

Declared Lending Interest Rate by Economic Sector

Name of the bank: Bangladesh Development Bank PLC.

Economic Purposes	As on 01-06-2025		
	Declared rate	Lowest rate	Highest rate
	A	B	C
A. Agriculture, Fishing & Forestry			
1. Agriculture	12.40%	12.40%	12.40%
a) Cultivation	12.40%	12.40%	12.40%
b) Plantation	12.40%	12.40%	12.40%
c) Agricultural Machineries and Implements	12.40%	12.40%	12.40%
d) Fertilizers and Pesticides Loans for Farmers	12.40%	12.40%	12.40%
e) Livestock	12.40%	12.40%	12.40%
f) Vegetables/Fruits Preservation in cold storage	12.40%	12.40%	12.40%
g) Agriculture Loan Disbursed through NGOs	12.40%	12.40%	12.40%
2. Fishing	12.40%	12.40%	12.40%
3. Forestry and Logging	12.40%	12.40%	12.40%
B. Industry			
1. Term Loan (Other than Working Capital Financing)	13.40%	13.40%	13.40%
a) Large Industries	13.40%	13.40%	13.40%
(aa) RMG	13.40%	13.40%	13.40%
(ab) Others	13.40%	13.40%	13.40%
b) Small and Medium Industries	13.25%	13.25%	13.25%
c) Cottage Industries/Micro Industries	13.25%	13.25%	13.25%
d) Service Industries	13.40%	13.40%	13.40%
2. Working Capital Financing (Excluding Export & Import Financing)	13.40%	13.40%	13.40%
a) Large Industries	13.40%	13.40%	13.40%
(aa) RMG	13.40%	13.40%	13.40%
(ab) Others	13.40%	13.40%	13.40%
b) Small and Medium Industries	13.25%	13.25%	13.25%
c) Cottage Industries/Micro Industries	13.40%	13.40%	13.40%
d) Service Industries	13.40%	13.40%	13.40%
C. Construction			
1. Housing (Commercial) for Developer/Contractor	N/A	N/A	N/A
2. Housing (Residential) in urban area for individual person	13.40%	13.40%	13.40%
3. Housing (Residential) in rural area for individual person	13.40%	13.40%	13.40%




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4. Infrastructure Development (Road, Culvert, Bridge, etc.)	N/A	N/A	N/A
5. House Renovation or Repairing or Extension	N/A	N/A	N/A
6. Commercial Building (Market, Factory, Hotel, Cold storage, Ware-house etc.)	N/A	N/A	N/A
7. Establishment of Solar panel	N/A	N/A	N/A
8. Effluent Treatment Plant	N/A	N/A	N/A
9. Loan against Work Order/Pay Order/Earnest Money	13.40%	13.40%	13.40%
10. Water-works	N/A	N/A	N/A
11. Sanitary Services	N/A	N/A	N/A
D. Transport			
1. Road Transport (excluding personal vehicle & lease finance)	13.40%	13.40%	13.40%
2. Water Transport (excluding Fishing Boats)	13.40%	13.40%	13.40%
3. Air Transport	13.40%	13.40%	13.40%
E. Trade & Commerce			
1. Wholesale and Retail Trade (CC, OD etc.)	13.40%	13.40%	13.40%
a) Wholesale Trading	13.40%	13.40%	13.40%
b) Retail Trading	13.40%	13.40%	13.40%
c) Other Commercial lending	13.40%	13.40%	13.40%
2. Procurement by Government	N/A	N/A	N/A
a) Jute	N/A	N/A	N/A
b) Paddy	N/A	N/A	N/A
c) Wheat	N/A	N/A	N/A
d) Others	N/A	N/A	N/A
3. Export Financing (PC, ECC etc.)	12.25%	12.25%	12.25%
a) Jute and Jute Products	12.25%	12.25%	12.25%
b) Tea	12.25%	12.25%	12.25%
c) Hides and Skins	12.25%	12.25%	12.25%
d) Ready-made Garments	12.75%	12.75%	12.75%
e) Non-traditional Items	12.25%	12.25%	12.25%
f) Other Exported Items	12.25%	12.25%	12.25%



