



FEES & CHARGES

For the asset-side products, fees & charges shall be applicable in following ways:

- List of all types of fees & charges related with the loans/ leases must be kept in a place that is easily visible to the clients in all branches of PLFL. The fees & charges mentioned in that list must be strictly followed i.e. PLFL cannot charge more than the amount mentioned in that list.
- All legal fees, redemption and/ or cancellation of power of attorney of mortgaged assets should be charged at actual.
- PLFL cannot charge documentation fees (with stamp charge) over the “**max-limit**”. For the purpose of those guidelines, “**max-limit**” will refer to 0.50% of the sanctioned amount or BDT. 200,000 (Two Lac) whichever is lower. PLFL may charge any amount below the “**max-limit**” depending upon the PLFL-Client relationship. However, the minimum amount of such fees may be determined by the PLFL not more than BDT. 5,000.
- Documentation fees (with stamp charge) must not be charged more than once.
- Penal charge may be imposed in case of delaying the repayment schedule in cascade manner, i.e. the penalty charge should be lowest for the first time and it may be charged at increasing rate for the next missing schedules. Whatever the case may be, the penal amount should be limited at the rate of 1% - 5% (per annum) over the actual rate on the overdue amount only for the delayed period.

For charging any other fees & charges PLFL must follow the instructions of DIFM circular No. 10 of 2010 and subsequent changes/ modifications of this circular.