

IPDC Finance Limited

Hosna Centre (4th Floor), 106 Gulshan Avenue, Dhaka -1212
Tel: +(88) 09612885533, +(88 02) 55068931-6, Fax: (+88 02) 5506893128
Email: email@ipdcdbd.com, Website: www.ipdcdbd.com

Schedule of fees & Charges

1. Personal Finance Division

Particulars	Car Loan	Loan against Deposit	Mortgage Loan (Home Loan)	Personal Loan
Documentation Fee	Up to 0.5% or Tk. 200,000 whichever is lower + VAT	N/A	Up to 0.5% or Tk. 200,000 whichever is lower	Up to 0.5% or Tk. 200,000 whichever is lower
Processing Fee	Up to 1% + VAT	N/A	Up to 1% + VAT	Up to 1% + VAT
Application Fee	Tk. 575	Tk. 1000	Tk. 575	Tk. 575
Late Payment Fees	1-5% above lending rate	N/A	1-5% above lending rate	1-5% above lending rate
Prepayment Charges	Up to 2% + VAT	N/A	Up to 2% + VAT	Up to 2% + VAT
Foreclosure Fee	At actual	At actual	At actual	At actual
Photocopy of Title Deeds	N/A	N/A	Tk. 500 (Inclusive VAT)	N/A
Duplicate issuance of transfer docs	1st Time: Free, Repeat: Tk. 250	N/A	Free	N/A
Duplicate tax Certificate	1st Time: Free, Repeat Issue Tk. 200	1st Time: Free, Repeat Issue Tk. 200	1st Time: Free, Repeat Issue Tk. 200	1st Time: Free, Repeat Issue Tk. 200
CIB Inquiry charge	Tk. 100	At actual	Tk. 100	Tk. 100
Issue of lien confirmation letter	Free	Free	Free	Free
Photocopy of land Documents	Free	Free	Tk. 500 + VAT	N/A
Insurance Claim settlement on behalf of Customer	Tk. 2000 + VAT	N/A	N/A	N/A

2. Corporate / SME Division

Particulars	Corporate			SME Division		Syndication-fund raising	Syndication-participation	Management services
	Loan	Lease	Channel Financing	Loan	Lease			
Appraisal / Application fee	Max 0.50% on financing value but not exceeding Tk. 200,000 + VAT	Max 0.50% on financing value but not exceeding Tk. 200,000 + VAT	Max 0.50% on financing value but not exceeding Tk. 200,000 + VAT	Max 0.50% on financing value but not exceeding Tk. 200,000 + VAT	Max 0.50% on financing value but not exceeding Tk. 200,000 + VAT	N/A	N/A	N/A
Documentation fee	At actual (not more than 0.50% of the sanctioned amount or Tk. 200,000 whichever is lower)	At actual (not more than 0.50% of the sanctioned amount or Tk. 200,000 whichever is lower)	At actual (not more than 0.50% of the sanctioned amount or Tk. 200,000 whichever is lower)	At actual (not more than 0.50% of the sanctioned amount or Tk. 200,000 whichever is lower)	At actual (not more than 0.50% of the sanctioned amount or Tk. 200,000 whichever is lower)	N/A	N/A	N/A
Legal Fee	At actual	At actual	At actual	At actual	At actual	N/A	N/A	N/A
Valuation Fee	At actual	At actual	At actual	At actual	At actual	N/A	N/A	N/A
RJSC	At actual	At actual	At actual	At actual	At actual	N/A	N/A	N/A
CIB Charge	Tk. 1000 + VAT (Max)	Tk. 1000 + VAT (Max)	Tk. 500 + VAT (Max)	Tk. 1000 + VAT (Max)	Tk. 1000 + VAT (Max)	N/A	N/A	N/A
Mortgage Charges	At actual	At actual	At actual	At actual	At actual	N/A	N/A	N/A
Transfer price / sale proceed of leased assets	N/A	Up to 0.50%	N/A	N/A	Up to 0.50%	N/A	N/A	N/A
Guarantee fee / Commission	Max 0.30% per quarter	Max 0.30% per quarter	Max 0.30% per quarter	Max 0.30% per quarter	Max 0.30% per quarter	N/A	N/A	N/A
Foreclosure fee	At actual	At actual	At actual	At actual	At actual	N/A	N/A	N/A

