



AB BANK LIMITED
Treasury Division

Interest Rate on Loan w.e.f. November 3, 2019

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)		
SC-1. Manufacturing	14.00%	12.50%-15.50%
SC-2. Other than Manufacturing	14.50%	13.00%-16.00%
4) Small Industries (Term Loan)		
SC-1. Manufacturing	14.00%	12.50%-15.50%
SC-2. Other than Manufacturing	14.50%	13.00%-16.00%
5) Working Capital		
SC-1. Manufacturing Concern		
a) Large and medium scale industries	14.00%	12.50%-15.50%
b) Small Industries	14.00%	12.50%-15.50%
SC-2. Other than Manufacturing Concern		
a) Large and medium scale industries	14.50%	13.00%-16.00%
b) Small Industries	14.50%	13.00%-16.00%
6) Commercial lending		
a) Large and medium scale enterprise	14.00%	12.50%-15.50%
b) Small enterprise	14.50%	13.00%-16.00%
7) Trade Finance		
a) Large and medium scale enterprise	14.00%	12.50%-15.50%
b) Small enterprise	14.50%	13.00%-16.00%
8) Housing Loans	14.00%	12.50%-15.50%
9) Consumer credit	15.00%	13.50%-16.50%
10) 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.
11) Finance to NBFIs	19.00%	17.50%-20.50%
12) Short Term Loan (Maximum upto 4 months)	15.00%	13.50%-16.50%
13) Others		
i) Cash collateral- ABBL FDR/DDS/MSDS(Maximum 90.00%) - ABBL MIDS(Maximum 80.00%)	--	Instrument Rate + 2.00%-3.00% spread
ii) Cash Collateral - Other Banks FDR/Scheme Deposit/ WDB/USD Premium Bond/ USD Investment Bond	14.50%	13.00%-16.00%
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	15.00%	13.50%-16.50%
v) Auto Loan	16.00%	14.50%- 17.50%

Notes:

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