


General Service Corporate and SME Banking Customers

Schedule of Charges	
Corporate & Investment and SME Banking Division Effective from 01 January,2010	
	
Item	Charge

Deposit Accounts

Current, Savings and Short Term Deposit (STD)

Minimum Balance Fee/Incidental Charge/Ledger Fee/Service Charge – SB & CD Account	No Fee
Account Maintenance Fees - BDT Account - Savings	BDT 300, Half yearly
Account Maintenance Fees - BDT Account - Current	BDT 300, Half Yearly
Account Maintenance Fees - BDT Account - STD	BDT 250, Half Yearly
Account Maintenance Fees - FCY Account	Equivalent BDT 300, 1/2 Yearly
Minimum Account Opening Balance - SB, CD	BDT 10,000
Minimum Account Opening Balance - STD	BDT 100,000
Minimum Account Opening Balance - FDR	BDT 50,000
Minimum Balance Fees	No Fee
Closing of Account – Savings	BDT 200.00
Closing of Account – Current	BDT 300.00

Account - Statement Charges


Regular statement twice a year (half-yearly and yearly)	No Fees
Duplicate Statement (More than 06 months old)	BDT 200.00

General Charges

Cheque Book Issue fee - Savings a/c	BDT 75.00 with 25 leaves
Cheque Book Issue fee - Current a/c	BDT 150.00 with 50 leaves
Cheque Book Issue fee - STD	BDT 200.00 with 50 leaves
Surrender of paid cheque	BDT 5.00 per Cheque. Minimum BDT 500.00
Foreign Currency Cheque Book (50 Leaf)	Equivalent of BDT 3.00 per leaf
Hold mail	No Fees
Photocopy of cheques / instruments paid (more than 6 (six) months old)	BDT 200.00 per instrument

Processing of application to Bangladesh Bank

New Application under 18A of FERA	BDT 500.00 per permission
Renewal of Application process and documentation checking under 18A of FERA	BDT 500.00 per permission
New Application under 18B of FERA	BDT 1000.00 per permission
Renewal of Application process and documentation checking under 18B of FERA	BDT 500.00 per permission
GSA Application	BDT 1000.00 per Application

Schedule of Charges		
Corporate & Investment and SME Banking Division Effective from 01 January,2010		
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Lending Accounts	
Management Fee	As per negotiation with customer.
Account Maintenance Fee - for outstanding balance below BDT 1 lacs.	BDT 250.00 half yearly
Account Maintenance Fee - for outstanding balance equal or above BDT 1 lacs.	BDT 350.00 half yearly.
Account Maintenance Fee- Overdraft	BDT 500.00 half yearly
Penal Charge	2% of overdrawn / Past due amount. 3% for Forced Loan.
Early settlement fee	As per negotiation Maximum 2% of outstanding amount
Mortgage processing	Lawyer charge at actual
Mortgage documentation	Lawyer charge at actual
Cheque Book Issue Charge - overdraft a/c	BDT 150.00 with 50 leaves
Cheque Book Issue Charge - overdraft a/c	BDT 300.00 with 100 leaves
Regular statement twice a year (half-yearly and yearly)	No Fees
Duplicate Statement (More than 06 months old)	BDT 100.00
Duplicate Statement (over 12 months)	BDT 200.00
CIB Charge	BDT 200.00

Funds Transfer/Payment Services


Cash Transaction - Deposit & Withdrawal (Inter city)	
Up to BDT 50,000	No Fees
Above BDT 50,000 to BDT 1,00,000	BDT 100.00 per transaction
Above BDT 1,00,000 to BDT 5,00,000	BDT 200.00 Per transaction
Above BDT 5,00,000 to BDT 10,00,000	BDT 200.00 Per transaction
Above BDT 10,00,000 to BDT 50,00,000	BDT 1000.00 Per transaction
Above BDT 50,00,000	BDT 1000.00 Per transaction

Cash Transaction - Deposit & Withdrawal (within city)

Cash transaction deposit and withdrawal (within city)	no fees
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Local Funds Transfer Fee / Commission

