



Economic Purpose	Declared rate	Lowest rate	Highest rate
A. Agriculture, Fishing & Forestry			
1. Agriculture			
a) Cultivation	12.50	11.50	13.50
b) Plantation			
c) Agricultural Machineries and Implements	12.50	11.50	13.50
d) Fertilizers and Pesticides Loans for Farmers	12.50	11.50	13.50
e) Livestock	12.50	11.50	13.50
f) Vegetables/fruits	12.50	11.50	13.50
g) Agriculture Loan Disbursed through NGOs	12.50	11.50	13.50
2. Fishing	12.50	11.50	13.50
3. Forestry and Logging	12.50	11.50	13.50
B. Industry			
1. Term Loan (Other than Working Capital Financing)			
a) Large Industries			
(aa) RMG	12.50	11.50	13.50
(ab) Others	13.50	12.50	14.50
b) Small and Medium Industries	13.50	12.50	14.50
c) Cottage Industries/Micro Industries	13.50	12.50	14.50
d) Service industries	13.50	12.50	14.50
2. Working Capital Financing (Excluding Export & Import Financing)	13.50	12.50	14.50
a) Large Industries	13.50	12.50	14.50
(aa) RMG	13.50	12.50	14.50
(ab) Others	13.50	12.50	14.50
b) Small and Medium Industries	13.50	12.50	14.50
c) Cottage Industries/Micro Industries	13.50	12.50	14.50
d) Service industries	13.50	12.50	14.50
C. Construction			
1. Housing (Commercial) For Developer/Contractor	13.50	12.50	14.50
2. Housing (Residential) in urban area for individual person	13.00	12.00	14.00
3. Housing (Residential) in rural area for individual person	13.00	12.00	14.00
4. Infrastructure Development (Road, Culvert, Bridge, etc.)	13.50	12.50	14.50
5. House Renovation or Repairing or Extension	13.00	12.00	14.00
6. Commercial Building (Market, Factory, Hotel, Cold storage, Warehouse etc.)	13.50	12.50	14.50
7. Establishment of Solar panel	13.50	12.50	14.50

Economic Purpose	Declared rate	Lowest rate	Highest rate
8. Effluent Treatment Plant	13.50	12.50	14.50
9. Loan against Work Order/Pay Order/ Earnest Money	13.50	12.50	14.50
10. Water-works	13.50	12.50	14.50
11. Sanitary Services	13.50	12.50	14.50
D. Transport			
1. Road Transport (excluding personal vehicle & lease finance)	13.50	12.50	14.50
2. Water Transport, (excluding Fishing Boats)	13.50	12.50	14.50
3. Air Transport	13.50	12.50	14.50
E. Trade & Commerce			
1. Wholesale and Retail Trade (CC, OD etc.)	13.50	12.50	14.50
a) Wholesale Trading	13.50	12.50	14.50
b) Retail Trading	13.50	12.50	14.50
c) Other Commercial lending	13.50	12.50	14.50
2. Procurement by Government			
a) Jute	13.50	12.50	14.50
b) Paddy	13.50	12.50	14.50
c) Wheat	13.50	12.50	14.50
d) Others	13.50	12.50	14.50
3. Export Financing (PC, ECC etc.)			
a) Jute and Jute Products	12.50	11.50	13.50
b) Tea	12.50	11.50	13.50
c) Hides and Skins	12.50	11.50	13.50
d) Ready-made Garments	12.50	11.50	13.50
e) Non-traditional Items	12.50	11.50	13.50
f) Other Exported Items	12.50	11.50	13.50
4. Import Financing (LIM, LTR, TÅ etc.)			
a) Food Hems	13.50	12.50	14.50
b) Petroleum and Petroleum Products	13.50	12.50	14.50
c) Machineries and Implements	13.50	12.50	14.50
d) Textile and Textile Products	13.50	12.50	14.50
e) Electric and Electronic goods & Spares	13.50	12.50	14.50
f) Sanitary Goods Including Tiles, Stones & Clinkers	13.50	12.50	14.50
g) Cosmetics & Crockeries	13.50	12.50	14.50
h) Medicine and Surgical Instruments	13.50	12.50	14.50
i) New Automobiles	13.50	12.50	14.50
j) Reconditioned Automobiles	13.50	12.50	14.50
k) Chemicals (except Medicine)	13.50	12.50	14.50
l) Iron and Steel Products	13.50	12.50	14.50
m) Paper and Printed Papers	13.50	12.50	14.50
n) Computer and Accessories	13.50	12.50	14.50
o) Wood & Logging	13.50	12.50	14.50



Economic Purpose	Declared rate	Lowest rate	Highest rate
p) Plastic & Plastic Products including toys	13.50	12.50	14.50
q) Leather Goods	13.50	12.50	14.50
r) Poultry feeds	13.50	12.50	14.50
s) Cattle feeds	13.50	12.50	14.50
t) Coal	13.50	12.50	14.50
u) Ship	13.50	12.50	14.50
v) Other Imported Items	13.50	12.50	14.50
5. Share Trading	13.50	12.50	14.50
6. Lease Financing/Leasing	13.50	12.50	14.50
F. Other Institutional Loan			
1. Loan to financial Corporations			
a) Credit to NBFIs	13.50	12.50	14.50
b) Credit to Insurance companies	13.50	12.50	14.50
c) Credit to NGO (excluding Agriculture)	13.50	12.50	14.50
d) Credit to Merchant Banks/Brokerage Houses	13.50	12.50	14.50
e) Credit to Co-operative Banks/Societies	13.50	12.50	14.50
2. Financing to Educational Institutions	13.50	12.50	14.50
G. Consumer Finance			
1. Doctors loan/Professional Loans	13.50	12.50	14.50
2. Flat Purchase	13.00	12.00	14.00
3. Transport loan (Motor car/Motor cycle etc.)	13.50	12.50	14.50
4. Consumer Goods (TV, Freezer, Air Cooler, Computer, Furniture etc.)	13.50	12.50	14.50
5. Credit Cards	17.00	17.00	17.00
6. Educational Expenses	13.50	12.50	14.50
7. Treatment Expenses	13.50	12.50	14.50
8. Marriage Expenses	13.50	12.50	14.50
9. Land Purchase	-	-	-
10. Loan against Salary	13.50	12.50	14.50
11. Loan against PF	13.00	12.00	14.00
12. Personal Loan against DPS, MSS etc.	13.50	12.50	14.50
13. Personal Loan against FDR, MBS, DBS etc.	13.50	12.50	14.50
14. Travelling/ Holiday Loan	13.50	12.50	14.50
15. Other personal Loans	13.50	12.50	14.50
H. Miscellaneous			
1. Private Welfare and Development Activities	13.50	12.50	14.50
2. Advances for Special Credit Program (EPZ, Special Economic Zone, Youth development etc.)	13.50	12.50	14.50
3. Swanirvar	13.50	12.50	14.50
4. Poverty Alleviation Program	13.50	12.50	14.50
5. Other loans not mentioned above	13.50	12.50	14.50