


HEAD OFFICE

100 Gulshan Avenue

Gulshan

Dhaka 1212

Bangladesh

EASTERN BANK LTD.

Lending Rates Effective from September 01, 2023

Applicable SMART rate for the month of September-2023 is 7.14%

	Facility Size-wise Category	
	Large Facility	SME(Commercial) Segment
1. Agriculture:		
(a) Loan on Primary Products	Max SMART+2%	Max SMART+2%
(b) Loan to Agricultural input traders & fertilizer distributors and dealers	Max SMART+3%	Max SMART+3%
2. Large & Medium Scale Industry (Term Loan):		
(a) Up-to 5 – years	Max SMART+3%	Max SMART+3%
(b) Above 5 - years	Max SMART+3%	Max SMART+3%
(c) NBFIs up-to 5-years	Max SMART+3%	-
3. Working Capital:		
(a) Jute	Max SMART+3%	Max SMART+3%
(b) Other Than Jute		
1) On Demand (Short Term Loan)	Max SMART+3%	-
2) Others	Max SMART+3%	Max SMART+3%
(c) Jute Trading	Max SMART+3%	Max SMART+3%
4. Export Credit:		
(a) Jute & Jute goods	Max SMART+2%	Max SMART+2%
(b) Other Exports	Max SMART+2%	Max SMART+2%
(c) Other	Max SMART+3%	-
5. Other Commercial Lending		
Rice, Wheat, Edible Oil, Lentils, Chick Peas, Onion, Dates and Sugar	Max SMART+3%	Max SMART+3%
Other Items	Max SMART+3%	Max SMART+3%

6. Special Program

(a) Special Cottage Industries (Term Loan)	Max SMART+3%	Max SMART+3%
(b) Other special program	Max SMART+3%	Max SMART+3%

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%	Max SMART+3%
(d) Real Estate financing	Max SMART+3%	Max SMART+3%
(e) Other Special Loans	Max SMART+3%	Max SMART+3%

- NB:**
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 no-09, dated 19-June-2023.
 3. As per BRPD circular no-09 dated 19-June-2023, Interest rate on Agricultural and Rural Credit will be maximum applicable SMART rate+2% whereas all other lending rate will be SMART rate+3%.
 4. In any case, relevant rates cannot go over the SMART+3% limit set by BRPD Circular No. 09, dated 19-June-2023.
 5. As per BRPD circular letter no-27 dated 27-July-2023, Interest rate on pre-shipment export credit will be maximum applicable SMART rate+2%.

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