

Effective from 26 October 2026

Economic Purposes	Declared rate (p.a.)	Lowest rate (p.a.)	Highest rate (p.a.)
A. Agriculture, Fishing & Forestry			
1. Agriculture			
a) Cultivation	12.00%	11.00%	13.00%
b) Plantation	12.00%	11.00%	13.00%
c) Agricultural Machineries and Implements	12.00%	11.00%	13.00%
d) Fertilizers and Pesticides finances for Farmers	12.00%	11.00%	13.00%
e) Livestock	12.00%	11.00%	13.00%
f) Vegetables/Fruits Preservation in cold storage	12.00%	11.00%	13.00%
g) Agriculture finance Disbursed through NGOs	N/A	N/A	N/A
2. Fishing	12.00%	11.00%	13.00%
3. Forestry and Logging	12.00%	11.00%	13.00%
B. Industry			
1. Term investment (other than Working Capital Financing)			
a) Large Industries			
(aa) RMG	12.00%	11.00%	13.00%
(ab) Others	12.00%	11.00%	13.00%
b) Small and Medium Industries	12.00%	11.00%	13.00%
c) Cottage Industries/Micro Industries	12.00%	11.00%	13.00%
d) Service Industries	12.00%	11.00%	13.00%
2. Working Capital Financing (Excluding Export & Import Financing)			
a) Large Industries			
(aa) RMG	12.00%	11.00%	13.00%
(ab) Others	12.00%	11.00%	13.00%
b) Small and Medium Industries	12.00%	11.00%	13.00%
c) Cottage Industries/Micro Industries	12.00%	11.00%	13.00%
d) Service Industries	12.00%	11.00%	13.00%
C. Construction			
1. Housing (Commercial) For Developer/Contractor	12.00%	11.00%	13.00%
2. Housing (Residential) in urban area for individual person	10.50%	9.50%	11.50%
3. Housing (Residential) in rural area for individual person	10.50%	9.50%	11.50%
4. Infrastructure Development (Road, Culvert, Bridge, etc.)	12.00%	11.00%	13.00%
5. House Renovation or Repairing or Extension	12.00%	11.00%	13.00%
6. Commercial Building (Market, Factory, Hotel, Cold storage, Warehouse etc.)	12.00%	11.00%	13.00%
7. Establishment of Solar panel	12.00%	11.00%	13.00%
8. Effluent Treatment Plant	12.00%	11.00%	13.00%
9. finance against Work Order/Pay Order/Earnest Money	12.00%	11.00%	13.00%
10. Water-works	12.00%	11.00%	13.00%
11. Sanitary Services	12.00%	11.00%	13.00%
D. Transport			
1. Road Transport (excluding personal vehicle & lease finance)	12.00%	11.00%	13.00%
2. Water Transport (excluding Fishing Boats)	12.00%	11.00%	13.00%
3. Air Transport	12.00%	11.00%	13.00%

