

Declared Lending/Investment Interest/Profit Rate by Economic Sector

Name of the Bank: Export Import Bank of Bangladesh PLC

Economic Purposes	As on 31.03.2025		
	Declared rate	Lowest rate	Highest rate
A	B	C	D
A. Agriculture, Fishing & Forestry			
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 Loans for Farmers	12.50	11.50	13.50
e) Livestock	12.50	11.50	13.50
f) Vegetables/Fruits Preservation in cold storage	12.50	11.50	13.50
g) Agriculture Loan Disbursed 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. Industry			
1. Term Loan (Other than 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 Industries	13.50	12.50	14.50
d) Service Industries	13.50	12.50	14.50
2. Working Capital Financing (Excluding Export & Import 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 Industries	13.50	12.50	14.50
d) Service Industries	13.50	12.50	14.50
C. Construction			
1. Housing (Commercial) For Developer/Contractor	13.50	12.50	14.50
2. Housing (Residential) in urban area for individual person	14.00	13.00	15.00
3. Housing (Residential) in rural area for individual person	14.00	13.00	15.00

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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
D. Transport			
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
E. Trade & Commerce			
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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4. Import Financing (LIM, LTR, TR etc.)	13.50	12.50	14.50
a) Food Items	13.50	12.50	14.50
b) Petroleum and 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 goods & Spares	13.50	12.50	14.50
f) Sanitary Goods Including Tiles, Stones & Clinkers	13.50	12.50	14.50
g) Cosmetics & Crockeries	13.50	12.50	14.50
h) Medicine and Surgical 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 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
F. Other Institutional Loan			
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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c) Credit to NGO (excluding Agriculture)	13.50	12.50	14.50
d) Credit to Merchant Banks/ Brokerage Houses	13.50	12.50	14.50
e) Credit to Co-operative Banks/Societies	13.50	12.50	14.50
2. Financing to Educational Institutions	13.50	12.50	14.50
G. Consumer Finance			
1. Doctors Loan/ Professional Loans	14.00	13.00	15.00
2. Flat Purchase	14.00	13.00	15.00
3. Transport loan (Motor car/Motor cycle etc.)	14.00	13.00	15.00
4. Consumer Goods (TV, Freeze, Air Coolar, Computer, Furniture etc.)	14.00	13.00	15.00
5. Credit Cards	25.00	25.00	25.00
6. Educational Expenses	14.00	13.00	15.00
7. Treatment Expenses	14.00	13.00	15.00
8. Marriage Expenses	14.00	13.00	15.00
9. Land Purchase	14.00	13.00	15.00
10. Loan against Salary	14.00	13.00	15.00
11. Loan against PF	14.00	13.00	15.00
12. Personal Loan against DPS, MSS etc.	Product rate + 3	Product rate + 3	Product rate + 3
13. Personal Loan against FDR, MBS, DBS etc.	Product rate + 3	Product rate + 3	Product rate + 3
14. Travelling/ Holiday Loan	14.00	13.00	15.00
15. Other personal Loans	14.00	13.00	15.00
H. Miscellaneous			
1. Private Welfare and Development Activities	13.50	12.50	14.50
2. Advances for Special Credit Program (EPZ, Special Economic 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	13.50
5. Other loan not mentioned above	13.50	12.50	14.50