

## SCHEDULE OF CHARGES

### Lending Products, SME Banking

ANONNO	
<b>Interest Rate</b>	9% p.a.
<b>Loan application fee</b>	BDT 200 + VAT
<b>Documentation Handling Fee</b>	BDT 500 + VAT
<b>Relationship Charge</b>	Nil for CMSME Segment, & Up to 1% + VAT for non CMSME segment; as per Bangladesh Bank definition
<b>CIB report charge</b>	BDT 300 + VAT, for single CIB search BDT 100+ VAT, for each subsequent & related CIB search
Additional charges (if applicable):	
<b>Demand promissory Note</b>	BDT 50
<b>General Loan Agreement</b>	BDT 300
<b>Letter of Undertaking</b>	BDT 300
<b>Letter of Disclaimer</b>	BDT 300
<b>Personal Letter of Guarantee</b>	BDT 300
<b>Letter of Hypothecation of Present &amp; Future Assets</b>	BDT 300
<b>Original Title Deed Withdrawal Charge</b>	BDT 1500, per deed
<b>Document Replacement Fee</b>	BDT 1000, per request
<b>Photocopy of Land Related Document</b>	BDT 500, per request
<b>Temporary Security Document Release</b>	BDT 500, per request
<b>Document Preparation for RJSC Charge Creation Process (where applicable)</b>	BDT 500
<b>Other Stamp Charge</b>	At actual as per Stamp Act
<b>Reschedule/Restructure fee</b>	Up to BDT 2,000 + VAT
<b>Guarantor Replacement/Ownership Change</b>	BDT 500
<b>Photocopy of Duplicate Copy of Sanction Letter/Other Loan Related Documents</b>	BDT 100
<b>Temporary Time Extension for Expired Loan</b>	BDT 1000
<b>Issuing NOC for settled loans/Providing liability position and/ security list to other financial organization in case of takeover loans/ other purposes</b>	NOC/ Outstanding letter – BDT 500 NOC/ Outstanding letter with security detail – BDT 1000
<b>Loan Certificate for TAX purpose</b>	BDT 500
<b>Penal Charge</b>	Interest rate + 2%
<b>Fire insurance premium</b>	As per schedule of charges of insurance company
<b>Early Settlement Fee</b>	EMI Facility: Only for Small, Medium and Large Term loan customers on last outstanding balance Up to BDT 10 lac - 2% + VAT Up to BDT 25 lac - 1.5% + VAT Up to BDT 75 lac - 1% + VAT  No ESF for SIL loan facility and for financing Micro & Cottage segment businesses
<b>* VAT is applicable on all fees, charges &amp; commissions as per government circular.</b>	

TARA	
<b>Interest Rate</b>	7% p.a. (For first BDT 50 Lac loan; refinance facility will be availed as per Bangladesh Bank Guidelines)
<b>Loan application fee</b>	Nil
<b>Documentation Handling Fee</b>	For Unsecured/Partial Lending- BDT 500 + VAT For Secured Lending- BDT 700 + VAT
<b>Relationship Charge</b>	Nil for CMSME Segment, & Up to 1% + VAT for non CMSME segment; as per Bangladesh Bank definition
<b>CIB report charge</b>	BDT 300 + VAT, for single CIB search BDT 100+ VAT, for each subsequent & related CIB search
<b>Overdraft/ Revolving Loan Renewal Fee</b>	Nil for CMSME Segment 1% + VAT for Others Segment
<b>Legal &amp; valuation charge</b>	as per bank's approved rate
Additional charges (if applicable):	
<b>Demand promissory Note</b>	BDT 50
<b>General Loan Agreement</b>	BDT 300
<b>Letter of Undertaking</b>	BDT 300
<b>Letter of Disclaimer</b>	BDT 300
<b>Personal Letter of Guarantee</b>	BDT 300
<b>Letter of Hypothecation of Present &amp; Future Assets</b>	BDT 300
<b>Original Title Deed Withdrawal Charge</b>	BDT 1500, per deed
<b>Document Replacement Fee</b>	Unsecured Loan: BDT 1000, per request Secured Loan: BDT 3000, per request
<b>Photocopy of Land Related Document</b>	For MDTD: BDT 500, per request For Mortgage: BDT 3000, per request
<b>Temporary Security Document Release</b>	For MDTD: BDT 500, per request For Mortgage: BDT 2000, per request
<b>Document Preparation for RJSC Charge Creation Process (where applicable)</b>	BDT 500
<b>Other Stamp Charge</b>	At actual as per Stamp Act
<b>Reschedule/Restructure fee</b>	Up to BDT 2,000 + VAT
<b>Guarantor Replacement/Ownership Change</b>	BDT 500
<b>Photocopy of Duplicate Copy of Sanction Letter/Other Loan Related Documents</b>	BDT 100
<b>Temporary Time Extension for Expired Loan</b>	BDT 1000
<b>Issuing NOC for settled loans/Providing liability position and/ security list to other financial organization in case of takeover loans/ other purposes</b>	NOC/ Outstanding letter – BDT 500 NOC/ Outstanding letter with security detail – BDT 1000
<b>Loan Certificate for TAX purpose</b>	BDT 500
<b>Penal Charge</b>	Interest rate + 2%
<b>Fire insurance premium</b>	As per schedule of charges of insurance company
<b>Early Settlement Fee</b>	EMI Facility: Only for Small, Medium and Large Term loan customers on last outstanding balance Up to BDT 10 lac - 2% + VAT Up to BDT 25 lac - 1.5% + VAT Up to BDT 75 lac - 1% + VAT Above BDT 75 lac – 0.5% + VAT  No ESF for other loan facility and for financing Micro & Cottage segment businesses
<b>* VAT is applicable on all fees, charges &amp; commissions as per government circular.</b>	

