



# SCHEDULE OF CHARGES

SMALL & MICROFINANCE



## Schedule of Charges Small Business

Parameters	Charges
<b>Interest Rate</b>	For Loans to Cottage, Micro, Small & Medium Enterprises- SMART + maximum 3.75% margin*
	For Agriculture loans- SMART + maximum 2.75% margin*
	Loans under Bangladesh Bank Stimulus/Government Funds or special category loans - To be Guided by Bangladesh Bank time to time
<b>Loan Supervision Charge</b>	Maximum 1% of Loan amount, to be charged on yearly basis, <i>except, agriculture loans</i>
<b>Loan Processing/ Relationship Fee</b>	a) For Loans up to BDT 50 lac- up to 0.50% (max BDT 15,000)
	b) For Loans above BDT 50 lac- up to 0.30% (max BDT 20,000)
<b>Penal Charge</b>	Interest rate + 1.5%
<b>Early Settlement Fee</b>	Not Applicable
<b>Other Charges At Actual (Reimbursement of Cost):</b>	
<b>Documentation Fee</b>	BDT 200
<b>CIB report charge</b>	BDT 100
<b>Legal &amp; valuation charge</b>	At Actual
<b>Demand promissory Note</b>	BDT 100
<b>General Loan Agreement</b>	BDT 300
<b>Letter of Undertaking</b>	BDT 300
<b>Letter of Disclaimer (as per approval)</b>	At Actual
<b>Personal Letter of Guarantee</b>	BDT 300 per guarantor
<b>Letter of Hypothecation of Present &amp; Future Assets</b>	BDT 300
<b>Letter of Continuity (where applicable)</b>	BDT 300
<b>Letter of Lien and Set-off over Deposit Accounts/Margin Deposits</b>	BDT 300
<b>Authorization for Encashment of Securities (where applicable)</b>	BDT 400
<b>IPoA Notarization charge</b>	At Actual
<b>IPoA Non Judicial Stamp charge</b>	At Actual
<b>Memorandum of Deposit of Securities (where applicable)</b>	BDT 300
<b>Other Stamp Charge</b>	As per Stamp Act
<b>Original Title Deed Withdrawal</b>	At Actual
<b>Document Replacement</b>	BDT 1,000
<b>Photocopy of Land Related Document</b>	At Actual
<b>Temporary Security Document Release</b>	At Actual
<b>Document Preparation for RJSC Charge Creation Process (where applicable)</b>	At Actual

<b>Reschedule/Restructure</b>	NIL
<b>Guarantor Replacement/Ownership Change</b>	BDT 1,000
<b><i>Additional Documents for SME-Small – Islamic Banking</i></b>	
<b>Hire Purchase under Shirkatul Mulk</b>	BDT 300
<b>Undertaking to Purchase</b>	BDT 300
<b>Fire insurance premium*** -</b>	
<b>1<sup>st</sup> Class (per lac)</b>	BDT 114
<b>2<sup>nd</sup> Class ( Per Lac)</b>	BDT 123
<b>3<sup>rd</sup> Class ( Per Lac)</b>	BDT 194
<p>*[SMART = Six-month Moving Average Rate of Treasury Bill set by Bangladesh Bank periodically]  **15% VAT is applicable on all fees and commissions as per Govt. circular  *** Insurance amount would be 110% of the loan amount</p>	