

### Revision of Profit Rate Band on Investment

Please be informed that the Asset Liability Management Committee (ALCO) of the Bank has approved the revision of Profit Rate Band on investment of our Bank as under with effect from **July 05, 2018:**

Sl. No.	Existing			Revised		
	Nature of Investment	Profit Rate Band (p.a.)	Mid Rate	Nature of Investment	Profit Rate Band (p.a.)	Mid Rate
1	Agriculture			<b>Agriculture</b>		
	Investment to Primary Products	6.00%-9.00%	7.50%	Investment to Primary Products	6.00%-9.00%	7.50%
	Others	6.00%-9.00%	7.50%	Others	6.00%-9.00%	7.50%
2	<b>Term Investment to Large and Medium Scale Industry</b>			<b>Term Investment to Large and Medium Scale Industry</b>		
	<b>Export Oriented</b>	10.00%-13.00%	11.50%	<b>Export Oriented</b>	<b>*9.00%-12.00%</b>	<b>10.50%</b>
	<b>Others</b>	11.00%-14.00%	12.50%	<b>Others</b>	<b>*9.00%-12.00%</b>	<b>10.50%</b>
3	<b>Term Investment to Small and Cottage Industry</b>			<b>Term Investment to Small and Cottage Industry</b>		
	<b>Cottage Industry</b>	14.00%-17.00%	15.50%	<b>Cottage Industry</b>	14.00%-17.00%	15.50%
	<b>Small Industry</b>	13.50%-16.50%	15.00%	<b>Small Industry</b>	13.50%-16.50%	15.00%
4	<b>Working Capital to Industry</b>			<b>Working Capital to Industry</b>		
	<b>A. Working Capital Investment to Large Industry and Medium Scale Industry</b>			<b>A. Working Capital Investment to Large Industry and Medium Scale Industry</b>		
	<b>i. Export Oriented</b>	10.00%-13.00%	11.50%	<b>i. Export Oriented</b>	<b>*9.00%-12.00%</b>	<b>10.50%</b>
	<b>ii. Others</b>	11.00%-14.00%	12.50%	<b>ii. Others</b>	<b>*9.00%-12.00%</b>	<b>10.50%</b>
	<b>B. Working Capital Investment to Small Industry</b>	13.50%-16.50%	15.00%	<b>B. Working Capital Investment to Small Industry</b>	13.50%-16.50%	15.00%
5	<b>Export Credit (PC/ECC)</b>	7.00%	--	<b>Export Credit (PC/ECC)</b>	7.00%	--
6	<b>Commercial Investment</b>			<b>Commercial Investment</b>		
	<b>Import Financing</b>	13.00%-16.00%	14.50%	<b>Import Financing</b>	<b>*9.00%-12.00%</b>	<b>10.50%</b>
	<b>Others</b>	13.00%-16.00%	14.50%	<b>Others</b>	<b>*9.00%-12.00%</b>	<b>10.50%</b>
7	Other Special Program (Other than commercial)	As per guidelines of BB/Govt.		Other Special Program (Other than commercial)	As per guidelines of BB/Govt.	
8	<b>Real Estate Investment</b>			<b>Real Estate Investment</b>		
	<b>Commercial</b>	12.00%-15.00%	13.50%	<b>Commercial</b>	12.00%-15.00%	13.50%
	<b>Commercial cum Residential</b>	12.00%-15.00%	13.50%	<b>Commercial cum Residential</b>	12.00%-15.00%	13.50%
	<b>Residential</b>	12.00%-15.00%	13.50%	<b>Residential</b>	12.00%-15.00%	13.50%
9	Overdraft Against			Overdraft Against		
	<b>FDR maintained with our bank</b>	1.50%- 4.00% above the deposit rate		<b>FDR maintained with our bank</b>	1.50%- 4.00% above the deposit rate	
	<b>FDR maintained with other banks/NBFIs/Wage Earner's Development Bonds</b>	11.00%-14.00%	12.50%	<b>FDR maintained with other banks/NBFIs/Wage Earner's Development Bonds</b>	11.00%-14.00%	12.50%
	<b>DPS and other deposit scheme maintained with our bank</b>	2.00%-4.00% above the deposit rate		<b>DPS and other deposit scheme maintained with our bank</b>	2.00%-4.00% above the deposit rate	
10	<b>Consumer Investment</b>			<b>Consumer Investment</b>		
	<b>Home Investment</b>	11.00%-14.00%	12.50%	<b>Home Investment</b>	11.00%-14.00%	12.50%
	<b>Car Investment</b>	13.00%-16.00%	14.50%	<b>Car Investment</b>	13.00%-16.00%	14.50%
	<b>All other Unsecured Investment</b>	12.50%-15.50%	14.00%	<b>All other Unsecured Investment</b>	12.50%-15.50%	14.00%
11	Investment to NBFIs	12.00%-15.00%	13.50%	Investment to NBFIs	12.00%-15.00%	13.50%

