



AB BANK LIMITED
Treasury Division

Treasury Circular No. 04/21

Date: April 26, 2021

To:

1. The President & Managing Director's Secretariat, ABBL, Head Office
2. Additional Managing Director, Head Office, ABBL
3. Deputy Managing Directors, Head Office, ABBL
4. Company Secretary
5. The Divisional/Departmental Heads, Head office, ABBL, Dhaka
6. All User, ABBL

Interest Rate on Loan w.e.f. April 01, 2021

Products	Interest rate	
	Mid Rate	Range
1) Agriculture (As per Bangladesh Bank Directives)	8.00%	8.00%
2) Export (As per Bangladesh Bank Directives)	7.00%	7.00%
3) Large and medium scale industries (Term)		
SC-1. Manufacturing	9.00%	9.00%
SC-2. Other than Manufacturing	9.00%	9.00%
4) Small Industries (Term Loan)		
SC-1. Manufacturing	9.00%	9.00%
SC-2. Other than Manufacturing	9.00%	9.00%
5) Working Capital		
SC-1. Manufacturing Concern		
a) Large and medium scale industries	9.00%	9.00%
b) Small Industries	9.00%	9.00%
SC-2. Other than Manufacturing Concern		
a) Large and medium scale industries	9.00%	9.00%
b) Small Industries	9.00%	9.00%
6) Commercial lending		
a) Large and medium scale enterprise	9.00%	9.00%
b) Small enterprise	9.00%	9.00%
7) Trade Finance		
a) Large and medium scale enterprise	9.00%	9.00%
b) Small enterprise	9.00%	9.00%
8) Housing Loans	9.00%	9.00%
9) Consumer credit	9.00%	9.00%
10) Credit Card		
Interest Rate for Cash and Retail Purchase	20.00% p.a	20.00% p.a
Interest Rate for Balance Transfer	20.00% p.a.	20.00% p.a.
Interest Rate for Installment Loan in Credit Cards	20.00% p.a.	20.00% p.a.
11) Finance to NBFI's	9.00%	9.00%
12) Short Term Loan (Maximum upto 4 months)	9.00%	9.00%
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	9.00%	9.00%
iii) Women Entrepreneur upto Tk 50.00 lac		
a) Medium Enterprise	9.00%	9.00%
b) Cottage, Micro & Small Enterprise	9.00%	9.00%
iv) Special Scheme Loans -SME	9.00%	9.00%
v) Auto Loan	9.00%	9.00%

Notes:

1. All other terms and conditions will be as per BB BRPD Circular No. 03 dated February 24, 2020.