

Interest/ Profit Rate of various Loan/Investment products of BGCB, w.e.f. 15 May 2024.

Sl.#	Loan/Investment Sectors	Proposed Mid-Rate
1	Agriculture	
	i Primary Producer	13.50% p.a.
	ii Others	13.50% p.a.
2	Term Loan/HPSM	
	A Large & Medium Industry	
	i Export Oriented	14.00% p.a.
	ii Others	14.50% p.a.
	B Small & others Industry	14.00% p.a.
3	Working Capital	
	i Working capital to Large Industry	14.50% p.a.
	ii Working capital to Small & Medium Industry/others	14.50% p.a.
4	Export Financing	
	i Pre-shipment Credit/Packing Credit/ECC	13.50% p.a.
	ii FDBP/LDBP/IDBP	14.50% p.a.
5	Import financing	
	Import financing (Corporate)	14.50% p.a.
	Import Financing (Medium & Small Industry)	14.50% p.a.
	Others	14.50% p.a.
6	Housing Loan/Investment (Commercial)	
	i Commercial	14.50% p.a.
7	Consumer Finance	
	i Personal Loan/Investment	15.00% p.a.
	ii Auto Loan/Investment	15.00% p.a.
	iii Home Loan/Investment	14.00% p.a.
	iv Student Loan/Investment	15.00% p.a.
	v Others	15.00% p.a.
8	Loan/Investment to NBFIs	
	i Listed in Stock Exchange	15.00% p.a.
	ii Others	15.00% p.a.
9	Loan/Investment to MFI's	
	MFI's (Other than Agriculture)	15.00% p.a.
10	Credit Card	20.00% p.a.
11	Forced Loan	15.50% p.a.
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	Shall be governed by its own PPG

Notes:

- i. Interest/profit Rate Band @ $\pm 1.00\%$ p.a. of the proposed Mid-Rate.
- ii. BRPD Circular No: 10, Dated 8 May 2024 shall be followed meticulously.