

Declared Lending Interest Rate by Economic Sector

Name of the bank: NRB Bank PLC

As on 01-01-2025			
Economic Purposes	Declared rate	Lowest rate	Highest rate
A	B	C	D
A. Agriculture, Fishing & Forestry			
1. Agriculture			
a) Cultivation	13.50%	13.00%	14.50%
b) Plantation	13.50%	13.00%	14.50%
c) Agricultural Machineries and Implements	13.50%	13.00%	14.50%
d) Fertilizers and Pesticides Loans for Farmers	13.50%	13.00%	14.50%
e) Livestock	13.50%	13.00%	14.50%
f) Vegetables/Fruits Preservation in cold storage	13.50%	13.00%	14.50%
g) Agriculture Loan Disbursed through NGOs	13.50%	13.00%	14.50%
2. Fishing	13.50%	13.00%	14.50%
3. Forestry and Logging	13.50%	13.00%	14.50%
B. Industry			
1. Term Loan (Other than Working Capital Financing)			
a) Large Industries			
(aa) RMG	14.50%	14.50%	15.00%
(ab) Others	14.75%	14.25%	15.50%
b) Small and Medium Industries	15.50%	14.50%	16.50%
c) Cottage Industries/Micro Industries	15.50%	15.25%	16.50%
d) Service Industries	15.50%	14.50%	16.50%
2. Working Capital Financing (Excluding Export & Import Financing)	14.75%	14.50%	15.50%
a) Large Industries			
(aa) RMG	14.50%	14.50%	15.00%
(ab) Others	14.75%	14.25%	15.50%
b) Small and Medium Industries	15.00%	14.50%	16.00%
c) Cottage Industries/Micro Industries	15.50%	14.75%	16.50%
d) Service Industries	14.75%	14.50%	15.50%
C. Construction			
1. Housing (Commercial) For Developer/Contractor	15.00%	14.50%	16.00%
2. Housing (Residential) in urban area for individual person	N/A	N/A	N/A
3. Housing (Residential) in rural area for individual person	N/A	N/A	N/A



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4. Infrastructure Development (Road, Culvert, Bridge, etc.)	15.00%	14.50%	15.50%
5. House Renovation or Repairing or Extension	N/A	N/A	N/A
6. Commercial Building (Market, Factory, Hotel, Cold storage, Ware-house etc.)	N/A	N/A	N/A
7. Establishment of Solar panel	N/A	N/A	N/A
8. Effluent Treatment Plant	N/A	N/A	N/A
9. Loan against Work Order/Pay Order/Earnest Money	15.00%	14.50%	15.50%
10. Water-works	N/A	N/A	N/A
11. Sanitary Services	N/A	N/A	N/A
D. Transport			
1. Road Transport (excluding personal vehicle & lease finance)	N/A	N/A	N/A
2. Water Transport (excluding Fishing Boats)	N/A	N/A	N/A
3. Air Transport	N/A	N/A	N/A
E. Trade & Commerce			
1. Wholesale and Retail Trade (CC, OD etc.)	15.00%	14.50%	16.00%
a) Wholesale Trading	15.00%	14.25%	16.00%
b) Retail Trading	15.00%	14.75%	16.00%
c) Other Commercial lending	14.50%	14.25%	15.50%
2. Procurement by Government			
a) Jute	N/A	N/A	N/A
b) Paddy	N/A	N/A	N/A
c) Wheat	N/A	N/A	N/A
d) Others	N/A	N/A	N/A
3. Export Financing (PC, ECC etc.)			
a) Jute and Jute Products	N/A	N/A	N/A
b) Tea	N/A	N/A	N/A
c) Hides and Skins	N/A	N/A	N/A
d) Ready-made Garments	14.75%	14.50%	15.00%
e) Non-traditional Items	N/A	N/A	N/A
f) Other Exported Items	14.75%	14.50%	15.00%



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4. Import Financing (LIM, LTR, TR etc.)	14.75%	14.50%	15.50%
a) Food Items	14.25%	14.25%	15.00%
b) Petroleum and Petroleum Products	N/A	N/A	N/A
c) Machineries and Implements	N/A	N/A	N/A
d) Textile and Textile Products	14.75%	14.50%	15.50%
e) Electric and Electronic goods & Spares	14.75%	14.50%	15.00%
f) Sanitary Goods Including Tiles, Stones & Clinkers	N/A	N/A	N/A
g) Cosmetics & Crockeries	N/A	N/A	N/A
h) Medicine and Surgical Instruments	14.75%	14.50%	15.00%
i) New Automobiles	N/A	N/A	N/A
j) Reconditioned Automobiles	N/A	N/A	N/A
k) Chemicals (except Medicine)	N/A	N/A	N/A
l) Iron and Steel Products	14.75%	14.50%	15.00%
m) Paper and Printed Papers	N/A	N/A	N/A
n) Computer and Accessories	N/A	N/A	N/A
o) Wood & Logging	N/A	N/A	N/A
p) Plastic & Plastic Products including toys	14.50%	14.50%	15.00%
q) Leather Goods	15.00%	14.50%	15.50%
r) Poultry feeds	15.00%	14.50%	15.50%
s) Cattle feeds	15.00%	14.50%	15.50%
t) Coal	15.00%	14.50%	15.50%
u) Ship	14.75%	14.50%	15.50%
v) Other Imported Items	N/A	N/A	N/A
5. Share Trading	N/A	N/A	N/A
6. Lease Financing/Leasing	15.00%	14.50%	15.50%
F. Other Institutional Loan			
1. Loan to Financial Corporations	N/A	N/A	N/A
a) Credit to NBFIs	14.75%	14.50%	15.00%
b) Credit to Insurance companies	N/A	N/A	N/A



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c) Credit to NGO (excluding Agriculture)	14.50%	14.25%	15.00%
d) Credit to Merchant Banks/ Brokerage Houses	N/A	N/A	N/A
e) Credit to Co-operative Banks/Societies	N/A	N/A	N/A
2. Financing to Educational Institutions	N/A	N/A	N/A
G. Consumer Finance			
1. Doctors Loan/ Professional Loans	15.50%	15.50%	16.50%
2. Flat Purchase	15.50%	15.50%	16.50%
3. Transport loan (Motor car/Motor cycle etc.)	15.50%	15.50%	16.50%
4. Consumer Goods (TV, Freeze, Air Coolar, Computer, Furniture etc.)	15.50%	15.50%	16.50%
5. Credit Cards	25.00%		25.00%
6. Educational Expenses	15.50%	15.50%	16.50%
7. Treatment Expenses	15.50%	15.50%	16.50%
8. Marriage Expenses	15.50%	15.50%	16.50%
9. Land Purchase	N/A	N/A	N/A
10. Loan against Salary	15.50%	15.50%	16.50%
11. Loan against PF	N/A	N/A	N/A
12. Personal Loan against DPS, MSS etc.	+3%		
13. Personal Loan against FDR, MBS, DBS etc.	+3%		
14. Travelling/ Holiday Loan	15.50%	15.50%	16.50%
15. Other personal Loans	15.50%	15.50%	16.50%
H. Miscellaneous			
1. Private Welfare and Development Activities	N/A	N/A	N/A
2. Advances for Special Credit Program (EPZ, Special Economic Zone, Youth development etc.)	N/A	N/A	N/A
3. Swanirvar	N/A	N/A	N/A
4. Poverty Alleviation Program	N/A	N/A	N/A
5. Other loans not mentioned above	N/A	N/A	N/A