Pay order issue - Customer	BDT 100.00 on any amount
Pay order issue - non Customer	BDT 200.00 on any amount
Demand Draft (DD) issue - customer	@ 0.15% of the DD amount, Minimum BDT 150
Demand Draft (DD) issue - non customer	@ 0.15% of the DD amount, Minimum BDT 200
Telegraphic Transfer (TT) - customer	@ 0.15% of the TT amount, Minimum BDT 150
Telegraphic Transfer (TT) - non customer	@ 0.15% of the TT amount, Minimum BDT 200
Money Transfer (MT) - customer	@ 0.15% of the TT amount, Minimum BDT 150
Money Transfer (MT) - non customer	@ 0.15% of the TT amount, Minimum BDT 200
Bangladesh Bank Cheque Issuance	BDT 200.00

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Item	Charge
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Issuance of Duplicate Instrument	
Issuance of Duplicate PO/DD/FDR/Other Instrument	BDT 500 including stamp charges for indemnity Bond


Cancellation of Local Funds Transfer	
Cancellation of Pay Order	BDT 300.00
Cancellation of Demand draft / Telegraphic transfer/ money transfer	BDT 300.00
Cancellation of Bangladesh Bank Cheque	BDT 300.00
Stop payment on clearing cheque (per instruction)	BDT 200.00
Stop payment on cash cheque (per instruction)	BDT 500.00
Stop payment on entire cheque book (per instruction)	BDT 300.00
Stop Payment Order (SPO) cancellation	BDT 100.00 per instrument

Standing Instruction (SI)	
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Standing Instruction (SI) creation charge (any transaction)	BDT 100.00
SI for Transfer of funds between accounts within the Branch	no fees
SI for Transfer of funds within City branches	SME -no fees, Corporate - BDT 20.00 per transaction
SI for Transfer of funds between Inter City branches	SME -no fees, Corporate - BDT 40.00 per transaction
SI for transfer of funds to other banks	SME -no fees, Corporate - BDT 20.00 per transaction plus postage
Failure of SI due to Insufficient funds (ISF)	no fees
Amendment of SI	BDT 50.00
Cancellation of SI	SME -no fees Corporate - BDT 100.00 per instruction

Sweep	
Sweep Creation charge	no fees
Sweep- In (charge for each execution)	no fees
Sweep- Out (charge for each execution)	No fees
Amendment of Sweep	no fees

Cheque for Collection (LCY)	
LCY Cheque Collection within clearing house	no fees
LCY Cheque Collection where there is no clearing house (bank area)	At actual cost, minimum BDT 50.00 per case
Outstation Chq Collection. Commission -vide ODBC/OBC (within CBL Branches Clearing zone)	0.10% min. BDT 100.00, max BDT 1000.00
Outstation Chq Collection. Commission - vide ODBC/OBC (Outside CBL Branches Clearing zone)	0.15% min. BDT 150.00, max BDT 1500.00
Outward clearing cheque - returned unpaid for insufficient fund	No fees
Outward clearing cheque - returned unpaid for any other reason	No fees
Inward clearing cheque - returned unpaid for Insufficient Fund only	BDT 500.00
Inward clearing cheque - returned unpaid for any other reason.	BDT 500.00

Schedule of Charges	
Corporate & Investment and SME Banking Division Effective from 01 January,2010	
	
Item	Charge

Fund Transfer Foreign Currency (FCY)

Outward Remittance - FCY

FCY Draft - customer	0.15 % of FDD amount, minimum BDT 500
FCY Draft - non customer	0.15 % of FDD amount, minimum BDT 1000
Additional SWIFT Charge if DD amount is over US\$1000.00 / GBP700.00 / Sing \$ any amount.	BDT 300.00
FCY Draft on Bangladesh Bank	BDT 300.00
Commission - FCY TT thru correspondent - Customer	0.15 % or Minimum BDT 500 plus SWIFT charge
Additional Swift Charges if TT is not thru correspondent	BDT 300.00
Investigation charge (if beneficiary account already credited)	BDT 300.00
Issuance of counter FC draft in favor of local banks	BDT 200.00 per instance to be deducted from remitted fund
Remit with BBK post facto approval	BDT 500.00 per application.
Cost of Form - TM	Free

Cancellation of Draft/FTT


FCY Draft Cancellation	BDT 300.00+ Corr. Bank Chg.
TT Cancellation - USD / GBP / EURO	BDT 500.00
Lost DD - FCY	BDT 300.00+ Corr. Bank Chg.
TT amendment - FCY	BDT 300.00+ Corr. Bank Chg.

