

**NRB Bank Limited**

Interest rate on Lending (%)

Effective date: 01/04/2020

Annexure- A

SL	SECTORS	GROUP	Low	High	Low	High	MID RATE	Remarks
1	<b>AGRICULTURE &amp; AGRO BASED</b>		Existing Rate		Revised Rate			
	Primary Producers	I	9.00	9.00	9.00	9.00	9.00	Unchanged
	Others	II	9.00	9.00	9.00	9.00	9.00	Unchanged
2	<b>TERM LOAN TO LARGE &amp; MEDIUM SCALE INDUSTRY</b>							
	Export Oriented	I	11.00	14.00	9.00	9.00	9.00	Changed
	Others	II	11.00	14.00	9.00	9.00	9.00	Changed
3	<b>TERM LOAN TO SMALL &amp; COTTAGE INDUSTRY</b>							
	Small Industry (Small Enterprise as defined by Bangladesh Bank)	I	13.00	16.00	9.00	9.00	9.00	Changed
	Small Industry (Small Enterprise as per PPG & Collateral Free)	II	14.00	17.00	9.00	9.00	9.00	Changed
	Cottage Industry	III	17.00	20.00	9.00	9.00	9.00	Changed
4	<b>WORKING CAPITAL FINANCING</b>							
	Working Capital Loan to Large & Medium Scale Industry	I	11.50	14.50	9.00	9.00	9.00	Changed
	Working Capital Loan to SME	II	13.00	16.00	9.00	9.00	9.00	Changed
5	<b>EXPORT FINANCING</b>	-	7.00	7.00	7.00	7.00	7.00	7.00 (Fixed Rate)
6	<b>TRADE FINANCE</b>							
	Import Financing (Large & Medium Scale Industry)	I	12.00	15.00	9.00	9.00	9.00	Changed
	Others (SME)	II	13.00	16.00	9.00	9.00	9.00	Changed
7	<b>HOUSING</b>							
	Commercial	I	12.00	15.00	9.00	9.00	9.00	Changed
	Commercial cum Residential	II	12.00	15.00	9.00	9.00	9.00	Changed
8	<b>CONSUMER CREDIT</b>							
	My Home	I	12.00	15.00	9.00	9.00	9.00	Changed
	NRB My Home (Mortgage Product for Non Resident Bangladeshis)	II	11.00	14.00	9.00	9.00	9.00	Changed
	My Loan	III	14.00	17.00	9.00	9.00	9.00	Changed
	My Loan (NRB Bank Employee)	III	11.00	14.00	9.00	9.00	9.00	Changed
	My Car	IV	12.00	15.00	9.00	9.00	9.00	Changed
	My Study Loan	V	12.00	15.00	9.00	9.00	9.00	Changed
9	<b>CREDIT CARD</b>							
	Credit Card	I	25.00	25.00	25.00	25.00	25.00	Unchanged
10	<b>LOANS TO NON BANK FINANCIAL INSTITUTIONS</b>							
	Listed in Stock Exchange	I	12.00	15.00	9.00	9.00	9.00	Changed
	Others	II	13.00	15.00	9.00	9.00	9.00	Changed
11	<b>LOAN TO MICROFINANCE INSTITUTIONS (MFI's)</b>							
	MFI's (Other than Agriculture)	I	12.00	15.00	9.00	9.00	9.00	Changed
12	<b>SME &amp; OTHERS</b>							
	Women Entrepreneur	I	9.00	9.00	9.00	9.00	9.00	Unchanged
	Others	II	13.00	16.00	9.00	9.00	9.00	Changed
13	<b>SECURED OVERDRAFT</b>							
	Corporate & SME FDR/ Scheme maintain with NRB Bank (Over the FDR/Deposit Rate)	I	2.00	4.00	2.00	5.00	-	Changed
	Quick Cash/Quick Loan FDR/ Scheme maintain with NRB Bank (Over the FDR/Deposit Rate)	II	2.00	4.00	2.00	5.00	-	Changed
	Others Banks Deposits FDR/ Scheme maintain with Other Banks	III	12.00	15.00	3.00	5.00	-	Changed
	Governments Bonds & other En-cashable and Eligible Securities	IV	12.00	15.00	3.00	5.00	-	Changed

**Note :**

- 1) Detail Terms & Conditions, Rates as per PPG based product to be followed meticulously.
- 2) All other Terms & Condition as per Bangladesh Bank instructions regarding lending rate.