

6.0 Retail Banking of Trust Bank



Trust Bank

Sena Kalyan Bhaban Branch

Retail Product Details:

TBL has launched a series of Loan Facilities to satisfy customer needs. The key features of the loan products are as below:

- Trust Household Durable Scheme
- Trust Marriage Loan Scheme (MLS)
- Trust Car Loan Scheme (CLS)
- Trust Apon Nibash Loan (APL)
- Trust Doctors Loan
- Advance Against Salary
- Any Purpose Loan (APL)
- Hospitalization Loan
- Trust Education Loan
- Trust Travel Loan
- Trust CNG Conversion Loan

a. Household Durables Loan

Needs are constantly changing phenomena in human life to improve the standard of living. Sometimes your saving is not good enough to meet your requirements. At, Trust Bank, we take care of your financing needs and you can trust on us as your financial partner indeed.

Eligibility: Employees Of

- ❖ Government/Semi Government/Autonomous Bodies
- ❖ Sector Corporation
- ❖ Non-Government Organizations
- ❖ Multi-national Companies
- ❖ Banks/ Financial Institutions
- ❖ Educational Institutions

b. Marriage Loan

Tying the marital knot is an event of a life time and memories should last forever. TBL “Marriage Loan” will help you to arrange celebrate the marriage in style.

Eligibility:

- Employees of confirmed Service holders, Businessman, Professionals
- This Loan is applicable for first marriage
- This Loan may be availed by the guardian and/or applicant as the case may be.
- Supportive cash flow to repay the loan.

Purpose:

To meet the money for marriage purpose.

Loan Limit:	Up to Tk. 3,00,000/-
Loan Period:	Maximum 3 years
Current Interest	16%
Down Payment	Only 20% of total loan amount
Loan Period:	Maximum 3 years
Risk Fund	1 %
Processing Fee(15% Vat Will be added)	1.0%
Age Limit	25-60 (Guardian) 25-40 (Applicant)
Head Office Credit Committee	Full Limit

c.Car Loan Scheme:

Now a car is no longer luxury but necessity. Moreover, a car is more than a symbol of prestige. TBL offers you to materialize your dream of owning a car through TBL car loan facility.

Eligibility :(For New and Reconditioned Car):

- ❖ Confirmed Service holders, Businessman, Professionals
- ❖ Supportive cash flow to repay the loan
- ❖ Processing Fee (15% VAT will Be added): 1.0%
- ❖ Risk Fund: Nil
- ❖ Age Limit: 25-60

For Microbus, Minibus & Truck:

- ❖ Corporate bodies
- ❖ Individual(s) with supportive cash flow to repay the loan
- ❖ Processing Fee (15% VAT will Be added): 1.0%
- ❖ Age Limit: N/A
- ❖ Risk Fund: Nil

Purpose:

For New Car

Loan Limit:	Up to Tk. 20,00,000/-
Loan Period:	Maximum 5 years
Current Interest	15%

For Reconditioned Car

Loan Limit:	Up to Tk. 20,00,000/-
Loan Period:	Maximum 4 years
Current Interest	15%

For Microbus

Loan Limit:	Up to Tk. 15,00,000/-
Loan Period:	Maximum 3 years
Current Interest	15%

For Minibus, Trucks

Loan Limit:	Up to Tk.50,00,000/-
Loan Period:	Maximum 5 years
Current Interest	15%
Down Payment	Only 20% of total loan amount for all types of vehicles
Easy repayment	Equal monthly installments within the loan period

d. Doctors' Loan

Medical is a noble profession which is evolving fast. In a country like ours it is important to be a part of those changes as we cannot ender leg behind. Keeping that in mind and with a vision to support and promote health services, TBL is at your side with our Doctor's Loan.

Eligibility:

General Practitioner, FCPS & MBBS Doctors/Dentists or Specialist Doctors having FCPS or a Post-graduate degree and specialization in a particular area of treatment such as Medicine Specialist, Eye Specialist, ENT Specialist, Cardiac Surgeon/Specialist etc. having 5 years experience as specialist.

Purpose:

To setup chamber, medical store with necessary medical equipment

Loan Limit:	For general practitioner up to Tk. 5,00,000/- For specialist Doctors up to Tk. 10,00,000/-
Loan Period:	Maximum 4 years
Current Interest	15%
Down Payment	Only 20% of total loan amount
Easy repayment	Equal monthly installments within the loan period
Processing Fee (15% VAT will Be added):	1.0%
Age Limit	25-60

e. Educational Loan

A substantial amount of finance is required to give child the best education or to get a higher degree either at home or abroad.

