

**EASTERN BANK PLC.**  
Lending Rates Effective from August 28, 2024

Economic Purposes	Declared rate	Lowest rate	Highest rate
A	B	C	D
<b>A. Agriculture, Fishing &amp; Forestry</b>			
<b>1. Agriculture</b>			
a) Cultivation	12.00%	11.00%	13.00%
b) Plantation	N/A	N/A	N/A
c) Agricultural Machineries and Implements	12.00%	11.00%	13.00%
d) Fertilizers and Pesticides Loans for Farmers	N/A	N/A	N/A
e) Livestock	12.00%	11.00%	13.00%
f) Vegetables/Fruits Preservation in cold storage	12.00%	11.00%	13.00%
g) Agriculture Loan Disbursed through NGOs	12.00%	11.00%	13.00%
<b>2. Fishing</b>	N/A	N/A	N/A
<b>3. Forestry and Logging</b>	N/A	N/A	N/A
<b>B. Industry</b>			
<b>1. Term Loan ( Other than Working Capital Financing)</b>			
a) Large Industries			
(aa) RMG	13.00%	12.00%	14.00%
(ab) Others	13.00%	12.00%	14.00%
b) Small and Medium Industries	13.00%	12.00%	14.00%
c) Cottage Industries/Micro Industries	13.00%	12.00%	14.00%
d) Service Industries	13.00%	12.00%	14.00%
<b>2. Working Capital Financing (Excluding Export &amp; Import Financing)</b>			
a) Large Industries			
(aa) RMG	13.00%	12.00%	14.00%
(ab) Others	13.00%	12.00%	14.00%
b) Small and Medium Industries	13.00%	12.00%	14.00%
c) Cottage Industries/Micro Industries	13.00%	12.00%	14.00%
d) Service Industries	13.00%	12.00%	14.00%
<b>C. Construction</b>			
1. Housing (Commercial) For Developer/Contractor	13.00%	12.00%	14.00%
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%

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4. Infrastructure Development (Road, Culvert, Bridge, etc.)	13.00%	12.00%	14.00%
5. House Renovation or Repairing or Extension	13.00%	12.00%	14.00%
6. Commercial Building (Market, Factory, Hotel, Cold storage, Ware-house etc.)	13.00%	12.00%	14.00%
7. Establishment of Solar panel	N/A	N/A	N/A
8. Effluent Treatment Plant	N/A	N/A	N/A
9. Loan against Work Order/Pay Order/Earnest Money	N/A	N/A	N/A
10. Water-works	N/A	N/A	N/A
11. Sanitary Services	N/A	N/A	N/A
<b>D. Transport</b>			
1. Road Transport ( excluding personal vehicle & lease finance)	13.00%	12.00%	14.00%
2. Water Transport (excluding Fishing Boats)	13.00%	12.00%	14.00%
3. Air Transport	13.00%	12.00%	14.00%
<b>E. Trade &amp; Commerce</b>			
<b>1. Wholesale and Retail Trade (CC, OD etc.)</b>			
a) Wholesale Trading	13.00%	12.00%	14.00%
b) Retail Trading	13.00%	12.00%	14.00%
c) Other Commercial lending	13.00%	12.00%	14.00%
<b>2. Procurement by Government</b>			
a) Jute	13.00%	12.00%	14.00%
b) Paddy	13.00%	12.00%	14.00%
c) Wheat	13.00%	12.00%	14.00%
d) Others	13.00%	12.00%	14.00%
<b>3. Export Financing ( PC, ECC etc.)</b>			
a) Jute and Jute Products	12.00%	11.00%	13.00%
b) Tea	N/A	N/A	N/A
c) Hides and Skins	N/A	N/A	N/A
d) Ready-made Garments	12.00%	11.00%	13.00%
e) Non-traditional Items	N/A	N/A	N/A
f) Other Exported Items	12.00%	11.00%	13.00%