APURBO	
<b>Interest Rate</b>	9% p.a.
<b>Loan application fee</b>	BDT 200 + VAT
<b>Documentation Handling Fee</b>	BDT 700 + VAT
<b>Relationship Charge</b>	Nil for CMSME Segment, & Up to 1% + VAT for non CMSME segment; as per Bangladesh Bank definition
<b>CIB report charge</b>	BDT 300 + VAT, for single CIB search BDT 100+ VAT, for each subsequent & related CIB search
<b>Overdraft/ Revolving Loan Renewal Fee</b>	Nil for CMSME Segment Up to 1% + VAT for non CMSME segment; as per Bangladesh Bank definition
<b>Legal &amp; valuation charge</b>	as per bank's approved rate
Additional charges (if applicable):	
<b>Demand promissory Note</b>	BDT 50
<b>General Loan Agreement</b>	BDT 300
<b>Letter of Undertaking</b>	BDT 300
<b>Letter of Disclaimer</b>	BDT 300
<b>Personal Letter of Guarantee</b>	BDT 300
<b>Letter of Hypothecation of Present &amp; Future Assets</b>	BDT 300
<b>Letter of Continuity</b>	BDT 200
<b>Original Title Deed Withdrawal Charge</b>	BDT 1500, per deed
<b>Document Replacement Fee</b>	BDT 3000, per request
<b>Photocopy of Land Related Document</b>	BDT 3000, per request
<b>Temporary Security Document Release</b>	BDT 2000, per request
<b>Document Preparation for RJSC Charge Creation Process (where applicable)</b>	BDT 500
<b>Other Stamp Charge</b>	At actual as per Stamp Act
<b>Reschedule/Restructure fee</b>	Up to BDT 2,000 + VAT
<b>Guarantor Replacement/Ownership Change</b>	BDT 500
<b>Photocopy of Duplicate Copy of Sanction Letter/Other Loan Related Documents</b>	BDT 100
<b>Temporary Time Extension for Expired Loan</b>	BDT 1000
<b>Issuing NOC for settled loans/Providing liability position and/ security list to other financial organization in case of takeover loans/ other purposes</b>	NOC/ Outstanding letter – BDT 500 NOC/ Outstanding letter with security detail – BDT 1000
<b>Loan Certificate for TAX purpose</b>	BDT 500
<b>Penal Charge</b>	Interest rate + 2%
<b>Fire insurance premium</b>	As per schedule of charges of insurance company
<b>Early Settlement Fee</b>	EMI Facility: Only for Small, Medium and Large Term loan customers on last outstanding balance Up to BDT 10 lac - 2% + VAT Up to BDT 25 lac - 1.5% + VAT Up to BDT 75 lac - 1% + VAT Above BDT 75 lac – 0.5% + VAT  No ESF for other loan facility and for financing Micro & Cottage segment businesses
<b>* VAT is applicable on all fees, charges &amp; commissions as per government circular.</b>	

