

# SCHEDULE OF CHARGES

Retail Banking

With effect from 01.01.2026

Sl.	Service Description	Nature of Charge / Commission	Charge / Commission
1.	Home Loan	Processing fee	Loan Limit up to Tk. 50.00 Lac- processing fee will be 0.50% of loan amount or Tk. 15,000.00 whichever is lower.  Loan Limit above Tk. 50.00 Lac- processing fee will be 0.30% of loan amount or Tk. 20,000.00 whichever is lower.
		Early/ Partial settlement fee	0.50% of outstanding/ settlement amount
		Penal Interest Rate	1.50% of the overdue amount
		Reschedule/Restructure fee	0.25% Reschedule / Restructure amount or Tk. 10,000.00 whichever is lower.
2.	Car Loan	Processing fee	Loan Limit up to Tk. 50.00 Lac- processing fee will be 0.50% of loan amount or Tk. 15,000.00 whichever is lower.  Loan Limit above Tk. 50.00 Lac - processing fee will be 0.30% of loan amount or Tk. 20,000.00 whichever is lower.
		Early/ Partial settlement fee	0.50% of outstanding/ settlement amount
		Penal Interest Rate	1.50% of the overdue amount
		Reschedule/Restructure fee	0.25% Reschedule / Restructure amount or Tk. 10,000.00 whichever is lower.
		Quotation Change	Per instance Tk. 5000.00
3.	Personal Loan	Processing fee	Loan Limit up to Tk. 20.00 Lac- processing fee will be 0.50% of loan amount or Tk. 15,000.00 whichever is lower.
		Early/ Partial settlement fee	0.50% of outstanding/ settlement amount
		Penal Interest Rate	1.50% of the overdue amount
		Reschedule/Restructure fee	0.25% Reschedule / Restructure amount or Tk. 10,000.00 whichever is lower.
4.	Doctor's Loan	Processing fee	Loan Limit up to Tk. 20.00 Lac- processing fee will be 0.50% of loan amount or Tk. 15,000.00 whichever is lower.
		Early/ Partial settlement fee	0.50% of outstanding/ settlement amount
		Penal Interest Rate	1.50% of the overdue amount
		Reschedule/Restructure fee	0.25% Reschedule / Restructure amount or Tk. 10,000.00 whichever is lower.
5.	Aalok (Teacher's Loan)	Processing fee	Loan Limit up to Tk. 20.00 Lac- processing fee will be 0.50% of loan amount or Tk. 15,000.00 whichever is lower.
		Early/ Partial settlement fee	0.50% of outstanding/ settlement amount
		Penal Interest Rate	1.50% of the overdue amount
		Reschedule/Restructure fee	0.25% Reschedule / Restructure amount or Tk. 10,000.00 whichever is lower.

\*VAT is applicable as per Government rules on realized Commissions and Charges