

SL	Category of Credit Facilities	Mid Rate p.a.	Interest/ Profit Rate p.a.
**1	Agriculture	--	13.00%
2	Large and Medium Scale Industrial term Loan	17.00%	15.50%-18.50%
3	Small Industrial term Loan	17.00%	15.50%-18.50%
4	Working capital:		
	a. type (A): Large and medium scale industries	17.00%	15.50%-18.50%
	b. type (B): Small Industries	18.00%	16.50%-19.50%
**5	Export	--	7.00%
6	Commercial lending	17.00%	15.50%-18.50%
7	Housing lending		
	a. Commercial/ Real Estate	18.00%	16.50%-19.50%
	b. Commercial cum residential	17.00%	15.50%-18.50%
	c. Residential	16.00%	14.50%-17.50%
8	Consumer Credit		
	a. Personal Loan	20.00%	18.50%-21.50%
	b. Home loan(Upto Tk. 10 Million)	16.00%	14.50%-17.50%
	c. Car LOAN	18.00%	16.50%-19.50%
9	Credit Card	2.5% per month	2.5% per month
10	Finance to NBFIs	17.00%	15.50%-18.50%
11	Others		
	a. Cash collateral-DBL FDR (Maximum 90%)	16.50%	15.00%-18.00%
	b. Loan against other deposit schemes with Dhaka Bank	18.00%	16.50%-19.50%
	c. Other Bank FDR	17.00%	15.50%-18.50%
	d. Small and Medium Enterprise-SME	18.00%	16.50%-19.50%
	e. Special Scheme Loans	18.00%	16.50%-19.50%
	f. Women Entrepreneur**	17.00%	15.50%-18.50%
	g. Commercial Bill Discount/ Purchase	18.00%	16.50%-19.50%
	h. Lease Financing (lease rental factor)	18.00%	16.50%-19.50%

\*\* 10%p.a. in case of refinance received from Bangladesh Bank

*Effected from January 01, 2012*

**Note: For Lending against DBL FDR the rate will be minimum 3% above the rate of the instrument or minimum 15% p.a. whichever is higher**