

**Declared Lending Interest Rate by Economic Sector**

Name of the bank: Export Import Bank of Bangladesh PLC

| Economic Purposes  | As on 09.06.2024 |             |              |
|--|------------------|-------------|--------------|
|  | Declared rate    | Lowest rate | Highest rate |
|  | A                | B           | C            |
| <b>A. Agriculture, Fishing &amp; Forestry</b>                            |                  |             |              |
| 1. Agriculture   | 12.50            | 11.50       | 13.50        |
| a) Cultivation   | 12.50            | 11.50       | 13.50        |
| b) Plantation  | 12.50            | 11.50       | 13.50        |
| c) Agricultural Machineries and Implements                               | 12.50            | 11.50       | 13.50        |
| d) Fertilizers and Pesticides<br>Loans for Farmers                       | 12.50            | 11.50       | 13.50        |
| e) Livestock   | 12.50            | 11.50       | 13.50        |
| f) Vegetables/Fruits<br>Preservation in cold storage                     | 12.50            | 11.50       | 13.50        |
| g) Agriculture Loan Disbursed<br>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>B. Industry</b>   |                  |             |              |
| 1. Term Loan ( Other than<br>Working Capital 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<br>Industries                                | 13.50            | 12.50       | 14.50        |
| d) Service Industries  | 13.50            | 12.50       | 14.50        |
| 2. Working Capital Financing<br>(Excluding Export & Import<br>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<br>Industries                                | 13.50            | 12.50       | 14.50        |
| d) Service Industries  | 13.50            | 12.50       | 14.50        |
| <b>C. Construction</b>   |                  |             |              |
| 1. Housing (Commercial) For<br>Developer/Contractor                      | 13.50            | 12.50       | 14.50        |
| 2. Housing (Residential) in urban<br>area for individual person          | 14.00            | 13.00       | 15.00        |
| 3. Housing (Residential) in rural<br>area for individual person          | 14.00            | 13.00       | 15.00        |

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| A  | B                | C           | D            |
| 4. Infrastructure Development (Road, Culvert, Bridge, etc.)                    | 13.50            | 12.50       | 14.50        |
| 5. House Renovation or Repairing or Extension                                  | 13.50            | 12.50       | 14.50        |
| 6. Commercial Building (Market, Factory, Hotel, Cold storage, Ware-house etc.) | 13.50            | 12.50       | 14.50        |
| 7. Establishment of Solar panel  | 13.50            | 12.50       | 14.50        |
| 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        |
| <b>D. Transport</b>  |                  |             |              |
| 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        |
| <b>E. Trade &amp; Commerce</b>   |                  |             |              |
| 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   | 13.50            | 12.50       | 14.50        |
| 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.)  | 7.00/13.50       | 7.00/12.50  | 7.00/14.50   |
| a) Jute and Jute Products  | 7.00/13.50       | 7.00/12.50  | 7.00/14.50   |
| b) Tea   | 7.00/13.50       | 7.00/12.50  | 7.00/14.50   |
| c) Hides and Skins   | 7.00/13.50       | 7.00/12.50  | 7.00/14.50   |
| d) Ready-made Garments   | 7.00/13.50       | 7.00/12.50  | 7.00/14.50   |
| e) Non-traditional Items   | 7.00/13.50       | 7.00/12.50  | 7.00/14.50   |
| f) Other Exported Items  | 7.00/13.50       | 7.00/12.50  | 7.00/14.50   |

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| A   | B                | C           | D            |
| 4. Import Financing<br>(LIM, LTR, TR etc.)              | 13.50            | 12.50       | 14.50        |
| a) Food Items   | 13.50            | 12.50       | 14.50        |
| b) Petroleum and<br>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<br>goods & Spares            | 13.50            | 12.50       | 14.50        |
| f) Sanitary Goods Including<br>Tiles, Stones & Clinkers | 13.50            | 12.50       | 14.50        |
| g) Cosmetics & Crockeries                               | 13.50            | 12.50       | 14.50        |
| h) Medicine and Surgical<br>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        |
| p) Plastic & Plastic Products<br>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        |
| <b>F. Other Institutional Loan</b>                      |                  |             |              |
| 1. Loan to Financial Corporations                       | 13.50            | 12.50       | 14.50        |
| a) Credit to NBFIs                                      | 13.50            | 12.50       | 14.50        |
| b) Credit to Insurance companies                        | 13.50            | 12.50       | 14.50        |

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| A   | B                       | C                       | D                       |
| c) Credit to NGO<br>(excluding Agriculture)   | 13.50                   | 12.50                   | 14.50                   |
| d) Credit to Merchant Banks/<br>Brokerage Houses  | 13.50                   | 12.50                   | 14.50                   |
| e) Credit to Co-operative<br>Banks/Societies  | 13.50                   | 12.50                   | 14.50                   |
| 2. Financing to<br>Educational Institutions   | 13.50                   | 12.50                   | 14.50                   |
| <b>G. Consumer Finance</b>  |                         |                         |                         |
| 1. Doctors Loan/<br>Professional Loans  | <b>14.00</b>            | <b>13.00</b>            | <b>15.00</b>            |
| 2. Flat Purchase  | <b>14.00</b>            | <b>13.00</b>            | <b>15.00</b>            |
| 3. Transport loan<br>(Motor car/Motor cycle etc.)   | <b>14.00</b>            | <b>13.00</b>            | <b>15.00</b>            |
| 4. Consumer Goods (TV, Freeze, Air<br>Coolar, Computer, Furniture etc.)                           | <b>14.00</b>            | <b>13.00</b>            | <b>15.00</b>            |
| 5. Credit Cards   | 20.00                   | 20.00                   | 20.00                   |
| 6. Educational Expenses   | <b>14.00</b>            | <b>13.00</b>            | <b>15.00</b>            |
| 7. Treatment Expenses   | <b>14.00</b>            | <b>13.00</b>            | <b>15.00</b>            |
| 8. Marriage Expenses  | <b>14.00</b>            | <b>13.00</b>            | <b>15.00</b>            |
| 9. Land Purchase  | <b>14.00</b>            | <b>13.00</b>            | <b>15.00</b>            |
| 10. Loan against Salary   | <b>14.00</b>            | <b>13.00</b>            | <b>15.00</b>            |
| 11. Loan against PF   | <b>14.00</b>            | <b>13.00</b>            | <b>15.00</b>            |
| 12. Personal Loan against<br>DPS, MSS etc.  | <b>Product rate + 3</b> | <b>Product rate + 3</b> | <b>Product rate + 3</b> |
| 13. Personal Loan against<br>FDR, MBS, DBS etc.   | <b>Product rate + 3</b> | <b>Product rate + 3</b> | <b>Product rate + 3</b> |
| 14. Travelling/ Holiday Loan  | <b>14.00</b>            | <b>13.00</b>            | <b>15.00</b>            |
| 15. Other personal Loans  | <b>14.00</b>            | <b>13.00</b>            | <b>15.00</b>            |
| <b>H. Miscellaneous</b>   | 13.50                   | 12.50                   | 14.50                   |
| 1. Private Welfare and<br>Development Activities  | 13.50                   | 12.50                   | 14.50                   |
| 2. Advances for Special Credit<br>Program (EPZ, Special Economic<br>Zone, Youth development etc.) | 10.50                   | 10.50                   | 12.50                   |
| 3. Swanirvar  | N/A                     | N/A                     | N/A                     |
| 4. Poverty Alleviation Program  | 12.50                   | 11.50                   | 13.20                   |
| 5. Other loans<br>not mentioned above   | 13.50                   | 12.50                   | 14.50                   |