

<b>Rate of Interest on Lending</b>		<b>With Effect From: 01.03.2024</b>
<b>Sl.</b>	<b>Categories &amp; Sub Categories (SC) of Lending</b>	<b>RATES (per annum)</b>
<b>1</b>	<b>Agriculture</b>	
	SC-1. Agriculture Loan-Primary Customer ( <b>Maximum Rate</b> )	<b>12.11%</b>
	SC-2. Agriculture Loan-MFI Linkage ( <b>Maximum Rate</b> )	<b>12.11%</b>
<b>2</b>	<b>Term Loan (Large &amp; Medium Scale Industry)</b>	
	SC-1. Term Loan (Large & Medium Scale Industry)-Manufacturing	<b>13.11%</b>
	SC-2. Term Loan (Large & Medium Scale Industry)-Non Manufacturing	<b>13.11%</b>
<b>3</b>	<b>Term Loan (Small Scale Industry)</b>	<b>13.11%</b>
<b>4</b>	<b>Working Capital (Large &amp; Medium Scale Industry)</b>	
	SC-1. Working Capital (Large & Medium Scale Industry)-Manufacturing	<b>13.11%</b>
	SC-2. Working Capital (Large & Medium Scale Industry)-Non Manufacturing	<b>13.11%</b>
<b>5</b>	<b>Working Capital (Small Scale Industry)</b>	<b>13.11%</b>
<b>6</b>	<b>Export Pre-Shipment (Maximum Rate)</b>	<b>12.11%</b>
<b>7</b>	<b>Trade Financing (Commercial)</b>	
	SC-1. Trade Financing (Large & Medium Scale Industry)	<b>13.11%</b>
	SC-2. Trade Financing (Small Scale Industry)	<b>13.11%</b>
	SC-3. Bills Purchased & Discounted	<b>13.11%</b>
<b>8</b>	<b>Housing Loan</b>	
	SC-1. Commercial House Building Loan	<b>13.11%</b>
	SC-2. Residential House Building Loan	<b>13.11%</b>
<b>9</b>	<b>Consumer Credit</b>	
	SC-1. Auto Loan	<b>13.11%</b>
	SC-2. Other Consumer Credit	<b>13.11%</b>
	Flexi Loan	<b>13.11%</b>
	Salary Loan	<b>13.11%</b>
	Premium Overdraft	<b>13.11%</b>
	Aamar Account Overdraft - Secured	<b>13.11%</b>
	Aamar Account Overdraft - Unsecured	<b>13.11%</b>
	Term Loan 10TK AC Holder	<b>13.11%</b>
<b>10</b>	<b>Credit Card</b>	<b>20.00%</b>
<b>11</b>	<b>Credit to Non Bank Financial Institution (NBFI)</b>	<b>13.11%</b>
<b>12</b>	<b>Others: Lease Finance</b>	<b>13.11%</b>
<b>13</b>	<b>Lending against Financial Obligation</b>	
	SC-1. Lending against Fixed Deposit (FD)/Deposit Scheme (DS) of IFIC Bank	<b>13.11%</b>
	SC-2. Lending against Other Financial Obligation (FO) (Govt. Approved Securities /ICB Unit Certificate/ WEDB)	<b>13.11%</b>

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