

SCHEDULE OF CHARGES

Lending Products, Small Business, SME Banking

Anonno

Interest Rate	19% p.a. and variable according to ALCO/HoSME's decision.
Processing Fee	NIL
Early settlement fee	2% on current outstanding balance but not applicable for repeat/Top up loan/SIL
Loan application fee	BDT 600.00
Documentation charge	BDT 2,050.00 (For additional guarantor BDT 300.00 will be added)
Fire insurance premium	As per schedule of charges of insurance company
CIB Charge	BDT 100.00 (Per search/attempt)
Reschedule fee	BDT 2,000.00

Prothoma

Interest Rate	10% for all sectors except Agriculture Finance (13%)
Processing Fee	NIL
Early settlement fee	2% on current outstanding balance but not applicable for repeat/Top up loan/SIL
Loan application fee	BDT 600.00
Documentation charge	BDT 2,050.00 (For additional guarantor BDT 300.00 will be added)
Fire insurance premium	As per schedule of charges of insurance company
CIB Charge	BDT 100.00 (Per search/attempt)
Reschedule fee	BDT 2,000.00

Apurbo

Interest Rate	16% - 18% based on different feature of the product.
Processing Fee	NIL
Early settlement fee	2% on current outstanding balance but not applicable for repeat/Top up loan/SIL/RL In case of overdraft, 0.5% of sanctioned amount or BDT 10,000.00 whichever is lower or as decided by HoSME.
Loan application fee	BDT 600.00
Documentation charge	BDT 2,050.00 (For additional guarantor BDT 300.00 will be added)

Fire insurance premium	As per schedule of charges of insurance company
CIB Charge	BDT 100.00 (Per search/attempt)
Reschedule fee	BDT 2,000.00

Shomriddhi

Interest Rate	17% - 18% based on security and CRG Score and it may change according to ALCO's decision.
Processing Fee	NIL
Early settlement fee	2% on outstanding principal
Loan application fee	BDT 500.00
Documentation charge	BDT 2,050.00
Fire insurance premium	As per schedule of charges of insurance company
CIB Charge	BDT 100.00 (Per search/attempt)
Reschedule fee	BDT 2,000.00
Security replacement fee	BDT 1,000.00
Penal Charge	3% on overdue amount

Shohoj

Interest Rate	Cash Security rate + 3% but not less than 10.50%
Processing Fee	NIL
Early settlement fee	0.5% on outstanding principal or BDT 10,000.00 whichever is lower
Loan application fee	BDT 600.00
Documentation charge	BDT 1,450.00 + Additional charge (If applicable)
Fire insurance premium	As per schedule of charges of insurance company
CIB Charge	BDT 100.00 (Per search/attempt)
Reschedule fee	BDT 2,000.00
Security replacement fee	NIL
Penal Charge	2% on overdue amount