

BASIC Bank Limited
Schedule of Charges Related to Loan & Advance
February-2010

<u>SL</u>	<u>Item</u>	<u>Amount/Rate</u>
Loans & Advances		
1	(i) Loan application form	Tk 500
	(ii) CIB inquiry fee	Bangladesh Bank charge + Tk 100
	(iii) Property document verification fee	Lawyer's fee + Tk 2000 per title deed
	(iv) Valuation of land, Building, Machinery etc	Fee of valuation Co. + Tk 2000
	(v) Documentation charge	Documentation charge at actual (Stamp, Duty, Legal fees etc) on borrower's account plus handling charge . a) Up to 1 lac - Tk 500 b) Above 1 lac up to 5 lac- Tk 1000 c) Above 5 lac up to 10 lac - Tk 2000 d) Above 10 lac up to Tk 25 lac - Tk 4000 e) Above 25 lac - Tk 5000
	(vi) Credit Rating	
	(vi) a. Loans exceeding Tk 5 Crore	Rating agency's actual cost plus Tk 1000 as handling charge
	(vi) b. Loans below Tk 5 Crore	Rating agency's actual cost plus Tk 500 as handling charge plus Tk 500
	(vii) Overdraft charge	Upto 2 lac - Tk 300 Above 2 lac to 5 lac - Tk 500 Above 5 lac to 10 lac - Tk 1000, Above Tk 10 lac - 2000
(viii) Lien Mark (Own or Others)	Tk 300	
2	(i) Loan processing (New/Renewal) -Continuous Loan	(1) SOD, LG secured by FDR, Sanchay Patra etc (a) If regretted- Nil (b) If sanctioned : (i) Below 1 lac- Tk 300 (ii) From 1 lac to 5 lac - Tk 500 (iii) Above 5 lac- Tk 1000 (2) Others : (a) Below 2 lac- Tk 500 (b) From 2 lac to 5 lac- Tk 1000 (c) Above 5 lac up to 10 lac- Tk 1500 (d) Above 10 lac up to 25 lac - Tk 3500 (e) Above 25 lac up to 50 lac - Tk 4500 (f) Above 50 lac - Tk 6000
	(ii) Loan processing (New/Renewal)- (Term Loan/Leasing)	
	A) If regretted	1) Tk 1000 (if regretted)
	B) If sanctioned	
	B.1) Upto 1 Crore	a) Tk 5,000
	B.2) Above 1 Crore upto 2 crore	b) Tk 10,000
	B.3) Above 2 Crore upto 5 crore	c) Tk 15,000
	B.4) Above 5 Crore upto 10 crore	d) Tk 20,000
	B.5) Above 10 Crore	e) Tk 25,000
	(v) Project examination fee for project loan	Tk 5000 for project cost 50 lac, Tk 7500 for project cost 1crore, Tk 10000 for project cost 1crore and above
	(vi) Documentation charge	Documentation charge at actual (Stamp, Duty, Legal fees etc) on borrower's account plus handling charge . a) Up to 1 lac - Tk 500 b) Above 1 lac up to 5 lac- Tk 1000 c) Above 5 lac up to 10 lac - Tk 2000

BASIC Bank Limited
Schedule of Charges Related to Loan & Advance
February-2010

<u>SL</u>	<u>Item</u>	<u>Amount/Rate</u>
		d) Above 10 lac up to Tk 25 lac - Tk 4000 e) Above 25 lac - Tk 5000
	(vii) Early settlement charges for Term Basis loan	Tk 1000 flat or 2% p.a. of early adjusted amount which ever is higher
	(viii) Late payment of installment fee for Term basis loan	2% of the monthly/quarterly/half yearly/installment but minimum Tk 200 ; calculated for unpaid days (Paid date minus payment due date)
	Bank Guarantee	
3	i) Issuance of Guarantee in local currency against margin less than 100%	0.60% per quarter or part thereof , Min Tk 1000
	ii) Against 100% margin in cash	Only handling charge Tk 500
	iii) Amendment for validity and enhancement guarantee	0.60% per quarter or part thereof , Min Tk 1000