর্থিক সেবা বর্ধিত জনগোষ্ঠীকে ব্যাংকিং সেবার আওতায় নিয়ে আসার দক্ষ্যে কৃষক, বীর মুক্তিযোদ্ধা, দুঃস্থ, টাকা উত্তর ও টাকা দক্ষিন সিটি কর্পোরেশনের পরিচ্ছন্ন শ্রমিক, পশ্চিম ও কর্মজীবী শিশু-কিশোর, ন্যাশনাল সার্ভিস কর্মসূচীর সুবিধাভোগী, তৈরী পোষাক শিল্পে কর্মরত শ্রমিক, পাদুকা ও চামড়া জাত পন্য প্রস্তুতকারী ক্ষুদ্র কারখানার কারিগর এবং স্থল ব্যাংকিং হিসাবধারীদের ব্যাংক হিসাবসহ সব ধরনের ১০/-, ৫০/-, ও ১০০/- টাকায় খোলা হিসাবসমূহ এবং বাংলাদেশ ব্যাংক কর্তৃক সময়ে সময়ে নির্দেশিত অনুরূপ হিসাবসমূহকে বোঝাবে। উক্ত হিসাবসমূহে কোন প্রকার হিসাব রক্ষণাবেক্ষণ ফি আদায় করা যাবে না এবং হিসাব বন্ধকরণ বাবদ কোন ফি আদায় করা যাবে না।


Amin Al Mukit
Officer


Md. Asadul Azad
FAVP


A.S.M Lutfur Rahman
FAVP


Md. Shafiqul Islam
VP & Head of BCD