SHOMRIDDHI	
<b>Interest Rate</b>	9% p.a.
<b>Interest rate for PAD (Payment Against Document) facility</b>	For limit clients: Regular Interest Rate + 2.00%, on outstanding amount from the date of creation till settlement and will be charged on day end balance. For one off clients: 17% on outstanding amount from the date of creation till settlement and will be charged on day end balance.
<b>Loan application fee</b>	BDT 200 + VAT
<b>Documentation Handling Fee</b>	For Unsecured/Partial Lending- BDT 500 + VAT For Secured Lending- BDT 700 + VAT
<b>Relationship charge</b>	Nil for CMSME Segment, & Up to 1% + VAT for non CMSME segment; as per Bangladesh Bank definition
<b>CIB report charge</b>	BDT 300 + VAT, for single CIB search BDT 100+ VAT, for each subsequent & related CIB search
<b>Overdraft/ Revolving Loan Renewal Fee</b>	Nil for CMSME Segment 1% + VAT for Others Segment
<b>Legal &amp; valuation charge</b>	as per bank's approved rate
Additional charges (if applicable):	
<b>Demand promissory Note</b>	BDT 50
<b>General Loan Agreement</b>	BDT 300
<b>Letter of Undertaking</b>	BDT 300
<b>Letter of Disclaimer</b>	BDT 300
<b>Personal Letter of Guarantee</b>	BDT 300
<b>Letter of Hypothecation of Present &amp; Future Assets</b>	BDT 300
<b>Letter of Continuity</b>	BDT 200
<b>Original Title Deed Withdrawal Charge</b>	BDT 1500, per deed
<b>Document Replacement Fee</b>	Unsecured Loan: BDT 1000, per request Secured Loan: BDT 3000, per request
<b>Photocopy of Land Related Document</b>	For MDTD: BDT 500, per request For Mortgage: BDT 3000, per request
<b>Temporary Security Document Release</b>	For MDTD: BDT 500, per request For Mortgage: BDT 2000, per request
<b>Document Preparation for RJSC Charge Creation Process (where applicable)</b>	BDT 500
<b>Other Stamp Charge</b>	At actual as per Stamp Act
<b>Reschedule/Restructure fee</b>	Up to BDT 2,000 + VAT
<b>Guarantor Replacement/Ownership Change</b>	BDT 500
<b>Photocopy of Duplicate Copy of Sanction Letter/Other Loan Related Documents</b>	BDT 100
<b>Temporary Time Extension for Expired Loan</b>	BDT 1000
<b>Issuing NOC for settled loans/Providing liability position and/ security list to other financial organization in case of takeover loans/ other purposes</b>	NOC/ Outstanding letter – BDT 500 NOC/ Outstanding letter with security detail – BDT 1000
<b>Loan Certificate for TAX purpose</b>	BDT 500
<b>Penal Charge</b>	Interest rate + 2%
<b>Fire insurance premium</b>	As per schedule of charges of insurance company
<b>Early Settlement Fee</b>	EMI Facility: Only for Small, Medium and Large Term loan customers on last outstanding balance Up to BDT 10 lac - 2% + VAT Up to BDT 25 lac - 1.5% + VAT Up to BDT 75 lac - 1% + VAT Above BDT 75 lac – 0.5% + VAT No ESF for other loan facility and for financing Micro & Cottage segment businesses
<b>* VAT is applicable on all fees, charges &amp; commissions as per government circular.</b>	

SHOHOJ	
<b>Interest Rate</b>	Against FDR & DPS: Security Rate + 3% minimum margin Against WEDB: Highest Offered FDR Rate+3% minimum margin
<b>Loan application fee</b>	BDT 200 + VAT
<b>Documentation Handling Fee</b>	BDT 700 + VAT
<b>Relationship charge</b>	Nil
<b>CIB report charge</b>	BDT 300 + VAT, for single CIB search BDT 100+ VAT, for each subsequent & related CIB search
<b>Overdraft Renewal Fee</b>	Nil
Additional charges (if applicable):	
<b>Demand promissory Note</b>	BDT 50
<b>General Loan Agreement</b>	BDT 300
<b>Letter of Undertaking</b>	BDT 300
<b>Letter of Disclaimer</b>	BDT 300
<b>Letter of Lien and Set-Off over Deposit Accounts/Margin Deposits</b>	BDT 300
<b>Memorandum of Deposit of Securities</b>	BDT 300
<b>Authorization for Encashment of Securities</b>	BDT 300
<b>Letter of Continuity</b>	BDT 200
<b>Original Title Deed Withdrawal Charge</b>	BDT 1500, per deed
<b>Document Replacement Fee</b>	BDT 3000, per request
<b>Photocopy of Land Related Document</b>	For MDTD: BDT 500, per request For Mortgage: BDT 3000, per request
<b>Temporary Security Document Release</b>	For MDTD: BDT 500, per request For Mortgage: BDT 2000, per request
<b>Document Preparation for RJSC Charge Creation Process (where applicable)</b>	BDT 500
<b>Other Stamp Charge</b>	At actual as per Stamp Act
<b>Reschedule/Restructure fee</b>	Up to BDT 2,000 + VAT
<b>Guarantor Replacement/Ownership Change</b>	BDT 500
<b>Photocopy of Duplicate Copy of Sanction Letter/Other Loan Related Documents</b>	BDT 100
<b>Temporary Time Extension for Expired Loan</b>	BDT 1000
<b>Issuing NOC for settled loans/Providing liability position and/ security list to other financial organization in case of takeover loans/ other purposes</b>	NOC/ Outstanding letter – BDT 500 NOC/ Outstanding letter with security detail – BDT 1000
<b>Loan Certificate for TAX purpose</b>	BDT 500
<b>Penal Charge</b>	Interest rate + 2%
<b>Fire insurance premium</b>	As per schedule of charges of insurance company
<b>Early Settlement Fee</b>	0.5% + VAT, on outstanding amount for Term Loan facility, or as decided by HoSME. No ESF for other loan facility & for financing Micro & Cottage segment businesses
<b>* VAT is applicable on all fees, charges &amp; commissions as per government circular.</b>	

