

EASTERN BANK PLC.
Lending Rates Effective from April 01, 2024

Applicable SMART rate for the month of April-2024 is 10.55%

	Facility Size-wise Category	
	Large Facility	SME(Commercial) Segment

1. Agriculture:

(a) Loan on Primary Products	Max SMART+2.00%	Max SMART+2.00%
(b) Loan to Agricultural input traders & fertilizer distributors and dealers	Max SMART+3.00%	Max SMART+3.00%

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

(a) Up-to 5 – years	Max SMART+3.00%	Max SMART+3.00%
(b) Above 5 - years	Max SMART+3.00%	Max SMART+3.00%
(c) NBFIs up-to 5-years	Max SMART+3.00%	-

3. Working Capital:

(a) Jute	Max SMART+3.00%	Max SMART+3.00%
(b) Other Than Jute		
1) On Demand (Short Term Loan)	Max SMART+3.00%	-
2) Others	Max SMART+3.00%	Max SMART+3.00%
(c) Jute Trading	Max SMART+3.00%	Max SMART+3.00%

4. Export Credit:

(a) Jute & Jute goods	Max SMART+2.00%	Max SMART+2.00%
(b) Other Exports	Max SMART+2.00%	Max SMART+2.00%
(c) Other	Max SMART+3.00%	-

5. Other Commercial Lending

Rice, Wheat, Edible Oil, Lentils, Chick Peas, Onion, Dates and Sugar	Max SMART+3.00%	Max SMART+3.00%
Other Items	Max SMART+3.00%	Max SMART+3.00%

6. Special Program

(a) Special Cottage Industries (Term Loan)	Max SMART+3.00%	Max SMART+3.00%
(b) Other special program	Max SMART+3.00%	Max SMART+3.00%

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+3.00%	Max SMART+3.00%
(d) Real Estate financing	Max SMART+3.00%	Max SMART+3.00%
(e) Other Special Loans	Max SMART+3.00%	Max SMART+3.00%

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 letter no-16, dated 31-Mar-2024.
3. As per BRPD circular letter no-16, dated 31-Mar-2024, Interest rate on Pre-shipment, Agricultural and Rural Credit will be maximum applicable SMART rate+2.00% whereas all other lending rate will be SMART rate+3.50%.
4. In any case, relevant rates cannot go over the SMART+3.00% limit set by BRPD circular letter no-16, dated 31-Mar-2024.

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