

**Declared Lending Interest Rate by Economic Sector**

**Name of the bank: The Premier Bank PLC.**

	As on 01-09-2025		
Economic Purposes	Declared rate	Lowest rate	Highest rate
A	B	C	D
<b>A. Agriculture, Fishing &amp; Forestry</b>			
<b>1. Agriculture</b>			
a) Cultivation	13.00%	12.00%	14.00%
b) Plantation	13.00%	12.00%	14.00%
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 Preservation in cold storage	13.00%	12.00%	14.00%
g) Agriculture Loan Disbursed through NGOs	13.00%	12.00%	14.00%
<b>2. Fishing</b>	13.00%	12.00%	14.00%
<b>3. Forestry and Logging</b>	13.00%	12.00%	14.00%
<b>B. Industry</b>			
<b>1. Term Loan ( Other than Working Capital Financing)</b>			
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%
<b>2. Working Capital Financing (Excluding Export &amp; Import Financing)</b>			
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%
<b>C. Construction</b>			
<b>1. Housing (Commercial) For Developer/Contractor</b>	14.00%	13.00%	15.00%
<b>2 . Housing (Residential) in urban area for individual person</b>	14.00%	13.00%	15.00%
<b>3. Housing (Residential) in rural area for individual person</b>	14.00%	13.00%	15.00%

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<b>4. Infrastructure Development (Road, Culvert, Bridge, etc.)</b>	<b>14.00%</b>	<b>13.00%</b>	<b>15.00%</b>
<b>5. House Renovation or Repairing or Extension</b>	<b>14.00%</b>	<b>13.00%</b>	<b>15.00%</b>
<b>6. Commercial Building (Market, Factory, Hotel, Cold storage, Ware-house etc.)</b>	<b>14.00%</b>	<b>13.00%</b>	<b>15.00%</b>
<b>7. Establishment of Solar panel</b>	<b>14.00%</b>	<b>13.00%</b>	<b>15.00%</b>
<b>8. Effluent Treatment Plant</b>	<b>14.00%</b>	<b>13.00%</b>	<b>15.00%</b>
<b>9. Loan against Work Order/Pay Order/Earnest Money</b>	<b>14.00%</b>	<b>13.00%</b>	<b>15.00%</b>
<b>10. Water-works</b>	<b>14.00%</b>	<b>13.00%</b>	<b>15.00%</b>
<b>11. Sanitary Services</b>	<b>14.00%</b>	<b>13.00%</b>	<b>15.00%</b>
<b>D. Transport</b>			
<b>1. Road Transport ( excluding personal vehicle &amp; lease finance)</b>	<b>14.00%</b>	<b>13.00%</b>	<b>15.00%</b>
<b>2. Water Transport (excluding Fishing Boats)</b>	<b>14.00%</b>	<b>13.00%</b>	<b>15.00%</b>
<b>3. Air Transport</b>	<b>14.00%</b>	<b>13.00%</b>	<b>15.00%</b>
<b>E. Trade &amp; Commerce</b>			
<b>1. Wholesale and Retail Trade (CC, OD etc.)</b>			
<b>a) Wholesale Trading</b>	<b>14.00%</b>	<b>13.00%</b>	<b>15.00%</b>
<b>b) Retail Trading</b>	<b>14.00%</b>	<b>13.00%</b>	<b>15.00%</b>
<b>c) Other Commercial lending</b>	<b>14.00%</b>	<b>13.00%</b>	<b>15.00%</b>
<b>2. Procurement by Government</b>			
<b>a) Jute</b>	<b>14.00%</b>	<b>13.00%</b>	<b>15.00%</b>
<b>b) Paddy</b>	<b>14.00%</b>	<b>13.00%</b>	<b>15.00%</b>
<b>c) Wheat</b>	<b>14.00%</b>	<b>13.00%</b>	<b>15.00%</b>
<b>d) Others</b>	<b>14.00%</b>	<b>13.00%</b>	<b>15.00%</b>
<b>3. Export Financing ( PC, ECC etc.)</b>			
<b>a) Jute and Jute Products</b>	<b>14.00%</b>	<b>13.00%</b>	<b>15.00%</b>
<b>b) Tea</b>	<b>14.00%</b>	<b>13.00%</b>	<b>15.00%</b>
<b>c) Hides and Skins</b>	<b>14.00%</b>	<b>13.00%</b>	<b>15.00%</b>
<b>d) Ready-made Garments</b>	<b>13.00%</b>	<b>13.00%</b>	<b>14.00%</b>
<b>e) Non-traditional Items</b>	<b>14.00%</b>	<b>13.00%</b>	<b>15.00%</b>
<b>f) Other Exported Items</b>	<b>14.00%</b>	<b>13.00%</b>	<b>15.00%</b>

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<b>4. Import Financing (LIM, LTR, TR etc.)</b>			
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a) Food Items	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 & Crockerries	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	N/A	N/A	N/A
p) Plastic & Plastic Product 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	N/A	N/A	N/A

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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. 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%

<b>7. Treatment Expenses</b>	<b>14.00%</b>	<b>13.00%</b>	<b>15.00%</b>
<b>8. Marriage Expenses</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>9. Land Purchase</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>10. Loan against Salary</b>	<b>14.00%</b>	<b>13.00%</b>	<b>15.00%</b>
<b>11. Loan against PF</b>	<b>13.00%</b>	<b>13.00%</b>	<b>13.00%</b>
<b>12. Personal Loan against DPS, MSS etc.</b>	<b>Instrument Rate + 3 %</b>	<b>Instrument Rate + 2 %</b>	<b>Instrument Rate + 3 %</b>
<b>13. Personal Loan against FDR, MBS, DBS etc.</b>	<b>Instrument Rate + 3 %</b>	<b>Instrument Rate + 2 %</b>	<b>Instrument Rate + 3 %</b>
<b>14. Travelling/ Holiday Loan</b>	<b>14.00%</b>	<b>13.00%</b>	<b>15.00%</b>
<b>15. Other personal Loans</b>	<b>14.00%</b>	<b>13.00%</b>	<b>15.00%</b>
<b>H. Miscellaneous</b>			
<b>1. Private Welfare and Development Activities</b>	<b>14.00%</b>	<b>13.00%</b>	<b>15.00%</b>
<b>2. Advances for Special Credit Program (EPZ, Special Economic Zone, Youth development etc.)</b>	<b>14.00%</b>	<b>13.00%</b>	<b>15.00%</b>
<b>3. Swanirvar</b>	<b>14.00%</b>	<b>13.00%</b>	<b>15.00%</b>
<b>4. Poverty Alleviation Program</b>	<b>14.00%</b>	<b>13.00%</b>	<b>15.00%</b>
<b>5. Other loans not mentioned above</b>	<b>14.00%</b>	<b>13.00%</b>	<b>15.00%</b>
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