Sl. No.	Existing			Revised		
	Nature of Investment	Profit Rate Band (p.a.)	Mid Rate	Nature of Investment	Profit Rate Band (p.a.)	Mid Rate
12	Investment to MFI's (other than Agriculture Financing)	11.00%-14.00%	12.50%	Investment to MFI's (other than Agriculture Financing)	11.00%-14.00%	12.50%
13	Izara	12.00%-15.00%	13.50%	Izara	12.00%-15.00%	13.50%
14	Investment against Share	22.00%-25.00%	23.50%	Investment against Share	22.00%-25.00%	23.50%
15	Prodip (under BB refinance)	8.00%-11.00%	9.50%	Prodip (under BB refinance)	8.00%-11.00%	9.50%
16	Special Scheme (under BB Refinance)	9.00%-12.00%	10.50%	Special Scheme (under BB Refinance)	9.00%-12.00%	10.50%
17	Short Term Investment	11.00%-14.00%	12.50%	Short Term Investment	11.00%-14.00%	12.50%
18	RMG Remediation Finance	9.50%-12.50%	11.00%	RMG Remediation Finance	9.50%-12.50%	11.00%
19	Others	13.00%-16.00%	14.50%	Others	13.00%-16.00%	14.50%

\*Profit rate for disbursement will be 9.00% p.a

All other terms of preceding Circular shall remain unchanged.

### Revision of Interest Rate Band on Lending

Please be informed that the Asset Liability Management Committee (ALCO) of the Bank has approved the revision of Interest Rate Band on lending of our Bank as under with effect from July 05, 2018:

