

Revised interest/ profit rate with effect from 26.02.2017			Interest /Profit Rate p.a.	
SL	Category of Credit facilities		Previous	Revised
1	Agriculture ^[A]		Maximum 10.00%	Maximum 10.00%
2	Term Loan to Large Industries:			
	a.	Export oriented	10.00% (mid rate)	10.00% (mid rate)
	b.	Others	10.00% (mid rate)	10.00% (mid rate)
3	Working Capital loan to Large Industries:			
	a.	Export oriented	10.00% (mid rate)	10.00% (mid rate)
	b.	Others	10.00% (mid rate)	10.00% (mid rate)
4	Term Loan to Medium, Small, Micro and Cottage Industries:			
	a.	Medium	13.00% (mid rate)	13.00% (mid rate)
	b.	Small	14.00% (mid rate)	14.00% (mid rate)
	c.	Micro	14.00% (mid rate)	14.00% (mid rate)
	d.	Cottage	14.00% (mid rate)	14.00% (mid rate)
5	Working Capital loan to Medium, Small, Micro and Cottage Industries:			
	a.	Medium	12.00% (mid rate)	11.50% (mid rate)
	b.	Small	13.00% (mid rate)	13.00% (mid rate)
	c.	Micro	14.00% (mid rate)	14.00% (mid rate)
	d.	Cottage	14.00% (mid rate)	14.00% (mid rate)
6	Pre shipment export credit (Packing Credit) ^[A]		7.00%	7.00%
7	Commercial Lending/Trading:			
	a.	Import/ post import financing	11.00% (mid rate)	11.00% (mid rate)
		Large Corporate [100 Crore& Above]	12.50% (mid rate)	12.50% (mid rate)
		Other than Large Corporate [15 Crore to <100 Crore]	12.50% (mid rate)	12.50% (mid rate)
	b.	Others	12.50% (mid rate)	12.50% (mid rate)
8	Work Order Finance:			
	a.	Large Corporate[100 Crore& Above]	11.50% (mid rate)	11.50% (mid rate)
	b.	Other than Large Corporate[15 Crore to <100 Crore]	13.00% (mid rate)	13.00% (mid rate)
	c.	SME	14.00% (mid rate)	14.00% (mid rate)
9	Housing:			
	a.	Commercial	11.00% (mid rate)	11.00% (mid rate)
		Large Corporate [100 Crore& Above]	12.50% (mid rate)	12.50% (mid rate)
		Other than Large Corporate [15 Crore to <100 Crore]	12.50% (mid rate)	12.50% (mid rate)
	b.	Commercial cum residential	12.50% (mid rate)	12.50% (mid rate)
	c.	Residential	12.50% (mid rate)	12.50% (mid rate)
10	Consumer Credit:			
	a.	Home Loan(upto Tk. 12.00 million) – individual	10.25% (mid rate)	10.25% (mid rate)
	b.	Car Loan:		
	i.	Corporate tie up	11.50% (mid rate)	11.50% (mid rate)
	ii.	Reputed Salaried & Professional	11.50% (mid rate)	11.50% (mid rate)
	iii.	Businessperson & Others	11.50% (mid rate)	11.50% (mid rate)
	c.	Personal Loan:		
	i.	Corporate tie up	12.50% (mid rate)	12.50% (mid rate)
	ii.	Reputed Salaried & Professional ^[F]	12.50% (mid rate)	12.50% (mid rate)
	iii.	Businessperson & Others	12.50% (mid rate)	12.50% (mid rate)
11	Credit Card ^[E]		2.00% per month	2.00% per month
12	Finance to NBFIs [Non-Bank Financial Institutes]		11.50% (mid rate)	11.00% (mid rate)
13	Finance to MFIs [Micro-finance Institutes]		9.50% (mid rate)	9.00% (mid rate)
14	Others:			
	a.	Loan against Cash collateral:		
	i.	DBL FDR ^[B]	3% spread	3% spread
	ii.	a) Other Bank/ NBFI FDR	11.50% [mid rate]	11.50% [mid rate]
		b) Other Bank/ NBFI FDR for NBFI/Leasing Co./Corporate	8.50%[mid rate]	8.50%[mid rate]
	iii.	Deposit schemes (other than SDS) of Dhaka Bank (Maximum 90%) ^[B]	3% spread	3% spread
	iv.	For Special Deposit Scheme (Maximum 80%) ^[B]	3% spread	3% spread
	v.	Special Loan against DBL Cash Collateral ^[B]	12.00% [mid rate]	12.00% [mid rate]
	b.	Special Scheme Loans ^[C]	14.00% (mid rate)	14.00% (mid rate)
	c.	Women Entrepreneur ^[D]	14.00% (mid rate)	14.00% (mid rate)
	d.	Commercial Bill Discount ^[G]		
		Large Corporate [100 Crore& Above]	12.50% (mid rate)	12.50% (mid rate)
		Other than Large Corporate [15 Crore to <100 Crore]	13.00% (mid rate)	13.00% (mid rate)
	e.	Lease Financing	11.00% (mid rate)	10.50% (mid rate)
		(Lease rental factor)	13.50% (mid rate)	13.50% (mid rate)
	f.	Others	14.50% (mid rate)	14.50% (mid rate)
	g.	Loan against Share	14.50% (mid rate)	14.50% (mid rate)
	h.	Others: Working Capital Short Term financing to corporate / 100% collateral based working capital / one off facilities to large corporate industry.	8.75% (mid-rate)	8.75% (mid-rate)
	i.	STL-Telecommunication/ FMCG [First Moving Consumer Goods]	Dibor+1.00%	Dibor+1.00%
	j.	Finance to our subsidiary	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 refinace is available, Bangladesh Bank prescribed rate will be applicable.

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

[E] 1.50% per month for Secured Card [80%] against DPS/Deposit Scheme/FDR and 1% per month for DBL Employees

[F] 10% p.a. for DBL Employees.

[G] For SME, prescribed working capital rate will be applicable.