



BGCB/ CRM Circular #11
Date: 25 September 2025.

All Divisional Heads/ Managers (Branch/Sub. Branch)/ Business Unit Heads

Sub: Interest/ Profit Rate of various Loan/Investment products of BGCB, w.e.f. 01 October, 2025.

Please refer to the circular of fixation of Interest/Investment Profit rate i.e. BRPD Circular# 10, dated 8 May 2024 of Bangladesh Bank and our sub-sequent circular # BGCB/ CRM Circular #10, Date: 21 July, 2025

With reference to the above, as per decision of the ALCO (56th meeting, held on 23 September, 2025), the management of the bank has decided to revise the Interest rate/Profit rate/rent for credit/investment clients.

The revised rate is applicable on all credit/investment facilities with effect from 01 October, 2025, as under:

Sl.#	Loan/Investment Sectors	Proposed Mid-Rate
1.	Agriculture	
	i Primary Producer	13.00% p.a.
	ii Others	13.00% p.a.
2	Term Loan/HPSM	
	A Large & Medium Industry	
	i Export Oriented	13.50% p.a.
	ii Others	14.00% p.a.
	B Small & others Industry	13.50% p.a.
3	Working Capital	
	i Working capital to Large Industry	14.00% p.a.
	ii Working capital to Small & Medium Industry/others	14.00% p.a.
4	Export Financing	
	i Pre-shipment Credit/Packing Credit/ECC	13.00% p.a.
	ii FDBP/LDBP/IDBP	14.00% p.a.
5	Import financing	
	Import financing (Corporate)	14.00% p.a.
	Import Financing (Medium & Small Industry)	14.00% p.a.
	Others	14.00% p.a.
6	Housing Loan/Investment (Commercial)	
	i Commercial	14.00% p.a.
7	Consumer Finance	
	i Personal Loan/Investment	14.50% p.a.
	ii Auto Loan/Investment	14.50% p.a.
	iii Home Loan/Investment	12.50% p.a.
	iv Bengal Prottasha Student Loan/Investment	12.00% p.a.
	v Others	14.50% p.a.
8	Loan/Investment to NBFIs	
	i Listed in Stock Exchange	14.50% p.a.
	ii Others	14.50% p.a.
9	Loan/Investment to MFI's	
	MFI's (Other than Agriculture)	14.50% p.a.
10	Credit Card	25.00% p.a.
11	Forced Loan	15.00% p.a.

Sl.#	Loan/Investment Sectors	Proposed Mid-Rate
12	Loan/Investment against Deposit Scheme Accounts/FDR/SND/CASA	1.50% p.a. to 3.00% p.a. over deposit rate
13	Any kind of loan/investment under Bangladesh Bank Re-finance/Pre-finance	As per BB guideline
14	Any kind of loan/investment package under other regulatory bodies like SME Foundation and other external stakeholders/regulators/bodies	As per respective agreement/Guideline
15	Micro Credit Program	**Details as per following table

****Interest /Profit rate of Micro Credit Program:**

Particular	Loan /Investment amount	Proposed Mid- Rate
Unsecured	Tk. <10.00 lac	16.00% p.a.
	Tk.10.00-20.00 lac	15.50% p.a.
Secured	Tk. >20.00-100.00 lac	15.00% p.a.

Notes:

- Interest/profit Rate Band @ $\pm 1.00\%$ p.a.** of the proposed Mid-Rate. The MD & CEO is allowed changing interest/profit rate on case to case basis within the interest/profit rate band.
- Proposed Interest/profit Rate is variable and compounding with quarterly rests which may be revised in every 03 months interval during the tenure of the Loan/Investment and it is required to be mentioned in the sanction letter.
- Interest/profit Rate of the existing client will be the maximum @ Mid-Rate +1.00% p.a. [for the respective investment sectors] However, Branch/Division is required to receive approval from Head Office for any deviation of Interest/profit Rate.
- Penal Interest @1.50% p.a. will be applicable as per BRPD Circular No: 10, Dated 08 May 2024.
- Branch/Division will inform the clients/borrowers about any changes in interest/profit rate from time to time.
- BRPD Circular No: 10, Dated 8 May 2024 shall be followed meticulously.
- Above rate will come into force from **01 October, 2025**.

