

**NRB Bank Limited**

Interest rate on Lending (%)

Effective date: 04/09/2018

Annexure- A

SL	SECTORS	GROUP	Low	High	MID RATE
1	AGRICULTURE & AGRO BASED		Revised Rate		
	Primary Producers	I	9.00	9.00	9.00
	Others	II	9.00	9.00	9.00
2	TERM LOAN TO LARGE & MEDIUM SCALE INDUSTRY				
	Export Oriented	I	9.00	12.00	10.50
	Others	II	9.00	12.00	10.50
3	TERM LOAN TO SMALL & COTTAGE INDUSTRY				
	Small Industry (Small Enterprise as defined by Bangladesh Bank)	I	13.00	16.00	14.50
	Small Industry (Small Enterprise as per PPG & Collateral Free)	II	14.00	17.00	15.50
	Cottage Industry	III	17.00	20.00	18.50
4	WORKING CAPITAL FINANCING				
	Working Capital Loan to Large & Medium Scale Industry	I	9.00	12.00	10.50
	Working Capital Loan to SME	II	12.00	15.00	13.50
5	EXPORT FINANCING	-	7.00	7.00	7.00
6	TRADE FINANCE				
	Import Financing (Large & Medium Scale Industry)	I	10.00	13.00	11.50
	Others (SME)	II	13.00	16.00	14.50
7	HOUSING				
	Commercial	I	12.00	15.00	13.50
	Commercial cum Residential	II	12.00	15.00	13.50
8	CONSUMER CREDIT				
	My Home	I	11.00	14.00	12.50
	NRB My Home (Mortgage Product for Non Resident Bangladeshis)	II	11.00	14.00	12.50
	My Loan	III	13.00	16.00	14.50
	My Loan (NRB Bank Employee)	III	11.00	14.00	12.50
	My Car	IV	12.00	15.00	13.50
	My Study Loan	V	12.00	15.00	13.50
9	CREDIT CARD				
	Credit Card	I	25.00	25.00	25.00
10	LOANS TO NON BANK FINANCIAL INSTITUTIONS				
	Listed in Stock Exchange	I	12.00	15.00	13.50
	Others	II	13.00	15.00	14.00
11	LOAN TO MICROFINANCE INSTITUTIONS (MFI's)				
	MFI's (Other than Agriculture)	I	12.00	15.00	13.50
12	SME & OTHERS				
	Women Entrepreneur	I	9.00	9.00	9.00
	Others	II	13.00	16.00	14.50
13	SECURED OVERDRAFT				
	Corporate & SME FDR/ Scheme maintain with NRB Bank (Over the FDR/Deposit Rate)	I	2.00	4.00	-
	Quick Cash/Quick Loan FDR/ Scheme maintain with NRB Bank (Over the FDR/Deposit Rate)	II	2.00	4.00	-
	Others Banks Deposits FDR/ Scheme maintain with Other Banks	III	11.00	14.00	12.50
	Governments Bonds & other En-cashable and Eligible Securities	IV	9.50	12.50	11.00

Note :

- 1) Detail Terms & Conditions as per PPG to be followed meticulously.
- 2) Penal Interest @2.00% p.a. in addition to the prescribed rate of interest to be realized on the overdue/Excess Over Limit amount over the approved credit limit(s) for the overdue period
- 3) Bangladesh Bank instruction (if any) regarding lending rate will govern the above prescribed rate.
- 4) Working Capital Financing Rate will be applicable for new sanctions only.