<b>ANONNO PLUS</b>	
<b>Interest Rate</b>	9% p.a.
<b>Loan application fee</b>	BDT 200 + VAT
<b>Documentation Handling Fee</b>	BDT 500 + VAT
<b>Relationship Charge</b>	Nil for CMSME Segment, & Up to 1% + VAT for non CMSME segment; as per Bangladesh Bank definition
<b>CIB report charge</b>	BDT 300 + VAT, for single CIB search BDT 100+ VAT, for each subsequent & related CIB search
Additional charges (if applicable):	
<b>Demand promissory Note</b>	BDT 50
<b>General Loan Agreement</b>	BDT 300
<b>Letter of Undertaking</b>	BDT 300
<b>Letter of Disclaimer</b>	BDT 300
<b>Personal Letter of Guarantee</b>	BDT 300
<b>Letter of Hypothecation of Present &amp; Future Assets</b>	BDT 300
<b>Letter of Lien and Set-off over Deposit Accounts/Margin Deposits</b>	BDT 300
<b>Original Title Deed Withdrawal Charge</b>	BDT 1500, per deed
<b>Document Replacement Fee</b>	BDT 1000, per request
<b>Photocopy of Land Related Document</b>	BDT 500, per request
<b>Temporary Security Document Release</b>	BDT 500, per request
<b>Document Preparation for RJSC Charge Creation Process (where applicable)</b>	BDT 500
<b>Other Stamp Charge</b>	At actual as per Stamp Act
<b>Reschedule/Restructure fee</b>	Up to BDT 2,000 + VAT
<b>Guarantor Replacement/Ownership Change</b>	BDT 500
<b>Photocopy of Duplicate Copy of Sanction Letter/Other Loan Related Documents</b>	BDT 100
<b>Temporary Time Extension for Expired Loan</b>	BDT 1000
<b>Issuing NOC for settled loans/Providing liability position and/ security list to other financial organization in case of takeover loans/ other purposes</b>	NOC/ Outstanding letter – BDT 500 NOC/ Outstanding letter with security detail – BDT 1000
<b>Loan Certificate for TAX purpose</b>	BDT 500
<b>Penal Charge</b>	Interest rate + 2%
<b>Fire insurance premium</b>	As per schedule of charges of insurance company
<b>Early Settlement Fee</b>	EMI Facility: Only for Small, Medium and Large Term loan customers on last outstanding balance Up to BDT 10 lac - 2% + VAT Up to BDT 25 lac - 1.5% + VAT Up to BDT 75 lac - 1% + VAT Above BDT 75 lac – 0.5% + VAT  No ESF for other loan facility and for financing Micro & Cottage segment businesses
<b>* VAT is applicable on all fees, charges &amp; commissions as per government circular.</b>	

<b>BAHON</b>	
<b>Interest Rate</b>	9% p.a.
<b>Loan application fee</b>	BDT 200 + VAT
<b>Documentation Handling Fee</b>	For Unsecured/Partial Lending- BDT 500 + VAT For Secured Lending- BDT 700 + VAT
<b>Relationship Charge</b>	Nil for CMSME Segment, & Up to 1% + VAT for non CMSME segment; as per Bangladesh Bank definition
<b>CIB report charge</b>	BDT 300 + VAT, for single CIB search BDT 100+ VAT, for each subsequent & related CIB search
Additional charges (if applicable):	
<b>Demand promissory Note</b>	BDT 50
<b>General Loan Agreement</b>	BDT 300
<b>Letter of Undertaking</b>	BDT 300
<b>Letter of Disclaimer</b>	BDT 300
<b>Personal Letter of Guarantee</b>	BDT 300
<b>Letter of Hypothecation of Present &amp; Future Assets</b>	BDT 300
<b>IPoA Notarization charge</b>	As per agreed schedule between BBL & Service Provider
<b>IPoA Non Judicial Stamp charge</b>	BDT 1000
<b>Original Title Deed Withdrawal Charge</b>	BDT 1500, per deed
<b>Document Replacement Fee</b>	BDT 3000, per request
<b>Photocopy of Land Related Document</b>	For MDTD: BDT 500, per request For Mortgage: BDT 3000, per request
<b>Temporary Security Document Release</b>	For MDTD: BDT 500, per request For Mortgage: BDT 2000, per request
<b>Document Preparation for RJSC Charge Creation Process (where applicable)</b>	BDT 500
<b>Other Stamp Charge</b>	At actual as per Stamp Act
<b>Reschedule/Restructure fee</b>	Up to BDT 2,000 + VAT
<b>Guarantor Replacement/Ownership Change</b>	BDT 500
<b>Photocopy of Duplicate Copy of Sanction Letter/Other Loan Related Documents</b>	BDT 100
<b>Temporary Time Extension for Expired Loan</b>	BDT 1000
<b>Issuing NOC for settled loans/Providing liability position and/ security list to other financial organization in case of takeover loans/ other purposes</b>	NOC/ Outstanding letter – BDT 500 NOC/ Outstanding letter with security detail – BDT 1000
<b>Loan Certificate for TAX purpose</b>	BDT 500
<b>Penal Charge</b>	Interest rate + 2%
<b>Fire insurance premium</b>	As per schedule of charges of insurance company
<b>Early Settlement Fee</b>	EMI Facility: Only for Small, Medium and Large Term loan customers on last outstanding balance Up to BDT 10 lac - 2% + VAT Up to BDT 25 lac - 1.5% + VAT Up to BDT 75 lac - 1% + VAT Above BDT 75 lac – 0.5% + VAT No ESF for financing Micro & Cottage segment businesses
<b>* VAT is applicable on all fees, charges &amp; commissions as per government circular.</b>	

