



NRB Bank Limited

Interest rate on Lending (%)

Annexure- A

SL	SECTORS	GROUP	CATEGORY UNDER THE GROUP	Low	High	MID RATE
1	AGRICULTURE			Rate		
	Primary Producers	I	Any type of credit given to produce any kind of agricultural products (e.g. paddy, jute, horticulture), loans for fish culture, forestry etc.	10.00	13.00	11.50
	Others	II	Loans given to enterprises involved in agricultural in- puts trading, fertilizer dealers/distributors and agro-processing units	10.00	13.00	11.50
2	TERM LOAN TO LARGE & MEDIUM SCALE INDUSTRY					
	Export Oriented	I	Loans given to INDUSTRY engaged in direct -export of any products/services.(e.g. readymade garments, fabric, leather and leather goods, shrimp or any kind of sea foods etc.).	14.00	17.00	15.50
	Others	II	Loans to Industry other than export oriented.	14.00	17.00	15.50
3	TERM LOAN TO SMALL & COTTAGE INDUSTRY					
	Cottage Industry	I	Loan to hand loom industry, candle manufacturer, cane goods manufacturer, embroidery block printing etc. (as defined by Bangladesh Bank and PPG)	15.00	18.00	16.50
	Small Industry	II	Small Enterprise as defined by Bangladesh Bank and PPG	15.00	18.00	16.50
4	WORKING CAPITAL FINANCING					
	Working Capital Loan to Large Scale Industry	I	Loans in the form of CC(Hypo), CC (Pledge), LTR, LIM against inventory of raw, wipe and finished goods both Mfg. and NON-MFG	12.50	15.50	14.00
	Working Capital Loan to SME	II	Working capital loans to enterprises engaged in manufacturing and non-manufacturing.	14.50	17.50	16.00
5	EXPORT FINANCING	N/A	Working capital loans to 100% export oriented (direct- export) enterprises against lien on LC/Contract in the form of ECC/PCC.	7.00	7.00	7.00 (Fixed Rate)
6	COMMERCIAL LENDING					
	Import Financing	I	Post - import financing to trader- importers in the form of PAD, LIM, LTR and or CC(P) against goods imported through NRBBL etc. (Except items as prohibited by BRPD circular no 3/2011)	12.50	15.50	14.00
	Others	II	Loans to local traders/shop keepers/suppliers/contractors or any local commercial enterprises in the form of CC(Hypo), CC(Pledge) or SOD (Work Order), SOD(Others). Spread of SOD (others) will be 3%-5% above FDR/Deposit rate	14.50	17.50	16.00
7	CONSUMER CREDIT					
	Secured	I	Loans to procure consumer goods/services against 100% cash margin or any other en-cashable and eligible securities (as per PPG). This includes SOD (FO). a) Our Banks FDR & Deposits - 3%-5% above FDR/Deposit rate but not less than 12.00% b) Others Banks Deposits/Governments Bonds & other en-cashable and eligible securities (as per PPG).	15.50	17.00	16.25
	Unsecured	II	Loans against personal guarantee and/or under specific scheme for CCS. (Consumer Credit Scheme).	16.00	19.00	17.50
8	LOANS TO NON BANK FINANCIAL INSTITUTIONS					
	Listed in Stock Exchange	I	Loan to NBFIs listed with any stock exchange.	14.50	16.50	15.50
	Others	II	Loan to NBFIs not listed with any stock exchange.	17.50	20.50	19.00
9	OTHERS					
	Women Entrepreneur	I	Women Entrepreneur as defined by Bangladesh Bank and PPG	9.00	11.00	10.00
	Others	II	Loans/OD to any firm/ enterprise including small enterprises (of SME) for business process not described under any groups or sub groups in this table. EXCLUSIONS : 1. Term and Working Capital loans to Large and Medium of (SME) industries engaged in manufacturing and 2. Commercial	16.00	19.00	17.50

Note :
 1) At the discretion of the Corporate Head Office Management & Depending on the Banker Customer relationship 2-3% additional interest may be charged on excess drawing over approved limit or
 2) Rate of Interest may be considered at the discretion of the Corp. H.O. depending on the client/banker relationship, volume of business, ancillary source of income, nature and quality of security