

**EASTERN BANK LTD.**  
**Lending Rates Effective From April 01, 2021**

	Facility Size-wise Category	
	Large Facility	SME(Commercial) Segment
<b>1. Agriculture:</b>		
(a) Loan on Primary Products	Max. 8.00%	Max. 8.00%
(b) Loan to Agricultural input traders & fertilizer distributors and dealers	Max. 9.00%	Max. 9.00%
<b>2. Large &amp; Medium Scale Industry (Term Loan):</b>		
(a) Up-to 5 – years	Max. 9.00%	Max. 9.00%
(b) Above 5 - years	Max. 9.00%	Max. 9.00%
(c) NBFIs up-to 5-years	Max. 9.00%	-
<b>3. Working Capital:</b>		
(a) Jute	Max. 9.00%	Max. 9.00%
(b) Other Than Jute		
1) On Demand (Short Term Loan)	Max. 9.00%	-
2) Others	Max. 9.00%	Max. 9.00%
(c) Jute Trading	Max. 9.00%	Max. 9.00%
<b>4. Export Credit:</b>		
(a) Jute & Jute goods	Max 7%	Max 7%
(b) Other Exports	Max 7%	Max 7%
(c) Other	Max. 9.00%	-
<b>5. Other Commercial Lending</b>		
Rice, Wheat, Edible Oil, Lentils, Chick Peas, Onion, Dates and Sugar	Max. 9.00%	Max. 9.00%
Other Items	Max. 9.00%	Max. 9.00%
<b>6. Special Program</b>		
(a) Special Cottage Industries (Term Loan)	Max. 9.00%	Max. 9.00%
(b) Other special program	Max. 9.00%	Max. 9.00%

## 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 BRPD circular no: 03, dated 24<sup>th</sup> February 2020, retail loan rates will be maximum 9.00%.
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-**