

**Schedule of Bank Charges/ Commission in respect of Loan & Advances**

(\*\*\*)Effective From 19th December 2019)

S.L	Service	Nataure of Charge	Rate of Commission/Charges
1	Issuance of Delivery Order (against delivery of goods from Banks' Borrower's documents)	Charges	Tk. 50.00 per Delivery Order per account plus actual conveyance.
2	Documentation Charges (Mortgage/Registration etc.)	Service Charge	At actual on Borrower account plus service charge as under- i) Up to 10 lakh Tk. 500/- ii) above 10 lakh to 25 lakh Tk. 750/- iii) above 25 lakh to 50 lakh Tk.1,000/- iv) above 50 lakh to 1 crore Tk.1,500/- v) above 1 crore Tk.2,000/- vi) For subsequent enhancement/ renewal (without further registration) 100% of above prescribed fees.
<b>Consumer Financing</b>			
3	SOD	a) Loan Processing Fee b) Service Charge c) Handling Charge d) Documentation Charge	Tk. 750.00 Tk. 350.00 Free At actual on borrowers Account
4	NGB Personal Loans: (Adhoc, Executive, Professional, Marriage, Festival, Travel) Loan against Salary.	a) Loan Processing Fee b) Handling Charge c) Documentation Charge d) Early Settlement Fee e) Partial Payment Fees f) Penal Charge	a) 1% on Loan amount or minimum 1000 whichever is higher b) Free c) At actual on Borrower account d) 2% on outstanding loan amount e) 2% on outstanding loan amount f) 5% P.A
5	NGB Auto Loan	a) Loan Processing Fee b) Handling Charge c) Documentation Charge d) Early Settlement Fee e) Partial Payment Fees f) Penal Charge	a) 1% on Loan amount b) Free c) At actual on Borrower account d) 2% on outstanding loan amount e) 2% on outstanding loan amount 3% per annum
6	NGB Home Loan (Individual & Commercial)	a) Loan Processing Fee b) Handling Charge c) Documentation Charge d) Early Settlement Fee e) Partial Payment Fees f) Penal Charge	a) 1% on Loan amount b) Free c) At actual on Borrower account d) 2% on outstanding loan amount e) 2% on outstanding loan amount 3% P.A
<b>Small Enterprise Financing</b>			
7	SOD Loan ( Commercial)	a) Loan Processing Fee b) Service Charge c) Handling Charge d) Documentation Charge	a) Tk. 1,000.00 b) 1% on Loan amount c) Free d) At actual on Borrower account

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8	Retailers Loan ( NGB Uddom, NGB Nandidni,)	a) Loan Processing Fee	a) 1% on Loan amount or minimum 1000 whichever is higher
		b) Handling Charge	b) ) Free
		c) Documentation Charge	c) At actual on Borrower account
		d) Early Settlement Fee	d) 2% on outstanding loan amount
		e) Partial Payment Fees	e) 2% on outstanding loan amount
		f) Penal Charge	f) 2% P.A
9	Retailers Loan (NGB Proshar)	Processing Fee	According to PPG
10	Transport Loan/Car Loan	a) Loan Processing Fee	a) Tk. 5,000.00
		b) Service Charge	b) 1% on Loan amount
		c) Handling Charge	c) Free
		d) Documentation Charge	d) At actual on Borrower account
11	House Building Loan (Commercial)	a) Loan Processing Fee	a) Tk. 10,000.00
		b) Service Charge	b) 1% on Loan amount
		c) Handling Charge	c) Free
		d) Documentation Charge	d) At actual on Borrower account
12	Project Loan	a) Loan Processing Fee	a) Tk. 10,000.00
		b) Service Charge	b) 1% on Loan amount, Min. Tk.5,000.00
		c) Handling Charge	c) Free
		d) Documentation Charge	d) At actual on Borrower account
13	Contractor's Loan	a) Loan Processing Fee	a) Tk. 5,000.00
		b) Service Charge	b) 1% on Loan amount
		c) Handling Charge	c) Free
		d) Documentation Charge	d) At actual on Borrower account
14	Working Capital Loan	a) Loan Processing Fee	a) Tk. 5,000.00
		b) Service Charge	b) 1% on Loan amount Min. Tk.4,000.00
		c) Handling Charge	c) Free
		d) Documentation Charge	d) At actual on Borrower account
<b>Large &amp; Medium Enterprise Financing</b>			
15	SOD/Loan General (Financial Obligation)	Loan Processing Fee	Tk. 2,000.00
		Service Charge	Free for NRB Global Bank FDR/FO
		Handling Charge	
		Documentation Charge	At actual on Borrower's Account
16	Transport Loan	Loan Processing Fee	Tk.10,000.00
		Service Charge	0.25% on Loan amount, Min. Tk. 5,000.00 & Max. Tk. 1.00 lakh
		Handling Charge	Tk. 5,000.00, if the Loan is sanctioned but not availed
		Documentation Charge	At actual on Borrower's A/c plus Tk.2,000.00
17	House Building Loan Commercial	Loan Processing Fee	Tk. 15,000.00
		Service Charge	0.25% on Loan amount, Min. Tk. 30,000.00 & Max. Tk. 1.00 lakh
		Handling Charge	Tk. 5,000.00, if the Loan is sanctioned but not availed
		Documentation Charge	At actual on Borrower's A/c. plus Tk. 2,000.00

