

# Schedule of Fees & Charges of Home Loan, Personal Loan, STL against TDR and AutoLoan

Product Name	Cost Head	Minimum	Maximum
Home Loan	Loan Processing Fee	0.25% of the loan amount subject to a minimum of Tk.3,750 plus 15% VAT	0.50% of loan amount but not exceed Tk.200,000 plus 15% VAT
	Documentation fee	0.25% of the disbursement amount subject to a minimum of Tk.3,750 plus VAT	0.50% of loan amount but not exceed Tk.200,000 plus 15% VAT
	Early Settlement Fees	0.5% on the outstanding principal/early settlement amount, subject to a minimum of Tk. 5,000 plus 15% VAT	2.0% on the outstanding principal/early settlement amount plus 15% VAT
	Penal interest charge	4% Above the lending rate	4% Above the lending rate
Other charges for vetting, survey, valuation, registration, mortgage, charge creation, hypothecation, Tax & VAT, Redemption fee, cancellation of Power fee etc.		At Actual	
Personal Loan	Documentation fee	0.25% on approved amount but not less than BDT 1,500 plus 15% VAT	0.5% on approved amount plus 15% VAT
	Processing Fee	0.25% on approved amount but not less than BDT 1,500 plus 15% VAT	0.5% on approved amount plus 15% VAT
	Documentation fee Land Lord/Land Lady	0.25% on approved amount but not less than BDT 2,500 on Loan amount plus 15% VAT	0.75% on the prepayment amount plus 15% VAT
	Processing Fee for Land Lord/Land Lady	0.25% on approved amount but not less than BDT 2,500 on Loan amount plus 15% VAT	0.75% on the prepayment amount plus 15% VAT
	Early Settlement Fees	1% on the prepayment amount plus 15% VAT	2% on the prepayment amount plus 15% VAT
	Penal interest charge	4% Above the nominal rate	
Personal Loan for Businessman (BONIK)	Documentation fee	2.00% on approved loan amount plus 15% VAT but not less than BDT 5,750 (including VAT 15%)	
	Processing Fee	2.00% on approved loan amount plus 15% VAT but not less than BDT 5,750 (including VAT 15%)	
	Early Settlement/Partial Prepayment Fee	Early Settlement/Partial Prepayment Fee 2.0% on the prepayment amount (Plus 15% VAT)	
	Penal interest charge	4.0% p.a. above the lending rate to be calculated on the overdue amount on daily basis.	
STL against TDR	Documentation Fee /Processing Fee	Maximum Tk. 1,000 plus 15% VAT	
	Early Settlement Fees	Nil	Nil
	Penal interest charge	4% Above the nominal rate	
Auto Loan	Loan Processing Fee	0.25% of loan amount plus 15% VAT	0.50% of loan amount plus 15% VAT
	Documentation fee	0.25% of loan amount plus 15% VAT	0.50% of loan amount plus 15% VAT
	Early Settlement Fees	2.0% on the outstanding principle amount plus 15% VAT	
	Penal interest charge	4% Above the nominal rate	
	Transfer Price	Tk. 5,000	
Other charges for registration, Insurance, Tax & VAT, etc.		At actual for all products	