



All Head of Conventional Branches/Units &
All Head of SME Branches & All Divisional Heads at Head Office
Prime Bank PLC. Bangladesh

Sub: Revision of Interest Rate Band on Lending.

As per recent circular issued by Bangladesh Bank, interest Rate Band of our Bank will be applicable as under with effect from October 20, 2024:

Sl. No	Nature of Loan	Revised Rate of Interest		
		Interest Rate Band		Mid Rate*
		Lowest	Highest	
1	Agriculture			
	Loan to Primary Products	11.00%	13.00%	12.00%
	Others	11.00%	13.00%	12.00%
2	Term Loan to Large & Medium scale Industry			
	Export Oriented	12.00%	14.00%	13.00%
	Others	12.00%	14.00%	13.00%
3	Term Loan to Small & Cottage Industry			
	Cottage Industry	12.50%	14.50%	13.50%
	Small Industry	12.50%	14.50%	13.50%
4	Working Capital to Industry			
	A. Working Capital Loan to Large Industry and Medium Scale Industry			
	Export Oriented	12.00%	14.00%	13.00%
	Others	12.00%	14.00%	13.00%
5	B. Working capital loan to Small Industry	12.00%	14.00%	13.00%
	Export Credit (PC/ECC)	12.50%		
6	Commercial Lending			
	Import Financing	12.00%	14.00%	13.00%
	Others	12.00%	14.00%	13.00%
7	Other Special Program (other than Commercial)	As per Bangladesh Bank Guidelines		
8	Real Estate Financing			
	Commercial	12.00%	14.00%	13.00%
	Commercial cum Residential	12.00%	14.00%	13.00%
	Residential	12.00%	14.00%	13.00%
9	Secured Overdraft (SOD) Facility **			
	A. wholesale Banking (Corporate Customers)			
	i. FDR maintained with our bank	1.50% - 3.00% above the deposit rate		
	ii. SND and other deposit maintained with our bank	2.00% - 3.00% above the deposit rate		
	B. MSME Customers			
	i. FDR maintained with our bank	1.50% - 3.00% above the deposit rate		
	ii. FDR maintained with other Bank/NBFI/Wage Earner's Development Bond	Instrument rate + 3.00%		
	iii. DPS and other deposit scheme maintained with our bank	1.50% - 3.00% above the deposit rate		
	C. Retail Banking Customers			
	i. FDR and Scheme Deposit maintained with our bank	FD/Scheme rate + 3.00%		
	ii. FDR maintained with other Bank	FD rate + 3.00%		
	iii. Wage Earners Development Bond	Bond rate + 3.00%		
10	Consumer Credit			
	Home Loan	10.50%	12.50%	11.50%
	Car Loan	11.00%	13.00%	12.00%
	All other unsecured loan	11.00%	13.00%	12.00%
11	Loan to NBFI	12.50%	14.50%	13.50%
12	Loan to MFI's (other than Agriculture financing)	12.00%	14.00%	13.00%
13	Lease Financing	12.00%	14.00%	13.00%
14	Loan against share	12.00%	14.00%	13.00%
15	Special Scheme under BB refinancing	As per Bangladesh Bank Guidelines		
16	RMG remediation Finance	As per Bangladesh Bank Guidelines		
17	Others	12.00%	14.00%	13.00%
*	Any disbursement below Mid Rate will require CEO's Approval.			
**	SOD for all Segments require approval from HOCRM, if spread is below 3.00%.			

Interest Rate Application will be governed by BRPD Circular no.10, dated 08 May 2024 issued by Bangladesh Bank.