

**(Product wise) Update Loans & Advance Interest Rate as per Instruction Circular No. 2306 date 01.07.2024**

SL	Product		Interest Rate
1	Cash Credit		14.00%
2	Over Draft		14.00%
3	Secured Over Draft		14.00%
4	Inland Bill Purchase		14.00%
5	Payment Against Document		14.00%
6	Loan Against Imported Merchandise		14.00%
7	Loan Against Trust Received		14.00%
8	Housing	Residential (General HBL)	13.50%
		Commercial	13.50%
9	All Export Loan		13.00%
10	Agriculture Credit	a) i) Crops Production (Dal, Oil Seeds, Spices, Corn)	4.00%
		a) ii) Crops Production (Other than Dal, Oil Seeds, Spices, Corn)	13.00%
		b) Fishery	13.00%
		c) Poultry	13.00%
		d) Domestic Animal Rearing	13.00%
		e) Pubali Shufala Rin, Pubali Krishi Uddokta Rin, Pubali Krishak Bnodhu Rin	13.00%
		f) Agriculture Credit under NGO	13.00%
11	Non-Resident Credit Scheme		13.75%
12	Loan Against FDR (Other Bank)		-
13	Loan Against FDR (Own Bank)		2% above the interest Rate of Pledged FDR but maximum 14.00%
14	Loan Against PPS, PSP, SSP, DSP, MFD, MPSD		2% above the Interest Rate payable to the Clients of each Sanchay Prokolpa but maximum 14.00%
15	Loan Against Transport		14.00%
16	Term Loan		14.00%
17	Shikkha Rin	In case of Officers and Staff of our Pubali Bank PLC.	-
		Pre Foreign Education Loan	14.00%
		Other than Bank Staff and Officials	13.75%
18	Pubali Utshab/others		14.00%
19	Lease Financing Scheme		14.00%
20	Miscellaneous Sector		14.00%
21	Export Credit	a) Ready-made Garments	13.00%
		b) Other than Ready-made Garments	13.00%



SL	Product		Interest Rate
22	Commercial Credit & Industrial Credit	a) Continuous Loan (CC, OD, SOD, PAD, LIM, LATR etc.)	14.00%
		b) OD (Work Order, Bid Bond & Earnest Money)	14.00%
		c) Term Loan	14.00%
		d) IBP	14.00%
		e) Working Capital (Industrial Sector)	14.00%
		f) Term Loan (Large and medium scale industries)	14.00%
		g) Term Loan (Small, micro and cottage)	14.00%
23	Other Loans	a) Transport Loan	14.00%
		b) MISC (Excluding Sectors mentioned above)	14.00%
24	<b>CMSME Loan</b>		
	Pubali Prochesta (Continuous Loan)		14.00%
	Pubali Protyasha		14.00%
	Pubali Subarna		14.00%
	Pubali Sujon		14.00%
	Pubali Karmo Uddyog (Women)		14.00%
	SME (Women Entrepreneur)		14.00%
	SME Special		14.00%
	<b>Micro Credit</b>	Pubali Prantik Rin	14.00%
		Pubali Pratyasha Rin	14.00%
25	All CMSME (Other than above)		
	<b>Consumer Loan</b>		
	Car Loan		14.00%
	Personal Loan (with Mortgage)		14.00%
	House Hold Durable Loan		14.00%
	Medical Equipment Loan		14.00%
	Flat Purchases		13.50%
	House Renovation		13.50%
	Take Over under Flat Purchases/House Renovation/Construction Loan (Clients of Anwar Landmark Limited/ Sheltech Pvt. Limited)		13.50%
	Teacher Loan		13.00%
	DLP-Pubali Star	Salary Account with Pubali Bank	13.50%
		Salary Account with Other Bank	14.00%
		With Mortgage (For all)	13.25%
	Pubali Abashon		12.00%
	Take Over Pubali Abashon		12.00%
	Rate of Interest for the clients of developers with whom moU has already been signed and will be signed in future		12.00%
	Pubali Mortgage		12.00%
	Take Over Under Pubali Mortgage		12.00%

	Foreign Education Loan	14.00%
	Probashee Nibash	11.00%
	Govt. Employee House Building Loan	9.00%