

 **AB BANK LIMITED**
Treasury Division

Interest Rate on Loan w.e.f. February 11, 2018

Products	Interest rate	
	Mid Rate	Range
1) Agriculture (As per Bangladesh Bank Directives)	9.00%	9.00%
2) Export (As per Bangladesh Bank Directives)	7.00%	7.00%
3) Large and medium scale industries (Term)	12.00%	10.50%- 13.50%
4) Small Industries (Term Loan)	13.00%	11.50%-14.50%
5) Working Capital		
a) Large and medium scale industries	11.50%	10.00%-13.00%
b) Small Industries	12.50%	11.00%-14.00%
6) Commercial lending		
a) Large and medium scale industries	12.00%	10.50%-13.50%
b) Small Industries	12.50%	11.00%-14.00%
7) Housing Loans	12.50%	11.00%-14.00%
8) Consumer credit	14.00%	12.50%-15.50%
9) Credit Card		
Interest Rate for Cash and Retail Purchase	25.00% p.a.	25.00% p.a.
Interest Rate for Balance Transfer	25.00% p.a.	25.00% p.a.
Interest Rate for Installment Loan in Credit Cards	20.00% p.a.	20.00% p.a.
10) Finance to NBFIs	13.50%	12.00%-15.00%
11) Short Term Loan (Maximum upto 4 months)	10.00%	8.50% -11.50%
12) Others		
i) Cash collateral- ABBL FDR/DDS/MSDS (Maximum 90.00%) - ABBL MIDS (Maximum 80.00%)	--	Instrument Rate + 2%-3% spread
ii) Cash Collateral - Other Banks & NBFi FDR/Scheme Deposit/ WDB/USD Premium Bond/ USD Investment Bond	14.00%	12.50%-15.50%
iii) Women Entrepreneur upto Tk 50.00 lac		
a) Medium Enterprise	10.00%	10.00%
b) Cottage, Micro & Small Enterprise	9.00%	9.00%
iv) Special Scheme Loans -SME	13.00%	11.50%-14.50%
v) Auto Loan	13.00%	11.50%- 14.50%

Notes:

1. For taking exposure on "Digun Loan" under Special Scheme, the rate will be 8% above the instruments' rate.