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18	Project Loan	Loan Processing Fee	Tk. 20,000.00
		Service Charge	0.25% on Loan amount, Min. Tk. 30,000.00 & Max. Tk. 1.00 lakh
		Handling Charge	Tk. 10,000.00, if the Loan is sanctioned but not availed
		Documentation Charge	At actual on Borrower's A/c. plus Tk.5,000.00
19	Working Capital	Loan Processing Fee	Tk.10,000.00
		Service Charge	0.25% on Loan amount, Min. Tk. 30,000.00 & Max. Tk. 75,000
		Handling Charge	Tk. 5,000.00, if the Loan is sanctioned but not availed
		Documentation Charge	At actual on Borrower's A/c. plus Tk.5,000
20	Syndicate Loan		Charges & Fees shall be realized as per Facility Agreement or Lead Bank Agreement
<b>Agriculture Financing</b>			
21	Agricultural Loan	Loan Processing Fee	FREE
		Service Charge	Up to- 1.5 lakh- Free Above 1.5 lakh- only CIB Charge
		Handling Charge	FREE
		Documentation Charge	At actual on Borrower's A/c
22	Shech Macinary Loan	Loan Processing Fee	Tk. 5,000/-
		Service Charge	Free
		Handling Charge	Free
		Documentation Charge	At actual on Borrower's A/c
23	Motso Khamar Loan	Loan Processing Fee	i) Up to 5 lakh Tk.500.00 ii)above 5 lakh Tk. 1,000.00
		Service Charge	Free
		Handling Charge	Free
		Documentation Charge	At actual on Borrower's A/c
24	Foods & Crops Loan	Loan Processing Fee	FREE
		Service Charge	Up to- 1.5 lakh- Free Above 1.5 lakh- only CIB Charge
		Handling Charge	FREE
		Documentation Charge	At actual on Borrower's Account
<b>Lease Finance</b>			
25	Lease Finance	Application Form	Tk. 500.00
		Processing Fee	Tk. 5,000.00
		Service Charge	1% on Leased amount sanctioned, Min. Tk. 5,000.00 & Max Tk. 50,000.00
		Documentation Charge	At actual on Borrower's Account
26	Issue of Guarantee	Commission	i) 0.50% per quarter or part thereof
		Service Charge	ii) Service charge of TK. 500.00 per instance.
		Others	iii) Other charge VAT, at actual. Stamp charge at actual on Borrowers account.

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S.L	Service	Nataure of Charge	Rate of Commission/Charges
27	Re-Schedule Charges	Charges	minimum Tk.1,000.00 maximum Tk 5. 00 lac
28	Godown Charges ( For Islamic Banking)		
	Clientss Godown Under Bank's Custody	i) Rent	On Clients A/C
		ii) Insurance	On Clients A/C
		iii) Salary & Allowances of Godown staff	On Clients A/C
	Banks' rented Godown	i) Rent	Actual rate for floor space occupied plus proportionate maintenance cost.
		ii) Insurance	To be realized from the client proportionately
iii) Salary & Allowances of Godown staff		-Do-	

**N.B : 1. Above charges/Fees/Commission/Rates are excluding of Govt. Duty/Tax/Vat. If applicable they shall be recovered from customers in addition to charges/fees/commission/Rates.**

**2. Banks reserves the right to amend the terms,conditions & rates stated in the schedule without prior notice.**