

MIDLAND BANK PLC.

DECLARED LENDING INTEREST RATE BY ECONOMIC SECTOR

AS ON : 6-Jan-2025

ECONOMIC PURPOSES	DECLARED RATE	LOWEST RATE	HIGHEST RATE
A	B	C	D
A. AGRICULTURE, FISHING & FORESTRY :			
1. Agriculture			
a) Cultivation	13.50%	12.50%	14.50%
b) Plantation	13.50%	12.50%	14.50%
c) Agricultural Machineries and Implements	13.50%	12.50%	14.50%
d) Fertilizers and Pesticides Loans for Farmers	13.50%	12.50%	14.50%
e) Livestock	13.50%	12.50%	14.50%
f) Vegetables/Fruits Preservation in cold storage	13.50%	12.50%	14.50%
g) Agriculture Loan Disbursed through NGOs	13.50%	12.50%	14.50%
2. Fishing	13.50%	12.50%	14.50%
3. Forestry and Logging	13.50%	12.50%	14.50%
B. INDUSTRY :			
1. Term Loan (Other than Working Capital Financing)			
a) Large Industries	13.50%	12.50%	14.50%
(aa) RMG	13.50%	12.50%	14.50%
(ab) Others	13.50%	12.50%	14.50%
b) Small and Medium Industries	15.00%	14.00%	16.00%
c) Cottage Industries/Micro Industries	14.50%	13.50%	15.50%
d) Service Industries	13.50%	12.50%	14.50%
2. Working Capital Financing (Excluding Export & Import Financing)			
a) Large Industries	13.50%	12.50%	14.50%
(aa) RMG	13.50%	12.50%	14.50%
(ab) Others	13.50%	12.50%	14.50%
b) Small and Medium Industries	15.00%	14.00%	16.00%
c) Cottage Industries/Micro Industries	14.50%	13.50%	15.50%
d) Service Industries	13.50%	12.50%	14.50%
C. CONSTRUCTION :			
1. Housing (Commercial) For Developer/Contractor	13.50%	12.50%	14.50%
2. Housing (Residential) in urban area for individual person	13.50%	12.50%	14.50%
3. Housing (Residential) in rural area for individual person	13.50%	12.50%	14.50%

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4. Infrastructure Development (Road, Culvert, Bridge, etc.)	13.50%	12.50%	14.50%
5. House Renovation or Repairing or Extension	13.50%	12.50%	14.50%
6. Commercial Building (Market, Factory, Hotel, Cold storage, Ware-house etc.)	13.50%	12.50%	14.50%
7. Establishment of Solar panel	13.50%	12.50%	14.50%
8. Effluent Treatment Plant	13.50%	12.50%	14.50%
9. Loan against Work Order/Pay Order/Earnest Money	13.50%	12.50%	14.50%
10. Water-works	13.50%	12.50%	14.50%
11. Sanitary Services	13.50%	12.50%	14.50%
D. Transport			
1. Road Transport (excluding personal vehicle & lease finance)	13.50%	12.50%	14.50%
2. Water Transport (excluding Fishing Boats)	13.50%	12.50%	14.50%
3. Air Transport	13.50%	12.50%	14.50%
E. Trade & Commerce			
1. Wholesale and Retail Trade (CC, OD etc.)	13.50%	12.50%	14.50%
a) Wholesale Trading	13.50%	12.50%	14.50%
b) Retail Trading	14.50%	13.50%	15.50%
c) Other Commercial lending	13.50%	12.50%	14.50%
2. Procurement by Government			
a) Jute	13.50%	12.50%	14.50%
b) Paddy	13.50%	12.50%	14.50%
c) Wheat	13.50%	12.50%	14.50%
d) Others	13.50%	12.50%	14.50%
3. Export Financing (PC, ECC etc.)			
a) Jute and Jute Products	12.50%	11.50%	13.50%
b) Tea	12.50%	11.50%	13.50%
c) Hides and Skins	12.50%	11.50%	13.50%
d) Ready-made Garments	12.50%	11.50%	13.50%
e) Non-traditional Items	12.50%	11.50%	13.50%
f) Other Exported Items	12.50%	11.50%	13.50%

