



# NRB Bank Limited

## Interest rate on Lending (%)

Effective date: 01/01/2018

### Annexure- A

SL	SECTORS	GROUP	CATEGORY UNDER THE GROUP	Low	High	MID RATE
1	<b>AGRICULTURE</b>					
	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
	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
2	<b>TERM LOAN TO LARGE &amp; MEDIUM SCALE INDUSTRY</b>					
	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
	Others	II	Loans to Industry other than export oriented.	10.00	13.00	11.50
3	<b>TERM LOAN TO SMALL &amp; COTTAGE INDUSTRY</b>					
	Cottage Industry	I	Loan to hand loom industry, candle manufacturer, cane goods manufacturer, embroidery block printing etc. (as defined by Bangladesh Bank and PPG)	17.00	20.00	18.50
	Small Industry	II	Small Enterprise as defined by Bangladesh Bank	12.00	15.00	13.50
	Small Industry	III	Small Enterprise as per PPG & Collateral Free	13.00	16.00	14.50
4	<b>WORKING CAPITAL FINANCING</b>					
	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
	Working Capital Loan to SME	II	Working capital loans to enterprises engaged in manufacturing and non-manufacturing.	12.00	15.00	13.50
5	<b>EXPORT FINANCING</b>	N/A	Working capital loans to 100% export oriented ( direct- export) enterprises against lien on LC/Contract in the form of ECC/PPC.	7.00	7.00	7.00
6	<b>TRADE FINANCE</b>					
	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
	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
7	<b>HOUSING</b>					
	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
	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
8	<b>CONSUMER CREDIT</b>					
	My Loan (Consumer Credit Scheme)	I	Loans against personal guarantee under specific scheme.	11.00	14.00	12.50
9	<b>CREDIT CARD</b>					
	Credit Card	I	NRB VISA Credit Card Balance Transfer/Take over/Staff Rate as per PPG	25.00	25.00	25.00
10	<b>LOANS TO NON BANK FINANCIAL INSTITUTIONS</b>					
	Listed in Stock Exchange	I	Loan to NBFI's listed with any stock exchange.	9.50	12.50	11.00
	Others	II	Loan to NBFI's not listed with any stock exchange.	9.50	12.50	11.00
11	<b>OTHERS</b>					
	Women Entrepreneur	I	Women Entrepreneur as defined by Bangladesh Bank and PPG	9.00	11.00	10.00
	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
	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. <b>EXCLUSIONS</b> : 1. Term and Working Capital loans to Large and Medium industries, SME engaged in manufacturing and 2. Commercial	12.00	13.00	12.50
	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
	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

#### 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%.