

Markup Grid Loan Products

For the period
 January 01, 2019 to June 30, 2019

| Products | Markup Rate |
|---|-------------------------|
| Agriculture/Live Stock (Unsecured-Group Loan) | 30% Declining |
| Enterprise Loan (Unsecured-Group/ Individual Loan) | 37% Declining |
| Asaan Sarmaya (Gold Backed-Individual Loan | 24% Declining |
| KZTL-Kisan Zarai Taraqiati Loan | 29% Declining |
| General Loans (For Salaried Persons & Pensioners) | 32% Declining |
| Livestock (Individual-Secured) | 30% Declining |
| Karobari Sarmaya Enterprise Loan (Individual-Secured) | 31% Declining Secured |
| | 33% Declining unsecured |
| Emergency Loan (Against Salary) | 0% |
| MSME-Tractor | 24% Declining |
| Livestock (Fattening) Karobar Loan Scheme | 29% Declining |
| Auto Rikshaw / Loader Loan | 30% Declining |

Important Notes:

1. All other taxes/WHT/Zakat etc. if any, levied by the Government are to be recovered from the customers in addition to normal charges.
2. Insurance Charges on Gold/Gold Ornaments @ 0.1211% of loan amount will be recovered from the customer.
3. The Bank's management reserves the right to waive off any or all charges
4. Insurance facility is provided free of cost as per product specification other than GOLD