Inward Remittance FCY

Purchase of foreign bank drafts	a. BDT 0.25 per USD b. BDT 0.25 per EURO c. BDT 0.40 per GBP d. in all other currencies at per with USD
For credit to CBL customers	No fees
For customers with other banks	BDT 100.00 + PO/DD charges as applicable
Encashment of any foreign TT in taka at our counter	no fees
Cancellation of Inward Remittance	BDT 300.00
Indenting commission processing chg.	BDT 200.00 per remittance
Collection of proceeds from local banks of any draft in FCY which are collected outside clearing house	BDT 500.00 per instrument
Collection of foreign currency draft from abroad	At actual of postage & other charges etc. plus BDT 250 from the collected proceeds
Cost of Form - Form C	Free

Cheque for Collection (FCY)

FCY CHQ Collection (Within Bangladesh)	0.10 % min BDT 150 , max BDT 1000.00
FCY CHQ Collection (Outside Bangladesh)	0.10 % min BDT 300 , max BDT 2000.00 Plus postage applicable
FCY Cheque returned unpaid sent on Collection	BDT 300.00

Schedule of Charges	
Corporate & Investment and SME Banking Division Effective from 01 January,2010	

Item	Charge
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Issuance of Travelers Cheque(TC)/ FCY Notes	
Commission on sale of TC – Customer / Non Customer	1% of the TC amount
Endorsement fee – customer	BDT 200.00
Endorsement fee – Non customer	BDT 500.00
Commission on sale of cash FCY notes – Customer	0.50% or minimum BDT Tk.300.00
Commission on sale of cash FCY notes – Non Customer	0.50% or minimum BDT Tk.500.00

Travelers Cheque / FCY (Cash) Encashment	
TC Encashment – Customer	0.50 % of the TC amount or minimum BDT 300.00
TC Encashment – Non Customer	1.00 % of the TC amount or minimum BDT 600.00
Cash FCY Encashment	No Fees
Encashment Certificate – Customer	BDT 200.00
Encashment Certificate – Non Customer	BDT 200.00

Lien Mark	
Other bank's instrument kept under lien in CBL per request	BDT 250.00
CBL's instrument kept under lien in Other bank per request	BDT 250.00

Cash Management Services

Salary transfer

Arrangement Fee	Free
Annual subscription Fee	Free
Salary disbursement if the accounts are with CBL	Up to 20 staffs – BDT 20.00 per staff; Above 20 staffs – BDT 15.00 per staff. Maximum BDT 5000 for each cycle / instruction (i.e. monthly)
Salary disbursement through Pay Order	BDT 200+PO/DD Charges as applicable per transfer


Cash pick and delivery service (CPD)

Within City Area/Limit

Premium Service	
Monthly Schedule for Pick up & Delivery	At Actual BDT 36,000+ 4.5% Vat & applicable tax. BDT 2,000/additional trip+ 4.5% Vat & applicable tax

Regular Service	
Weekday Pick up & Delivery (same day)	At Actual BDT 2,800/trip+ 4.5% Vat & applicable tax
Weekday Pick up & Delivery (following day)	At Actual BDT 4,000/trip+ 4.5% Vat & applicable tax

Monthly Schedule for Pick up & Delivery+ Overnight vaulting	At Actual BDT 40,000+ 4.5% Vat & applicable tax. BDT 1,000/additional trip+ 4.5% Vat & applicable tax At Actual Fixed Charge: BDT 200,000/CIT Van& CIT Team/month+ 4.5% Vat & applicable tax. Variable Charge:
Monthly Dedicated Cash Van	a. Max Allocated mileage is 65 KM/day+ (BDT 10+4.5% VAT)/per additional KM b. Max Allocated time is 09:00 to 16:00 hours+ (BDT 1,000+4.5% VAT) /additional hour

Schedule of Charges	
Corporate & Investment and SME Banking Division Effective from 01 January,2010	
	
