

# Schedule of Bank Charges

(Excluding Applicable V.A.T)

From 1<sup>st</sup> July 2020 to 31<sup>st</sup> December 2020



**Bank Alfalah Limited**

Country Office: 168 Gulshan Avenue, Gulshan-2,  
Dhaka-1212, Bangladesh. T: +8802-8833112-4  
F: +8802-9896782 | [www.bankalfalah.com/bd](http://www.bankalfalah.com/bd)



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# A. Customer Services

<b>A.1. Account Maintenance Charges</b>	
Current Account / Alfalah Udyog Current Account/ Alfalah Monthly Premium/RP-BDT/SND Current F.C. Accounts All types of Savings Accounts/ Alfalah Premium Plus Savings Accounts  Dormant Account Activation Charge Hold Mail Alfalah Savings Plan Premature Closure One-Off Charge	BDT 300/- (semi-annually)*  USD 10/-, GBP 5/-, EUR 5/- (semi-annually) No Charge, if Average Balance is BDT 10,000/- or less. BDT 100/- , if Average Balance is above BDT 10,000 /- to BDT 25,000/-(semi-annually)* BDT 200/- , if Average Balance is above BDT 25,000/- to BDT 2,00,000/-(semi-annually)* BDT 250/- if Average Balance is above BDT 2,00,000/- to BDT 10,00,000/-(semi-annually)* BDT 300/- if Average Balance is above BDT 10,00,000/- (semi-annually)*  Free BDT 2,000/- (annually) Nil*
<b>A.2. Duplicate Statements</b>	
Statement of Current Year/Current Tax Year (Current, Savings & Term Deposit A/C) E-Statement Foreign Currency Account Account Statements for previous year(s)/previous tax year(s)	BDT 150/- (each)  Free BDT 150/- (each) BDT 200/- (for each year)
<b>A.3. Cheques</b>	
<b>New Cheque Book Charges</b>	
Issuance of New Cheque Book-25 leaves Issuance of New Cheque Book-50 leaves Issuance of New Cheque Book-100 leaves Issuance of "Specially" Printed Cheques Issuance of Cheque Book for AUC (Alfalah Udyog Current Account) Issuance of New Cheque Book for BAFL Staff Stop Payment of Lost Cheques/Cheque Book Stop Payment of Cheque (single leaf)	BDT 150/- BDT 300/- BDT 500/- Availability upon Customer Demand on actual Free (subject to maintaining minimum balance)  Free BDT 500/- (flat) BDT 150/-
<b>A.4. Clearing</b>	
Regular Value Clearing  High Value Clearing (Same Day) BEFTN RTGS Inward Clearing Inward Cheques Returned (for insufficient funds)  Inward EFT Debit Instruction Cancellation due to insufficient fund	No Charge, Below BDT 50000/- BDT 10, from BDT 50000/- to BDT 500,000/- BDT 25, BDT 500,000/- & above BDT 60/- (including VAT) Free Maximum BDT 100/- Including VAT (Free for staff)* No charges BDT 500/- (per cheque)  BDT 300/-
<b>A.5. Deposit Accounts</b>	
Balance Confirmation Certificate Balance Confirmation Certificate to Auditors Beneficiary of Account Certificate	Free of charge twice a year otherwise BDT 200/- BDT 150/- (each) BDT 100/- (each)*
<b>A.6. Communication Charges</b>	
Courier Charges Inland Foreign Fax Charges Inland Foreign Postage Charges Inland Foreign	At actual At actual  No charges BDT 200/-  At actual At actual

