

Lending Rates with effect from 08.05.2024

| SL | Category of Credit Facilities | MID RATE OF INTEREST/PROFIT RATE* |
|-----------|---|--|
| 1 | Agriculture | Secured:12.55%p.a.; Unsecured: 13.55% |
| 2 | Term Loan/Lease Finance to Large & Medium Industries: | |
| | <i>a. Export oriented</i> | 13.55%p.a. |
| | <i>b. Others</i> | 13.55%p.a. |
| 3 | Term Loan/Lease Finance to Small, Micro and Cottage Industries: | |
| | <i>a. Small</i> | Secured:13.55%p.a.; Unsecured: 14.55% |
| | <i>b. Micro</i> | Secured:13.55%p.a.; Unsecured: 14.55% |
| | <i>c. Cottage</i> | Secured:13.55%p.a.; Unsecured: 14.55% |
| 4 | Working Capital Loan to Large & Medium Industries: | |
| | <i>a. Export oriented</i> | 13.55%p.a. |
| | <i>b. Others</i> | 13.55%p.a. |
| 5 | Working Capital Loan to Small, Micro and Cottage Industries: | |
| | <i>a. Small</i> | Secured:13.55%p.a.; Unsecured: 14.55% |
| | <i>b. Micro</i> | Secured:13.55%p.a.; Unsecured: 14.55% |
| | <i>c. Cottage</i> | Secured:13.55%p.a.; Unsecured: 14.55% |
| | <i>d. Distributor Finance/ Bills to Cash</i> | 13.55%p.a. |
| 6 | Export Credit/Packing Credit | 12.55%p.a. |
| 7 | Trade Financing/Commercial Lending [Post-import financing & Trading] | 13.55%p.a. |
| 8 | House Building Loan /Real Estate Finance | 13.55%p.a. |
| 9 | Consumer Credit | |
| | <i>a. Personal Loan</i> | 13.55%p.a. |
| | <i>b. Car Loan</i> | 12.55%p.a. |
| | <i>c. Home Loan</i> | 12.55%p.a. |
| 10 | Credit Card | 20.00%p.a. [Fixed] |
| 11 | Credit to NBFIs/MFIs/ DBL Subsidiary | 13.55%p.a. |
| 12 | Others | |
| | <i>Loan Against Cash Collateral:^[A]</i> | |
| | <i>a. i. SOD-For individual/Proprietorship Business [Dhaka Bank Instrument]</i> | 3.0% spread |
| | <i>ii. SOD-For others [Dhaka Bank Instruments]</i> | 3.0% spread |

| | | | |
|-----------|---------------|--|-------------|
| | <i>iii.</i> | <i>Secured Loan-For Individual/Proprietorship Business [Dhaka Bank Instrument]</i> | 3.0% spread |
| <i>b.</i> | <i>Others</i> | | 13.55%p.a. |

*Note: Interest or Profit rate may vary maximum $\pm 1.0\%$ of mid-rate.

Interest or Profit rate is revised as per BRPD Circular no.10 dated 08.05.2024 of Bangladesh Bank