

EASTERN BANK PLC.
Lending Rates Effective from February 01, 2024

Applicable SMART rate for the month of February-2024 is 8.68%

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

1. Agriculture:

| | | |
|--|-----------------|-----------------|
| (a) Loan on Primary Products | Max SMART+2.75% | Max SMART+2.75% |
| (b) Loan to Agricultural input traders & fertilizer distributors and dealers | Max SMART+3.75% | Max SMART+3.75% |

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

| | | |
|-------------------------|-----------------|-----------------|
| (a) Up-to 5 – years | Max SMART+3.75% | Max SMART+3.75% |
| (b) Above 5 - years | Max SMART+3.75% | Max SMART+3.75% |
| (c) NBFIs up-to 5-years | Max SMART+3.75% | - |

3. Working Capital:

| | | |
|--------------------------------|-----------------|-----------------|
| (a) Jute | Max SMART+3.75% | Max SMART+3.75% |
| (b) Other Than Jute | | |
| 1) On Demand (Short Term Loan) | Max SMART+3.75% | - |
| 2) Others | Max SMART+3.75% | Max SMART+3.75% |
| (c) Jute Trading | Max SMART+3.75% | Max SMART+3.75% |

4. Export Credit:

| | | |
|-----------------------|-----------------|-----------------|
| (a) Jute & Jute goods | Max SMART+2.75% | Max SMART+2.75% |
| (b) Other Exports | Max SMART+2.75% | Max SMART+2.75% |
| (c) Other | Max SMART+3.75% | - |

5. Other Commercial Lending

| | | |
|--|-----------------|-----------------|
| Rice, Wheat, Edible Oil, Lentils, Chick Peas, Onion, Dates and Sugar | Max SMART+3.75% | Max SMART+3.75% |
| Other Items | Max SMART+3.75% | Max SMART+3.75% |

6. Special Program

| | | |
|--|------------------------|------------------------|
| (a) Special Cottage Industries (Term Loan) | Max SMART+3.75% | Max SMART+3.75% |
| (b) Other special program | Max SMART+3.75% | Max SMART+3.75% |

7. Others

| | | |
|---|------------------------------------|------------------------------------|
| (a) Fully cash covered - FDR own bank (EBL) | ⁴FDR Rate +3.00% | ⁴FDR Rate +3.00% |
| (b) Fully cash covered - FDR other banks/NBFI | ⁴FDR Rate +4.00% | ⁴FDR Rate +4.00% |
| (c) Products which are fully covered - (Govt. Securities /Govt. Bonds/Bank Guarantee/Letter of Credit/Multilateral Agency)-Excluding PSP's | Max SMART+3.75% | Max SMART+3.75% |
| (d) Real Estate financing | Max SMART+3.75% | Max SMART+3.75% |
| (e) Other Special Loans | Max SMART+3.75% | Max SMART+3.75% |

1. The lending rate prescribed above shall be governed by the relevant instructions of the Bangladesh Bank, if any.
2. Rates regarding all Retail Banking products & CMSME segment Banking products are guided by BRPD circular letter no-64, dated 27-Nov-2023.
3. As per BRPD circular letter no-64 dated 27-Nov-2023, Interest rate on Pre-shipment, Agricultural and Rural Credit will be maximum applicable SMART rate+2.75% whereas all other lending rate will be SMART rate+3.75%.
4. In any case, relevant rates cannot go over the SMART+3.75% limit set by BRPD Circular No. 64, dated 27-Nov-2023.

-The End-