# A. Customer Services

<b>A.7. Remittances (Local)</b>	
<p>Pay Order (PO)</p> <p>Pay Order (PO) for Selected Corporate Customer (subject to Country Office Approval)</p> <p>Pay Order/DD for BAFL Staff</p> <p>Demand Draft (DD)</p> <p>Cancellation of PO/DD</p> <p>Issuance of Duplicate PO/DD/FDR</p> <p>Issuance of Bangladesh Bank Cheque</p> <p>Cancellation of Bangladesh Bank Cheque</p> <p>PO issued by BAFL to meet bank's purpose and not on behalf of any customer</p>	<p>BDT 150/- (for POs upto BDT 100k)</p> <p>BDT 250/- (for POs over BDT 100k)</p> <p>BDT 10/-</p> <p>Free</p> <p>0.15% or a min. of BDT 100/- of the DD's 'facevalue', whichever is higher</p> <p>BDT 100/-</p> <p>BDT 150/-</p> <p>BDT 200/-</p> <p>BDT 100/-</p> <p>No Fees</p>
<b>A.8. Remittances (Foreign) &amp; Cheque Purchases</b>	
<p>Inward Remittances</p> <p>Inward Remittances into Bank's Own Customer Account</p> <p>Certificate for Inward Remittance</p> <p>Outward Remittances</p> <p>Cancellation of TT/DD</p> <p>Cheques for Purchase</p> <p>FCY Encashment</p> <p>Cash F.C. for Bank's Customer</p> <p>Passport Endorsement</p>	<p>BDT 100/- per remittance instruction</p> <p>No charges</p> <p>BDT 200/- per certificate</p> <p>BDT 500/- (for remittances upto USD 1,000/-)(or its equivalent) BDT 1,000/- (for remittances over USD 1,000/- to USD 5,000/-),BDT 2,000/- (for remittances over USD 5,000/-)(or its equivalent)</p> <p>No Charges for BAFL Staff</p> <p>USD 15/-</p> <p>FCY-0.50% of cheque amount or min. BDT 500/- commission plus courier/postage charges &amp; other bank charges.</p> <p>LCY-1%, min. BDT 250/- plus other bank/post/telex charges</p> <p>Customer-Free</p> <p>Non Customer-0.5% of full amount (min. BDT 300/-)</p> <p>No charges</p> <p>BDT 300/- per passport (customer &amp; immediate associates) BDT 500/- per passport (non customer)</p> <p>No Charge (for BAFL staff, spouse &amp; children)</p>
<b>A.9. Outward/Inward Cheques for Collection</b>	
<p>Outward Bills for Collection (OBC)</p> <p>OBC Return</p> <p>FCY Cheque Collection</p> <p>Inward Cheque Collection-FCY (Domestic/Overseas)</p> <p>Inward Cheque Collection Return-FCY (Domestic/Overseas)</p> <p>Outward Cheque Returned Unpaid LCY/FCY</p>	<p>At 0.20% plus postage at actual or min. BDT 100/- max. BDT 500/-</p> <p>BDT 300/- + other bank charges + postage at actual</p> <p>a) 0.05% min. BDT 200/- + other bank charges + postage at actual (within Bangladesh)</p> <p>b) 0.10% min. BDT 500/- + other bank charges + postage at actual (outside Bangladesh)</p> <p>BDT 300/USD 20 plus postage</p> <p>USD 5/USD 10 plus postage</p> <p>BDT 100/- plus postage at actual/USD 10 plus postage at actual</p>
<b>A.10. Outward SWIFT Transfer</b>	
<p>Through debit of Bank's own Customer Account</p> <p>Against surrender of 'convertible' F.C. Notes</p>	<p>BDT 500/- (per transfer)</p> <p>BDT 500/- (per transfer)</p>
<b>A.11. Foreign Demand Draft/FDD</b>	
<p>Bank's Customer through debit of Bank's own Customer Account &amp; or against surrender of 'convertible' F.C. Notes</p> <p>Non-Customer against surrender of 'convertible' F.C. Notes</p> <p>Issuance of DDs drawn on our account with the Bangladesh bank, for Bank to Bank Settlements</p>	<p>BDT 100/- (for remittances upto and inclusive of USD 1,000/- (or its equivalent))</p> <p>BDT 300/- (for remittances over USD 1,000/- (or its equivalent))</p> <p>BDT 300/- (for remittances upto and inclusive of USD 1,000/- (or its equivalent))</p> <p>BDT 500/- (for remittances over USD 1,000/- (or its equivalent))</p> <p>USD 10/- or its equivalent</p>

