

FI Name: ISLAMIC FINANCE AND INVESTMENT LIMITED

Fees/Charges/Commissions recovered from the client:

Sl. No.	Particulars		Fees/Charges/Commissions	Remarks
01	Application fees (general investment)	I.	0.50% on the total facility amount subject to maximum of Tk.2,00,000/- plus 15% VAT.	May be changed if necessary.
		II.	The minimum fees of general investment (i.e. except women entrepreneurship, SME & agro investment) will be Tk.5,000/- plus 15% VAT.	
		III.	Fees for women entrepreneurship, SME & agro industry will be @0.50% of investment amount plus 15% VAT.	
		IV.	Negotiable on a lump sum basis with the permission of the MD.	
02	Documentation Charges (general investment)	I.	0.50% on the total facility amount subject to maximum amount of Tk.2,00,000/- plus 15% VAT, minimum Tk.5,000/- plus VAT. For women entrepreneurship, SME & agro industry, minimum Tk.3,000/- plus 15% VAT.	As same earlier.
		II.	Fresh documentation after reschedule or other instance-at actual.	
03	Extra statements of Accounts other than June, December & Final settlement.		Tk.100/- plus 15% VAT per statement.	
04	Foreclosure/Early settlement Fees		Fees upto 2% on outstanding balance plus 15% VAT.	As per Bangladesh Bank Circular.
05	Transfer price	I.	Investment amount upto Tk.1.00 crore, transfer price 0.50% plus 15% VAT.	
		II.	Investment amount above Tk.1.00 crore to Tk.5.00 crore, transfer price 0.25% plus 15% VAT.	
		III.	Investment amount above Tk.5.00 crore, transfer price 0.20% subject to maximum of Tk.2.00 lac plus 15% VAT.	

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06	QTDR charge on MTD	I.	QTDR limit up to Tk.5,00,000/-, QTDR charge Tk.1,000/- plus 15% VAT.	
		II.	QTDR limit above Tk.5,00,000/- to Tk.10,00,000/-, QTDR charge Tk.2,500/- plus 15% VAT.	
		III.	QTDR limit above Tk.10,00,000/-, QTDR charge Tk.5,000/- plus 15% VAT.	
07	Legal Fees		At actual	

Transportation costs at actual to be realized if frequent visits are required for recovery to be mentioned in the sanction letter.