NIRMAN	
<b>Interest Rate</b>	9% p.a.
<b>Loan application fee</b>	BDT 200 + VAT
<b>Documentation Handling Fee</b>	For Unsecured/Partial Lending- BDT 500 + VAT For Secured Lending- BDT 700 + VAT
<b>Relationship Charge</b>	Nil for CMSME Segment, & Up to 1% + VAT for non CMSME segment; as per Bangladesh Bank definition
<b>CIB report charge</b>	BDT 300 + VAT, for single CIB search BDT 100+ VAT, for each subsequent & related CIB search
<b>Legal &amp; valuation charge</b>	as per bank's approved rate
Additional charges (if applicable):	
<b>Demand promissory Note</b>	BDT 50
<b>General Loan Agreement</b>	BDT 300
<b>Letter of Undertaking</b>	BDT 300
<b>Letter of Disclaimer</b>	BDT 300
<b>Personal Letter of Guarantee</b>	BDT 300
<b>Letter of Hypothecation of Present &amp; Future Assets</b>	BDT 300
<b>Original Title Deed Withdrawal Charge</b>	BDT 1500, per deed
<b>Document Replacement Fee</b>	Unsecured Loan: BDT 1000, per request Secured Loan: BDT 3000, per request
<b>Photocopy of Land Related Document</b>	For MDTD: BDT 500, per request For Mortgage: BDT 3000, per request
<b>Temporary Security Document Release</b>	For MDTD: BDT 500, per request For Mortgage: BDT 2000, per request
<b>Document Preparation for RJSC Charge Creation Process (where applicable)</b>	BDT 500
<b>Other Stamp Charge</b>	At actual as per Stamp Act
<b>Reschedule/Restructure fee</b>	Up to BDT 2,000 + VAT
<b>Guarantor Replacement/Ownership Change</b>	BDT 500
<b>Photocopy of Duplicate Copy of Sanction Letter/Other Loan Related Documents</b>	BDT 100
<b>Temporary Time Extension for Expired Loan</b>	BDT 1000
<b>Issuing NOC for settled loans/Providing liability position and/ security list to other financial organization in case of takeover loans/ other purposes</b>	NOC/ Outstanding letter – BDT 500 NOC/ Outstanding letter with security detail – BDT 1000
<b>Loan Certificate for TAX purpose</b>	BDT 500
<b>Penal Charge</b>	Interest rate + 2%
<b>Fire insurance premium</b>	As per schedule of charges of insurance company
<b>Early Settlement Fee</b>	EMI Facility: Only for Small, Medium and Large Term loan customers on last outstanding balance Up to BDT 10 lac - 2% + VAT Up to BDT 25 lac - 1.5% + VAT Up to BDT 75 lac - 1% + VAT Above BDT 75 lac – 0.5% + VAT No ESF for financing Micro & Cottage segment businesses
<b>* VAT is applicable on all fees, charges &amp; commissions as per government circular.</b>	



