

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

Note :

- Detail Terms & Conditions, Rates for all Retail Banking products & SME Banking products are as per Product Program Guideline (PPG) approved by the Board.
- All other Terms & Conditions are as per Bangladesh Bank instructions regarding lending rate.