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Particulars	Corporate			SME Division		Syndication- fund raising	Syndication- participation	Management services
	Loan	Lease	Channel Financing	Loan	Lease			
Arrangement fee	N/A	N/A	N/A	N/A	N/A	Max 1.5% of total fund raised	N/A	N/A
Agency Fee	N/A	N/A	N/A	N/A	N/A	Up to 0.25% of outstanding amount + VAT	N/A	N/A
Charge on undrawn portion	N/A	N/A	N/A	N/A	N/A	N/A	Up to 0.50% + VAT	N/A
Advisory fee	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Upto 1% of facility amount + VAT
LC Commission	Max 0.40% on quarterly basis	Max 0.40% on quarterly basis	N/A	Max 0.40% on quarterly basis	Max 0.40% on quarterly basis	Up to 0.4% on quarterly basis	Up to 0.4% on quarterly basis	N/A
Security Replacement fee	Max Tk. 2,500 + VAT	Max Tk. 2,500 + VAT	N/A	Max Tk. 2,500 + VAT	Max Tk. 2,500 + VAT	N/A	N/A	N/A
Photocopy of land documents	Tk. 1,000+VAT (Max)	Tk. 1,000+VAT (Max)	Tk. 1,000+VAT (Max)	Tk. 1,000 + VAT (Max)	Tk. 1,000 + VAT (Max)	N/A	N/A	N/A
Renewal fee	Up to 1% + VAT	N/A	Max 1% on financing limit + VAT	Up to 1% + VAT	N/A	N/A	N/A	N/A
Late payment fees	1-5% above lending rate	1-5% above lending rate	1-5% above lending rate	1-5% above lending rate	1-5% above lending rate	N/A	N/A	N/A
Prepayment charges	1-2%	At SLV	N/A	1-2%	At SLV	Up to 2%	Up to 2%	N/A
Issuance of certificate / statement/letter within contract period	*First time-Free *Duplicate issuance- Tk. 1,000 + VAT	*First time-Free *Duplicate issuance-Tk. 1,000 + VAT	*First time-Free *Duplicate issuance-Tk. 1,000 + VAT	*First time-Free *Duplicate issuance-Tk. 1,000 + VAT	*First time- Free *Duplicate issuance-Tk. 1,000 + VAT	N/A	N/A	N/A
Issuance of certificate / statement/letter after settlement of facility	Tk. 2,000.00 + VAT (Max)	Tk. 2,000 + VAT (Max)	Tk. 2,000 + VAT (Max)	Tk. 2,000 + VAT (Max)	Tk. 2,000 + VAT (Max)	N/A	N/A	N/A
Reimbursement of cheque dishonouring charge	N/A	N/A	At actual	N/A	N/A	N/A	N/A	N/A
Issuance of credit rating letter	Everytime Tk. 500 + VAT	Everytime Tk. 500 + VAT	Everytime Tk. 500 + VAT	Everytime Tk. 500 + VAT	Everytime Tk. 500 + VAT	N/A	N/A	N/A
Bill discounting charge	N/A	N/A	Up to 0.50% of invoice value	N/A	N/A	N/A	N/A	N/A
Collection charge reimbursement (After cancellation of Factoring facility / debtor)	N/A	N/A	Tk. 500 + VAT (Max)	N/A	N/A	N/A	N/A	N/A
No objection certificate (No liability / No overdue Statement)	Tk. 1,000 + VAT (Max)	Tk. 1,000 + VAT (Max)	Tk. 1,000 + VAT (Max)	Tk. 1,000 + VAT (Max)	Tk. 1,000 + VAT (Max)	N/A	N/A	N/A
Insurance claim settlement on behalf of customer	Tk. 1,000 + VAT (Max)	Tk. 1,000 + VAT (Max)	Tk. 1,000 + VAT (Max)	Tk. 1,000 + VAT (Max)	Tk. 1,000 + VAT (Max)	N/A	N/A	N/A

Note: No additional hidden charges are applicable.