

Treasury Division (Front Office), Head Office, Dhaka

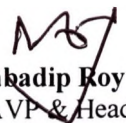
Treasury Circular No. 01 /2023

January 31, 2023

Subject: Lending Interest Rates

The 41th meeting of Asset Liability Management Committee (ALCO) of our Bank has been held on January 18, 2023. In that meeting, Lending rates of our Bank have been fixed as per following schedules with effective from **February 01, 2023**:

Lending Interest Rate		
Particulars	Lowest Rate	Highest Rate
Agriculture (as per Bangladesh Bank Instruction)	8.00%	8.00%
Term Loan		
a) Term Loan to large & medium scale industry	8.00%	9.00%
b) Term Loan to small Industry	8.00%	9.00%
Working Capital to Industry		
a) Working Capital to large & medium scale industry	8.00%	9.00%
b) Working Capital to small industry	8.00%	9.00%
Export (Packing Credit-as per Bangladesh Bank Instruction)	7.00%	7.00%
Trade financing		
a) Trade finance to large & medium scale industry	8.00%	9.00%
b) Trade finance to small industry	8.00%	9.00%
House Building Loan	9.00%	9.00%
Consumer credit	9.00%	9.00%
Credit Card	18.00%	21.00%
Credit to NBFIs	9.00%	9.00%
Others		
a) Secured Facility (FDR & Scheme Maintained with CBBL)	Instrument Rate + (2.00%-3.00%)	
b) Secured Facility (FDR & Scheme Maintained with Other Banks)	9.00%	9.00%
c) Secured Facility (Backed by GPF)	8.75%	9.00%


Nabadip Roy
SAVP & Head of Treasury


Masihul Huq Chowdhury
Managing Director & CEO