

**NRB Bank Limited**

Interest rate on Lending (%)

Effective date: 01/02/2024

Annexure- B

SL	SECTORS	GROUP	Existing Rate	SMART	Margin	Proposed Rate	Supervision Cost	Remarks
1	AGRICULTURE & AGRO BASED							
	Primary Producers	I	10.22	8.68	2.75	11.43	0.00	Changed
	Others	II	10.22	8.68	2.75	11.43	0.00	Changed
2	TERM LOAN TO LARGE & MEDIUM SCALE INDUSTRY							
	Export Oriented	I	10.72	8.68	3.75	12.43	0.00	Changed
	Medium Scale Industry under CMSMEs	II	10.72	8.68	3.75	12.43	1.00	Changed
	Others	III	10.72	8.68	3.75	12.43	0.00	Changed
3	TERM LOAN TO SMALL & COTTAGE INDUSTRY							
	Small Industry (Small Enterprise as defined by Bangladesh Bank)	I	10.72	8.68	3.75	12.43	1.00	Changed
	Small Industry (Small Enterprise as per PPG & Collateral Free)	II	10.72	8.68	3.75	12.43	1.00	Changed
	Cottage Industry	III	10.72	8.68	3.75	12.43	1.00	Changed
4	WORKING CAPITAL FINANCING							
	Working Capital Loan to Large Industry	I	10.72	8.68	3.75	12.43	0.00	Changed
	Working Capital Loan to Small & Medium Industry	II	10.72	8.68	3.75	12.43	1.00	Changed
5	EXPORT FINANCING							
	Preshipment Credit/ Packing Credit (PC)	I	10.22	8.68	2.75	11.43	0.00	Changed
	FDBP/ LDBP (Corp)	II	10.72	8.68	3.75	12.43	0.00	Changed
6	TRADE FINANCE							
	Import Financing (Corporate)	I	10.72	8.68	3.75	12.43	0.00	Changed
	Import Financing (Small & Medium Scale Industry)	II	10.72	8.68	3.75	12.43	1.00	Changed
	Others	III	10.72	8.68	3.75	12.43	1.00	Changed
7	HOUSING							
	Commercial	I	10.72	8.68	3.75	12.43	1.00	Changed
	Commercial cum Residential	II	10.72	8.68	3.75	12.43	1.00	Changed
8	CONSUMER CREDIT							
	My Home	I	10.72	8.68	3.75	12.43	1.00	Changed
	NRB My Home (Mortgage Product for Non Resident Bangladeshis)	II	10.72	8.68	3.75	12.43	1.00	Changed
	My Loan	III	10.72	8.68	3.75	12.43	1.00	Changed
	My Loan (NRB Bank Employee)	III	10.72	8.68	3.75	12.43	1.00	Changed
	My Car	IV	10.72	8.68	3.75	12.43	1.00	Changed
	My Study Loan	V	10.72	8.68	3.75	12.43	1.00	Changed
9	CREDIT CARD							
	Credit Card	I	20.00			20.00		Unhanged
10	LOANS TO NON BANK FINANCIAL INSTITUTIONS							
	Listed in Stock Exchange	I	10.72	8.68	3.75	12.43	0.00	Changed
	Others	II	10.72	8.68	3.75	12.43	0.00	Changed
11	LOAN TO MICROFINANCE INSTITUTIONS (MFI's)							
	MFI's (Other than Agriculture)	I	10.72	8.68	3.75	12.43	1.00	Changed
12	SME & OTHERS							
	Women Entrepreneur (Refinance under BB scheme)	I	5.00	5.00	0.00	5.00	0.00	Changed
	Others	II	10.72	8.68	3.75	12.43	1.00	Changed
13	SECURED OVERDRAFT							
	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		8.68	3.75	12.43	-	Changed
	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) Sepecial 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.