



AB BANK LIMITED
Treasury Division

Interest Rate on Loan w.e.f. July 03, 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)		
For good Borrowers and new Customers*	10.50%	9.00%-12.00%
For Other Customers	13.50%	12.00%- 15.00%
4) Small Industries (Term Loan)		
For good Borrowers and new Customers*	10.50%	9.00%-12.00%
For Other Customers	14.00%	12.50%-15.50%
5) Working Capital		
For good Borrowers and new Customers*		
a) Large and medium scale industries	10.50%	9.00%-12.00%
b) Small Industries	10.50%	9.00%-12.00%
For Other Customers		
a) Large and medium scale industries	13.50%	12.00%-15.00%
b) Small Industries	14.00%	12.50%-15.50%
6) Commercial lending		
For good Borrowers and new Customers*		
a) Large and medium scale industries	10.50%	9.00%-12.00%
b) Small Industries	10.50%	9.00%-12.00%
For Other Customers		
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 NBFIs	18.50%	17.00%-20.00%
11) Short Term Loan (Maximum 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		
For good Borrowers and new Customers*	10.50%	9.00%-12.00%
For Other Customers	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.

*** Selection Criteria of Good Borrower (s) in light of BRPD Circular no. 6, Dated March 19, 2015**

1) Continuous Loan:

- a. Borrower need to remain Unclassified-Standard for last three consecutive years and up to date current year.
- b. Satisfactory transaction of loan account as per Sanction Advice / Renewal letter.

2) Demand Loan:

All types of Demand Loans in the last three consecutive years and up to date current year are required to be fully adjusted as Unclassified-Standard.

3) Term / Time Loan:

Regular payment of instalments for last three years and up to date current year (excluding grace / moratorium period) and maintaining the statuses Unclassified- Standard.

4) Customers cannot be considered as good borrower if they have Classified Loan in their name or concern (s) for last 03 years and up to date current year in any banks or Financial Institutions.

5) For booking of new Customers, serial number 1 to 4 mentioned above to be complied.