

**NRB Bank Limited**

Interest rate on Lending (%)

Effective date: 01/08/2019

Annexure- A

SL	SECTORS	GROUP	Low	High	MID RATE
1	<b>AGRICULTURE &amp; AGRO BASED</b>		Revised Rate		
	Primary Producers	I	9.00	9.00	9.00
	Others	II	9.00	9.00	9.00
2	<b>TERM LOAN TO LARGE &amp; MEDIUM SCALE INDUSTRY</b>				
	Export Oriented	I	11.00	14.00	12.50
	Others	II	11.00	14.00	12.50
3	<b>TERM LOAN TO SMALL &amp; COTTAGE INDUSTRY</b>				
	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	<b>WORKING CAPITAL FINANCING</b>				
	Working Capital Loan to Large & Medium Scale Industry	I	11.50	14.50	13.00
	Working Capital Loan to SME	II	12.00	15.00	13.50
5	<b>EXPORT FINANCING</b>	-	7.00	7.00	7.00
6	<b>TRADE FINANCE</b>				
	Import Financing (Large & Medium Scale Industry)	I	11.50	14.50	13.00
	Others (SME)	II	13.00	16.00	14.50
7	<b>HOUSING</b>				
	Commercial	I	12.00	15.00	13.50
	Commercial cum Residential	II	12.00	15.00	13.50
8	<b>CONSUMER CREDIT</b>				
	My Home	I	12.00	15.00	13.50
	NRB My Home (Mortgage Product for Non Resident Bangladeshis)	II	11.00	14.00	12.50
	My Loan	III	14.00	17.00	15.50
	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	<b>CREDIT CARD</b>				
	Credit Card	I	25.00	25.00	25.00
10	<b>LOANS TO NON BANK FINANCIAL INSTITUTIONS</b>				
	Listed in Stock Exchange	I	12.00	15.00	13.50
	Others	II	13.00	15.00	14.00
11	<b>LOAN TO MICROFINANCE INSTITUTIONS (MFIs)</b>				
	MFIs (Other than Agriculture)	I	12.00	15.00	13.50
12	<b>SME &amp; OTHERS</b>				
	Women Entrepreneur	I	9.00	9.00	9.00
	Others	II	13.00	16.00	14.50
13	<b>SECURED OVERDRAFT</b>				
	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	12.00	15.00	13.50
	Governments Bonds & other En-cashable and Eligible Securities	IV	12.00	15.00	13.50

**Note :**

- 1) Detail Terms & Conditions, Rates as per PPG based product 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 only.
- 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.