

### Interest Rate Band on Lending for Conventional Banking with effect from October 01, 2024

| Economic Purposes  | Declared rate | Lowest rate | Highest rate |
|--|---------------|-------------|--------------|
| A  | B             | C           | D            |
| <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<br>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   |               |             |              |
| 3. Forestry and Logging  |               |             |              |
| <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                                     |               |             |              |
| c) Cottage Industries/Micro Industries                             |               |             |              |
| d) Service Industries  |               |             |              |
| 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                                     |               |             |              |
| c) Cottage Industries/Micro Industries                             |               |             |              |
| d) Service Industries  |               |             |              |

| <b>Economic Purposes</b>   | <b>Declared rate</b> | <b>Lowest rate</b> | <b>Highest rate</b> |
|--|----------------------|--------------------|---------------------|
| <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                   | 12.00%               | 11.00%             | 13.00%              |
| 3. Housing (Residential) in rural area for individual person                   | 12.00%               | 11.00%             | 13.00%              |
| 4. Infrastructure Development (Road, Culvert, Bridge, etc.)                    | 13.55%               | 12.55%             | 14.55%              |
| 5. House Renovation or Repairing or Extension                                  | 12.00%               | 11.00%             | 13.00%              |
| 6. Commercial Building (Market, Factory, Hotel, Cold storage, Ware-house etc.) | 13.55%               | 12.55%             | 14.55%              |
| 7. Establishment of Solar panel  | 12.55%               | 11.55%             | 13.55%              |
| 8. Effluent Treatment Plant  | 12.55%               | 11.55%             | 13.55%              |
| 9. Loan against Work Order/Pay Order/Earnest Money                             | 13.55%               | 12.55%             | 14.55%              |
| 10. Water-works  | 12.55%               | 11.55%             | 13.55%              |
| 11. Sanitary Services  | 12.55%               | 11.55%             | 13.55%              |
| <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.)                                    |                      |                    |                     |
| 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  | 13.55%               | 12.55%             | 14.55%              |
| b) Paddy   | 13.55%               | 12.55%             | 14.55%              |
| c) Wheat   | 13.55%               | 12.55%             | 14.55%              |
| d) Others  | 13.55%               | 12.55%             | 14.55%              |

| <b>Economic Purposes</b>                             | <b>Declared rate</b> | <b>Lowest rate</b> | <b>Highest rate</b> |
|--|----------------------|--------------------|---------------------|
| 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%              |

| <b>Economic Purposes</b>   | <b>Declared rate</b> | <b>Lowest rate</b> | <b>Highest rate</b> |
|--|----------------------|--------------------|---------------------|
| v) Other Imported Items  | 13.55%               | 12.55%             | 14.55%              |
| 5. Share Trading   | 13.55%               | 12.55%             | 14.55%              |
| 6. Lease Financing/Leasing   | 13.55%               | 12.55%             | 14.55%              |
| <b>F. Other Institutional Loan</b>                                   |                      |                    |                     |
| 1. Loan to Financial Corporations                                    |                      |                    |                     |
| a) Credit to NBFI  | 13.55%               | 12.55%             | 14.55%              |
| b) Credit to Insurance companies                                     | 13.55%               | 12.55%             | 14.55%              |
| c) Credit to NGO (excluding Agriculture)                             | 13.00%               | 12.00%             | 14.00%              |
| 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                                   | 13.75%               | 12.75%             | 14.75%              |
| 2. Flat Purchase   | 12.00%               | 11.00%             | 13.00%              |
| 3. Transport loan (Motor car/Motor cycle etc.)                       | 12.00%               | 11.00%             | 13.00%              |
| 4. Consumer Goods (TV, Freeze, Air Cooler, Computer, Furniture etc.) | 14.00%               | 13.00%             | 15.00%              |
| 5. Credit Cards  | 20.00%               |                    |                     |
| 6. Educational Expenses  | 14.00%               | 13.00%             | 15.00%              |
| 7. Treatment Expenses  | 14.00%               | 13.00%             | 15.00%              |
| 8. Marriage Expenses   | 14.00%               | 13.00%             | 15.00%              |
| 9. Land Purchase   | N/A                  |                    |                     |
| 10. Loan against Salary  | 14.00%               | 13.00%             | 15.00%              |
| 11. Loan against PF  | N/A                  |                    |                     |
| 12. Personal Loan against DPS, MSS etc.                              | Upto 3% spread       |                    |                     |
| 13. Personal Loan against FDR, MBS, DBS etc.                         | Upto 3% spread       |                    |                     |
| 14. Travelling/ Holiday Loan   | 14.00%               | 13.00%             | 15.00%              |
| 15. Other personal Loans   | 14.00%               | 13.00%             | 15.00%              |
| <b>H. Miscellaneous</b>  |                      |                    |                     |

| <b>Economic Purposes</b>  | <b>Declared rate</b>                          | <b>Lowest rate</b> | <b>Highest rate</b> |
|---|---|--------------------|---------------------|
| 1. Private Welfare and Development Activities   | 13.55%  | 12.55%             | 14.55%              |
| 2. Advances for Special Credit Program (EPZ, Special Economic Zone, Youth development etc.)                                   | 13.55%  | 12.55%             | 14.55%              |
| 3. Swarnirvar   | 13.55%  | 12.55%             | 14.55%              |
| 4. Poverty Alleviation Program  | 13.55%  | 12.55%             | 14.55%              |
| 5. SOD/Term Loan favouring business concern covering 100% Own Bank FDR/DPS or any other cash collateral (in local currency)   | Upto 3.00% spread but not less than COF+1.00% |                    |                     |
| 6. SOD/Term Loan favouring business concern covering 100% Own Bank FDR/DPS or any other cash collateral (in foreign currency) | Upto 4.00% spread but not less than COF+1.00% |                    |                     |
| 7. Other loans not mentioned above  | 13.55%  | 12.55%             | 14.55%              |