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4. Import Financing (LIM, LTR, TR etc.)	13.40%	13.40%	13.40%
a) Food Items	13.40%	13.40%	13.40%
b) Petroleum and Petroleum Products	13.40%	13.40%	13.40%
c) Machineries and Implements	13.40%	13.40%	13.40%
d) Textile and Textile Products	13.40%	13.40%	13.40%
e) Electric and Electronic goods & Spares	13.40%	13.40%	13.40%
f) Sanitary Goods Including Tiles, Stones & Clinkers	13.40%	13.40%	13.40%
g) Cosmetics & Crockeries	13.40%	13.40%	13.40%
h) Medicine and Surgical Instruments	13.40%	13.40%	13.40%
i) New Automobiles	13.40%	13.40%	13.40%
j) Reconditioned Automobiles	13.40%	13.40%	13.40%
k) Chemicals (except Medicine)	13.40%	13.40%	13.40%
l) Iron and Steel Products	13.40%	13.40%	13.40%
m) Paper and Printed Papers	13.40%	13.40%	13.40%
n) Computer and Accessories	13.40%	13.40%	13.40%
o) Wood & Logging	13.40%	13.40%	13.40%
p) Plastic & Plastic Products including toys	13.40%	13.40%	13.40%
q) Leather Goods	13.40%	13.40%	13.40%
r) Poultry feeds	13.40%	13.40%	13.40%
s) Cattle feeds	13.40%	13.40%	13.40%
t) Coal	13.40%	13.40%	13.40%
u) Ship	13.40%	13.40%	13.40%
v) Other Imported Items	13.40%	13.40%	13.40%
5. Share Trading	N/A	N/A	N/A
6. Lease Financing/Leasing	13.40%	13.40%	13.40%
F. Other Institutional Loan			
1. Loan to Financial Corporations	N/A	N/A	N/A
a) Credit to NBFIs	N/A	N/A	N/A
b) Credit to Insurance companies	N/A	N/A	N/A



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c) Credit to NGO (excluding Agriculture)	13.40%	13.40%	13.40%
d) Credit to Merchant Banks/ Brokerage Houses	N/A	N/A	N/A
e) Credit to Co-operative Banks/Societies	N/A	N/A	N/A
2. Financing to Educational Institutions	N/A	N/A	N/A
G. Consumer Finance			
1. Doctors Loan/ Professional Loans	N/A	N/A	N/A
2. Flat Purchase	13.40%	13.40%	13.40%
3. Transport loan (Motor car/Motor cycle etc.)	N/A	N/A	N/A
4. Consumer Goods (TV, Freeze, Air Coolar, Computer, Furniture etc.)	13.50%	13.50%	13.50%
5. Credit Cards	N/A	N/A	N/A
6. Educational Expenses	13.00%	13.00%	13.00%
7. Treatment Expenses	N/A	N/A	N/A
8. Marriage Expenses	N/A	N/A	N/A
9. Land Purchase	N/A	N/A	N/A
10. Loan against Salary	13.50%	13.50%	13.50%
11. Loan against PF	N/A	N/A	N/A
12. Personal Loan against DPS, MSS etc.	DPS+3%	DPS+3%	DPS+3%
13. Personal Loan against FDR, MBS, DBS etc.	DPS+3%	DPS+3%	DPS+3%
14. Travelling/ Holiday Loan	N/A	N/A	N/A
15. Other personal Loans	13.50%	13.50%	13.50%
H. Miscellaneous			
1. Private Welfare and Development Activities	N/A	N/A	N/A
2. Advances for Special Credit Program (EPZ, Special Economic Zone, Youth development etc.)	N/A	N/A	N/A
3. Swanirvar	N/A	N/A	N/A
4. Poverty Alleviation Program	N/A	N/A	N/A
5. Other loans not mentioned above	N/A	N/A	N/A
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