

EASTERN BANK LTD.
Lending Rates Effective From February 01,2019

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

1. Agriculture:

(a) Loan on Primary Products	Max. 9.00%	Max. 9.00%
(b) Loan to Agricultural input traders & fertilizer distributors and dealers	Max. 9.00%	Max. 9.00%

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

(a) Up-to 5 – years	11.50% (MID RATE)	13.50% (MID RATE)
(b) Above 5 - years	11.50% (MID RATE)	13.50% (MID RATE)
(c) NBFIs up-to 5-years	11.50% (MID RATE)	-

3. Working Capital:

(a) Jute	11.50% (MID RATE)	13.50% (MID RATE)
(b) Other Than Jute		
1) On Demand (Short Term Loan)	11.50% (MID RATE)	-
2) Others	11.50% (MID RATE)	13.50% (MID RATE)
(c) Jute Trading	11.50% (MID RATE)	13.50% (MID RATE)

4. Export Credit:

(a) Jute & Jute goods	7%	7%
(b) Other Exports	7%	7%
(c) Other	10.00% (MID RATE)	-

5. Other Commercial Lending

Rice, Wheat, Edible Oil, Lentils, Chick Peas, Onion, Dates and Sugar	11.50% (MID RATE)	13.50% (MID RATE)
Other Items	11.50% (MID RATE)	13.50% (MID RATE)

6. Special Program

(a) Special Cottage Industries (Term Loan)	11.50%	13.50%
(b) Other special program	11.50%	13.50%

7. Others

(a) Fully cash covered - FDR own bank (EBL)	FDR rate +3.00%	FDR rate +3.00%
(b) Fully cash covered - FDR other banks/NBFI	FDR rate +4.00%	FDR rate +4.00%
(c) Products which are fully covered - (Govt. Securities /Govt. Bonds/Bank Guarantee/Letter of Credit/Multilateral Agency)-Excluding PSP's	11.50%	13.50%
(d) Real Estate financing	11.50% (MID RATE)	13.50% (MID RATE)
(e) Other Special Loans	11.50% (MID RATE)	13.50% (MID RATE)

NB 1. Bangladesh Bank instruction (if any) regarding lending rate will govern the above prescribed rate.

2. Rates regarding all Consumer Banking products & SME small segment Banking products are as per Product Program Guideline (PPG) approved by the Board.



M. Khorshed Anowar
Head of Retail & SME Banking




Mehdi Zaman
Head of Treasury



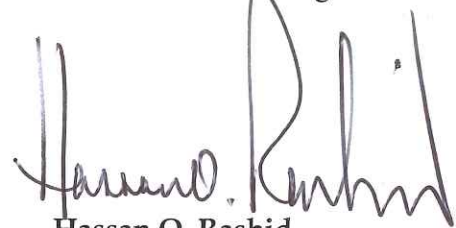
Masudul Hoque Sardar
Head of Finance



Usman Rashed Muyeen
Head of Credit Risk Management



Ahmed Shaheen
Deputy Managing Director



Hassan O. Rashid
Additional Managing Director



Ali Reza Iffekhar
Managing Director & CEO