# A. Customer Services

Received from abroad or the Bank's Local Branch or when payment is demand in F.C. Issuance of Duplicate FDD Reimbursement charges for ACU (FDD Issuance From Vostro Account)	USD 10/- or its equivalent  BDT 500 /- plus other applicable charges  4%of the bill value or USD75 (whichever is lower).
<b>A.12. Miscellaneous</b>	
Account Maintenance Certificate Account Closing Charges  Certificate regarding Interest/Solvency/ BSP issuance/ Encashment / Profit and Tax Deductions  Issuance of FCY Encashment Certificate Statement Verification for other banks/embassies etc.  Issuance of other Certificates Document/Cheque retrieval (subject to availability)  Arrangement of Government Stamp Paper Deposits from other corporate bodies, financial institutions, government agents, autonomous/ semi autonomous agents, foreign mission, trusts, NGOs, etc. Purchase and Scale of 'Sanchaya Patra' as 'Primary Dealer'-to and from Bank Customers  Any Out of Pocket Expenses - not covered in the SOC  Processing of Student File per Student Issue of "Duplicate Sanchaypatra"	BDT 150/- per certificate a) LCY All Savings A/C (excluding ARS)-BDT 200/-, All Current A/C-BDT 300/-*, SND/AMP/RP-BDT-BDT 300/-* b) FCY USD 10/-, GBP 5/-, EUR 5/- BDT 200/- per certificate  BDT 200/- per certificate BDT 200/- per certificate  Branch Manager's Discretion BDT 300-Up to six months BDT 600/- More than six months  Branch Manager's Discretion  Charged as rates quoted and agreed upon between parties  As per Issuer's Directives  Branch Manager's Discretion  BDT 5,000/- per year BDT 700 (in addition to indemnity charge will be borne by the customer)
<b>A.13. Standing Orders</b>	
Standing Instructions Standing Instructions for ACU Standing Instructions (per transaction fees) Failure of Standing Instruction due to Insufficient Funds	BDT 500/- per year Free (subject to maintaining minimum balance of BDT 100k) Relevant Instrument Issuance Fees BDT 300/-
<b>A.14. Locker Charges (recovered at commencement and charged annually thereafter)</b>	
Key Deposit (one time & refundable) Extra Large Lockers Large Lockers Medium Lockers Small Lockers Large Lockers Medium Lockers Small Lockers Late Payment Fee Locker Breaking Charges/Key Replacement Locker Usage Charge After Banking Hour (4PM-6PM)	BDT 2,000/- BDT 15,000/- p.a. BDT 10,000/- p.a. BDT 5,000/- p.a. BDT 3,000/- p.a. BDT 5,000/- p.a for BAFL Staff BDT 2,500/- p.a for BAFL Staff BDT 1,500/- p.a for BAFL Staff BDT 1,000/- At actual or min. BDT 8,500/- BDT 200/- (Free for Staff)
<b>A.15. Over the Counter - Branch Banking Online Charges</b>	
Withdrawals from a Branch of the Bank outside the Metropolitan Area of Customer's Homes Branch Deposits (Cash or Cheques) to a Branch other than the Customer's Home Branch	No charges*  No charges*
<b>A.16. Secured Over Draft</b>	
Processing Fee (against FD/WEDB/USD Premium/ Investment Bonds)	1% or BDT 2,000 (whichever is lower)

# B.Trade Services

<b>Export Services (Commissions/Charges)</b>	
<b>B.1. LC Advising</b>	
Advising of Letters of Credit (Foreign)	BDT 250/-*
Advising of Letters of Credit (Local)	BDT 600/-
Advising of Amendments (Foreign)	BDT 750/-*
Advising of Amendments (Local)	BDT 500/-
<b>B.2. LC Transfers</b>	
Transfer of LC	BDT 750/-*
Transfer of Amendment of LC	BDT 750/-*
Cancellation of Transfer	BDT 1,500/-
<b>B.3. Collections</b>	
Handling Charges on Local Currency Export Bills	Free of charge*
<b>B.4. Export Bills</b>	
Negotiation/Collection of Export Bills (Sight/Usance/Deferred)	
a) For the portion-No exchange gain	a) 0.15% of the Bill Amount (min. BDT 500/-) *
b) For the portion-Exchange gain	b) Max. BDT 500/-*
Handling Charges for Export Bills after receipt of payment (Local/Foreign) (Sight/Usance) (Under LC or non LC)	Free of charge*
Overdue Compensation against Negotiated Documents (at Sight)	In case of clean bill negotiation, no overdue compensation will be charged. In case of discrepant document negotiation, overdue compensation will be charged as per specific approval terms.
Profit/Interest Charges on Advance payment against Local Export Bills (Usance) under LC or Contract	Profit/Interest to be charged on disbursed amount from the date of disbursement till final maturity as per credit approval. In case of delayed payment 2% over approved rate will be recovered. (Branch may seek waiver for such overdue compensation on case to case basis from competent authority.)
Tax Certificate Issuance Charges for: Jute Traders Jute Mills	BDT 1,000/- BDT 500/-
Document Attestation Charges	Per doc. min. BDT 100/- & max. BDT 500/-
<b>B.5. Advance Payment</b>	
Handling Charges for Credit to Customer's Account	Free of charge*
<b>B.6. Cash Incentive/Assistance</b>	
Processing Charges	BDT 3,000/- per application
<b>B.7. Import Services (commissions/ Charges)</b>	
Commissions on Letter of Credit (Sight and Others) (Local/Foreign/Back to Back)	First Quarter: At 0.10% - 0.40% Subsequent Quarters: At 0.10% - 0.40%* OR As per Customer Credit Approval
Commissions on Letter of Credit (Usance/Deferred) (Local/Foreign/Back to Back)	Every quarter 0.20% -0.50% or as per Customer Credit Approval.*
Commissions on Letter of Credit (100% Cash Margin) (Local/Foreign )	Every quarter 0.10% - 0.25% or as per Customer Credit Approval.*
Cancellation of Letter of Credit	Free of charge*
Letter of Credit Confirmation in case where the charges are on account of the opener	0.2% of LC amount or as per specifically approved by competent authority.*
Confirmation Charges Locally	0.2% of LC amount or as per approved by competent authority.*

