

THE CITY BANK LIMITED
Revised Interest rate on Lending (%)

Circular no.:

Effective date: 24/06/2021

Sl.	SECTORS	GROUP	CATEGORY UNDER THE GROUP	PREVIOUS MID RATE (+/-1.50 AFFIXED)	REVISED MID RATE (+/-1.50 AFFIXED)
1 AGRICULTURE					
	Primary Producers	I	Any type of credit given to produce any kind of agricultural products (e.g. paddy, jute, horticulture), loans for fish culture, forestry etc.	7.50	7.50
2 TERM LOAN TO LARGE & MEDIUM SCALE INDUSTRY					
	Large Scale Industry	I	Loans given to large scale industries engaged in export, import or manufacturing of any products and services (e.g. ready made garments, fabric, leather and leather goods, shrimp or any kind of sea foods etc.) For term loan upto 3 years mid rate-9.50%	7.50	7.50
	Medium Scale Industry	II	Loans given to medium scale industries engaged in export, import or manufacturing of any products and services (e.g. ready made garments, fabric, leather and leather goods, shrimp or any kind of sea foods etc.)	9.00	9.00
3 TERM LOAN TO SMALL & COTTAGE INDUSTRY					
	Term Loan to small Industries	I		9.00	9.00
	Term Loan to Cottage Industries	II		9.00	9.00
	Term/Continuous Loan to Small Industries(secured)	III	Covered by immovable properties	9.00	9.00
	Women Entrepreneur(Secured)	iv	Loan to women entrepreneur	9.00	9.00
	Women Entrepreneur(Unsecured)	v	Loan to women entrepreneur	9.00	9.00
4 WORKING CAPITAL FINANCING					
	Working Capital Loan to Large Industry	I	Loans in the form of CC(Hypo), CC (Pledge), LTR, LIM against inventory of raw, wip and finished goods both Mfg and NON-MFG.	7.50	7.50
	Working Capital Loan to SME	II	Working capital loans to enterprises engaged in manufacturing and non-manufacturing agricultural inputs trading, agro-processing units, fertilizer dealers/distributors	9.00	9.00
	Working Capital Loan to Large-Medium Enterprise and Commercial customer	III	Working capital loans to enterprises engaged in manufacturing and non-manufacturing agricultural inputs trading, agro-processing units, fertilizer dealers/distributors	9.00	9.00
	Supply Chain Finance	iv	Short term revolving loan against corporate anchors receivables	9.50	9.50
	Women Entrepreneur(Secured)	v	Loan to women entrepreneur	9.00	9.00
	Women Entrepreneur(Unsecured)	vi	Loan to women entrepreneur	9.00	9.00
	Distributor Finance	vii	Short term revolving loan to distributors	9.50	9.50
5 EXPORT FINANCING		N/A	Working capital loans to 100% export oriented (direct-export) enterprises against lien on LC/Contract in the form of ECCC/PC.	7.00 (Fixed Rate)	7.00 (Fixed Rate)
6 COMMERCIAL LENDING					
	Import Financing	I	Post - import financing to trader - importers in the form of PAD, LIM, LTR and or CC(P) against goods imported through CBL etc. (Except items as prohibited by BRPD circular no 3/2011)	9.00	9.00
	Others	II	Loans to local traders/shop keepers/suppliers/contractors or any local commercial enterprises in the form of CC(Hypo), CC(Pledge) or SOD(WO), SOD(Others). Spread of SOD: a) Our Banks FDR & Deposits - i) spread is 2.00%-3.00% for LTV within 80% and ii) spread is 2%-4% for LTV more than 80% b) Others Banks Deposits/Governments Bonds & other on-cashable and eligible securities - 10.50%	9.00	9.00
7 HOUSING					
	Commercial	I	Loans to house -developers, real estate industry, and/or any individual for the purpose of construction of any residential or commercial building for sale and /or rent.	10.50	10.50
	Others	II	House loans for building construction for residential purpose.	9.00	8.50
8 CONSUMER CREDIT					
	Secured	I	Loans to procure consumer goods/services against 100% cash margin or any other on-cashable and eligible security e.g. Bond, shares. This includes SOD (FO). a) Our Banks FDR & Deposits - i) spread is 2.50%-3.00% for LTV within 80% and ii) spread is 3%-4% for LTV more than 80% ii) spread is 2.00%-3.00% for LTV upto 90% for Citygem Customers b) Others Banks Deposits/Governments Bonds & other on-cashable and eligible securities - 8.50% c) Wage Earner Development Bond, U.S. Dollar Investment Bond, U.S. Dollar Premium Bond & FCY FD - 7.50% d) Consumer loan to procure car under hypothecation-8.50% and special MOU partners 8.50%	9.50	8.50
	Unsecured	II	Investment/Finances against personal guarantee and/or under specific scheme for CCS. (Consumer Credit Scheme), Salaried Executives - 8.50%, salaried executives of reputed educational institutions-8.50%	9.50	8.50
9 CREDIT CARDS					
	Secured	I	Both local and / or foreign cards credit limit fully secured by lien on credit balance deposit/lien on financial instruments (bank deposit or FC deposit which ever is applicable).	20.00	20.00
	Unsecured	II	Both local and foreign cards credit limit not secured as described against group I.	20.00	20.00
10 LOANS TO NON BANK FINANCIAL INSTITUTIONS					
	Listed in Stock Exchange	I	Loan to NBFI's listed with any stock exchange.	10.50	10.50
	Others	II	Loan to NBFI's not listed with any stock exchange.	10.50	10.50
11 OTHERS					
	Others	I	a) Short term working capital loans to corporate/100% collateral based Working Capital/One of facilities to large corporate of any industry b) Short term working capital loan for less than 3 months to large corporate having AA or above rating-3.0%	6.50	6.50

Note :

- At the discretion of the Head Office Management & Depending on the Banker Customer relationship, in case of demand loan/OAP, the additional interest rate i.e. 2% will be applicable on client's approved working capital rate.
- Rate of interest may be considered at the discretion of the H.O depending on the client/banker relationship, volume of business, ancillary source of income, nature and quality of security offered etc.
- 1.50% above the prescribed Mid Rate of interest rate to be applied in case of Loans & Advances sanctioned by the Branches where applicable.

Handwritten signatures and initials at the bottom of the page, including names like 'Shakily', 'JH', and others.