

**Schedule of Fees & Charges of Personal Finance Division
(effective from January 01, 2024)**



Particulars	Auto Loan	Mortgage Loan (Home Loan)	Personal Loan	Loan against Deposit
Application Fee	Up to BDT 200 + VAT	Up to BDT 200 + VAT	Up to BDT 200 + VAT	Up to BDT 200 + VAT
Documentation & Processing fee	At actual	At actual	At actual	At actual
CIB Charge	At actual	At actual	At actual	At actual
Stamp Charge	At actual	At actual	At actual	At actual
Legal & Valuation Fee	At actual	At actual	At actual	At actual
Penal Interest for Late Payment	Up to 2% above lending rate	Up to 2% above lending rate	Up to 2% above lending rate	N/A
Early Settlement Fee***	Up to 1% + VAT	Up to 1% + VAT	Up to 1% + VAT	N/A
Balance Confirmation Certificate	BDT 200 + VAT (Yearly 2 Times Free)	BDT 200 + VAT (Yearly 2 Times Free)	BDT 200 + VAT (Yearly 2 Times Free)	N/A
Supervision Fees	1% + 15% VAT (Per Annum)	N/A	1% + 15% VAT (Per Annum)	N/A

***Early Settlement Fee for the loan/lease as per Bangladesh Bank 's DFIM Circular no-01 Dated 15 January, 2023.

Schedule of Fees & Charges of Business Finance Division
Corporate, MME, SCF & Syndication Finance
(effective from January 01, 2024)



Particulars	Corporate	MME	Supply Chain Finance (SCF)	Syndication
Application Fee	Up to BDT 200 + VAT	Up to BDT 200 + VAT	Up to BDT 200 + VAT	Up to BDT 200 + VAT
Documentation & Processing fee	At actual	At actual	At actual	At actual
CIB Charge	At actual	At actual	At actual	At actual
Stamp Charge	At actual	At actual	At actual	At actual
Legal & Valuation Fee	At actual	At actual	At actual	At actual
Penal Interest for Late Payment	Up to 2% above lending rate	Up to 2% above lending rate	Up to 2% above lending rate	Up to 2% above lending rate
Early Settlement Fee***	Up to 1% + VAT	Up to 1% + VAT	Up to 1% + VAT	Up to 1% + VAT
Balance Confirmation Certificate	BDT 200 + VAT (Yearly 2 Times Free)	BDT 200 + VAT (Yearly 2 Times Free)	BDT 200 + VAT (Yearly 2 Times Free)	BDT 200 + VAT (Yearly 2 Times Free)
Supervision Fees***	1% + 15% VAT (Per Annum)	1% + 15% VAT (Per Annum)	1% + 15% VAT (Per Annum)	N/A

***No Early Settlement Fee for the loan/lease provided to Cottage and Micro Sector and Early Settlement Fee for the loan/lease as per Bangladesh Bank 's DFIM Circular no-01 Dated 15 January, 2023.

***Supervision fees will be applicable only for customer falling under CMSME category as defined by Bangladesh Bank.