

**AB BANK LIMITED****Treasury Division**

Interest Rate on Loan w.e.f. April 01, 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)	13.50%	12.00%- 15.00%
4) Small Industries (Term Loan)	14.00%	12.50%-15.50%
5) Working Capital		
a) Large and medium scale industries	13.50%	12.00%-15.00%
b) Small Industries	14.00%	12.50%-15.50%
6) Commercial lending		
a) Large and medium scale industries	14.00%	12.50%-15.50%
b) Small Industries	14.50%	13.00%-16.00%
7) Housing Loans	13.50%	12.00%-15.00%
8) Consumer credit	17.50%	16.00%-19.00%
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 NBFT's	18.50%	17.00%-20.00%
11) Short Term Loan (Maxium upto 4 months)	14.50%	13.00%-16.00%
12) Others		
i) Cash collateral- ABBL FDR/DDS/MSDS (Maximum 90.00%) - ABBL MIDS (Maximum 80.00%)	--	Instrument Rate + 3% spread
ii) Cash Collateral - Other Banks 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	14.50%	13.00%-16.00%
v) Auto Loan	15.50%	14.00%- 17.00%

Notes:

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