Eligibility:

- ❖ Employees of confirmed Service holders, Businessman, Professionals
- ❖ Adequate cash flow to repay the loan

Purpose:

To meet financial needs for higher education purpose.

Loan Limit:	Up to Tk. 3,00,000/-
Loan Period:	Maximum 3 years
Current Interest	15%
Down Payment	Only 10% of total loan amount
Easy repayment	Equal monthly installments within the loan period

f.Travel Loan:

When you plan to travel local or global exotic location, financing is the key issue. Don't be worried; TBL Travel loan is ready to provide instant financial support.

Eligibility:

- Employees of confirmed Service holders, Businessman, Professionals
- Adequate cash flow to repay the loan

Purpose:

To meet the money for travel purpose (Holiday trip abroad)

Loan Limit:	Up to Tk. 3,00,000/-
Loan Period:	Maximum 2 years
Current Interest	16%
Down Payment	Only 20% of total loan amount
Easy repayment	Equal monthly installments within the loan period
Risk Fund	1%

g. Hospitalization Loan

Crises come at anytime and well being comes at a prices. When the urgency comes for medical treatment of your family, there can never be any compromise. At any urgency, please remember us to provide financial support through our “Hospitalization Loan” scheme

Eligibility:

- Employees of confirmed Service holders, Businessman, Professionals
- Supportive cash flow to repay the loan

Purpose:

To meet financial needs for treatment purpose.

Loan Limit: Up to Tk. 3,00,000/-

Loan Period: Maximum 2 years

Current Interest 16%

Down Payment Only 10% of total loan amount

Easy repayment Equal monthly installments within the loan period

h.Any Purpose Loan:

We have so many needs, some are attainable with our means & standing and some are unattainable. The unattainable needs can be met by TBL “Any Purpose Loan”

Eligibility:

- ❖ Confirmed employees of the Govt. Organizations/Semi Govt. Organizations /Autonomous Bodies/ Multinational Companies/ Banks/
- ❖ InsuranceCom./FinancialInstitutions/EducationalInstitutions/Corporate Bodies.
- ❖ Supportive cash flow to repay the loan

Purpose:

To meet instant financial requirements.

Loan Limit:	Up to Tk. 5,00,000 (Five Lac)
Loan Period:	Maximum 3 years
Current Interest	15%
Easy repayment	Equal monthly installments within the loan period
Processing Fee (15% VAT will Be added):	2%
Age Limit	25-60

i. Apon Nibash Loan (House Finance):

TBL offers Apon Nibash Loan (House Finance) to you with easy repayment schedule matching your affordability. You have unlimited options of choosing your home with limited means and standing. Here, TBL Apon Nibash helps you to match your long cherished dream.

Eligibility:

Salaried People

- ❖ Confirmed employees of Govt./Autonomous body
- ❖ Confirmed employees of Financial Institutions
- ❖ Confirmed employees of different Public Limited Company/Private Limited Company having Corporate Structure
- ❖ Teachers of any School/College/University
- ❖ Supportive cash flow to repay the loan

Professionals

- ❖ Doctor/Medical Professionals
- ❖ Engineers
- ❖ Accountants
- ❖ IT Professionals
- ❖ Management Consultants

Purpose:

- ❖ For purchasing of apartment
- ❖ For construction of new house
- ❖ For taking over of House Building Loan from other Banks/Non Banking Finance Institutions.

Loan Limit:	Up to Tk. 75,00,000/-
Loan Period:	Maximum 20years
Current Interest	13% - 14.50%
Down Payment	Only 40% of the value of the purchase/new apartment or projected amount for construction of home/house.
Easy repayment	Equal monthly installments within the loan period
Processing Fee (15% VAT will Be added):	1.0%
Age Limit	25-60

j.CNG Conversion Loan

Driving a car is no longer a burden as our TBL Conversion Loan makes it easily affordable.

Eligibility:

- ❖ Employees of confirmed Service holders, Businessman, Professionals(Owner of the vehicle or user of the vehicle) & Corporate Clients (for more than one Car)
- ❖ Any other persons who have adequate cash flow to repay the loan installment.

Purpose:

Convert the vehicle from carbon based fuel system to CNG system

Loan Limit: Up to Tk. 60,000/- and Tk. 1,00,000/- for corporate bodies

Loan Period: Maximum 18 months

Current Interest 16%

Down Payment Only 10% of total loan amount

Easy repayment Equal monthly installments within the loan period