

**DHAKA BANK**  
L I M I T E D  
Head Office,  
Credit Risk Management

Credit Circular No. 5/2018/3005

Date: March 08, 2018

Sub: Revised interest/ profit rate with effect from <del>01.03.2018</del> 11.03.2018		Interest /Profit Rate p.a.	
1	Agriculture <sup>[A]</sup>	Maximum 9.00%	Maximum 9.00%
2	<b>Term Loan/Lease Finance to Large &amp; Medium Industries:</b>		
	a. <i>Export oriented</i>	11.50% (mid rate)	<b>12.00% (mid rate)</b>
	b. <i>Others</i>	11.50% (mid rate)	<b>12.00% (mid rate)</b>
3	<b>Term Loan/Lease Finance to Small, Micro and Cottage Industries:</b>		
	a. <i>Small</i>	13.50% (mid rate)	13.50% (mid rate)
	b. <i>Micro</i>	13.50% (mid rate)	13.50% (mid rate)
	c. <i>Cottage</i>	13.50% (mid rate)	13.50% (mid rate)
4	<b>Working Capital loan to Large &amp; Medium Industries:</b>		
	a. <i>Export oriented</i>	11.50% (mid rate)	<b>12.00% (mid rate)</b>
	b. <i>Others</i>	11.50% (mid rate)	<b>12.00% (mid rate)</b>
5	<b>Working Capital loan to Small, Micro and Cottage Industries:</b>		
	a. <i>Small</i>	13.50% (mid rate)	13.50% (mid rate)
	b. <i>Micro</i>	13.50% (mid rate)	13.50% (mid rate)
	c. <i>Cottage</i>	13.50% (mid rate)	13.50% (mid rate)
6	<b>Export Credit/Packing Credit <sup>[A]</sup></b>	7.00%	7.00%
7	<b>Trade Financing/Commercial Lending</b>		
	a. <i>Import/Post Import Financing [Tk.100 crore and above]</i>	11.50%	<b>12.00%</b>
	b. <i>Others [Tk.100 crore and above]</i>	11.50%	<b>12.00%</b>
8	<b>Housing Loan/Real Estate Finance</b>	13.50%	13.50%
9	<b>Consumer Credit</b>		
	a. <i>Personal Loan</i>	11.50% [mid rate]	11.50% [mid rate]
	b. <i>Car Loan</i>	11.50% [mid rate]	11.50% [mid rate]
	c. <i>Home Loan</i>	11.50% [mid rate]	11.50% [mid rate]
10	<b>Credit Card</b>	24.00%	24.00%
11	<b>Credit to NBFIs</b>	15.00%	<b>14.00%</b>
12	<b>Credit to MFIs</b>	12.00%	12.00%
13	<b>Finance to DBL Subsidiary</b>	9.50%	9.50%
14	<b>House Building Loan [Rural]</b>	17.50% (mid rate)	17.50% (mid rate)
15	<b>Special Scheme Loans <sup>[C]</sup></b>	13.50%	13.50% [mid rate]
16	<b>Women Entrepreneur <sup>[D]</sup></b>	13.50%	13.50% [mid rate]
17	<b>Others</b>		
	<b>Loan Against Cash Collateral: <sup>[B]</sup></b>		
	i. <i>SOD-For individual/Proprietorship Business [DBL Instrument]</i>	3% spread or minimum 8.50%	<b>3% spread or minimum 10.00%</b>
	ii. <i>SOD-For others [DBL Instruments]</i>	3% spread	<b>3% spread or minimum 10.00%</b>
	iii. <i>SOD-Other Bank/NBFI FDR</i>	12.00% [mid rate]	12.00% [mid rate]
	iv. <i>Special Loan against DBL Cash collateral</i>	12.00% [mid rate]	12.00% [mid rate]
	v. <i>Secured Loan-For Individual/Proprietorship Business [DBL Instrument]</i>	2% spread or minimum 8.50%	<b>2% spread or minimum 10.00%</b>
	vi. <i>Secured Loan against wage earners development bond-for individual</i>	10% [mid rate]	<b>12.00% [mid rate]</b>
	b. <i>Others: Working Capital Short Term Financing to corporate/100% collateral based working capital/one off facilities to large corporate industry</i>	13.50%	<b>12.00% [mid rate]</b>
	c. <i>Others</i>	-	12.00% [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 10.00% 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 10.00% 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 lien 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.

**Special Note# For medium enterprise Branch/MSME Division will try to book clients at higher band of interest rate.**