

Personal Loan

Maximum Loan: BDT 2000,000 for CAT A

BDT 1500,000 for CAT B

BDT 1000,000 for others

Maximum loan amount will vary based on customer's net income as below:

Salary BDT 20,000 to BDT 34,999 - He will get max 10 times

Salary BDT 35,000 to BDT 74,999 - He will get max 12 times

Salary BDT 75,000 and above - He will get max 18 times

Minimum Loan Amount: BDT 200,000

Purpose: Any purpose

Tenor: Min 6 months and max 5 years

Early settlement fees: 2%

List of required documents:

- Photograph of applicant and guarantor
- Visiting card/ Office ID
- Bank statement at least six month having six salary reflection
- e-TIN if loan amount is more than BDT 5 Lac
- Valid photo ID (NID/Passport/Driving License) of both applicant and PG
- LOI (Last 3 months pay slip required if salary vary between LOI & B/S)
- Latest contract letter for contractual employee
- One PG to be provided (Spouse PG is mandatory for married one/ if not married then must from immediate relative like siblings, parents)
- Two references (One from relatives and another from professional person- salaried or business man)

DBR Calculation:

Income Range (Salary in BDT)	DBR	DBR (Own House)
20 K – 34,999	30%	45%
35K – 49,999	35%	50%
50K – 74,999	40%	55%
75k – 99,999	45%	60%
100k -199,999	50%	65%
200k – 299,999	60%	75%
>300k	65%	80%