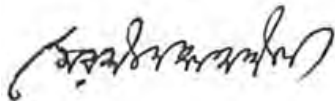


## National Housing Finance And Investments Limited

### Schedule of Charges, Fees and Commission

Month: June 30, 2017

SL No	Type of Service/Product	Nature of Charges	Rate/ Charges
1	HML/CML/PML	Application & Processing Fee	0.50% to 1.00 % of loan amount.
		Documentation Fees	0.50% of the sanctioned amount or BDT 200,000.00 whichever is lower. But minimum fees is BDT 5000.00
2	Lease/ Term Loan	Application & Processing Fee	Amount less than Tk. 15 Lac : Tk. 10,000.00
			Tk. 15 lac to Tk. 1 Crore : Tk. 12,500.00
			Above Tk. 1.00 Crore : Tk. 17,500.00
		Documentation Fees	0.50% of the sanctioned amount or BDT 200,000.00 whichever is lower . But Minimum fees is BDT 5,000.00
		Transfer Fee of Lease	0.10% of the lease amount or Tk. 1000.00 which one is higher.
3	Loan against FDR	Fee	Tk. 500.00 for each account.
4	Deposit Scheme	Delinquent Charge	Minimum Tk. 10.00 of each due Installment amount.
5	Other Cost	Delay Interest on HMI Loan	1.5% monthly of Installment amount.
		Delay Payment Charge On Lease/Term.	2.00% higher over the normal applicable rate.
		Cheque Clearing Charge	Tk. 1.00 to 49,999.00 Charge Tk. Nil.
			Tk. 50,000 to 499,999 Charge Tk. 10.00
			Tk. 500,000 and above Charge Tk. 25.00
			Tk. 500,000 and above (same day clearing) Charge Tk. 60.00
Vetting /Legal charge, Survey, Valuation, Registration, Mortgage, Charge Creation, Hypothecation, Tax and VAT, Excise duty.etc	At actual		
Early / Partial Settlement Fees	2.00% of the Principal Outstanding amount.		



Mahbubur Rashid Al-Amin  
Assistant Vice President



Sayed Ahmed, FCMA  
VP & CFO