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4. Import Financing (LIM, LTR, TR etc.)	13.50%	12.50%	14.50%
a) Food Items	13.50%	12.50%	14.50%
b) Petroleum and Petroleum Products	13.50%	12.50%	14.50%
c) Machineries and Implements	13.50%	12.50%	14.50%
d) Textile and Textile Products	13.50%	12.50%	14.50%
e) Electric and Electronic goods & Spares	13.50%	12.50%	14.50%
f) Sanitary Goods including Tiles, Stones & Clinkers	13.50%	12.50%	14.50%
g) Cosmetics & Crockeries	13.50%	12.50%	14.50%
h) Medicine and Surgical Instruments	13.50%	12.50%	14.50%
i) New Automobiles	13.50%	12.50%	14.50%
j) Reconditioned Automobiles	13.50%	12.50%	14.50%
k) Chemicals (except Medicine)	13.50%	12.50%	14.50%
l) Iron and Steel Products	13.50%	12.50%	14.50%
m) Paper and Printed Papers	13.50%	12.50%	14.50%
n) Computer and Accessories	13.50%	12.50%	14.50%
o) Wood & Logging	13.50%	12.50%	14.50%
p) Plastic & Plastic Products including toys	13.50%	12.50%	14.50%
q) Leather Goods	13.50%	12.50%	14.50%
r) Poultry feeds	13.50%	12.50%	14.50%
s) Cattle feeds	13.50%	12.50%	14.50%
t) Coal	13.50%	12.50%	14.50%
u) Ship	13.50%	12.50%	14.50%
v) Other Imported Items	13.50%	12.50%	14.50%
5. Share Trading	14.00%	13.00%	15.00%
6. Lease Financing/Leasing	13.50%	12.50%	14.50%
F. Other Institutional Loan			
1. Loan to Financial Corporations			
a) Credit to NBFIs	13.50%	12.50%	14.50%
b) Credit to Insurance companies	13.50%	12.50%	14.50%

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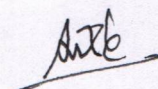
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ECONOMIC PURPOSES	DECLARED RATE	LOWEST RATE	HIGHEST RATE
A	B	C	D
c) Credit to NGO (excluding Agriculture)	13.50%	12.50%	14.50%
d) Credit to Merchant Banks/Brokerage Houses	14.00%	13.00%	15.00%
e) Credit to Co-operative Banks/Societies	14.00%	13.00%	15.00%
2. Financing to Educational Institutions	13.50%	12.50%	14.50%
G. Consumer Finance			
1. Doctors Loan/Professional Loans	14.00%	13.00%	15.00%
2. Flat Purchase	12.50%	11.50%	13.50%
3. Transport loan (Motor car/Motor cycle etc.)	13.50%	12.50%	14.50%
4. Consumer Goods (TV, Freeze, Air Coolar, Computer, Furniture etc.)	14.00%	13.00%	15.00%
5. Credit Cards	25.00%	25.00%	25.00%
6. Educational Expenses	14.00%	13.00%	15.00%
7. Treatment Expenses	14.00%	13.00%	15.00%
8. Marriage Expenses	14.00%	13.00%	15.00%
9. Land Purchase	na/	n/a	n/a
10. Loan against Salary	14.00%	13.00%	15.00%
11. Loan against PF	N/A	N/A	N/A
12. Personal Loan against DPS, MSS etc.	N/A	N/A	N/A
13. Personal Loan against FDR, MBS, DBS etc.	N/A	N/A	N/A
14. Travelling/ Holiday Loan	14.00%	13.00%	15.00%
15. Other personal Loans	14.00%	13.00%	15.00%
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.)	13.50%	12.50%	14.50%
3. Swanirvar	N/A	N/A	N/A
4. Poverty Alleviation Program	N/A	N/A	N/A
5. Other loans not mentioned above	13.50%	12.50%	14.50%

* As per BRPD Circular Dated Dec 4,2024

1. Maximum Tenor of Packing Credit will be 90 days. If unpaid after 90 days commercial interest rate will be applied.
2. Usually created to settle acceptance or guarantee liabilities if the customer failed to arrange matching fund upon maturity or in case of invocation. Interest rate of loans created under forced circumstance will be 14.50% or 1.50% above of average interest rate on other funded facilities, whichever is higher.
3. Subject to availability of Bangladesh Bank refinance otherwise commercial rate of SMEs will be applied.
4. Can be lowered up to 1.50% per month for campaigns approved by the Board/Managing Director.

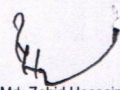
Note: Penal interest to be charged at 1.50% for overdue loan, on the outstanding amount in case of Continious/Time Loan and on overdue installment amount, in case of Term Loan



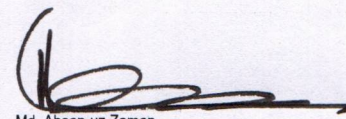
Sushanta Sekhar Deb
SAVP and Head Of Treasury
Member Secretary, ALCO



Md. Bajlur Rahman Khan
SVP, CRM Division



Md. Zahid Hossain
Deputy Managing Director



Md. Ahsan-uz Zaman
Managing Director & CEO
Chairman of ALCO