Sonali Bank PLC

Bank AGM(Md.Kazi Bosir Ahmed Suzon)

Services

Personal Banking

Sonali Bank Limited extends all the major personal banking facilities and services to its customers with its skilled manpower and largest network of around 1231 branches covering all the urban and remote rural areas of Bangladesh.

Sonali Bank Limited provides Local & Foreign Remittance in quickest possible time. Foreign remittance is available in both T.C. & Taka draft.

1. Transfer of fund from one branch to another by

- Demand Draft

- Mail Transfer

- Telegraphic Transfer

2. Transfer of fund on Standing Instruction Arrangement.

3. Collection of cheques through Clearing House/beyond Clearing House.

4. Issuance of Payment Order / Call Deposit.

5. Locker facilities for safe keeping of valuables

6. Corporate Client Services with computerized system at selective branches.

Savings A/C :Tanzim

Any Bangladeshi National residing home or abroad may open savings account with Sonali Bank PLC.

The account may be opened in single/joint name.

The account holder may nominate his nominee in this account.

The nominee can get the balance amount after the death of account holder.

Features :

Minimum amount : Taka 1000.00

Rate of Interest : deposit\_urban - deposit\_for\_rem details

Free Cheque-Book facility.

Quick deposit foreign remittance.

Transfer of fund from one branch to another branch.

Transfer of fund on Standing Instruction Arrangement.

Collection of cheques through Clearing House.

Require Documents :

Account opening form as per format download above.

The account opening form and signature card to be filled in and duly signed and verified by the Bangladesh Embassy.

Two copies passport size photographs of the account holder and one copy Passport size photograph for each nominee.

Photograph of nominee duly attested by the account holder.

Photocopy of first 7 pages of the passport for non-resident Bangladeshi national attested by the Bangladesh Embassy abroad.

Signature in the account opening form/card must be same with the signature of the passport.

Birth/Citizenship Certificate.

Visa Debit Card

Cash Withdrawal 24/7/365

Balance enquiry

Mini statement

E-Commerce

Pin Change

Bill Payment

Remark : Control CBC Softwre

Fixed Deposit Receipt (FDR) :Shabia Sultana

Details Interest Rates

Interest Rates (with effect from : wef)

3 Months or above but less than 6 months fdr\_3month

6 Months or above but less than 1 year fdr\_6month

1 Year or above but less than 2 years fdr\_1year

2 Years or above but maximum 3 years fdr\_2year

Sonali Bank Limited give prime interest rates for corporate clients.

Trade Finance:Sorif & Azadur Rohman

Sonali Bank PLC extends multiple credit facilities to boost up trade, commerce and industry. The credit packages and interest rates are as under:

Features :

Details Interest Rates

SL. Project/Programs

1 Credit to Trade and Commerce

2 Overdraft

3 Housing Loan(urban residential)

4 Housing Loan(commercial)

5 Transport Loan

6 Loan against Brick field/Gold ornaments

7 Loan against Wes Earners Bond

8 Loan against Insurance Policy / DP Note / Share / Debenture

9 Loan against Work order

10 Loan against FDR

11 Loan against DPS

12 Loan against SDPS

13 Loan against SDS

14 Loan against EDS

15 Loan against MDS

SME(Small & Medium Enterprise) Loan

Sonali Bank Limited emphasizes highest priority on SME financing for eliminating poverty by increasing SME loan flow at economically underdeveloped area and peoples. Setting up priority base SME credit Policy for Women and underprivileged entrepreneurs, Sonali bank working for the improvement of their socio-economic condition.

Lending Policy:

1)

Loan Limit:

BDT 50,000/-(Fifty thousand) to BDT 500,000,00/-(Five crore)

2)

Criteria of Borrower:

Bangladeshi Citizen minimum 18 (eighteen) years old;

Loan defaulter, Bank-rupt, Mentally wreaked person cannot apply for loan;

Women Entrepreneurs highly encourage to apply.

3)

Nature of Project/Enterprise:

Proprietorship Enterprise;

Registered Partnership Enterprise;

Private Limited Company;

Joint Venture Company except Public Limited Company.

4)

Security:

The collateral security free loan limit for male entrepreneurs is upto Tk. 5 lac.

The collateral security free loan limit for women entrepreneurs is upto Tk. 10 lac.

5)

Period:

Project/Term Loan: Maximum 5 years (project period may flexible according to Project nature)

Working capital/Trading Loan : 1 year, renewable at the end of period.

6)

Loan: Equity Ratio:

Project/Term Loan: 70:30

Working capital/Trading Loan : 75:25

7)

Repayment procedure:

Project/Term Loan: monthly/quarterly basis repayable within loan period.

Working capital/Trading Loan: Daily basis or fully repayment within loan period.

Remark : Control CBC Softwre

Foreign Currency A/C :Anika

Features :

Any person/firm/organization who earns foreign currency can open Foreign Currency Account with Sonali Bank PLC.

The account holder can freely transfer entire amount in foreign currency anywhere he choose or can convert into Bangladesh Taka currency.

