

**Treasury Division (Front Office), Head Office, Dhaka**

**Treasury Circular No. 01 /2019  
2019**

**September 22,**

**Sub: Deposit & Lending Interest Rates**

The 1<sup>st</sup> meeting of Asset Liability Management Committee (ALCO) of our Bank has been held on September 18, 2019. In that meeting, deposit and lending rates of our Bank has been fixed as per following schedules with immediate effective;

<b>Deposit Interest Rate</b>					
<b>Sl</b>	<b>Deposit Type</b>	<b>Rate of Interest</b>			
<b>1</b>	<b>Special Notice Deposit (For Customer)</b>	<b>General</b>			
	a) Below Tk. 1.00 crore	2.50%			
	b) Tk. 1.00 crore and above but below Tk. 25.00 crore	2.75%			
	c) Tk. 25.00 crore and above but below Tk. 50.00 crore	3.50%			
	d) Tk. 50.00 crore and above but below Tk. 100.00 crore	3.75%			
	e) Tk. 100.00 crore and above	4.00%			
<b>2</b>	<b>Fixed Deposit</b>	<b>Below 0.25 Crore</b>	<b>0.25 crore to below 1 crore</b>	<b>1 crore to below 5 crore</b>	<b>5 crore &amp; above</b>
	a) 3 months to below 6 months	6.00%	7.50%	8.00%	8.50%
	b) 6 months to below 1 Year	6.50%	8.00%	8.50%	9.00%
	c) 1 Year to below 2 Years	7.00%	8.00%	8.50%	9.00%
	d) 2 Years to 3 Years	7.00%	8.00%	8.50%	9.00%
	e) 3 Years	7.00%	8.00%	8.50%	9.00%
<b>3</b>	<b>Savings Deposit</b>	<b>General</b>	<b>Platinum</b>	<b>Gold</b>	<b>Silver</b>
		3.00%	3.50%	3.25%	3.00%
<b>4</b>	<b>Monthly Savings Deposit (DPS)</b>	<b>General</b>	<b>Platinum</b>	<b>Gold</b>	<b>Silver</b>
	a) For 3 years	6.50%	8.00%	7.00%	6.25%
	b) For 5 years	6.50%	8.00%	7.00%	6.25%
	c) For 7 years	6.50%	8.00%	7.00%	6.50%
	d) For 10 years	6.50%	8.00%	7.00%	7.00%

\* For premature encashment of deposit products, interest rate will be applicable as per Product Profile Guideline (PPG) of the respective products.

<b>Lending Interest Rate</b>			
<b>Particulars</b>	<b>Lowest Rate</b>	<b>Highest Rate</b>	<b>Mid Rate</b>
<b>Agriculture (as per Bangladesh Bank Instruction)</b>	9.00%	9.00%	9.00%
<b>Term Loan</b>			
a) Term Loan to large & medium scale industry	9.00%	12.00%	10.50%
b) Term Loan to small Industry	12.50%	15.50%	14.00%
<b>Working Capital to Industry</b>			
a) Working Capital to large & medium scale industry	9.00%	12.00%	10.50%
b) Working Capital to small industry	12.50%	15.50%	14.00%
<b>Export (Packing Credit-as per Bangladesh Bank Instruction)</b>	7.00%	7.00%	7.00%
<b>Trade financing</b>			
a) Trade finance to large & medium scale industry	9.00%	12.00%	10.50%
b) Trade finance to small industry	12.50%	15.50%	14.00%
<b>Housing loan</b>	9.50%	12.50%	11.00%
<b>Consumer credit</b>	10.50%	13.50%	12.00%
<b>Credit Card</b>	-	-	-
<b>Credit to NBFIs</b>	9.50%	12.50%	11.00%
<b>Others</b>			
a) Secured Facility (FDR & Scheme Maintained with CBBL)	Instrument Rate + (2.50%-3.00%)		
b) Secured Facility (FDR & Scheme Maintained with Other Banks)	10.50%	13.50%	12.00%

- \* These are the basic lending rates. Penal and other charges will be applicable as per the Product Profile Guideline (PPG) of the respective products.
- \* For offering interest rate lower than the Mid Rate, Branches/Units will have to take consent from Top Management.

**Nabadip Roy**  
AVP, Treasury Front Office

**Masihul Huq Chowdhury**  
Managing Director & CEO

**Treasury Division (Front Office), Head Office, Dhaka**

**Treasury Circular No. 02 /2019**

**October 21, 2019**

**Sub: Lending Interest Rates**

Considering current market scenario and our overall liquidity position, the Asset Liability Management Committee (ALCO) in its 2<sup>nd</sup> meeting held on October 16, 2019 has decided that the present deposit and lending rates will continue. The interest rate for secured facility backed by GFP under others category will be added with the existing lending rates with immediate effect. The details lending rate are as follows:

<b>Lending Interest Rate</b>			
<b>Particulars</b>	<b>Lowest Rate</b>	<b>Highest Rate</b>	<b>Mid Rate</b>
<b>Agriculture (as per Bangladesh Bank Instruction)</b>	9.00%	9.00%	9.00%
<b>Term Loan</b>			
a) Term Loan to large & medium scale industry	9.00%	12.00%	10.50%
b) Term Loan to small Industry	12.50%	15.50%	14.00%
<b>Working Capital to Industry</b>			
a) Working Capital to large & medium scale industry	9.00%	12.00%	10.50%
b) Working Capital to small industry	12.50%	15.50%	14.00%
<b>Export (Packing Credit-as per Bangladesh Bank Instruction)</b>	7.00%	7.00%	7.00%
<b>Trade financing</b>			
a) Trade finance to large & medium scale industry	9.00%	12.00%	10.50%
b) Trade finance to small industry	12.50%	15.50%	14.00%
<b>Housing loan</b>	9.50%	12.50%	11.00%
<b>Consumer credit</b>	10.50%	13.50%	12.00%
<b>Credit Card</b>	-	-	-
<b>Credit to NBFIs</b>	9.50%	12.50%	11.00%
<b>Others</b>			
a) Secured Facility (FDR & Scheme Maintained with CBBL)	Instrument Rate + (2.50%-3.00%)		
b) Secured Facility (FDR & Scheme Maintained with Other Banks)	10.50%	13.50%	12.00%
c) Secured Facility (backed by GFP)	8.75%	10.25%	11.75%

\* These are the basic lending rates. Penal and other charges will be applicable as per the Product Profile Guideline (PPG) of the respective products.

\* For offering interest rate lower than the Mid Rate, Branches/Units will have to take consent from Top Management.

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