Item	Charge

Cash pick and delivery service (CPD) Outside City Area/Limit


Weekday Pick up	At Actual Savar EPZ/Gazipur – Dhaka BDT 7,000/trip+ 4.5% VAT & applicable taxes Tongi – Dhaka: Savar EPZ – Dhaka BDT 5,000/trip+ 4.5% VAT & applicable taxes Narayanganj – Dhaka: BDT 8,000/trip+ 4.5% VAT & applicable taxes
Variable Charges	
Transit Insurance	At Actual: Upto BDT 10 Mil/Trip: to be borne by G4S-BD+ (BDT 30/100000 of transit amount+4.5% VAT)/consignment exceeding BDT 10 Mil/Trip
Cash Vaulting Amount Charges	At Actual: BDT 30/100000 of vaulted amount+ 4.5% VAT+ (BDT 30/100000 of vaulted amount+ 15% VAT)/consignment exceeding BDT 10 Mil/Trip
Vaulting Insurance Charges	At Actual: BDT 30/100000 of vaulted amount+ 15% VAT

Other Services
Cheque Purchase (FCY / LCY)

Commission – LCY CHQ Purchase	0.15% min BDT 500.00
Commission – FCY CHQ Purchase	0.15% minimum BDT 1000
Charge for return of FCY cheque	BDT 300
Interest from the date of Purchase	As per lending Rate

Certificates / Reports

Half yearly Balance confirmation Certificates (any purpose)	Free
Additional Balance confirmation Certificates (any purpose)	BDT 200
Certificate of Advance Income Tax (AIT)	BDT 300 per Certificate
Credit/ Solvency information (Local)-if requested by third party	BDT 500.00 per request
Credit / Solvency information (International)	BDT 500.00 per request
Obtaining credit report on behalf of local customer	BDT 200.00
Certificate for Inward remittance	BDT 300 per transaction
Certificate of purchase / encashment of Bonds / Securities	BDT 100
Duplicate Advice more than 6 months old (per advice)	BDT 200
Bank certificate required by BO account holders	BDT 100
Issuance of any other certificate	BDT 100.00
Issuance of any other duplicate certificate	BDT 200.00
Attestation of certificate	BDT 100.00
Bank Statement Verification (Requested by other banks, embassies etc.)	BDT 300.00

Schedule of Charges	
Corporate & Investment and SME Banking Division Effective from 01 January,2010	
	
Item	Charge

SWIFT /Fax / Telex	
Within Country:	
Telex	BDT 75
Fax (per page)	BDT 25
Outside country:	
TELEX	
SWIFT	at actual min BDT 500.00
Fax	BDT 50
Postage / Mail	
Registered Cover	BDT 50
Courier - Within city	BDT 30
Courier- inter city	BDT 50
Courier - Outside country	Courier's actual Charges plus BDT 200
Telephone Charge	
EMS	At Actual (Min. BDT 500.00)

Internet Banking	
Internet banking service - annual fee	Free
Including each additional account - CASA new accounts only (one time)	Free
Stop cheque instruction	Free
PIN change (if customer forgets or requests of new one)	Free
LC related services	Free
Guarantee related services	Free
Fund Transfer between own accounts (LCY)	Free
Account Statement / Account details / Balance checking	Free

NOTE :

1. Bank reserves the right to change / amend this Schedule of Charge as per BB guideline which would be updated on www.thecitybank.com
2. VAT is applicable @15% (or at prevailing rate) on all fees and charges.
3. Corporate and Investment (C&I) bank includes all cash management and treasury account relationships.
4. Ledger fee shall be exempted for all government a/cs, deceased a/cs and blocked a/cs
5. Minimum account opening balance will be exempted for the CASA accounts which to be opened for loan disbursement or deposit schemes accounts opening purposes.

Trade services and Trade Finance

Corporate and SME Banking Customers

The City Bank Ltd
Schedule of Charges



Corporate & Investment and SME Banking Division
Trade Services and Trade Finance
Effective from 01 January, 2010

Item	Charge
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Import Related Charges

Issuance of Import Letter of Credit

Sight LC

Commission of L/C opening/Extension of validity and increase of amount 1st Quarter @ 0.40% maximum. Minimum BDT 1000. Subsequent Qtr.(s) max. @ 0.30%

L/C (under 100% cash coverage)

Commission of L/C opening/Extension of validity and increase of amount Maximum 0.25% per quarter, Minimum BDT 1000.

