

EASTERN BANK LTD.

Lending Rates April 2011



Eastern Bank Ltd.

Simple Math™

	Facility Size-wise Category	
	Large Facility	SME MID Segment

1. Agriculture:

(a) Loan on Primary Products	13.00%	13.00%
(b) Loan to Agricultural input traders & fertilizer distributors and dealers	13.00%	13.00%

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

(a) Up-to 5 – years	13.00%	13.00%
(b) Up-to 5-years linked to T-Bills rate	13.00%	13.00%
(c) Above 5 - years	13.00%	13.00%
(d) NBFIs up-to 5-years	13% (MID RATE)	13% (MID RATE)
(e) NBFIs above 5-years	13% (MID RATE)	13% (MID RATE)

3. Working Capital:

(a) Jute	13.00%	13.00%
(b) Other Than Jute		
1) On Demand Inter-bank linked Short Term Loan	13.00%	13.00%
2) FX Earnings linked Time Loan	13.00%	13.00%
3) Short Term Loans to NBFIs	Market rate	Market rate
4) Short Term Loans linked to T-Bill rate	T-Bill + 5.5% ≤13.00%	T-Bill + 5.5% ≤13.00%
5) Short Term Loans linked to 90 days Repo rate	13.00%	13.00%
6) Others	16.00%	16.00%
(c) Jute Trading	13.00%	13.00%

4. Export Credit:

(a) Jute & Jute goods	7%	7%
(b) Other Exports	7%	7%

5. Other Commercial Lending

	13.00%	13.00%
Rice, Wheat, Edible Oil, Lentils, Chick Peas, Onion, Dates and Sugar	12.00%	12.00%
Other Items	16.00%	16.00%

6. Special Program

(a) Special Cottage Industries (Term Loan)	13.00%	13.00%
(b) Other special programmed	13.00%	13.00%

7. Others

(a) Fully cash covered - FDR own bank (EBL)	FDR rate +3.00%	FDR rate +3.00%
(b) Fully cash covered - FDR other banks/NBFI	FDR rate +3.00%	FDR rate +3.00%
(c) Products which are fully covered - (Govt. Securities/Govt. Bonds/Bank Guarantee/Letter of Credit/Multilateral Agency)-Excluding PSP's	13.00%	13.00%
(d) Real Estate financing	15.00%	15.00%
(e) Other Special Loans	13.00%	13.00%

* As per B. Bank circular on commodity import financing.

NB 1. Loan contract prior to april 21,2009 will be repriced as per ALCO decision.

2 Rates regarding all Consumer Banking products & SME small segment Banking products are as per Product Program Guideline (PPG) approved by the Board.

Duly authorized by ALCO-members

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EVP

Malick Musfique Reza
EVP

Abul Moqsud
EVP

Syed Rafiqul Haq
Sr. EVP

Muklesur Rahman
Deputy Managing Director

Md Fakhru Alam
Deputy Managing Director

Ali Reza Iftakhar
Managing Director