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<b>4. Import Financing (LIM, LTR, TR etc.)</b>			
a) Food Items	13.00%	12.00%	14.00%
b) Petroleum and Petroleum Products	13.00%	12.00%	14.00%
c) Machineries and Implements	13.00%	12.00%	14.00%
d) Textile and Textile Products	13.00%	12.00%	14.00%
e) Electric and Electronic goods & Spares	13.00%	12.00%	14.00%
f) Sanitary Goods Including Tiles, Stones & Clinkers	13.00%	12.00%	14.00%
g) Cosmetics & Crockerics	N/A	N/A	N/A
h) Medicine and Surgical Instruments	13.00%	12.00%	14.00%
i) New Automobiles	13.00%	12.00%	14.00%
j) Reconditioned Automobiles	13.00%	12.00%	14.00%
k) Chemicals (except Medicine)	13.00%	12.00%	14.00%
l) Iron and Steel Products	13.00%	12.00%	14.00%
m) Paper and Printed Papers	N/A	N/A	N/A
n) Computer and Accessories	13.00%	12.00%	14.00%
o) Wood & Logging	13.00%	12.00%	14.00%
p) Plastic & Plastic Products including toys	13.00%	12.00%	14.00%
q) Leather Goods	13.00%	12.00%	14.00%
r) Poultry feeds	N/A	N/A	N/A
s) Cattle feeds	13.00%	12.00%	14.00%
t) Coal	N/A	N/A	N/A
u) Ship	N/A	N/A	N/A
v) Other Imported Items	13.00%	12.00%	14.00%
<b>5. Share Trading</b>	N/A	N/A	N/A
<b>6. Lease Financing/Leasing</b>	13.00%	12.00%	14.00%
<b>F. Other Institutional Loan</b>			
<b>1. Loan to Financial Corporations</b>			
a) Credit to NBFI	13.00%	12.00%	14.00%
b) Credit to Insurance companies	13.00%	12.00%	14.00%

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c) Credit to NGO (excluding Agriculture)	13.00%	12.00%	14.00%
d) Credit to Merchant Banks/ Brokerage Houses	13.00%	12.00%	14.00%
e) Credit to Co-operative Banks/Societies	N/A	N/A	N/A
<b>2. Financing to Educational Institutions</b>	13.00%	12.00%	14.00%
<b>G. Consumer Finance</b>			
1. Doctors Loan/ Professional Loans	13.00%	12.00%	14.00%
2. Flat Purchase	12.00%	11.00%	13.00%
3. Transport loan (Motor car/Motor cycle etc.)	13.00%	12.00%	14.00%
4. Consumer Goods (TV, Freeze, Air Coolar, Computer, Furniture etc.)	13.00%	12.00%	14.00%
5. Credit Cards	20.00%	20.00%	20.00%
6. Educational Expenses	13.00%	12.00%	14.00%
7. Treatment Expenses	13.00%	12.00%	14.00%
8. Marriage Expenses	13.00%	12.00%	14.00%
9. Land Purchase	N/A	N/A	N/A
10. Loan against Salary	N/A	N/A	N/A
11. Loan against PF	N/A	N/A	N/A
12. Personal Loan against DPS, MSS etc.	IR of Security + up to 3%	IR of Security + up to 3%	IR of Security + up to 3%
13. Personal Loan against FDR, MBS, DBS etc.	IR of Security + up to 3%	IR of Security + up to 3%	IR of Security + up to 3%
14. Travelling/ Holiday Loan	13.00%	12.00%	14.00%
15. Other personal Loans	13.00%	12.00%	14.00%
<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	13.00%	12.00%	14.00%
5. Other loans not mentioned above	12.00%	11.00%	13.00%
<p>1. The lending rate prescribed above shall be governed by the relevant instructions of the Bangladesh Bank, if any.</p> <p>2. Interest Rates are guided by BRPD circular letter no-10, dated 08-May-2024.</p>			