

**NRB Bank Limited**

Interest rate on Lending (%)

Effective date: 10/06/2021

Annexure- A

SL	SECTORS	GROUP	Low	High	MID RATE
1	<b>AGRICULTURE &amp; AGRO BASED</b>				
	Primary Producers	I	8.00	8.00	8.00
	Others	II	8.00	8.00	8.00
2	<b>TERM LOAN TO LARGE &amp; MEDIUM SCALE INDUSTRY</b>				
	Export Oriented	I	8.00	9.00	8.50
	Others	II	8.00	9.00	8.50
3	<b>TERM LOAN TO SMALL &amp; COTTAGE INDUSTRY</b>				
	Small Industry (Small Enterprise as defined by Bangladesh Bank)	I	9.00	9.00	9.00
	Small Industry (Small Enterprise as per PPG & Collateral Free)	II	9.00	9.00	9.00
	Cottage Industry	III	9.00	9.00	9.00
4	<b>WORKING CAPITAL FINANCING</b>				
	Working Capital Loan to Large & Medium Scale Industry	I	8.00	9.00	8.50
	Working Capital Loan to SME	II	8.00	9.00	8.50
5	<b>EXPORT FINANCING</b>				
		-	7.00	7.00	7.00
6	<b>TRADE FINANCE</b>				
	Import Financing (Large & Medium Scale Industry)	I	8.00	9.00	8.50
	Others (SME)	II	8.00	9.00	8.50
7	<b>HOUSING</b>				
	Commercial	I	9.00	9.00	9.00
	Commercial cum Residential	II	9.00	9.00	9.00
8	<b>CONSUMER CREDIT</b>				
	My Home	I	9.00	9.00	9.00
	NRB My Home (Mortgage Product for Non Resident Bangladeshis)	II	9.00	9.00	9.00
	My Loan	III	9.00	9.00	9.00
	My Loan (NRB Bank Employee)	III	9.00	9.00	9.00
	My Car	IV	9.00	9.00	9.00
	My Study Loan	V	9.00	9.00	9.00
9	<b>CREDIT CARD</b>				
	Credit Card	I	20.00	20.00	20.00
10	<b>LOANS TO NON BANK FINANCIAL INSTITUTIONS</b>				
	Listed in Stock Exchange	I	9.00	9.00	9.00
	Others	II	9.00	9.00	9.00
11	<b>LOAN TO MICROFINANCE INSTITUTIONS (MFI's)</b>				
	MFI's (Other than Agriculture)	I	9.00	9.00	9.00
12	<b>SME &amp; OTHERS</b>				
	Women Entrepreneur	I	9.00	9.00	9.00
	Others	II	9.00	9.00	9.00
13	<b>SECURED OVERDRAFT</b>				
	Corporate & SME FDR/ Scheme maintain with NRB Bank (Over the FDR/Deposit Rate)	I	2.00	5.00	-
	Quick Cash/Quick Loan FDR/ Scheme maintain with NRB Bank (Over the FDR/Deposit Rate)	II	2.00	5.00	-
	Others Banks Deposits FDR/ Scheme maintain with Other Banks	III	-	-	9.00
	Governments Bonds & other En-cashable and Eligible Securities	IV	-	-	9.00

**Note :**

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