

Rate of Interest on Lending		With Effect From: 01.04.2024
Sl.	Categories & Sub Categories (SC) of Lending	RATES (per annum)
1	Agriculture	
	SC-1. Agriculture Loan-Primary Customer (Maximum Rate)	13.55%
	SC-2. Agriculture Loan-MFI Linkage (Maximum Rate)	13.55%
2	Term Loan (Large & Medium Scale Industry)	
	SC-1. Term Loan (Large & Medium Scale Industry)-Manufacturing	13.55%
	SC-2. Term Loan (Large & Medium Scale Industry)-Non Manufacturing	13.55%
3	Term Loan (Small Scale Industry)	13.55%
4	Working Capital (Large & Medium Scale Industry)	
	SC-1. Working Capital (Large & Medium Scale Industry)-Manufacturing	13.55%
	SC-2. Working Capital (Large & Medium Scale Industry)-Non Manufacturing	13.55%
5	Working Capital (Small Scale Industry)	13.55%
6	Export Pre-Shipment (Maximum Rate)	12.55%
7	Trade Financing (Commercial)	
	SC-1. Trade Financing (Large & Medium Scale Industry)	13.55%
	SC-2. Trade Financing (Small Scale Industry)	13.55%
	SC-3. Bills Purchased & Discounted	13.55%
8	Housing Loan	
	SC-1. Commercial House Building Loan	13.55%
	SC-2. Residential House Building Loan	13.55%
9	Consumer Credit	
	SC-1. Auto Loan	13.55%
	SC-2. Other Consumer Credit	13.55%
	Flexi Loan	13.55%
	Salary Loan	13.55%
	Premium Overdraft	13.55%
	Aamar Account Overdraft - Secured	13.55%
	Aamar Account Overdraft - Unsecured	13.55%
	Term Loan 10TK AC Holder	13.55%
10	Credit Card	20.00%
11	Credit to Non Bank Financial Institution (NBFI)	13.55%
12	Others: Lease Finance	13.55%
13	Lending against Financial Obligation	
	SC-1. Lending against Fixed Deposit (FD)/Deposit Scheme (DS) of IFIC Bank	13.55%
	SC-2. Lending against Other Financial Obligation (FO) (Govt. Approved Securities /ICB Unit Certificate/ WEDB)	13.55%

***: 1% supervision charge will be applicable yearly for CMSME Loan, Personal loan and Auto Loan under Consumer Financing