

Sub: Revised interest/ profit rate with effect from 07.06.2017		Interest /Profit Rate p.a.	
		Previous	Revised
1	<b>Agriculture</b> <sup>[A]</sup>	Maximum 10.00%	Maximum 10.00%
2	<b>Term Loan to Large Industries:</b>		
	a. <i>Export oriented</i>	10.00% (mid rate)	10.00% (mid rate)
	b. <i>Others</i>	10.00% (mid rate)	10.00% (mid rate)
3	<b>Working Capital loan to Large Industries:</b>		
	a. <i>Export oriented</i>	10.00% (mid rate)	10.00% (mid rate)
	b. <i>Others</i>	10.00% (mid rate)	10.00% (mid rate)
4	<b>Term Loan to Medium, Small, Micro and Cottage Industries:</b>		
	a. <i>Medium</i>	13.00% (mid rate)	12.00% (mid rate)
	b. <i>Small</i>	13.50% (mid rate)	12.50% (mid rate)
	c. <i>Micro</i>	13.50% (mid rate)	12.50% (mid rate)
	d. <i>Cottage</i>	13.50% (mid rate)	12.50% (mid rate)
5	<b>Working Capital loan to Medium, Small, Micro and Cottage Industries:</b>		
	a. <i>Medium</i>	11.50% (mid rate)	11.50% (mid rate)
	b. <i>Small</i>	13.00% (mid rate)	12.50% (mid rate)
	c. <i>Micro</i>	13.50% (mid rate)	12.50% (mid rate)
	d. <i>Cottage</i>	13.50% (mid rate)	12.50% (mid rate)
6	<b>Pre shipment export credit (Packing Credit)</b> <sup>[A]</sup>	7.00%	7.00%
7	<b>Commercial Lending/ Trading:</b>		
	a. <i>Import/ post import financing</i>	<i>Large Corporate [100 Crore &amp; Above]</i> 11.00% (mid rate)	<i>Other than Large Corporate [15 Crore to &lt;100 Crore]</i> 11.00% (mid rate)
	b. <i>Others</i>	12.50% (mid rate)	12.50% (mid rate)
8	<b>Work Order Finance:</b>		
	a. <i>Large Corporate [100 Crore &amp; Above]</i>	11.50% (mid rate)	10.00% (mid rate)
	b. <i>Other than Large Corporate [15 Crore to &lt;100 Crore]</i>	13.00% (mid rate)	12.00% (mid rate)
	c. <i>SME</i>	14.00% (mid rate)	12.50% (mid rate)
9	<b>Housing:</b>		
	a. <i>Commercial</i>	<i>Large Corporate [100 Crore &amp; Above]</i> 11.00% (mid rate)	<i>Other than Large Corporate [15 Crore to &lt;100 Crore]</i> 11.00% (mid rate)
	b. <i>Commercial cum residential</i>	12.50% (mid rate)	12.50% (mid rate)
	c. <i>Residential</i>	12.50% (mid rate)	12.50% (mid rate)
10	<b>Consumer Credit:</b>		
	a. <i>Home Loan (upto Tk. 12.00 million) – individual</i>	10.25% (mid rate)	10.25% (mid rate)
	b. <i>Car Loan:</i>		
	i. <i>Corporate tie up</i>	11.50% (mid rate)	11.50% (mid rate)
	ii. <i>Reputed Salaried &amp; Professional</i>	11.50% (mid rate)	11.50% (mid rate)
	iii. <i>Businessperson &amp; Others</i>	11.50% (mid rate)	11.50% (mid rate)
	c. <i>Personal Loan:</i>		
	i. <i>Corporate tie up</i>	12.50% (mid rate)	12.50% (mid rate)
	ii. <i>Reputed Salaried &amp; Professional</i> <sup>[E]</sup>	12.50% (mid rate)	12.50% (mid rate)
	iii. <i>Businessperson &amp; Others</i>	12.50% (mid rate)	12.50% (mid rate)
11	<b>Finance to NBFIs</b> [Non-Bank Financial Institutes]	11.50% (mid rate)	11.00% (mid rate)
12	<b>Finance to MFIs</b> [Micro-finance Institutes]	9.50% (mid rate)	9.00% (mid rate)
13	<b>Others:</b>		
	a. <i>Loan against Cash collateral:</i>		
	i. <i>DBL FDR</i> <sup>[B]</sup>	3% spread	3% spread
	ii. a) <i>Other Bank/ NBFi FDR</i>	11.50% [mid rate]	11.50% [mid rate]
	b) <i>Other Bank/ NBFi FDR for NBFi/Leasing Co./Corporate</i>	8.50% [mid rate]	8.50% [mid rate]
	iii. <i>Deposit schemes (other than SDS) of Dhaka Bank (Maximum 90%)</i> <sup>[B]</sup>	3% spread	3% spread
	iv. <i>For Special Deposit Scheme (Maximum 80%)</i> <sup>[B]</sup>	3% spread	3% spread
	v. <i>Special Loan against DBL Cash Collateral</i> <sup>[B]</sup>	12.00% [mid rate]	12.00% [mid rate]
	b. <i>Special Scheme Loans</i> <sup>[C]</sup>	13.00% (mid rate)	12.50% (mid rate)
	c. <i>Women Entrepreneur</i> <sup>[D]</sup>	13.00% (mid rate)	12.50% (mid rate)
	d. <i>Bill Discount/Purchase</i> <sup>[F]</sup>	<i>Large Corporate [100 Crore &amp; Above]</i> <i>Others [Including SME]</i>	<b>Prescribed WC rate</b> <b>Prescribed WC rate</b>
	e. <i>Lease Financing (Lease rental factor)</i>	<i>Large Corporate [100 Crore &amp; Above]</i> <i>Others [Including SME]</i>	10.50% (mid rate) 10.50% (mid rate)
	f. <b>Others:</b> <i>Working Capital Short Term financing to corporate / 100% collateral based working capital / one off facilities to large corporate industry.</i>	13.50% (mid rate)	<b>12.50% (mid rate)</b>
	g. <i>STL-Telecommunication/ FMCG [First Moving Consumer Goods]</i>	8.75% (mid-rate)	8.75% (mid-rate)
	h. <i>Finance to our subsidiary</i>	Dibor+1.00%	Dibor+1.00%
		5.00%	5.00%

[A] Rate Ceiling Fixed by Central Bank with effect from 01.07.2016

[B] For lending against DBL FDR and deposit schemes, the rate will be minimum 3% above the rate of the instrument [Minimum 2% for DBL employees]. In case of more than one instrument, the weighted average rate plus 3% shall be applicable. The Management may allow lower rate and margin at their discretion in special cases. In case of lending against FDR, minimum 3 months FDRs will be acceptable as collateral. In case of more than one instrument, branch will ensure changing lending rate of SOD facility accordingly in line with change of FDR rate. Branches may maintain a separate database of liened FDRs with their respective maturity date for matching lending rate of SOD with FDR rate. *Special Loan against DBL cash collateral applying 12.00% (mid-rate), prior Head Office approval is required.*

[C] If refinance is available, Bangladesh Bank prescribed rate will be applicable.

[D] 10% p.a. in case of refinance received from Bangladesh Bank.

[E] **9% p.a. for DBL Employees.**

[F] For Bill Discount/Purchase [viz. IDBP, LABA], Prescribed working capital rate of the respective ceiling will be applicable.