

## Declared Lending Interest Rate by Economic Sector

Economic Purposes	Declared rate	Lowest rate	Highest rate
<b>A. Agriculture, Fishing &amp; Forestry</b>			
1. Agriculture			
a) Cultivation	12.55%	11.55%	13.55%
b) Plantation	12.55%	11.55%	13.55%
c) Agricultural Machineries and Implements	12.55%	11.55%	13.55%
d) Fertilizers and Pesticides Loans for Farmers	12.55%	11.55%	13.55%
e) Livestock	12.55%	11.55%	13.55%
f) Vegetables/Fruits Preservation in cold storage	12.55%	11.55%	13.55%
g) Agriculture Loan Disbursed through NGOs	12.55%	11.55%	13.55%
2. Fishing	12.55%	11.55%	13.55%
3. Forestry and Logging	12.55%	11.55%	13.55%
<b>B. Industry</b>			
1. Term Loan ( Other than Working Capital Financing)			
a) Large Industries			
(aa) RMG	13.55%	12.55%	14.55%
(ab) Others	13.55%	12.55%	14.55%
b) Small and Medium Industries	13.55%	12.55%	14.55%
c) Cottage Industries/Micro Industries	13.55%	12.55%	14.55%
d) Service Industries	13.55%	12.55%	14.55%
2. Working Capital Financing (Excluding Export & Import Financing)			
a) Large Industries			
(aa) RMG	13.55%	12.55%	14.55%
(ab) Others	13.55%	12.55%	14.55%
b) Small and Medium Industries	13.55%	12.55%	14.55%
c) Cottage Industries/Micro Industries	13.55%	12.55%	14.55%
d) Service Industries	13.55%	12.55%	14.55%
<b>C. Construction</b>			

1. Housing (Commercial) For Developer/Contractor	13.55%	12.55%	14.55%
2 . Housing (Residential) in urban area for individual person	10.50%	12.55%	14.55%
3. Housing (Residential) in rural area for individual person	10.50%	12.55%	14.55%
4. Infrastructure Development (Road, Culvert, Bridge, etc.)	13.55%	12.55%	14.55%
5. House Renovation or Repairing or Extension	10.50%	12.55%	14.55%
6. Commercial Building (Market, Factory, Hotel, Cold storage, Ware-house etc.)	13.55%	12.55%	14.55%
7. Establishment of Solar panel	13.55%	12.55%	14.55%
8. Effluent Treatment Plant	13.55%	12.55%	14.55%
9. Loan against Work Order/Pay Order/Earnest Money	13.55%	12.55%	14.55%
10. Water-works	13.55%	12.55%	14.55%
11. Sanitary Services	13.55%	12.55%	14.55%
<b>D. Transport</b>			
1. Road Transport ( excluding personal vehicle & lease finance)	13.55%	12.55%	14.55%
2. Water Transport (excluding Fishing Boats)	13.55%	12.55%	14.55%
3. Air Transport	13.55%	12.55%	14.55%
<b>E. Trade &amp; Commerce</b>			
1. Wholesale and Retail Trade (CC, OD etc.)	13.55%	12.55%	14.55%
a) Wholesale Trading	13.55%	12.55%	14.55%
b) Retail Trading	13.55%	12.55%	14.55%
c) Other Commercial lending	13.55%	12.55%	14.55%
2. Procurement by Government			
a) Jute	N/a	N/a	N/a
b) Paddy	N/a	N/a	N/a
c) Wheat	N/a	N/a	N/a
d) Others	N/a	N/a	N/a
3. Export Financing ( PC, ECC etc.)			
a) Jute and Jute Products	12.55%	11.55%	13.55%
b) Tea	12.55%	11.55%	13.55%
c) Hides and Skins	12.55%	11.55%	13.55%
d) Ready-made Garments	12.55%	11.55%	13.55%
e) Non-traditional Items	12.55%	11.55%	13.55%