## B.Trade Services

LC Acceptance Commissions (Back to Back, Local or Foreign)	First Quarter: At 0.20% - 0.40% Subsequent Quarters: At 0.10% - 0.40%* OR As per Customer Credit Approval
Markup/Interest on Import Bills under Usance Letter of Credit (if not paid by the customer on the date of maturity)	As per arrangement with the Customer and as mentioned on the Customer Credit Approval plus 2% p.a. as Overdue Compensation.
Advance Remittance (Payment) to Suppliers abroad against Imports (under LC or without LC)	At 0.40% p.a. of the remitted amount or BDT 2,000/-, whichever is higher.
Profit/Interest Charges on PAD	Approved MTR (Murabaha Trust Receipt)/MLPO/MLTR (Murabaha Loan against Trust Receipt) Rate + 2.00% p.a. OR as per Credit Approval
Expired & Unused LC	Free of charge*
<b>B.8. LC Amendment Charges</b>	
Amendment of Letter of Credit involving Value Increase (Usance, Sight, Cash and Others) (Local/Foreign/Back to Back)	At 0.10% - 0.60% p.a. of the LC amount, or as per Customer Credit Approval
Amendments of Letter of Credit other than Value Increase and extension of validity	BDT 1,000/-
<b>B.9. Other Charges</b>	
Copy Document Endorsement	Free of charge*
LCA Form Registration with AD Branches (without LC)	BDT 1,000/-
Commissions on LCA issue without opening LC (Sight/Usance/Deferred)	At 0.20%-0.60% p.q. of the LCA Amount
Printing Charges per EXP Form (Periodic Reporting of LC activity to the Central Bank)	BDT 200/-
Printing Charges per IMP Form (Periodic Reporting of Customer LC Activity to the Central Bank)	BDT 300/-
Printing Charges for LC Application Form	BDT 200/-
Printing Charges for LCA Form	BDT 200/-
Renewal of Import Registration Certificate (IRC)/Export Registration Certificate (ERC)	BDT 1,000/-
Suppliers Credit Report	At actual
Indemnities (shipping guarantee)	BDT 1,500/- (flat)
Misc Charges for Import Bills Lodged	BDT 500/-
Charges for Return of Unpaid Documents	At actual or BDT 1,000/-, whichever is higher
Charges for Payment of Discrepant Documents under LC	USD 60/- (foreign), USD 40/- (local) EUR 45/- (foreign), JPY 5,000 (foreign)
Back to Back LC Certificate Issue Charges	BDT 500/-*
C & F Certificate Issue Charges	BDT 500/-*
Pre - Shipment Inspection Processing Charges	BDT 200/- per LC + BDT 50/- courier charges
Utilization Declaration Certificate	BDT 300/-
Proceed Realization Certificate Issue Charges	BDT 500/-*
All other types of Handling Charges not mentioned above	Free of charge*

