



## FEES & CHARGES

As per Guidelines of Bangladesh Bank per DFIM Circular No. 1, dated April 3, 2018, in order to unification of all kind of service charges of NBFIs as well as to protect the interest if the Customers, the Management of PLFL has fixed the following Fees/ Charges/ Commission etc. to be collected from the Customers against processing, sanctioning and disbursement of loan/ lease.

### A. Loan/ lease processing charge (on the basis of amount)

S/l.	Particulars	Processing Charges in BDT.	Documentation Charges	Plus VAT
01.	Upto TK. 5 lac	2,500/-	At Actual	15%
02.	Above TK. 5 lac upto Tk. 10 lac	5,000/-		
03.	Above TK. 10 lac upto Tk. 25 lac	7,500/-		
04.	Above TK. 25 lac upto Tk. 50 lac	10,000/-		
05.	Above TK. 50 lac upto Tk. 75 lac	12,500/-		
06.	Above TK. 75 lac upto Tk. 1 crore	17,500/-		
07.	Above TK. 1 crore upto Tk. 5 crore	25,000/-		
08.	Above TK. 5 crore	50,000/- (Max.)		

### B. Other fee/ charges/ commission

01.	CIB Charge	500/-
02.	Application Fee	200/-
03.	Issuance of Balance Confirmation certificate charge	a. Free for first two times in a year. b. TK.200/= only per instance to be taken for issuance of certificate for more than two (2) times in a year.
04.	Penal Interest	Not more than 2% above the sanction rate or nominal rate prescribed by the Board.
05.	Commitment fee, supervision fee & cheque return Fee (Cheque Dishonour)	No charge
06.	Re-schedule/ re-structure fee/ charge/ commission excluding down payment	No charge
07.	Loan/lease account transfer fee, commitment fee, supervision fee, cheque dishonor fee, service charge, arrangement fee, participation fee, financial advisory fee, pre-encashment fee etc.	No charge
08.	Early settlement fee/ charge/ commission	a. 2% on the outstanding amount excluding Micro, Small & Cottage Industry Finance. b. In case of increase of interest and if the Customer pay back the entire loan outstanding for full and final settlement within one (1) month from the date of increase of interest, then no early settlement fee will be taken.

The above rate of fees/ charges/ commission etc. shall be effective from **July 1, 2018** and shall continue until further instruction of the Management of PLFL.