f) Other Exported Items	12.55%	11.55%	13.55%
4. Import Financing (LIM, LTR, TR etc.)			
a) Food Items	13.55%	12.55%	14.55%
b) Petroleum and Petroleum Products	13.55%	12.55%	14.55%
c) Machineries and Implements	13.55%	12.55%	14.55%
d) Textile and Textile Products	13.55%	12.55%	14.55%
e) Electric and Electronic goods & Spares	13.55%	12.55%	14.55%
f) Sanitary Goods Including Tiles, Stones & Clinkers	13.55%	12.55%	14.55%
g) Cosmetics & Crockeries	13.55%	12.55%	14.55%
h) Medicine and Surgical Instruments	13.55%	12.55%	14.55%
i) New Automobiles	13.55%	12.55%	14.55%
j) Reconditioned Automobiles	13.55%	12.55%	14.55%
k) Chemicals (except Medicine)	13.55%	12.55%	14.55%
l) Iron and Steel Products	13.55%	12.55%	14.55%
m) Paper and Printed Papers	13.55%	12.55%	14.55%
n) Computer and Accessories	13.55%	12.55%	14.55%
o) Wood & Logging	13.55%	12.55%	14.55%
p) Plastic & Plastic Products including toys	13.55%	12.55%	14.55%
q) Leather Goods	13.55%	12.55%	14.55%
r) Poultry feeds	13.55%	12.55%	14.55%
s) Cattle feeds	13.55%	12.55%	14.55%
t) Coal	13.55%	12.55%	14.55%
u) Ship	13.55%	12.55%	14.55%
v) Other Imported Items	13.55%	12.55%	14.55%
5. Share Trading	N/a	N/a	N/a
6. Lease Financing/Leasing	13.55%	12.55%	14.55%
<b>F. Other Institutional Loan</b>			
1. Loan to Financial Corporations			
a) Credit to NBFIs	13.55%	12.55%	14.55%
b) Credit to Insurance companies	13.55%	12.55%	14.55%
c) Credit to NGO (excluding Agriculture)	13.55%	12.55%	14.55%
d) Credit to Merchant Banks/ Brokerage Houses	13.55%	12.55%	14.55%
e) Credit to Co-operative Banks/Societies	13.55%	12.55%	14.55%
2. Financing to Educational Institutions	13.55%	12.55%	14.55%

<b>G. Consumer Finance</b>			
1. Doctors Loan/ Professional Loans	13.55%	12.55%	14.55%
2. Flat Purchase	12.55%	11.55%	13.55%
3. Transport loan (Motor car/Motor cycle etc.)	12.55%	11.55%	13.55%
4. Consumer Goods (TV, Freeze, Air Coolar, Computer, Furniture etc.)	13.55%	12.55%	14.55%
5. Credit Cards	20.00%	20.00%	20.00%
6. Educational Expenses	13.55%	12.55%	14.55%
7. Treatment Expenses	13.55%	12.55%	14.55%
8. Marriage Expenses	13.55%	12.55%	14.55%
9. Land Purchase	N/a	N/a	N/a
10. Loan against Salary	13.55%	12.55%	14.55%
11. Loan against PF	13.50%	13.50%	13.50%
12. Personal Loan against DPS, MSS etc.	Product Rate + 3%	Product Rate + 3%	Product Rate + 3%
13. Personal Loan against FDR, MBS, DBS etc.	Product Rate + 3%	Product Rate + 3%	Product Rate + 3%
14. Travelling/ Holiday Loan	13.55%	12.55%	14.55%
15. Other personal Loans	13.55%	12.55%	14.55%
<b>H. Miscellaneous</b>			
1. Private Welfare and Development Activities	N/a	N/a	N/a
2. Advances for Special Credit Program (EPZ, Special Economic Zone, Youth development etc.)	N/a	N/a	N/a
3. Swanirvar	N/a	N/a	N/a
4. Poverty Alleviation Program	N/a	N/a	N/a
5. Other loans not mentioned above			
5.a SOD against other Bank's instruments ( DPS, MSS, FDR, DBS, etc.)	13.55%	13.55%	13.55%
5. b Bangladesh Bank Re-finance & Pre-finance based Schemes	As per prescribed rates in respective BB Circular		