Economic Purposes	Declared rate (p.a.)	Lowest rate (p.a.)	Highest rate (p.a.)
E. Trade & Commerce			
1. Wholesale and Retail Trade			
a) Wholesale Trading	12.00%	11.00%	13.00%
b) Retail Trading	12.00%	11.00%	13.00%
c) Other Commercial financing	12.00%	11.00%	13.00%
2. Procurement by Government			
a) Jute	12.00%	11.00%	13.00%
b) Paddy	12.00%	11.00%	13.00%
c) Wheat	12.00%	11.00%	13.00%
d) Others	12.00%	11.00%	13.00%
3. Export Financing (PC, ECC etc.)			
a) Jute and Jute Products	12.00%	11.00%	13.00%
b) Tea	12.00%	11.00%	13.00%
c) Hides and Skins	12.00%	11.00%	13.00%
d) Ready-made Garments	12.00%	11.00%	13.00%
e) Non-traditional Items	12.00%	11.00%	13.00%
f) Other Exported Items	12.00%	11.00%	13.00%
4. Import Financing (LTR, TR etc.)			
a) Food Items	12.00%	11.00%	13.00%
b) Petroleum and Petroleum Products	12.00%	11.00%	13.00%
c) Machineries and Implements	12.00%	11.00%	13.00%
d) Textile and Textile Products	12.00%	11.00%	13.00%
e) Electric and Electronic goods & Spares	12.00%	11.00%	13.00%
f) Sanitary Goods Including Tiles, Stones & Clinkers	12.00%	11.00%	13.00%
g) Cosmetics & Crockeries	12.00%	11.00%	13.00%
h) Medicine and Surgical Instruments	12.00%	11.00%	13.00%
i) New Automobiles	12.00%	11.00%	13.00%
j) Reconditioned Automobiles	12.00%	11.00%	13.00%
k) Chemicals (except Medicine)	12.00%	11.00%	13.00%
l) Iron and Steel Products	12.00%	11.00%	13.00%
m) Paper and Printed Papers	12.00%	11.00%	13.00%
n) Computer and Accessories	12.00%	11.00%	13.00%
o) Wood & Logging	12.00%	11.00%	13.00%
p) Plastic & Plastic Products including toys	12.00%	11.00%	13.00%
q) Leather Goods	12.00%	11.00%	13.00%
r) Poultry feeds	12.00%	11.00%	13.00%
s) Cattle feeds	12.00%	11.00%	13.00%
t) Coal	12.00%	11.00%	13.00%
u) Ship	12.00%	11.00%	13.00%
v) Other Imported Items	12.00%	11.00%	13.00%
5. Share Trading	N/A	N/A	N/A
6. Lease Financing/Leasing	12.00%	11.00%	13.00%

Economic Purposes	Declared rate (p.a.)	Lowest rate (p.a.)	Highest rate (p.a.)
F. Other Institutional finance			
1. finance to Financial Corporations			
a) Credit to NBFI	N/A	N/A	N/A
b) Credit to Insurance companies	N/A	N/A	N/A
c) Credit to NGO (excluding Agriculture)	N/A	N/A	N/A
d) Credit to Merchant Banks/Brokerage Houses	N/A	N/A	N/A
e) Credit to Co-operative Banks/Societies	N/A	N/A	N/A
2. Financing to Educational Institutions	12.00%	11.00%	13.00%
G. Consumer Finance			
1. Doctors finance/Professional finances	12.00%	11.00%	13.00%
2. Flat Purchase	10.50%	9.50%	11.50%
3. Transport finance (Motor car/Motor cycle etc.)	10.00%	9.00%	11.00%
4. Consumer Goods (TV, Freeze, Air Cooler, Computer, Furniture etc.)	12.00%	11.00%	13.00%
5. Credit Cards	N/A	N/A	N/A
6. Educational Expenses	N/A	N/A	N/A
7. Treatment Expenses	N/A	N/A	N/A
8. Marriage Expenses	N/A	N/A	N/A
9. Land Purchase	N/A	N/A	N/A
10. finance against Salary	N/A	N/A	N/A
11. finance against PF	N/A	N/A	N/A
12. Personal finance against DPS, MSS etc.	N/A	N/A	N/A
13. Personal finance against FDR, MBS, DBS etc.	N/A	N/A	N/A
14. Travelling/ Holiday finance	N/A	N/A	N/A
15. Other personal finances	N/A	N/A	N/A
H. Miscellaneous			
1. Private Welfare and Development Activities	N/A	N/A	N/A
2. Advances for Special Credit Program (EPZ, Special Economic Zone, Youth development etc.)	N/A	N/A	N/A
3. Swanirvar	N/A	N/A	N/A
4. Poverty Alleviation Program	N/A	N/A	N/A
5. Other finances not mentioned above	12.00%	11.00%	13.00%

Notes:

- The investment profit rate may be changed up to 1.00% p.a. higher or lower of the declared profit rate depending on the relative risk of customers; for details BRPD circular no-10 dated May 08, 2024 has to be followed.
- Profit rates for Investments to be sanctioned under special funds and stimulus packages formed by Bangladesh Bank will be determined as per respective BB circulars and guidelines.