SWAPNO	
<b>Interest Rate</b>	9% p.a.
<b>Loan application fee</b>	BDT 200 + VAT
<b>Documentation Handling Fee</b>	BDT 500 + VAT
<b>Relationship Charge</b>	Nil
<b>CIB report charge</b>	BDT 300 + VAT, for single CIB search BDT 100+ VAT, for each subsequent & related CIB search
Additional charges (if applicable):	
<b>Demand promissory Note</b>	BDT 50
<b>General Loan Agreement</b>	BDT 300
<b>Letter of Undertaking</b>	BDT 300
<b>Letter of Disclaimer</b>	BDT 300
<b>Personal Letter of Guarantee</b>	BDT 300
<b>Letter of Hypothecation of Present &amp; Future Assets</b>	BDT 300
<b>Original Title Deed Withdrawal Charge</b>	BDT 1500, per deed
<b>Document Replacement Fee</b>	BDT 1000, per request
<b>Photocopy of Land Related Document</b>	BDT 500, per request
<b>Temporary Security Document Release</b>	BDT 500, per request
<b>Document Preparation for RJSC Charge Creation Process (where applicable)</b>	BDT 500
<b>Other Stamp Charge</b>	At actual as per Stamp Act
<b>Reschedule/Restructure fee</b>	Up to BDT 2,000 + VAT
<b>Guarantor Replacement/Ownership Change</b>	BDT 500
<b>Photocopy of Duplicate Copy of Sanction Letter/Other Loan Related Documents</b>	BDT 100
<b>Temporary Time Extension for Expired Loan</b>	BDT 1000
<b>Issuing NOC for settled loans/Providing liability position and/ security list to other financial organization in case of takeover loans/ other purposes</b>	NOC/ Outstanding letter – BDT 500 NOC/ Outstanding letter with security detail – BDT 1000
<b>Loan Certificate for TAX purpose</b>	BDT 500
<b>Penal Charge</b>	Interest rate + 2%
<b>Fire insurance premium</b>	As per schedule of charges of insurance company
<b>Life insurance premium</b>	As per schedule of charges of insurance company
<b>Early Settlement Fee</b>	EMI Facility: Only for Small, Medium and Large Term loan customers on last outstanding balance Up to BDT 10 lac - 2% + VAT No ESF for other loan facility and for financing Micro & Cottage segment businesses
<b>* VAT is applicable on all fees, charges &amp; commissions as per government circular.</b>	

<b>KURI</b>	
<b>Interest Rate</b>	9% p.a.
<b>Loan application fee</b>	BDT 200 + VAT
<b>Documentation Handling Fee</b>	BDT 500 + VAT
<b>Relationship Charge</b>	Nil
<b>CIB report charge</b>	BDT 300 + VAT, for single CIB search BDT 100+ VAT, for each subsequent & related CIB search
Additional charges (if applicable):	
<b>Demand promissory Note</b>	BDT 50
<b>General Loan Agreement</b>	BDT 300
<b>Letter of Undertaking</b>	BDT 300
<b>Letter of Disclaimer</b>	BDT 300
<b>Personal Letter of Guarantee</b>	BDT 300
<b>Letter of Hypothecation of Present &amp; Future Assets</b>	BDT 300
<b>Original Title Deed Withdrawal Charge</b>	BDT 1500, per deed
<b>Document Replacement Fee</b>	BDT 1000, per request
<b>Photocopy of Land Related Document</b>	BDT 500, per request
<b>Temporary Security Document Release</b>	BDT 500, per request
<b>Document Preparation for RJSC Charge Creation Process (where applicable)</b>	BDT 500
<b>Other Stamp Charge</b>	At actual as per Stamp Act
<b>Reschedule/Restructure fee</b>	Up to BDT 2,000 + VAT
<b>Guarantor Replacement/Ownership Change</b>	BDT 500
<b>Photocopy of Duplicate Copy of Sanction Letter/Other Loan Related Documents</b>	BDT 100
<b>Temporary Time Extension for Expired Loan</b>	BDT 1000
<b>Issuing NOC for settled loans/Providing liability position and/ security list to other financial organization in case of takeover loans/ other purposes</b>	NOC/ Outstanding letter – BDT 500 NOC/ Outstanding letter with security detail – BDT 1000
<b>Loan Certificate for TAX purpose</b>	BDT 500
<b>Penal Charge</b>	Interest rate + 2%
<b>Fire insurance premium</b>	As per schedule of charges of insurance company
<b>Life insurance premium</b>	As per schedule of charges of insurance company
<b>Early Settlement Fee</b>	EMI Facility: Only for Small, Medium and Large Term loan customers on last outstanding balance Up to BDT 10 lac - 2% + VAT Up to BDT 25 lac - 1.5% + VAT Up to BDT 75 lac - 1% + VAT No ESF for other loan facility and for financing Micro & Cottage segment businesses
<b>* VAT is applicable on all fees, charges &amp; commissions as per government circular.</b>	

