

**EASTERN BANK LTD.**  
**Lending Rates Effective From February 01, 2023**

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

**1. Agriculture:**

(a) Loan on Primary Products	<b>Max. 8.00%</b>	<b>Max. 8.00%</b>
(b) Loan to Agricultural input traders & fertilizer distributors and dealers	<b>Max. 9.00%</b>	<b>Max. 9.00%</b>

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

(a) Up-to 5 – years	<b>Max. 9.00%</b>	<b>Max. 9.00%</b>
(b) Above 5 - years	<b>Max. 9.00%</b>	<b>Max. 9.00%</b>
(c) NBFIs up-to 5-years	<b>Max. 9.00%</b>	-

**3. Working Capital:**

(a) Jute	<b>Max. 9.00%</b>	<b>Max. 9.00%</b>
(b) Other Than Jute		
1) On Demand (Short Term Loan)	<b>Max. 9.00%</b>	-
2) Others	<b>Max. 9.00%</b>	<b>Max. 9.00%</b>
(c) Jute Trading	<b>Max. 9.00%</b>	<b>Max. 9.00%</b>

**4. Export Credit:**

(a) Jute & Jute goods	<b>Max 7%</b>	<b>Max 7%</b>
(b) Other Exports	<b>Max 7%</b>	<b>Max 7%</b>
(c) Other	<b>Max. 9.00%</b>	-

**5. Other Commercial Lending**

Rice, Wheat, Edible Oil, Lentils, Chick Peas, Onion, Dates and Sugar	<b>Max. 9.00%</b>	<b>Max. 9.00%</b>
Other Items	<b>Max. 9.00%</b>	<b>Max. 9.00%</b>

**6. Special Program**

(a) Special Cottage Industries (Term Loan)	<b>Max. 9.00%</b>	<b>Max. 9.00%</b>
(b) Other special program	<b>Max. 9.00%</b>	<b>Max. 9.00%</b>

## 7. Others

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

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 MPS (Jan to June-2023), retail lending rates will be maximum 12.00%.
4. BRPD Circular Letter No. 08, dated 22th April, 2021, Re-fixation of Rate of Interest on Agricultural and Rural Credit dated will be maximum 8.00%.

**-The End-**