Product wise updated Interest Rate (Loans & Advance):

SL	Product		Interest Rate
1	Cash Credit		14.00%
2	Over Draft		14.00%
3	Secured Over Draft		14.00%
4	Inland Bill Purchase		14.00%
5	Payment Against Document		14.00%
6	Loan Against Imported Merchandise		14.00%
7	Loan Against Trust Received		14.00%
8	**Housing**	Residential (General HBL)	13.50%
		Commercial	13.50%
9	All Export Loan		13.00%
10	**Agriculture Credit**	a) i) Crops Production (Dal, Oil Seeds, Spices, Corn)	4.00%
		a) ii) Crops Production (Other than Dal, Oil Seeds, Spices, Corn)	11.00%
		b) Fishery	11.00%
		c) Poultry	11.00%
		d) Domestic Animal Rearing	11.00%
		e) Pubali Shufala Rin, Pubali Krishi Uddokta Rin, Pubali Krishak Bnodhu Rin	11.00%
		f) Agriculture Credit under NGO	13.00%
11	Non-Resident Credit Scheme		13.75%
12	Loan Against FDR (Other Bank)		-
13	Loan Against FDR (Own Bank)		2% above the interest Rate of Pledged FDR but maximum 14.00%
14	Loan Against PPS, PSP, SSP, DSP, MFD, MPSD		2% above the Interest Rate payable to the Clients of each Sanchay Prakolpa but maximum 14.00%
15	Loan Against Transport		14.00%
16	Term Loan		14.00%
17	**Shikkha Rin**	In case of Officers and Staff of our Pubali Bank PLC.	-
		Other than Bank Staff and Officials	13.75%
18	Pubali Utshab/others		14.00%
19	Lease Financing Scheme		14.00%
20	Miscellaneous Sector		14.00%
21	**Export Credit**	a) Ready-made Garments	13.00%
		b) Other than Ready-made Garments	13.00%
22	**Commercial Credit & Industrial Credit**	a) Continuous Loan (CC, OD, SOD, PAD, LIM, LATR etc.)	14.00%
		b) OD (Work Order, Bid Bond & Earnest Money)	14.00%
		c) Term Loan	14.00%

SL	Product		Interest Rate
		d) IBP	14.00%
		e) Working Capital (Industrial Sector)	14.00%
		f) Term Loan (Large and medium scale industries)	14.00%
		g) Term Loan (Small, micro and cottage)	14.00%
23	**Others Loan**	a) Transport Loan	14.00%
		b) MISC (Excluding Sectors mentioned above)	14.00%
24	**CMSME Loan** (Any loan under CMSME sector as per CMSME Master Circular other than Agri Credit).	Cash Credit, Over Draft (OD), Secured Over Draft (SOD), Term Loan, PAD, PIF(LATR) etc.	13.00%
		Pubali Prochesta (Continuous Loan)	13.00%
		Pubali Protyasha	13.00%
		Pubali Subarna	13.00%
		Pubali Sujon	13.00%
		Pubali Karmo Uddyog (Women)	13.00%
		SME (Women Entrepreneur)	13.00%
		SME Special	13.00%
		Micro Credit — Pubali Prantik Rin	13.00%
		Micro Credit — Pubali Pratyasha Rin	13.00%
		*** All CMSME (Other than above)**	
25	**Consumer Loan**	Car Loan	12.00%
		Personal Loan (with Mortgage)	13.00%
		House Hold Durable Loan	14.00%
		Medical Equipment Loan	14.00%
		Flat Purchase Loan	11.50%
		House Renovation and Construction Loan	11.50%
		Take Over under Flat Purchases/ House Renovation & Construction Loan	11.50%
		Teachers Loan	12.00%
		DLP-Pubali Star: Salary Account with Pubali Bank	13.00%
		DLP-Pubali Star: Salary Account with Other Bank	14.00%
		DLP-Pubali Star: With Mortgage (For all)	12.50%
		Pubali Abashon	10.50%
		Take Over Pubali Abashon	10.50%
		Pubali Mortgage	10.50%
		Take Over Under Pubali Mortgage	10.50%
		Rate of interest for the clients of Developers with whom MoU has already been signed and will be signed in future under Pubali Mortgage Loan.	10.50%
		Pre-Foreign Education Loan: In the form of FDR	10.00%
		Pre-Foreign Education Loan: In the form of SB/ CD	8.00%
		Pre-Foreign Education Loan: In the form of FDR and SB/ CD	Weighted Average
		Probashee Nibash	10.50%
		Bondhu Abashon Loan	10.50%
		Govt. Employee House Building Loan	9.00%
		Pubali Digital Auto Loan	12.00%

SL	Product	Interest Rate
	Foreign Education Loan	11.00%