The account holder may nominate his nominee to operate the account.

Interest in foreign currency is paid in this account if the deposits are for a term of not less than one month and the balance is not less than US$ 1000 or GBP 500 or its equivalent.

Any amount brought in with declaration to customs authorities in the form FMJ and upto US$ 5000 brought in without any declaration can be deposited in this account.

No initial deposit is required.

Funds from this account may also be issued to the account holder upto his entitlement for the purpose of his foreign travels in usual manner.

Require Documents :

Account opening form as per format download above.

The account opening form and signature card to be filled in and duly signed and verified by the Bangladesh Embassy.

Two copies passport size photographs of the account holder and two copy Passport size photograph for each nominee.

Photograph of nominee duly attested by the account holder.

Photocopy of first 7 pages of the passport for non-resident Bangladeshi national attested by the Bangladesh Embassy abroad.

Signature in the account opening form/card must be same with the signature of the passport.

Copies of employer's certificate/work permit.

Non-resident Foreign Currency Deposit A/C

Features :

All Non-Resident Bangladesh nationals and persons of Bangladesh Origin including those having dual nationality ordinarily residing abroad may open this account with Sonali Bank PLC.

The NFCD account may be opened in single/joint name for a period of 1, 3, 6, 12 months.

This account may be maintained as long as account holder desires.

On maturity the account holder can encash it in local currency or can transfer the amount including accrued interest anywhere he likes.

Initial deposit US$ 1000 or GBP 500 sterling or equivalent currency.

The account offers attractive interest. Payable in foreign and tax free.

The account with accrued interest can be renewed either of the instruction of the account holder or be renewed automatically if there is no instruction otherwise.

No interest is given on premature encashment.

Require Documents :

Account opening form as per format above. The account opening form and signature card to be filled in and duly signed.

Two copies passport size photographs of the account holder duly attested by remitter's Bank/Embassies.

Photocopy of first 7 pages of the passport duly attested by the remitters bank/exchange companies having drawing arrangement with Sonali Bank PLC or by Bangladesh Embassy abroad.

Resident Foreign Currency Deposit A/C

Features:

Persons ordinarily resident in Bangladesh may open and maintain RFCD Account with foreign exchange brought in at the time of his return from travel abroad with Sonali Bank PLC.

Any amount brought in with declaration to customs authorities in the form FMJ and upto US$ 5000 brought in without any declaration can be deposited in this account.

Balance in this account can be freely transferred abroad.

Funds from this account may also be issued to the account holder for the purpose of his foreign travels in the usual manner.

Interest in foreign currency is paid in this account if the deposits are for a term of not less than one month and the balance is not less than US$ 1000 or GBP 500 or its equivalent.

Require Documents :

Account opening form as per format below. The account opening form and signature card to be filled in and duly signed.

Two copies passport size photographs of the account holder duly attested by remitter's Bank/Embassies.

Photocopy of passport and the relevant pages showing evidences of travelling abroad.

Wage Earner's bond interest rate(effect from 01-07-2010)

Sl. Premature enchashment Rate of Interest payable

1. Before six months from the date of issue No interest

2. On completition of six months but before one year 7.50% interest for 6 months

3. On completition of six months but before 1 ½ year 8.25% for one year

4. On completition of 1 ½ year but before 2 year 9.00% for 1½ years

5. On completition of two years and thereafter 10.50%

Remark : Control CBC Softwre

Check Book :Monjurul Islam

1.Check Book Issue

2.Check Book Order

3.Check Book Request

4.FDR

Remark : Control CBC Softwre

Cash-in and Cash-out:Shammi Akter,Joli Akter,Rafi,Oporna,Rikta,Mukta

1.Debit

2.Credit

3.Checque

Remark : Control CBC Softwre

Accumulation: Kamrun Nahar

#Documents

1.Buyer and nominee NID photocopy

2.Buyer and nominee 2 copy passport size photo

3.TIN and Tax Return Slip photocopy

4.PP photocopy

5.Sonali Bank Account Holder Savings and Current Check

Authorized :Zenia Rohaman

1.All Voucher Authorized

2.Pention and Un-pention

3.Computer Incharge

4.New Software

5.E-walate

6.Q-R-Code

7.Universal Pention

Remark : Control CBC Softwre

Second Senior Officer(Muklasur Rohaman)

1.Stroe Room and Valote key

2.Responsibility of all members in bank

3.Scecurity and Credit

4.Cash 200000 lac Chaque

5.Before Close Bank check Anti Theift Alarm System(Watch Mode Open and Sleep Mode Open)

6.DCFCL,LDCL and QOR

7.Foreign Remittance

8.Cooperate with Incharge

9.Foreign Remittance

10. Travel Tax and Hajj Software

11.Voucher checking

12.Record,Register,Circular

13.Reconcillation

14.Bangla QR Code Based Marchant Account Open

15.Task Force from Organization

16.Others

Remark : Control CBC Softwre

Gate:Mubbarak Hossain