

Sub: Revised interest/ profit rate with effect from 06.02.2018		Interest / Profit Rate p.a.	
SL	Category of Credit facilities	Previous	Revised
1	Agriculture ^[A]	Maximum 9.00%	Maximum 9.00%
2	Term Loan to Large Industries:		
	a. Export oriented	10.00% (mid rate)	11.50% (mid rate)
	b. Others	10.00% (mid rate)	11.50% (mid rate)
3	Working Capital loan to Large Industries:		
	a. Export oriented	10.00% (mid rate)	11.50% (mid rate)
	b. Others	10.00% (mid rate)	11.50% (mid rate)
4	Term Loan to Medium, Small, Micro and Cottage Industries:		
	a. Medium	12.00% (mid rate)	13.50% (mid rate)
	b. Small	12.50% (mid rate)	13.50% (mid rate)
	c. Micro	12.50% (mid rate)	13.50% (mid rate)
	d. Cottage	12.50% (mid rate)	13.50% (mid rate)
5	Working Capital loan to Medium, Small, Micro and Cottage Industries:		
	a. Medium	11.50% (mid rate)	13.50% (mid rate)
	b. Small	12.00% (mid rate)	13.50% (mid rate)
	c. Micro	12.00% (mid rate)	13.50% (mid rate)
	d. Cottage	12.00% (mid rate)	13.50% (mid rate)
6	Pre shipment export credit (Packing Credit)^[A]	7.00%	7.00%
7	Commercial Lending/Trading:		
	a. Import/ post import financing		
		Large Corporate [100 Crore & Above]	11.00% (mid rate)
		Other than Large Corporate [15 Crore to <100 Crore]	12.50% (mid rate)
	b. Others	12.50% (mid rate)	13.50% (mid rate)
8	Work Order Finance:		
	a. Large Corporate [100 Crore & Above]	10.00% (mid rate)	11.50% (mid rate)
	b. Other than Large Corporate [15 Crore to <100 Crore]	12.00% (mid rate)	13.50% (mid rate)
	c. SME	12.50% (mid rate)	13.50% (mid rate)
9	Housing:		
	a. Commercial /Commercial cum residential		
		Large Corporate [100 Crore & Above]	11.00% (mid rate)
		Other than Large Corporate [Less than 100 Crore]	12.50% (mid rate)
	b. Residential		
		Urban	12.50% (mid rate)
		Rural	17.50% (mid rate)
10	Consumer Credit:	Please refer to the separate rate sheet available for Retail Lending Products.	
11	Finance to NBFIs [Non-Bank Financial Institutes]	11.00% (mid rate)	15.00% (mid rate)
12	Finance to MFIs [Micro-finance Institutes]	9.00% (mid rate)	12.00% (mid rate)
13	Others:		
	a. Loan against Cash collateral: ^[B]		
	i. a) SOD-For Individual/ Proprietorship business [DBL Instrument]	3% spread or Min. 8.50%	3% spread or Min. 8.50%
	b) SOD-For others [DBL Instrument]	3% spread	3% spread
	c) SOD-Other Bank/ NBFi FDR	11.50% [mid rate]	12.00% [mid rate]
	d) SOD-Other Bank/ NBFi FDR for NBFi/Leasing Co./Corporate	8.50% [mid rate]	10.00% [mid rate]
	ii. Special Loan against DBL Cash Collateral	12.00% [mid rate]	12.00% [mid rate]
	iii. Secured Loan- For Individual/ Proprietorship business [DBL Instrument]	2% spread or Min. 8.50%	2% spread or Min. 8.50%
	iv. Secured Loan against wage earners development bond – For Individual	10.00%	10.00%
	b. Special Scheme Loans ^[C]	12.50% (mid rate)	13.50% (mid rate)
	c. Women Entrepreneur ^[D]	12.50% (mid rate)	13.50% (mid rate)
	d. Bill Discount/Purchase ^[E]	Prescribed WC rate	
	e. Lease Financing (Lease rental factor)		
		Large Corporate [100 Crore & Above]	10.50% (mid rate)
		Others [Including SME]	12.50% (mid rate)
	f. Others: Working Capital Short Term financing to corporate / 100% collateral based working capital / one off facilities to large corporate industry.	8.75% (mid-rate)	13.50% (mid rate)
	g. Finance to our subsidiary	5.00%	9.50% (mid Rate)

[A] Rate Ceiling Fixed by Central Bank with effect from 22.06.2017

[B] For lending against DBL FDR and deposit schemes, the rate will be minimum 3% [min 8.50% for Individual/Proprietorship business] for above the rate of the instrument [Minimum 2% for DBL employees]. In case of more than one instrument, the weighted average rate plus 3% [min 8.50% for Individual/Proprietorship business] shall be applicable. *Maximum 90% of the value of DBL Instruments (other than SDS & Flex Payment FD; for SDS & Flex Payment FD maximum 85%) may be allowed.* 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], [D] If refinance is available, Bangladesh Bank prescribed rate will be applicable.

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