

Mercantile Bank PLC.

Research and Planning Division

Head Office, Dhaka

Schedule of Charges for Credit Operation

As per BRPD Circular No.#11,Dated June 10, 2021

2.1		Charges for Credit Operation	
(i)	Loan Processing Fee		
	Upto BDT 50.00 Lac	0.50 percent or not more than BDT 15,000	
	Above BDT 50.00 Lac	0.30 percent or not more than BDT 20,000	
	SOD against Schemes/ FDR/ Share/ all other Financial Securities	NIL	
	Cottage, Micro, SME Loan and Agricultural Loan	NIL	
(ii)	Loan Application Fee		
	Loan Application Fee	Nil	
(iii)	Reschedule Fee/ Restructure Fee		
	CMSME and Agriculture Loan	NIL	
	Loan except CMSME and Agriculture Loan	0.25% but not more than BDT 10,000.00	
(iv)	Documentation Fee	At actual	
	CIB Charge		
	Stamp Charge		
	Legal and Valuation Fee		
(v)	All types of Loan including Export Loan		
	Service Charge	NIL	
	Loan Management Fee		
	Monitoring/ Supervising Charge		
	Risk Premium		
	Other Charge except Interest/Profit		
Others (not specified above)	At Actual		
(vi)	Early Settlement Fee		
	For Instalment Loans (except Cottage, Micro, Demand Loans & Staff Loans)	0.50% on outstanding amount	
	For Cottage, Micro, Small Loans and Demand Loans	NIL	
(vii)	SOD-Earnest Money Financing Scheme' under e-Tendering		
	Registration/Renewal Fees	BDT 300 (yearly basis)	
	Document Fees	At actual	
	Tender/Proposal Security/Upload	BDT 25	
	Performance Security	BDT 200	
	New Performance Security	BDT 200	
Issuance of PO	NIL		
(viii)	Syndication Loan/Structured Finance		
	Arranger Fee (Specific)	0.25% - 1.00% of Arranged Amount	



		Underwriting Fee (Specific)	0.25% - 1.00% of Underwriting Amount
		Agency Fee_Facility (Annually)	0.05% - 0.50% of Outstanding Amount
		Agency Fee_Security (Annually)	0.05% - 0.50% of Outstanding Amount
		Participation Fee	As per arrangement of Lead Bank/Arranger
	(ix)	Commitment Fee (on Undrawn Amount)	NIL
	(x)	Issuance of Guarantee and e-GP System	
		Issuance of Guarantee	(i) If the tenor of the Guarantee is one quarter (90 days) or below one quarter; Commission to be realized @ 0.50% on 90 days (one quarter). For subsequent quarter; Commission to be realized @ 0.50% on actual utilization period.** (Minimum BDT 1000 per quarter)
			(ii) Lump sum BDT 300 in case of 100% cash margin
			(iii) Service charge of BDT 1,000 per instance
		e-GP	BDT 300 per instance for any type of e-GP services
		Issuance of Duplicate Guarantee (local) (subject to complying all formalities)	BDT 2,000 plus Stamp cost at actual
2.2	On-line Charges		
	(a)	Cheque Bearing Loan Account (Based on Half Yearly total amount of online transactions)	
		BDT 0 to BDT 10 lac	BDT 200
		Above BDT 10 lac to BDT 1 Cr	BDT 500
		Above BDT 1 Cr to BDT 5 Cr	BDT 2,000
		Above BDT 5 Cr	BDT 5,000

*Commission will be realized on the basis of Banker-Customer relationship which will be approved by management of the bank. Branch shall have to realize the upper band of the commission/charge when guarantee is given under the delegation power of Head of Branch.

Note: The Managing Director will have the discretion to change (enhance/reduce/waive) the charge/ commission according to Banker-Customer relationship. In absence of MD, concerned DMD will enjoy the same discretionary power subject to post facto approval from Managing Director.

