

**NRB Bank Limited**

Interest rate on Lending (%)

Effective date: 01/07/2023

Annexure- A

SL	SECTORS	GROUP	Existing Rate	SMART	Margin	Proposed Rate	Supervision Cost	Remarks
1	<b>AGRICULTURE &amp; AGRO BASED</b>							
	Primary Producers	I	9.00	7.10	2.00	9.10	0.00	Changed
	Others	II	9.00	7.10	2.00	9.10	0.00	Changed
2	<b>TERM LOAN TO LARGE &amp; MEDIUM SCALE INDUSTRY</b>							
	Export Oriented	I	9.00	7.10	3.00	10.10	0.00	Changed
	Medium Scale Industry under CMSMEs	II	-	7.10	3.00	10.10	1.00	Changed
	Others	III	9.00	7.10	3.00	10.10	0.00	Changed
3	<b>TERM LOAN TO SMALL &amp; COTTAGE INDUSTRY</b>							
	Small Industry (Small Enterprise as defined by Bangladesh Bank)	I	9.00	7.10	3.00	10.10	1.00	Changed
	Small Industry (Small Enterprise as per PPG & Collateral Free)	II	9.00	7.10	3.00	10.10	1.00	Changed
	Cottage Industry	III	9.00	7.10	3.00	10.10	1.00	Changed
4	<b>WORKING CAPITAL FINANCING</b>							
	Working Capital Loan to Large Industry	I	9.00	7.10	3.00	10.10	0.00	Changed
	Working Capital Loan to Small & Medium Industry	II	9.00	7.10	3.00	10.10	1.00	Changed
5	<b>EXPORT FINANCING</b>							
	Preshipment Credit/ Packing Credit (PC)	I	7.00	7.10	2.00	9.10	0.00	Changed
	FDBP/ LDBP (Corp)	II	9.00	7.10	3.00	10.10	0.00	Changed
6	<b>TRADE FINANCE</b>							
	Import Financing (Corporate)	I	9.00	7.10	3.00	10.10	0.00	Changed
	Import Financing (Small & Medium Scale Industry)	II	9.00	7.10	3.00	10.10	1.00	Changed
	Others	III	9.00	7.10	3.00	10.10	1.00	Changed
7	<b>HOUSING</b>							
	Commercial	I	9.00	7.10	3.00	10.10	1.00	Changed
	Commercial cum Residential	II	9.00	7.10	3.00	10.10	1.00	Changed
8	<b>CONSUMER CREDIT</b>							
	My Home	I	12.00	7.10	3.00	10.10	1.00	Changed
	NRB My Home (Mortgage Product for Non Resident Bangladeshis)	II	12.00	7.10	3.00	10.10	1.00	Changed
	My Loan	III	12.00	7.10	3.00	10.10	1.00	Changed
	My Loan (NRB Bank Employee)	III	12.00	7.10	3.00	10.10		Changed
	My Car	IV	12.00	7.10	3.00	10.10	1.00	Changed
	My Study Loan	V	12.00	7.10	3.00	10.10	1.00	Changed
9	<b>CREDIT CARD</b>							
	Credit Card	I	25.00		20.00			Changed
10	<b>LOANS TO NON BANK FINANCIAL INSTITUTIONS</b>							
	Listed in Stock Exchange	I	9.00	7.10	3.00	10.10	0.00	Changed
	Others	II	9.00	7.10	3.00	10.10	0.00	Changed
11	<b>LOAN TO MICROFINANCE INSTITUTIONS (MFI's)</b>							
	MFI's (Other than Agriculture)	I	9.00	7.10	3.00	10.10	1.00	Changed
12	<b>SME &amp; OTHERS</b>							
	Women Entrepreneur (Refinance under BB scheme)	I	5.00	5.00	0.00	5.00	0.00	Changed
	Others	II	9.00	7.10	3.00	10.10	1.00	Changed
13	<b>SECURED OVERDRAFT</b>							
	Corporate & SME FDR/ Scheme maintain with NRB Bank (Over the FDR/Deposit Rate)	I	+3	+3				Unchanged
	Quick Cash/Quick Loan FDR/ Scheme maintain with NRB Bank (Over the FDR/Deposit Rate)	II	+3	+3				Unchanged
	Others Banks Deposits FDR/ Scheme maintain with Other Banks	III					-	
	Governments Bonds & other En-cashable and Eligible Securities	IV					-	

**Note :**

- 1) Detail Terms & Conditions, Rates as per PPG based product to be followed meticulously.
- 2) Special Scheme rate will be determined by competent authority (e.g Prefinance Scheme etc.)
- 3) All other Terms & Condition as per Bangladesh Bank instructions regarding lending rate.
- 4) \*SMART – Six Month Moving Average Rate of Treasury Bill which is published on Bangladesh bank website.