

Treasury Circular No. LR/01/	Date: April 01, 2020
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<b>To:</b> 1. The Divisional/Departmental Heads, MGBL, Head Office 2. All Branch Heads, MGBL
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**Subject: Lending Rates of the Bank**

Approval Ref : BRPD Circular # 3 Dated 24 February 2020

Products	Interest Rate with effect from April 01, 2020
<b>1) Agriculture (As per Bangladesh Bank Directives)</b>	9.00%
<b>2) Large and medium scale industries (Term)</b>	9.00%
<b>3) Small Industries (Term Loan)</b>	9.00%
<b>4) Working Capital</b>	
a) Large scale industries	9.00%
b) Medium scale industries	9.00%
c) Small Industries	9.00%
<b>5) Export (As per Bangladesh Bank Directives)</b>	7.00%
<b>6) Commodity Import (Occasionally B. Bank Directives)</b>	9.00%
<b>7) Trade Financing (LTR, PAD etc.)</b>	9.00%
<b>8) Commercial lending Others (Work Order, OD, CC etc.)</b>	9.00%
<b>9) Housing Loans (Commercial)</b>	9.00%
<b>10) Home Loan (Retail)</b>	9.00%
<b>11) Consumer Credit/ Retail Loans</b>	9.00%
<b>12) Finance to NBFIs</b>	9.00%
<b>13) Women Entrepreneur (As per B. Bank Directives)</b>	9.00%
<b>14) Travellers' Loan</b>	9.00%
<b>15) Credit Card</b>	25.00% pa

**Note: Interest Rate on SOD will be 2.50% to 5.00% higher than the Interest Rate of FDR/Other Deposits/Financial Obligations.**

**Md. Sadiqur Rahman**  
EVP & Head of Treasury

**Adil Islam**  
Managing Director and CEO