

**SCHEDULE OF CHARGES**  
**Lending Products, Small Business, SME Banking**  
*The schedule of charges is effective from 1<sup>st</sup> August 2018*

**ANONNO**

<b>Interest Rate</b>	16-18% p.a.
<b>Loan application fee</b>	BDT 200
<b>Relationship Charge</b>	Nil
<b>Stamp charge</b>	– At actual as per Stamp Act
<b>Legal &amp; valuation charge</b>	as per bank's approved rate
<b>CIB report charge</b>	– BDT 100 per CIB
Additional charges (if applicable)	
<b>Letter of Disclaimer</b>	– BDT 300
<b>Letter of hypothecation for each additional business entities</b>	–BDT 300
<b>Letter of personal guarantee for each PG</b>	- BDT 300
<b>Security replacement fee</b>	– Up to BDT 1,000
<b>Reschedule/Restructure fee</b>	– Up to BDT 2,000
<b>Penal Charge</b>	- Nil
<b>Early Settlement Fee:</b> 2% on outstanding amount or as decided by HoSME. But no Early Settlement Fee for repeat/Top up customer.	
VAT is applicable on all fees, charges & commissions as per government circular.	

**TARA**

<b>Interest Rate</b>	9% for all sectors (As per Bangladesh Bank Guideline) else (13%)
<b>Loan application fee</b>	BDT 200
<b>Relationship Charge</b>	Nil
<b>Stamp charge</b>	– At actual as per Stamp Act
<b>Legal &amp; valuation charge</b>	as per bank's approved rate
<b>CIB report charge</b>	– BDT 100 per CIB
Additional charges (if applicable)	
<b>Letter of Disclaimer</b>	– BDT 300
<b>Letter of hypothecation for each additional business entities</b>	–BDT 300
<b>Letter of personal guarantee for each PG</b>	- BDT 300
<b>Security replacement fee</b>	– Up to BDT 1,000
<b>Reschedule/Restructure fee</b>	– Up to BDT 2,000
<b>Penal Charge</b>	- Nil
<b>Early Settlement Fee:</b> 2% on outstanding amount or as decided by HoSME. But no Early Settlement Fee for repeat/Top up customer.	
VAT is applicable on all fees, charges & commissions as per government circular.	

### APURBO

**Interest Rate** 13-14% based on different feature of the product.

**Loan application fee** BDT 200

**Relationship Charge** Nil

**Stamp charge** – At actual as per Stamp Act

**Legal & valuation charge** as per bank's approved rate

**CIB report charge** – BDT 100 per CIB

Additional charges (if applicable)

**Letter of Disclaimer** – BDT 300

**Letter of hypothecation for each additional business entities** –BDT 300

**Letter of personal guarantee for each PG**- BDT 300

**Security replacement fee** – Up to BDT 1,000

**Reschedule/Restructure fee** – Up to BDT 2,000

**Penal Charge** - Interest rate + 2%

**Early Settlement Fee:** 2% on outstanding amount or as decided by HoSME. But no Early Settlement Fee for repeat/Top up customer.

VAT is applicable on all fees, charges & commissions as per government circular.

### SHOMRIDDHI

**Interest Rate** 13-14% (for secured) and 15.50-16% (for unsecured) based on security and CRG Score and it may change according to ALCO's decision.

**Loan application fee** BDT 200

**Relationship Charge** Nil

**Stamp charge** – At actual as per Stamp Act

**Legal & valuation charge** as per bank's approved rate

**CIB report charge** – BDT 100 per CIB

Additional charges (if applicable)

**Letter of Disclaimer** – BDT 300

**Letter of hypothecation for each additional business entities** –BDT 300

**Letter of personal guarantee for each PG**- BDT 300

**Security replacement fee** – Up to BDT 1,000

**Reschedule/Restructure fee** – Up to BDT 2,000

**Penal Charge** - Interest rate + 2%

**Early Settlement Fee:** 2% on outstanding amount or as decided by HoSME. But no Early Settlement Fee for repeat/Top up customer.