Sl. No.	Existing			Revised		
	Nature of Loan	Interest Rate Band (p.a.)	Mid Rate	Nature of Loan	Interest Rate Band (p.a.)	Mid Rate
1	Agriculture			<b>Agriculture</b>		
	Loan to Primary Products	6.00%-9.00%	7.50%	Loan to Primary Products	6.00%-9.00%	7.50%
	Others	6.00%-9.00%	7.50%	Others	6.00%-9.00%	7.50%
2	<b>Term Loan to Large and Medium Scale Industry</b>			<b>Term Loan to Large and Medium Scale Industry</b>		
	<b>Export Oriented</b>	10.00%-13.00%	11.50%	<b>Export Oriented</b>	<b>*9.00%-12.00%</b>	<b>10.50%</b>
	<b>Others</b>	11.00%-14.00%	12.50%	<b>Others</b>	<b>*9.00%-12.00%</b>	<b>10.50%</b>
3	<b>Term Loan to Small and Cottage Industry</b>			<b>Term Loan to Small and Cottage Industry</b>		
	<b>Cottage Industry</b>	14.00%-17.00%	15.50%	<b>Cottage Industry</b>	14.00%-17.00%	15.50%
	<b>Small Industry</b>	13.50%-16.50%	15.00%	<b>Small Industry</b>	13.50%-16.50%	15.00%
4	<b>Working Capital to Industry</b>			<b>Working Capital to Industry</b>		
	<b>B. Working Capital Loan to Large Industry and Medium Scale Industry</b>			<b>B. Working Capital Loan to Large Industry and Medium Scale Industry</b>		
	<b>iii. Export Oriented</b>	10.00%-13.00%	11.50%	<b>iii. Export Oriented</b>	<b>*9.00%-12.00%</b>	<b>10.50%</b>
	<b>iv. Others</b>	11.00%-14.00%	12.50%	<b>iv. Others</b>	<b>*9.00%-12.00%</b>	<b>10.50%</b>
	<b>B. Working Capital Loan to Small Industry</b>	13.50%-16.5%	15.00%	<b>B. Working Capital Loan to Small Industry</b>	13.50%-16.50%	15.00%
5	Export Credit (PC/ECC)	7.00%	--	Export Credit (PC/ECC)	7.00%	--
6	<b>Commercial Lending</b>			<b>Commercial Lending</b>		
	<b>Import Financing</b>	13.00%-16.00%	14.50%	<b>Import Financing</b>	<b>*9.00%-12.00%</b>	<b>10.50%</b>
	<b>Others</b>	13.00%-16.00%	14.50%	<b>Others</b>	<b>*9.00%-12.00%</b>	<b>10.50%</b>
7	Other Special Program (Other than commercial)	As per guidelines of BB/Govt.		Other Special Program (Other than commercial)	As per guidelines of BB/Govt.	
8	<b>Real Estate Financing</b>			<b>Real Estate Financing</b>		
	<b>Commercial</b>	12.00%-15.00%	13.50%	<b>Commercial</b>	12.00%-15.00%	13.50%
	<b>Commercial cum Residential</b>	12.00%-15.00%	13.50%	<b>Commercial cum Residential</b>	12.00%-15.00%	13.50%
	<b>Residential</b>	12.00%-15.00%	13.50%	<b>Residential</b>	12.00%-15.00%	13.50%
9	<b>Overdraft Against</b>			<b>Overdraft Against</b>		
	<b>FDR maintained with our bank</b>	1.50%- 4.00% above the deposit rate		<b>FDR maintained with our bank</b>	1.50%- 4.00% above the deposit rate	
	<b>FDR maintained with other banks/NBFIs/Wage Earner's Development Bonds</b>	11.00%-14.00%	12.50%	<b>FDR maintained with other banks/NBFIs/Wage Earner's Development Bonds</b>	11.00%-14.00%	12.50%
	<b>DPS and other deposit scheme maintained with our bank</b>	2.00%-4.00% above the deposit rate		<b>DPS and other deposit scheme maintained with our bank</b>	2.00%-4.00% above the deposit rate	
10	<b>Consumer Credit</b>			<b>Consumer Credit</b>		
	<b>Home Loan</b>	11.00%-14.00%	12.50%	<b>Home Loan</b>	11.00%-14.00%	12.50%
	<b>Car Loan</b>	13.00%-16.00%	14.50%	<b>Car Loan</b>	13.00%-16.00%	14.50%
	<b>All other Unsecured Loan</b>	12.50%-15.50%	14.00%	<b>All other Unsecured Loan</b>	12.50%-15.50%	14.00%
11	<b>Loan to NBFIs</b>	12.00%-15.00%	13.50%	<b>Loan to NBFIs</b>	12.00%-15.00%	13.50%

Sl. No.	Existing			Revised		
	Nature of Loan	Interest Rate Band (p.a.)	Mid Rate	Nature of Loan	Interest Rate Band (p.a.)	Mid Rate
12	Loan to MFI's (other than Agriculture Financing)	11.00%-14.00%	12.50%	Loan to MFI's (other than Agriculture Financing)	11.00%-14.00%	12.50%
13	Lease Financing	12.00%-15.00%	13.50%	Lease Financing	12.00%-15.00%	13.50%
14	Loan against Share	22.00%-25.00%	23.50%	Loan against Share	22.00%-25.00%	23.50%
15	Prodip (under BB refinance)	8.00%-11.00%	9.50%	Prodip (under BB refinance)	8.00%-11.00%	9.50%
16	Special Scheme (under BB Refinance)	9.00%-12.00%	10.50%	Special Scheme (under BB Refinance)	9.00%-12.00%	10.50%
17	Short Term Loan	11.00%-14.00%	12.50%	Short Term Loan	11.00%-14.00%	12.50%
18	RMG Remediation Finance	9.50%-12.50%	11.00%	RMG Remediation Finance	9.50%-12.50%	11.00%
19	Others	13.00%-16.00%	14.50%	Others	13.00%-16.00%	14.50%

\*Interest rate for disbursement will be 9.00% p.a

All other terms of preceding Circular shall remain unchanged.