L/C under Cash Usance

Commission of L/C opening/Extension of validity and increase of amount 1st Quarter @ 0.50% maximum. Minimum BDT 1000. Subsequent Qtr.(s) max. @ 0.30%

L/C under Back to Back

Commission of L/C opening/Extension of validity and increase of amount 1st Quarter @ 0.40% maximum. Minimum BDT 1000 Subsequent Qtr.(s) max @0.30% .

L/C under Aid/Barter/Grant

Commission of L/C opening/Extension of validity and increase of amount 1st Quarter @ 0.50% maximum. Minimum BDT 1000 Subsequent Qtr.(s) max @0.30% .

Amendments of Letters of Credit

Amendment of L/C except increase of value and extension of validity **Maximum BDT 750/= Plus Communication Cost.**

L/C cancellation (including cancellation of unutilized LC) No Fees plus communication cost as per Schedule

Import Bills


Import Bill retirement (under sight L/C) in case of LIM 0.25% on landed cost, min BDT 1,000 max BDT 10,000/ **No fees (Handling Charges)**

Import against LCA Form **Maximum 0.25% Flat minimum BDT 1500**

No objection Certificate or Attestation of Shipping Documents for Release of Goods. **BDT 1500.00**

Discrepancy Fee (On Beneficiary) **For Foreign Docs : USD 75/= flat per bill.**
For Local Docs: USD 15/= flat when payment in FCY
BDT 500/=flat when payment in BDT
(To be deducted from bill value)

Payment Fee for local documents **For Local Docs : USD 15/= flat when LC is in FCY**
BDT 1000/=flat when payment in BDT
(To be deducted from bill value)

Schedule of Charges	
Corporate & Investment and SME Banking Division Effective from 01 January,2010	

Item	Charges
Acceptance and Usance Bills	
Acceptance Commission	Foreign- Per Quarter @ 0.40% maximum, subsequent quarters @0.30% max. Minimum BDT 1000/= Local- 0.25 % per quarter maximum. Minimum BDT 1000


LC Confirmation	
LC confirmation arranged by City Bank: charges to be paid by the beneficiary	Flat @ 0.20% plus communication cost. Maximum BDT 100,000
LC confirmation arranged by City Bank: charges to be paid by the applicant	Flat @ 0.20% plus communication cost. Maximum BDT 100,000
Foreign Correspondent Charges (Local)	No Fees

Cost of Forms	
L/C Application	BDT 200/=(including Tk.150/= for Stamp)
LCA	BDT 100
IMP	BDT 50
Issuance of Certificate	BDT 500
Advice of L/C Copy by Fax	Nil
Renewal of IRC	BDT 500
TM Forms	Free
C Forms	Free

Miscellaneous	
Credit Report Collection	At actual
Registration of LCA	BDT 500

Export Related Charges

L/C Advising	Maximum BDT 750 plus communication cost
L/C Amendment Advising	BDT 750 for each plus communication cost
EXP. Issue:	BDT 100 per set
Processing of New Application to Bangladesh Bank for Buying House Permission	BDT 2000 per application
Processing of Renewal/Amendment Application to Bangladesh Bank for Buying House Permission	BDT 1000 per application
Buying House Commission Payment Processing Charge	BDT 300 per transaction.
Issuance of export proceed realization certificate (PRC)	BDT 500 per certificate
Issuance of Back-to-back LC issuance certificate	BDT 500 per certificate
Issuance of C&F certificate	BDT 500 per certificate
Issuance of certification of import documents for customs assessment purpose	BDT 500 per certificate
Any other Certificate	BDT 500 per certificate

Schedule of Charges	
Corporate & Investment and SME Banking Division Effective from 01 January,2010	

Item	Charges
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Transfer of L/C /Amendment (With Value)	
Customer	BDT 750 + SWIFT / Courier (as applicable)
Non Customer	BDT 750 + SWIFT / Courier (as applicable)

Transfer of Amendment (Without Value)
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Customer	BDT 750
Non Customer	BDT 750

