

Revised Interest rates on Lending
To be effective from May 17, 2009

| Category | Interest rate |
|--|----------------------|
| 1. Agriculture : | |
| a. Primary Products | 10.00% |
| 2. Industrial Term Lending : | |
| a. Agro based industries | 11.50% |
| b. Micro industries with project cost upto Tk 50.00 lac | 11.50% |
| c. Other small Scale Industries | 12.50% |
| d. Medium Scale Industries | 13.00% |
| e. Large scale Industries | 13.00% |
| f. Credit to NBF1 for small and medium scale Industries | 13.00% |
| 3. Working capital (Industrial) : | |
| a. Agro based Industries | 12.00% |
| b. Micro Industries with project cost upto Tk 50.00 lac | 13.00% |
| c. Other small Scale Industries | 13.00% |
| d. Medium Scale Industries | 13.00% |
| e. Large Scale industries | 13.00% |
| f. Credit to NBF1 for small and medium scale industries | 13.00% |
| 4. Export : | |
| a. Export (Direct) | |
| a.(i) PC | 7.00% |
| a(ii) ECC | 7.00% |
| b. Advance against inland documentary bills accepted by banks | |
| b.(i) Payment in foreign currency | 12.00% |
| b(ii) Payment in local currency | 13.00% |
| 5. Commercial lending | |
| (a) Small Enterprise | 13.00% |
| (b) Medium Enterprise | 13.00% |
| (c) Large Enterprise | 13.00% |
| (d) Trade financing(import financing)/other short term and demand loan | 13.00% |
| 6. Advance against Work order (Contractor Finance) | 14.75% |
| 7. OD against | |
| 7(a). Bank's own fixed deposit | 2.00% above FDR rate |
| 7(b) Other Bank's fixed deposit receipt | 14.75% |
| 7(c) Govt Bonds and securities | 13.00% |
| 7(d) Unit Certificate/Share | 14.00% |
| 8. Consumer Finance | |
| (a). House Loan | 13.00% |
| (b) Transport loan | 14.75% |
| (d) Others | 14.75% |
| 9. Wholesale finance to NGOs/NBF1 etc for Micro credit and other special programs | 11.50% |

