



**INTERNATIONAL FINANCE INVESTMENT AND COMMERCE BANK LTD
HEAD OFFICE, DHAKA.**

Ref:HO:F&A:87: 6885

Date: 08.02.2012

ALL BRANCHES OF
IFIC BANK LIMITED,
HEADS OF DIVISIONS &
DEPUTY MANAGING DIRECTORS
AT HEAD OFFICE

Circular No. 13

Re: Revision of Rates of Interest on Lending.

Further to our Circular No. 09 (HO:F&A:87:4949) dated 26.01.2012 & Circular No. 10 (HO:F&A:87:6261) dated 02.02.2012 we are to inform that the rates of interest on lending has been revised by the Asset Liability Committee (ALCO) of the Bank in its meeting held on 08.02.2012. Revised rates of interest on lending (Category wise) are given in the following manner with effect from 08.02.2012:-

Revised rates of interest on Lending (Category wise) are as under:

Sl. No.	Categories of Lending	Existing Rates	Revised Rate w.e.f. 08.02.2012
2.	Large & Medium Industry (Terms Loan) (Loans to manufacturing units* only)	16.00%	15.50% (Max)
3.	Working Capital Industries: (Loans to manufacturing units* only) Jute Mills (Large/Medium) Other Manufacturing Industries (Large/Medium)	16.00 & 16.50% 16.00 & 16.50%	15.50% (Max) 15.50% (Max)

* Manufacturing unit means an establishment producing goods for sale to public.

In case of further clarification on the matter the Branches may contact with Credit Risk Management Division or Treasury Front Office, Head Office.

Branches are advised to acknowledge receipt of the circular and confirm to Finance & Accounts Division by 16.02.2012 that changes of interest rate have been implemented in all the loan accounts of the Branch.

S. M. Abdul Hamid
Senior Executive Vice President &
Chief Financial Officer (CFO)

Mati-ul Hasan
Deputy Managing Director
(Business)