

**Lending and Relending Terms for Public Investment  
(Autonomous Bodies/Semi-Autonomous Bodies/Sectors Corporations)**

Sector/Corporation	Interest on local Currency loan(%)	Interest on Foreign Currency loan(%)	Repayment period including grace period.	Remarks
1	2	3	4	5
<b>1. Industry :</b>				
(a) Large Scale	5	6	20 Years (Grace period 5 Years)	(i) For fertilizer industries the interest rate on relending of foreign loans will be 4.5%. (ii) Debt : equity ratio shall be 67:33 to 60:40 as may be determined by the Government. (iii) Generally the government should not finance in any manufacturing unit except Research & Development (R&D) purpose. For R&D Project Government may Provide grant.
(b) Small Scale	5	6	20 Years (Grace period 5 Years)	(i) For units producing goods exclusively for export, interest rate may be reduced to 3.5% on foreign loan. (ii) Debt: equity ratio shall be 67:33 to 60:40 as may be determined by the Government.
<b>2. Transport/Communication:</b>				
(a) Bangladesh Biman	5	6	15 Years (Grace period 2 Years)	Debt: equity ratio shall be 67:33 to 60:40 as may be determined by the Government.
(b) BRTC	5	6	15 Years (Grace period 2 Years)	Debt: equity ratio shall be 67:33 to 60:40 as may be determined by the Government.
(c) B.S.C	5	6	15 Years (Grace period 2 Years)	Debt: equity ratio shall be 67:33 to 60:40 as may be determined by the Government.
(d) BIWTC	5	6	15 Years (Grace period 2 Years)	Debt: equity ratio shall be 67:33 to 60:40 as may be determined by the Government.
(e) BIWTA	5	6	15 Years (Grace period 2 Years)	(i) BIWTA takes up projects on consideration of social welfare or public interests which may not be