



NRB Bank Limited
Interest rate on Lending (%)

Effective date: 02/10/2017

Annexure- A

SL	SECTORS	GROUP	CATEGORY UNDER THE GROUP	Low	High	MID RATE	Remarks
1	AGRICULTURE			New 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.	9.00	9.00	9.00	Unchanged
	Others	II	Loans given to enterprises involved in agricultural in- puts trading, fertilizer dealers/distributors and agro-processing units	9.00	9.00	9.00	Unchanged
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.).	10.00	13.00	11.50	Unchanged
	Others	II	Loans to Industry other than export oriented.	10.00	13.00	11.50	Unchanged
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)	13.00	16.00	14.50	Unchanged
	Small Industry	II	Small Enterprise as defined by Bangladesh Bank	12.00	15.00	13.50	Unchanged
	Small Industry	III	Small Enterprise as per PPG & Collateral Free	13.00	16.00	14.50	Unchanged
4	WORKING CAPITAL FINANCING						
	Working Capital Loan to Large & Medium 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	9.50	12.50	11.00	Unchanged
	Working Capital Loan to SME	II	Working capital loans to enterprises engaged in manufacturing and non-manufacturing.	12.00	15.00	13.50	Unchanged
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)	7.00 (Fixed Rate)
6	TRADE FINANCE						
	Import Financing (Large & Medium Scale Industry)	I	Post - import financing to trader- importers in the form of PAD, LIM, LTR and or CC(P) against goods imported through NRBBL etc.	10.00	13.00	11.50	Unchanged
	Others (SME)	II	Loans to local traders/shop keepers/suppliers/contractors or any local commercial enterprises in the form of PAD, LIM, LTR and or CC(Hypo), CC(Pledge) or SOD (Work Order), SOD (Others).	11.50	14.50	13.00	Unchanged
7	HOUSING						
	My Home	I	"My Home" NRB Bank EMI Based Retail Home Loan for individuals: - To buy new or old house/flat - To construct/expansion of house/apartment - To renovate/alteration of existing house/ flat - Taking over of the existing housing loan from other bank/financial institution	10.00	11.00	10.50	Unchanged
	NRB My Home (Mortgage Product for Non Resident Bangladeshis)	II	EMI based Retail Home Loan for Non Resident Bangladeshi wage earners	10.00	10.00	10.00	Unchanged
8	CONSUMER CREDIT						
	My Loan (Consumer Credit Scheme)	I	Loans against personal guarantee under specific scheme.	11.00	14.00	12.50	Changed
9	CREDIT CARD						
	Credit Card	I	NRB VISA Credit Card Balance Transfer/Take over/Staff Rate as per PPG	28.00	28.00	28.00	Unchanged
10	LOANS TO NON BANK FINANCIAL INSTITUTIONS						
	Listed in Stock Exchange	I	Loan to NBFIs listed with any stock exchange.	9.50	12.50	11.00	Unchanged
	Others	II	Loan to NBFIs not listed with any stock exchange.	9.50	12.50	11.00	Unchanged
11	OTHERS						
	Women Entrepreneur	I	Women Entrepreneur as defined by Bangladesh Bank and PPG	9.00	11.00	10.00	Unchanged
	NRB Sonali Aansh	II	To finance micro and small enterprises involved in manufacturing and servicing to diversified jute products; as per PPG (Pre-finance to be obtained from SMEF)	9.00	9.00	9.00	Unchanged
	Others	III	Loans/OD to any firm/ enterprise including small enterprises (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 industries, SME engaged in manufacturing and 2. Commercial	12.00	13.00	12.50	Unchanged
	My Study Loan	IV	Bangladeshi students of credit worthy parents or legal guardians who intend to pursue higher education abroad. EMI based loan	14.00	14.00	14.00	Unchanged
	My Car	V	Salaried Executives-Doctors, Architects, Engineers, Chartered Accountant, IT/Consultants and Landlord. Business person (considering the business decision) -EMI based loan Repayment tenure from 12 to 60 months.	11.00	13.00	12.00	Unchanged

- Note :**
- 1) Detail Terms & Conditions as per PPG.
 - 2) 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 overdue in the A/C
 - 3) **Spread of SOD (Corporate & SME) will be 2%-3% above FDR/Deposit rate.**
 - 4) **Loans to procure Consumer goods/services against 100% cash margin or any other en-cashable and eligible securities as per PPG. This includes Retail SOD.**
 - a) 3.00% against our Bank FDR/Deposits/DPS; up to 2.00% may be considered at the discretion of the HoCRM depending on the client/banker relationship.
 - b) Others Banks Deposits/Governments Bonds & other en-cashable and eligible securities - 9%-10%.