<b>PRABARTAN</b>	
<b>Interest Rate</b>	9% p.a.
<b>Loan application fee</b>	BDT 200 + VAT
<b>Documentation Handling Fee</b>	For Unsecured/Partial Lending- BDT 500 + VAT For Secured Lending- BDT 700 + VAT
<b>Relationship charge</b>	Nil for CMSME Segment, & Up to 1% + VAT for non CMSME segment; as per Bangladesh Bank definition
<b>CIB report charge</b>	BDT 300 + VAT, for single CIB search BDT 100+ VAT, for each subsequent & related CIB search
<b>Overdraft/ Revolving Loan Renewal Fee</b>	Nil for CMSME Segment 1% + VAT for Others Segment
<b>Legal &amp; valuation charge</b>	as per bank's approved rate
<b>Additional charges (if applicable):</b>	
<b>Demand promissory Note</b>	BDT 50
<b>General Loan Agreement</b>	BDT 300
<b>Letter of Undertaking</b>	BDT 300
<b>Letter of Disclaimer</b>	BDT 300
<b>Personal Letter of Guarantee</b>	BDT 300
<b>Letter of Hypothecation of Present &amp; Future Assets</b>	BDT 300
<b>Letter of Continuity</b>	BDT 200
<b>Original Title Deed Withdrawal Charge</b>	BDT 1500, per deed
<b>Document Replacement Fee</b>	Unsecured Loan: BDT 1000, per request Secured Loan: BDT 3000, per request
<b>Photocopy of Land Related Document</b>	For MDTD: BDT 500, per request For Mortgage: BDT 3000, per request
<b>Temporary Security Document Release</b>	For MDTD: BDT 500, per request For Mortgage: BDT 2000, per request
<b>Document Preparation for RJSC Charge Creation Process (where applicable)</b>	BDT 500
<b>Other Stamp Charge</b>	At actual as per Stamp Act
<b>Reschedule/Restructure fee</b>	Up to BDT 2,000 + VAT
<b>Guarantor Replacement/Ownership Change</b>	BDT 500
<b>Photocopy of Duplicate Copy of Sanction Letter/Other Loan Related Documents</b>	BDT 100
<b>Temporary Time Extension for Expired Loan</b>	BDT 1000
<b>Issuing NOC for settled loans/Providing liability position and/ security list to other financial organization in case of takeover loans/ other purposes</b>	NOC/ Outstanding letter – BDT 500 NOC/ Outstanding letter with security detail – BDT 1000
<b>Loan Certificate for TAX purpose</b>	BDT 500
<b>Penal Charge</b>	Interest rate + 2%
<b>Fire insurance premium</b>	As per schedule of charges of insurance company
<b>Early Settlement Fee</b>	EMI Facility: Only for Small, Medium and Large Term loan customers on last outstanding balance Up to BDT 10 lac - 2% + VAT Up to BDT 25 lac - 1.5% + VAT Up to BDT 75 lac - 1% + VAT Above BDT 75 lac – 0.5% + VAT  No ESF for other loan facility and for financing Micro & Cottage segment businesses
<b>* VAT is applicable on all fees, charges &amp; commissions as per government circular.</b>	

## SCHEDULE OF CHARGES

### Trade Operations, SME Banking

IMPORT		
<b>LC Opening</b>		
LC Issuance (Sight)	0.10 - 0.40 % Per Quarter	Minimum BDT 1,500/-
LC Issuance (USANCE)	0.10 - 0.50 % Per Quarter	Minimum BDT 1,500/-
LC Against 100% Cash Margin	0.10 - 0.25 % Per Quarter	Minimum BDT 1,500/-
LC Issuing (Back To Back)	0.10 - 0.40 % Per Quarter	Minimum BDT 1,500/-
<b>LC Amendment</b>		
Other Than Amount Or Tenor	BDT 750/- Flat	
Change In Amount Or Tenor Or Both-Sight	0.10 - 0.40 % Per Quarter	Minimum BDT 1,500/-
Change In Amount Or Tenor Or Both-USANCE	0.10 - 0.50 % Per Quarter	Minimum BDT 1,500/-
Change In Amount Or Tenor Or Both-BTB	0.10 - 0.40 % Per Quarter	Minimum BDT 1,500/-
Change In Tenor (If Quarter Is Not Changed)	BDT 750/- Flat	
LC Cancellation Charge/ Expired LC Commission	Nil	
Foreign Correspondence Charge (Local)	Nil	
<b>DELIVERY ORDER/SHIPPING GUARANTEE/AIRWAY BILL</b>		
Issuance Of Delivery Order/ Shipping Guarantee/N.O.C	BDT 1,000/- Flat	
<b>SIGHT BILLS/USANCE BILLS</b>		
Acceptance Commission	0.10 - 0.40 % Per Quarter	Minimum BDT 1,000/-
Maturity Date Extension (If Quarter Is Changed)	As Per Acceptance Commission	Minimum BDT 1,000/-
Maturity Date Extension (If Quarter Is Not Changed)	BDT 1,000/- Flat	
Sight Bill Retirement Fee	1,000/-	Minimum BDT 500/-
<b>MISCELLANEOUS</b>		
Swift Communication	At Actual	
Confirmation Of LC	At Actual	
LC Application Form-Full Set	BDT 300/-	
LCA Form	BDT 100/-	
Imp Form	BDT 100/-	
Stamp Charge	At Actual	
Credit Report Request/Enquiry Fee	BDT 1,000/-	
Certificate Issuance (Including Back To Back LC)	BDT 500/-	Minimum BDT 300/-
Photocopy Attestation Per Request	BDT 500 Per Invoice	Minimum BDT 300/-
Pay Order Issuance Fee For LC Payment	BDT 150/- For Amount Up To BDT 100,000/- BDT 250/- For Amount Above BDT 100,000/-	
FDD Issuance For LC Payment	Nil	
Reimbursement Fee	USD 50/-	
Discrepancy Fee	USD 50/-	
Mail/Postage/Courier	At Actual	
IRC Renewal Fee	BDT 500/-	
Pre Facto Bangladesh Bank Approval Processing Fee	BDT 2,500/-	
Post-Facto Bangladesh Bank Approval Processing Fee	BDT 1,500/-	
LCA Registration Fee	Max Up To 0.25 %	Min 1,500/-
<b>EXPORT</b>		
Advising Of LC	BDT 750/- Flat	
Advising Of Amendment	BDT 750/- Flat	
LC Confirmation	0.20 %	Minimum 0.10 %
Transfer Of LC	BDT 750/- Plus Swift Charge	
Transfer Of Amendment	BDT 750/- Plus Swift Charge	
Export Bill Collection/ Handling Charge	0.15 % Or Minimum BDT 500 If No Exchange Gain	
MISCELLANEOUS CERTIFICATION (B2B LC, C & F, PRC Etc.)	BDT 500/-	
Cash Incentive Processing	0.20 % Per Request	Min BDT 2,500/-
EXP Issue	BDT 200/-	Min BDT 100/-
Mail/Postage/Courier	At Actual	

