

EASTERN BANK LTD.
Lending Rates Effective From April 01, 2020

	Facility Size-wise Category	
	Large Facility	SME(Commercial) Segment

1. Agriculture:

(a) Loan on Primary Products	Max. 9.00%	Max. 9.00%
(b) Loan to Agricultural input traders & fertilizer distributors and dealers	Max. 9.00%	Max. 9.00%

2. Large & Medium Scale Industry (Term Loan):

(a) Up-to 5 – years	9.00% (MID RATE)	9.00% (MID RATE)
(b) Above 5 - years	9.00% (MID RATE)	9.00% (MID RATE)
(c) NBFIs up-to 5-years	9.00% (MID RATE)	-

3. Working Capital:

(a) Jute	9.00% (MID RATE)	9.00% (MID RATE)
(b) Other Than Jute		
1) On Demand (Short Term Loan)	9.00% (MID RATE)	-
2) Others	9.00% (MID RATE)	9.00% (MID RATE)
(c) Jute Trading	9.00% (MID RATE)	9.00% (MID RATE)

4. Export Credit:

(a) Jute & Jute goods	7%	7%
(b) Other Exports	7%	7%
(c) Other	9.00% (MID RATE)	-

5. Other Commercial Lending

Rice, Wheat, Edible Oil, Lentils, Chick Peas, Onion, Dates and Sugar	9.00% (MID RATE)	9.00% (MID RATE)
Other Items	9.00% (MID RATE)	9.00% (MID RATE)

6. Special Program

(a) Special Cottage Industries (Term Loan)	9.00%	9.00%
(b) Other special program	9.00%	9.00%

7. Others

(a) Fully cash covered - FDR own bank (EBL)	FDR Rate +3.00%	FDR Rate +3.00%
(b) Fully cash covered - FDR other banks/NBFI	FDR Rate +4.00%	FDR Rate +4.00%
(c) Products which are fully covered - (Govt. Securities /Govt. Bonds/Bank Guarantee/Letter of Credit/Multilateral Agency)-Excluding PSP's	9.00%	9.00%
(d) Real Estate financing	9.00% (MID RATE)	9.00% (MID RATE)
(e) Other Special Loans	9.00% (MID RATE)	9.00% (MID RATE)

NB 1. Bangladesh Bank instruction (if any) regarding lending rate will govern the above prescribed rate.

2. Rates regarding all Retail Banking products & SME small segment Banking products are as per Product Program Guideline (PPG) approved by the Board.
3. As per BRPD circular no: 03, dated 24th February 2020, retail loan rates will be maximum 9.00%.

-The End-