



**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 <i>Loan to Primary Products</i>	11.00%	13.00%	12.00%
	<i>Others</i>	11.00%	13.00%	12.00%
2	Term Loan to Large & Medium scale Industry <i>Export Oriented</i>	12.00%	14.00%	13.00%
	<i>Others</i>	12.00%	14.00%	13.00%
3	Term Loan to Small & Cottage Industry <i>Cottage Industry</i>	12.50%	14.50%	13.50%
	<i>Small Industry</i>	12.50%	14.50%	13.50%
4	Working Capital to Industry A. Working Capital Loan to Large Industry and Medium Scale Industry <i>Export Oriented</i>	12.00%	14.00%	13.00%
	<i>Others</i>	12.00%	14.00%	13.00%
	B. Working capital loan to Small Industry	12.00%	14.00%	13.00%
5	Export Credit (PC/ECC)	12.50%		
6	Commercial Lending <i>Import Financing</i>	12.00%	14.00%	13.00%
	<i>Others</i>	12.00%	14.00%	13.00%
7	Other Special Program (other than Commercial)	As per Bangladesh Bank Guidelines		
8	Real Estate Financing <i>Commercial</i>	12.00%	14.00%	13.00%
	<i>Commercial cum Residential</i>	12.00%	14.00%	13.00%
	<i>Residential</i>	12.00%	14.00%	13.00%
9	Secured Overdraft (SOD) Facility ** A. wholesale Banking (Corporate Customers) <i>i. FDR maintained with our bank</i>	1.50% - 3.00% above the deposit rate		
	<i>ii. SND and other deposit maintained with our bank</i>	2.00% - 3.00% above the deposit rate		
	B. MSME Customers <i>i. FDR maintained with our bank</i>	1.50% - 3.00% above the deposit rate		
	<i>ii. FDR maintained with other Bank/NBFI/Wage Earner's Development Bond</i>	Instrument rate + 3.00%		
	<i>iii. DPS and other deposit scheme maintained with our bank</i>	1.50% - 3.00% above the deposit rate		
	C. Retail Banking Customers <i>i. FDR and Scheme Deposit maintained with our bank</i>	FD/Scheme rate + 3.00%		
	<i>ii. FDR maintained with other Bank</i>	FD rate + 3.00%		
	<i>iii. Wage Earners Development Bond</i>	Bond rate + 3.00%		
10	Consumer Credit <i>Home Loan</i>	10.50%	12.50%	11.50%
	<i>Car Loan</i>	11.00%	13.00%	12.00%
	<i>All other unsecured loan</i>	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.