GUARANTEE		
Against 100 % Secured By Cash Collateral/ Margin	0.30 % Per Quarter	
Others	0.50 % Per Quarter	Minimum BDT 3,000 Per Annum (Whichever Is Higher)
Amendment Of Guarantee (Other Than Amount/Tenor Or Both)	BDT 1,000/-	
Amendment Of Guarantee (For Amount/Tenor Or Both)	0.50 % Per Quarter On Enhanced Amount Or Enhanced Tenor Or Both	Minimum BDT 2,500/- Per Annum (Whichever Is Higher)
Advising Of Guarantee To The Beneficiary In Original Without Any Engagement On Our Part	BDT 1,000/-	
Advising Of Amendment Of Guarantee To The Beneficiary In Original Without Any Engagement On Our Part	BDT 1,000/-	
Advising Of Guarantee To The Beneficiary In Original By Adding Our Confirmation	0.50 %	Min BDT 3,000 Per Quarter
Advising Of Amendment Of Guarantee For Extension Of Validity/ Increase Of Amount In Original To The Beneficiary By Adding Our Confirmation	0.50 %	Min BDT 1,500 Per Quarter
Advising Of Amendment Of Guarantee Without Extension Of Validity/ Increase Of Amount In Original To The Beneficiary By Adding Our Confirmation	BDT 1,000/-	

OTHER CHARGES	
Facility Renewal Fee	Up To 2.0% On Facility Amount
Commitment Fee	Up To 2.5% On Facility Amount
Loan Arrangement Fee	Up To 2.5% On Facility Amount
Temporary Limit/ EOL Fee/ Deal Structure Fee	Up To 2% On Facility Amount
Supply Chain Finance (SCF) Commitment Fee	Up To 2.0% On Bill Amount
Banker's Feedback For Credit Rating Report	BDT 1,000/-
Mortgage Redemption & RJSC Charge Vacation	Up To BDT 5,000/-
Documentation Deferral Fee	Up To 0.25% Per Quarter At The Time Extension

**Notes:**

- Bank reserves the right to charge other fees on case to case basis as per banker customer relationships
- Bank may charge arrangement fee, commitment fee and other charges multiple times in a year as mutually agreed with the customer
- If the client falls under the CMSME segment, the "Other Charges" will be applicable as per Bangladesh bank guidelines.
- For any particular facility, "Other Charges" will be applicable only if it is mentioned specifically in approval memo & sanction advice.
- 15% VAT is applicable on all fee and commissions as per Govt. circular no SRO 117-LAW/2002/342-VAT dated June 06, 2002
- VAT is not applicable to charges and commissions of export related trade transactions as they are exempted by SRO#264-Law/99/241-Musk dated September 07, 1999
- VAT will be charged on the higher of the actual fee or the minimum fee. In case of charge amount waived by Bank, VAT will be applicable on minimum fee if specifically mentioned in schedule of charges
- Government Duty & Taxes will be charged whereas applicable as per NBR guideline
- BRAC Bank Ltd reserves the right to revise and amend charges from time to time