VAT is applicable on all fees, charges & commissions as per government circular.

### SHOHOJ

**Interest Rate** Against FDR & DPS: Security Rate+2.99% minimum margin  
Against WEDB: 11% (Highest Offered FDR Rate+3% minimum margin)

**Loan application fee** BDT 200

**Relationship Charge** Nil

**Stamp charge** – At actual as per Stamp Act

**Legal & valuation charge** as per bank’s approved rate

**CIB report charge** – BDT 100 per CIB

Additional charges (if applicable)

**Letter of Disclaimer** – BDT 300

**Letter of hypothecation for each additional business entities** –BDT 300

**Letter of personal guarantee for each PG**- BDT 300

**Security replacement fee** – Up to BDT 1,000

**Reschedule/Restructure fee** – Up to BDT 2,000

**Penal Charge** - Interest rate + 2%

**Early Settlement Fee:** 2% on outstanding amount or as decided by HoSME. But no Early Settlement Fee for repeat/Top up customer.

VAT is applicable on all fees, charges & commissions as per government circular.

### ANONNO Plus

**Interest Rate** 15.50-16% p.a. and variable according to ALCO/HoSME’s decision.

**Loan application fee** BDT 200

**Relationship Charge** Nil

**Stamp charge** – At actual as per Stamp Act

**Legal & valuation charge** as per bank’s approved rate

**CIB report charge** – BDT 100 per CIB

Additional charges (if applicable)

**Letter of Disclaimer** – BDT 300

**Letter of hypothecation for each additional business entities** –BDT 300

**Letter of personal guarantee for each PG**- BDT 300

**Security replacement fee** – Up to BDT 1,000

**Reschedule/Restructure fee** – Up to BDT 2,000

**Penal Charge** - Interest rate + 2%

**Early Settlement Fee:** 2% on outstanding amount or as decided by HoSME. But no Early Settlement Fee for repeat/Top up customer.

VAT is applicable on all fees, charges & commissions as per government circular.

### BAHON

**Interest Rate** 13-14% p.a. and variable according to ALCO/HoSME's decision.

**Loan application fee** BDT 200

**Relationship Charge** Nil

**Stamp charge** – At actual as per Stamp Act

**Legal & valuation charge** as per bank's approved rate

**CIB report charge** – BDT 100 per CIB

Additional charges (if applicable)

**Letter of Disclaimer** – BDT 300

**Letter of hypothecation for each additional business entities** –BDT 300

**Letter of personal guarantee for each PG-** BDT 300

**Security replacement fee** – Up to BDT 1,000

**Reschedule/Restructure fee** – Up to BDT 2,000

**Penal Charge** - Interest rate + 2%

**IGPOA Notarization charge** ( if bank provide ) BDT 350

**IGPOA NJS charge** ( if bank provide ) –BDT 500

**Early Settlement Fee:** 2% on outstanding amount or as decided by HoSME. But no Early Settlement Fee for repeat/Top up customer.

VAT is applicable on all fees, charges & commissions as per government circular.

### NIRMAN

**Interest Rate** 13-14% p.a. and variable according to ALCO/HoSME's decision.

**Loan application fee** BDT 200

**Relationship Charge** Nil

**Stamp charge** – At actual as per Stamp Act

**Legal & valuation charge** as per bank's approved rate

**CIB report charge** – BDT 100 per CIB

Additional charges (if applicable)

**Letter of Disclaimer** – BDT 300

**Letter of hypothecation for each additional business entities** –BDT 300

**Letter of personal guarantee for each PG-** BDT 300

**Security replacement fee** – Up to BDT 1,000

**Reschedule/Restructure fee** – Up to BDT 2,000

**Penal Charge** - Interest rate + 2%

**Early Settlement Fee:** 2% on outstanding amount or as decided by HoSME. But no Early Settlement Fee for repeat/Top up customer.

VAT is applicable on all fees, charges & commissions as per government circular.