



Chart of Interest, Fee, Charge and Commission of BIFFL

In compliance with DFIM Circular No. 10 dated 07 December, 2010, interest on loans and fee/ charge/ commission for other services provided by Bangladesh Infrastructure Finance Fund Limited (BIFFL) is given below for kind information of all the stakeholders.

Interest rate: As per “Guidelines on the base rate system for NBFIs” issued by Bangladesh Bank, BIFFL determines Interest rate for each borrower in the following manner –

Lending rate = Base Rate + Risk premium + Tenor premium + Other premiums

Fees/ Charges:

Service Charges and Fees:

1. For Large & Medium Infrastructure Projects:

a) For USD Loans:

Description of Items	USD Loans		
	Up to USD 10 million	USD 10~30 million	Above USD 30 million
(i) Non-refundable Application Fee (Payable at the time of application)	USD 1,000 or equivalent BDT	USD 2,000 or equivalent BDT	USD 5,000 or equivalent BDT
(ii) Non-refundable Due Diligence Fee (% of BIFFL loan amount sought, payable in USD or equivalent BDT before the Financial Closure/ Signing of the Finance Documents)	0.15% ~ 0.25%	0.25% ~0.35%	0.35 ~0.50%
(iii) Upfront Fee (Payable in USD or equivalent BDT before Financial Closure/ signing of financial documents)	0.50% ~ 1.00% of the sanctioned loan amount		

b) For BDT Loans:

Description of Items	BDT Loans		
	Up to BDT 500 million	BDT 500~1500 million	Above BDT 1500 million
(i) Non-refundable Application Fee (Payable at the time of application)	BDT 50,000	BDT 75,000	BDT 150,000
(ii) Non-refundable Due Diligence Fee (% of BIFFL Loan Amount sought) (Payable before Financial Closure/ signing of financial documents)	0.15% ~ 0.25%	0.25% ~0.35%	0.35~0.50%

2. For Renewable Energy & Eco-Friendly Project Finance Scheme:

Description of Items	BDT loans exceeding 100 million
(i) Non-refundable Application Fee <i>(Payable at the time of application)</i>	BDT 20,000
(ii) Non-refundable Due Diligence Fee <i>(% of BIFFL Loan Amount sought)</i> <i>(Payable before Financial Closure/ signing of financial documents)</i>	0.20%

Note: Net of all statutory deductions, AIT & VAT at source.

(For both USD and BDT loans)

Arranger's Fee	Up to 1% on the total financing arranged
Prepayment Fee	Minimum 1% on the outstanding Principal amount prepaid
Default Charges	2% above Interest Rate on the outstanding amount
Other Fees/Charges	Actual amount

*For further clarification, the customers are requested to contact the concerned officials of the Investment department of BIFFL.