

**Interest Rate on Loan w.e.f. April 01, 2018**

Products	Interest rate	
	Mid Rate	Range
<b>1) Agriculture (As per Bangladesh Bank Directives)</b>	9.00%	9.00%
<b>2) Export (As per Bangladesh Bank Directives)</b>	7.00%	7.00%
<b>3) Large and medium scale industries (Term)</b>	13.50%	12.00%- 15.00%
<b>4) Small Industries (Term Loan)</b>	14.00%	12.50%-15.50%
<b>5) Working Capital</b>		
a) Large and medium scale industries	13.50%	12.00%-15.00%
b) Small Industries	14.00%	12.50%-15.50%
<b>6) Commercial lending</b>		
a) Large and medium scale industries	14.00%	12.50%-15.50%
b) Small Industries	14.50%	13.00%-16.00%
<b>7) Housing Loans</b>	13.50%	12.00%-15.00%
<b>8) Consumer credit</b>	17.50%	16.00%-19.00%
<b>9) Credit Card</b>		
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.
<b>10) Finance to NBFIs</b>	18.50%	17.00%-20.00%
<b>11 ) Short Term Loan ( Maximum upto 4 months)</b>	14.50%	13.00%-16.00%
<b>12) Others</b>		
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%