## B.Trade Services

<b>B.10. Guarantee Charges</b>	
Letters of Guarantee/Bid Bond (issuance/extension of validity/increase in amount)	At 0.25% - 0.50% p.q. of the LG amount or BDT 3,000/-, whichever is higher, or as per Customer Credit Approval. (if guarantee is issued for less than 3 months, charge for one quarter will be realized. Otherwise, charge to be realized at actual / Pro rata basis.)
Letters of Guarantee Amendment (other than validity extension or increase in amount)	BDT 2,500- plus other applicable charges
<b>Communication Charges</b>	
<b>B.11. Courier Charges</b>	
Inland	At actual*
Foreign (other than India)	At actual*
Foreign (India)	At actual*
<b>B.12. Fax Charges</b>	
Inland	At actual*
Foreign	At actual*
<b>B.13. SWIFT Charges</b>	
Issuance of Letter of Credit	BDT 1,500/-
LC Amendment Charges	At actual*
LC Confirmation Charges	At actual*
LC Cancellation Charges	At actual*
Correspondence Charges (local part free of charge)	At actual*
Reimbursement Claim	BDT 500/-
Payment Authority for all types of Payments (except India)	USD 70/-
Payment Authority for all types of Payments (India)	USD 50/-



# C. Corporate Banking Group

<b>C.1. Advances</b>	
Greenfield Project Assessment Fee	As per sanction/approval
Interim Review Processing Fee	As per sanction/approval
<b>Charges for Credit Operations</b>	
<b>C.2. Loan Processing Fee (Sanction/Renewal/Enhancement/Extension)</b>	
Processing Fee	As per sanction/approval
Arrangement Fee	As per sanction/approval
Agency Fee	As per sanction/approval
Early Settlement Fee	As per specific credit approval
Facilities Covered by 100% cash	As per sanction/approval
Others (not specified above)	As per sanction/approval
Business Commitment Compensatory Commission - In case the Customer forgoes approved Credit Lines Sanctioned in their favour within the stipulated time, the bank is then within its right to recover Compensatory Compensation due to Business Shortfall	As per discretion of National Manager - Corporate Banking
<b>C.3. Legal/Administrative Fees and Charges</b>	
Company Search Report/RJSC	At actual
CIB Reports	As per Bangladesh Bank instructions
Company Valuation Reports	As charged by Bank Approved Panel of Valuers
Charge Document Preparation	At actual
All Other Legal/Opinion Fees and Charges	At actual
Expenditures related to Mortgages of immovable property	At actual
Evaluation of Security and Maintenance thereof	At actual
Replacement of Securities	At actual
Marking of Lien on Securities issued by other Banks	BDT 500/-
Security(ies)/Documentation Photocopy	BDT 500/-
<b>C.4. Advances against Pledge/Hypothecation</b>	
Storage Rent	At actual
Storage/Inventory Inspection Charges	At actual
Other Incidental Charges (Legal/Insurance, etc.)	At actual
Coupon Collection Charges for securities under lien to the Bank (Corporate Bonds/Government Securities)	BDT 300/- per coupon
Issuance of Delivery Orders against FIM, Cash Credit, including all goods under pledge	BDT 100/- per delivery plus actual conveyance
Issuance of NOC at the request of the customer for creation of 'Parri-Passu/Second Charge' to secure credit from 'Other Banks/Non-Banking Financial Institutions'	BDT 500/-
Financing due to Non-Payment on maturity Date of Acceptance of Liability/Overdue Finance against Trust Receipt(FATR)/Overdue finance against Imported Merchandise (FIM)/Overdue Finance against packing Credit (FAPC/PSF)/Overdue Finance against Foreign Bills (FAFB) Purchased.	2% p.a. above the rate of financing charged on the overdue amount on a daily basis/or as per approval.
Late Payment Markup/Charges/Penalties	2% p.a. above the rate of financing charged on the overdue amount on a daily basis/or as per approval.
<b>C.5. Lease Finance</b>	
Processing Fee	As per sanction/approval

