



**Treasury Division
Head Office**

Treasury Circular No. LR/01/20

Date: January 16, 2020

To:

1. The Divisional/Departmental Heads, MGBL, Head Office
2. All Branch Heads, MGBL


Subject: Lending Rates of the Bank

Approval Ref : 80th ALCO Meeting held on 16th January, 2020

Products	Interest Rate (Mid Rate) with effect from January 19, 2020	
	Mid Rate	Range
1) Agriculture (As per Bangladesh Bank Directives)	9.00%	9.00%
2) Large and medium scale industries (Term)	10.50%	9.00% ~ 12.00%
3) Small Industries (Term Loan)	13.50%	12.00% ~ 15.00%
4) Working Capital		
a) Large scale industries	10.50%	9.00% ~ 12.00%
b) Medium scale industries	13.00%	11.50% ~ 14.50%
c) Small Industries	13.50%	12.00% ~ 15.00%
5) Export (As per Bangladesh Bank Directives)	7.00%	7.00%
6) Commodity Import (Occasionally B. Bank Directives)	12.00%	12.00%
7) Trade Financing (LTR, PAD etc.)	13.50%	12.00% ~ 15.00%
8) Commercial lending Others (Work Order, OD, CC etc.)	13.00%	11.50% ~ 14.50%
9) Housing Loans (Commercial)	13.00%	11.50% ~ 14.50%
10) Home Loan (Retail)	13.00%	11.50% ~ 14.50%
11) Consumer Credit/ Retail Loans	13.50%	12.00% ~ 15.00%
12) Finance to NBFIs	13.00%	11.50% ~ 14.50%
13) Women Entrepreneur (As per B. Bank Directives)	9.00%	9.00%
14) Travellers' Loan	20.00% pa	20.00% pa
15) Credit Card	25.00% pa	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