Sector wise updated Interest Rate (Loans & Advance):

Economic Purpose	Declared rate	Lowest rate	Highest rate
A. Agriculture, Fishing & Forestry			
1. Agriculture			
a) Cultivation	13.00	12.00	14.00
b) Plantation			
c) Agricultural Machineries and Implements	13.00	12.00	14.00
d) Fertilizers and Pesticides Loans for Farmers	13.00	12.00	14.00
e) Livestock	13.00	12.00	14.00
f) Vegetables/fruits	13.00	12.00	14.00
g) Agriculture Loan Disbursed through NGOs	13.00	12.00	14.00
2. Fishing	13.00	12.00	14.00
3. Forestry and Logging	13.00	12.00	14.00
B. Industry			
1. Term Loan (Other than Working Capital Financing)			
a) Large Industries			
(aa) RMG	13.00	12.00	14.00
(ab) Others	14.00	13.00	15.00
b) Small and Medium Industries	14.00	13.00	15.00
c) Cottage Industries/Micro Industries	14.00	13.00	15.00
d) Service industries	14.00	13.00	15.00
2. Working Capital Financing (Excluding Export & Import Financing)	14.00	13.00	15.00
a) Large Industries	14.00	13.00	15.00
(aa) RMG	14.00	13.00	15.00
(ab) Others	14.00	13.00	15.00
b) Small and Medium Industries	14.00	13.00	15.00
c) Cottage Industries/Micro Industries	14.00	13.00	15.00
d) Service industries	14.00	13.00	15.00
C. Construction			
1. Housing (Commercial) For Developer/Contractor	13.50	12.50	14.50
2. Housing (Residential) in urban area for individual person	12.00	11.00	13.00
3. Housing (Residential) in rural area for individual person	12.00	11.00	13.00
4. Infrastructure Development (Road, Culvert, Bridge, etc.)	14.00	13.00	15.00
5. House Renovation or Repairing or Extension	12.00	11.00	13.00
6. Commercial Building (Market, Factory, Hotel, Cold storage, Warehouse etc.)	14.00	13.00	15.00
7. Establishment of Solar panel	14.00	13.00	15.00

Economic Purpose	Declared rate	Lowest rate	Highest rate
8. Effluent Treatment Plant	14.00	13.00	15.00
9. Loan against Work Order/Pay Order/ Earnest Money	14.00	13.00	15.00
10. Water-works	14.00	13.00	15.00
11. Sanitary Services	14.00	13.00	15.00
D. Transport			
1. Road Transport (excluding personal vehicle & lease finance)	14.00	13.00	15.00
2. Water Transport, (excluding Fishing Boats)	14.00	13.00	15.00
3. Air Transport	14.00	13.00	15.00
E. Trade & Commerce			
1. Wholesale and Retail Trade (CC, OD etc.)	14.00	13.00	15.00
a) Wholesale Trading	14.00	13.00	15.00
b) Retail Trading	14.00	13.00	15.00
c) Other Commercial lending	14.00	13.00	15.00
2. Procurement by Government			
a) Jute	14.00	13.00	15.00
b) Paddy	14.00	13.00	15.00
c) Wheat	14.00	13.00	15.00
d) Others	14.00	13.00	15.00
3. Export Financing **(** PC, ECC etc.)			
a) Jute and Jute Products	13.00	12.00	14.00
b) Tea	13.00	12.00	14.00
c) Hides and Skins	13.00	12.00	14.00
d) Ready-made Garments	13.00	12.00	14.00
e) Non-traditional Items	13.00	12.00	14.00
f) Other Exported Items	13.00	12.00	14.00
4. Import Financing (LIM, LTR, TÄ etc.)			
a) Food Hems	14.00	13.00	15.00
b) Petroleum and Petroleum Products	14.00	13.00	15.00
c) Machineries and Implements	14.00	13.00	15.00
d) Textile and Textile Products	14.00	13.00	15.00
e) Electric and Electronic goods & Spares	14.00	13.00	15.00
f) Sanitary Goods Including Tiles, Stones & Clinkers	14.00	13.00	15.00
g) Cosmetics & Crockeries	14.00	13.00	15.00
h) Medicine and Surgical Instruments	14.00	13.00	15.00
i) New Automobiles	14.00	13.00	15.00
j) Reconditioned Automobiles	14.00	13.00	15.00
k) Chemicals (except Medicine)	14.00	13.00	15.00
l) Iron and Steel Products	14.00	13.00	15.00
m) Paper and Printed Papers	14.00	13.00	15.00
n) Computer and Accessories	14.00	13.00	15.00
o) Wood & Logging	14.00	13.00	15.00

Economic Purpose	Declared rate	Lowest rate	Highest rate
p) Plastic & Plastic Products including toys	14.00	13.00	15.00
q) Leather Goods	14.00	13.00	15.00
r) Poultry feeds	14.00	13.00	15.00
s) Cattle feeds	14.00	13.00	15.00
t) Coal	14.00	13.00	15.00
u) Ship	14.00	13.00	15.00
v) Other Imported Items	14.00	13.00	15.00
5. Share Trading	14.00	13.00	15.00
6. Lease Financing/Leasing	14.00	13.00	15.00
F. Other Institutional Loan			
1. Loan to financial Corporations			
a) Credit to NBFI	14.00	13.00	15.00
b) Credit to Insurance companies	14.00	13.00	15.00
c) Credit to NGO (excluding Agriculture)	14.00	13.00	15.00
d) Credit to Merchant Banks/Brokerage Houses	14.00	13.00	15.00
e) Credit to Co-operative Banks/Societies	14.00	13.00	15.00
2. Financing to Educational Institutions	14.00	13.00	15.00
G. Consumer Finance			
1. Doctors loan/Professional Loans	14.00	13.00	15.00
2. Teachers Loan	12.00	11.00	13.00
3. Flat Purchase	12.00	11.00	13.00
4. Transport loan (Motor car/Motor cycle etc.)	14.00	13.00	15.00
5. Consumer Goods (TV, Freeze, Air Coolar, Computer, Furniture etc.)	14.00	13.00	15.00
6. Credit Cards	18.00-24.00	18.00	24.00
7. Educational Expenses	14.00	13.00	15.00
8. Treatment Expenses	14.00	13.00	15.00
9. Marriage Expenses	14.00	13.00	15.00
10. Land Purchase	-	-	-
11. Loan against Salary	14.00	13.00	15.00
12. Loan against PF	13.50	12.50	14.50
13. Personal Loan against DPS, MSS etc.	14.00	13.00	15.00
14. Personal Loan against FDR, MBS, DBS etc.	14.00	13.00	15.00
15. Travelling/ Holiday Loan	14.00	13.00	15.00
16. Other personal Loans	14.00	13.00	15.00
H. Miscellaneous			
1. Private Welfare and Development Activities	14.00	13.00	15.00
2. Advances for Special Credit Program (EPZ, Special Economic Zone, Youth development etc.)	14.00	13.00	15.00
3. Swanirvar	14.00	13.00	15.00
4. Poverty Alleviation Program	14.00	13.00	15.00
5. Other loans not mentioned above	14.00	13.00	15.00