## C. Corporate Banking Group

<b>Cottage, Micro, Small and Medium Enterprise (CMSME) Clients</b>	
<b>C.6. Charges for Credit Operations</b>	
Loan Application Fee (Sanction/Renewal/Enhancement/Extension)	BDT. 200/-
Processing Fee	Nil
Early Settlement Fee	Nil
<b>C.7. Legal/Administrative Fees and Charges</b>	
Company Search Report/RJSC	At actual
CIB Reports	As per Bangladesh Bank instructions (At actual)
Company Valuation Reports	As charged by Bank Approved Panel of Valuers (At actual)
Charge Document Preparation	At actual
All Other Legal/Opinion Fees and Charges	At actual
Expenditures related to Mortgages of immovable property	At actual
Evaluation of Security and Maintenance thereof	At actual
Replacement of Securities	At actual
Marking of Lien on Securities issued by other Banks	At actual or BDT 500/- (whichever is higher)
Security(ies)/Documentation Photocopy	At actual or BDT 500/- (whichever is higher)
<b>C.8. Advances Against Pledge / Hypothecation</b>	
Storage Rent	At actual
Storage/Inventory Inspection Charges	At actual
Other Incidental Charges (Legal/Insurance, etc.)	At actual
Coupon Collection Charges for securities under lien to the Bank (Corporate Bonds/Government Securities)	BDT. 300/- per coupon
Issuance of Delivery Orders against FIM, Cash Credit, including all goods under pledge	BDT. 100/- per delivery plus actual conveyance
Issuance of NOC at the request of the customer for creation of 'Parri Passu/Second Charge' to secure credit from 'Other Banks/Non Financial Institutions'	BDT. 500/-
Financing due to Non Payment on Maturity Date of Acceptance of Liability/Overdue Finance against Trust Receipt (FATR)/Overdue Finance against Imported Merchandise (FIM)/Overdue Finance against Packing Credit (FAPC/PSF)/Overdue Finance against Foreign Bills (FAFB) Purchased.	2% p.a. above the rate of financing charged on the overdue amount on a daily basis/ or as per approval
Late Payment MarkUp/Charges/Penalties	2% p.a. above the rate of financing charged on the overdue amount on a daily basis/ or as per approval
<b>C.9. Refinance programs of Bangladesh Bank</b>	
Loan under EDF	Rate as declared by Bangladesh Bank (Maximum spread as declared by Bangladesh Bank or as per Credit Approval)

## D. Alfalah Debit Card

<b>D.1. Card Fee</b>	
Card Issuance/Annual Fee	BDT 500/- Free for BAFL staff, Alfalah Premium Plus Savings Account & Alfalah Udyog Account** **Subject to maintaining minimum balance of BDT 100k
Card Replacement Fee	BDT 300/-
Transactional Retrieval Fee	BDT 500/-
<b>D.2. Cash Withdrawal</b>	
From Bank Alfalah ATM	Free
From NPSB member bank ATM	Free
From VISA member bank ATM	BDT 15/- per transaction
From Q-CASH Member Bank ATM	BDT 10/- per transaction (excluding VAT)
<b>D.3. Inter Branch Fund Transfer Fee (among own accounts only)</b>	
From Bank Alfalah ATM only	Free
<b>D.4. Balance Enquiry &amp; Mini Statement</b>	
From Bank Alfalah ATM	Free
Mini Statement from NPSB member bank ATM	BDT 5/- per enquiry
Balance Enquiry from NPSB member bank ATM	BDT 5/- per enquiry
Balance Enquiry from Q-CASH Member Bank ATM	Free
Mini Statement from Q-CASH Member Bank ATM	Free
All Transaction Alert Fee	No Charge

## E. Internet Banking

<b>E.1. Internet Banking</b>	
Internet Banking Charges	No Charge, for transaction limit upto BDT 2,50,000/- per day. BDT 500/- for transaction limit upto BDT 5,00,000/- per day. (annually)

\* Bangladesh Bank Prescribed Charges

- Note:
1. These charges are our standard charges and concession rates may be granted at the discretion of the Management. Any government taxes, duties, or other charges will be recovered in addition to the foregoing.
  2. No service charge/fee will be imposed on Alfalah Rising Star Account (School Banking Type of Account) except government fees according to the Bangladesh Bank GBCSRD Circular No: 07.
  3. VAT is applicable @15% on all charges, fees & commissions (other than commissions, fees or charges against Export and Export related service will be applicable provided by the bank as per Government Circular.)
  4. Country Management may waive partially or full amount of the above mentioned charges. In case of waiver VAT is to be collected on the standard rate of charges.