LC Confirmation


LC confirmation by City Bank	Flat @ 0.20% plus communication cost
Foreign Correspondent Charges (Local)	No Fees

Export credit and collections

Documentary Collections / Negotiations (Both Foreign & Local)	@ 0.15% . Minimum BDT 1000. For local collections Maximum BDT 5000
Processing Charges for Cash Assistance	Flat BDT 2000 + At actual cost of audit firm charges (if applicable)
Interest and commission on Export Bill (Negotiated/Purchased/Discounted)	Commission maximum 0.15%. Overdue/Penal interest: 13% after 21 days. Documents to be purchased at the prevailing OD sight / usance exchange rate (whichever applicable).
Service Charges on Export Credit/Packing Credit	0.75% maximum per quarter or part there of

Guarantee Issuance

Issuance of Guarantee without 100% Cash Margin/FDR	@0.60% per qtr maximum or part thereof with a min of BDT 2000
Issuance of Guarantee at 100 % cash Margin	Flat BDT 500 per year
Issuance of Guarantee at 100% in the form of City Bank FDR	Flat BDT 1,000 per year
Issuance of Guarantee at 100% in the form of Othe Bank FDR	@0.60% per qtr maximum or part thereof with a min of BDT 2000
Shipping guarantee to carrier	1.BDT 500 for guarantee amount upto BDT 5.00 lac 2.BDT1000 for guarantee amount upto BDT10.00 lac 3.BDT2000 for guarantee amount above BDT10.00 lac
Amendment of Guarantee : for Extension of validity/ Increase of Amount	@0.60% per qtr maximum or part thereof with a min of BDT 1000.00
Amendment of Guarantee : without Extension of validity/ Increase of Amount	BDT 500.00
Advising of Guarantee to the Beneficiary in original without any engagement on our part	BDT 2000.00
Advising of Amendment of Guarantee to the Beneficiary in original without any engagement on our part	BDT 1000.00
Advising of Guarantee to the Beneficiary in original by adding our confirmation	Per Quarter @ 0.5% maximum. Minimum BDT 3000.00
Advising of Amendment of Guarantee for Extension of validity/ Increase of Amount in original to the Beneficiary by adding our confirmation	Per Quarter @ 0.5% maximum. Minimum Tk.1500.00
Miscellaneous (Including Stamp Cost)	BDT 350.00

Schedule of Charges	
Corporate & Investment and SME Banking Division Effective from 01 January,2010	

Item	Charges
Other Services	

Communication Costs / Misc. cost

Full Operative SWIFT LC (including transfer LCs) /LG	Outside Country- BDT 3000 Inside Country - BDT 1000
Amendment of L/C (including transfer LC) / LG by SWIFT	Outside Country- BDT 1000 Inside Country - BDT 1000
Courier (Outside country)	SAARC BDT 750 and other than SAARC BDT 2500
Courier (Inside country)	BDT 100
Regular Air Mail/Outside Country	At Actual, Min. Tk. 500
Other SWIFT message, not mentioned otherwise	BDT 500
Postage (inside country)	BDT 100
Attestation of Documents / Signature Verification Charges on Transport Document	BDT 100 per set
Warehouse Charges	
Delivery Order Charges	
Any other type of trade related transaction not covered herein above, unless otherwise stipulated	Negotiable

Godown Charges
Borrower's Godown under Bank's Custody (Borrower's Godown)

Rent	To be managed by the borrower
Insurance	To be managed by the borrower
Salary and Allowance of Godown Staff	To be managed by the borrower

Borrower's Godown under Bank's Custody

Rent	Actual cost of floor space occupied plus 75% of floor space cost as maintenance charge
Insurance	110% of the actual Cost of Insurance of stocks (To be distributed among the borrowers proportionately)
Salary and Allowance of Godown Staff	To be distributed among the borrowers proportionately
Delivery Order (Both Borrower's and Bank's Godown)	Per Delivery Order BDT 100 + actual cost of conveyance

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3. Corporate and Investment (C&I) bank includes all cash management and treasury account relationships.
4. Ledger fee shall be exempted for all government a/cs, deceased a/cs and blocked a/cs
5. Minimum account opening balance will be exempted for the CASA accounts which to be opened for loan disbursement or deposit schemes accounts opening purposes.