COMMUNITY BANK BANGLADESH PLC.
Treasury Division, Head Office, Dhaka

Effective from 01 August 2026

Economic Purposes	Declared rate (p.a.)	Lowest rate (p.a.)	Highest rate (p.a.)
A. Agriculture, Fishing & Forestry			
1. Agriculture			
a) Cultivation	13.50%	12.50%	14.50%
b) Plantation	13.50%	12.50%	14.50%
c) Agricultural Machineries and Implements	13.50%	12.50%	14.50%
d) Fertilizers and Pesticides Loans for Farmers	13.50%	12.50%	14.50%
e) Livestock	13.50%	12.50%	14.50%
f) Vegetables/Fruits Preservation in cold storage	13.50%	12.50%	14.50%
g) Agriculture Loan Disbursed through NGOs	13.50%	12.50%	14.50%
2. Fishing	13.50%	12.50%	14.50%
3. Forestry and Logging	13.50%	12.50%	14.50%
B. Industry			
1. Term Loan (Other than Working Capital Financing)			
a) Large Industries			
(aa) RMG	14.50%	13.50%	15.50%
(ab) Others	14.50%	13.50%	15.50%
b) Small and Medium Industries	14.50%	13.50%	15.50%
c) Cottage Industries/Micro Industries	14.50%	13.50%	15.50%
d) Service Industries	14.50%	13.50%	15.50%
2. Working Capital Financing (Excluding Export & Import Financing)			
a) Large Industries			
(aa) RMG	13.75%	12.75%	14.75%
(ab) Others	13.75%	12.75%	14.75%
b) Small and Medium Industries	14.50%	13.50%	15.50%
c) Cottage Industries/Micro Industries	14.50%	13.50%	15.50%
d) Service Industries	13.75%	12.75%	14.75%
C. Construction			
1. Housing (Commercial) For Developer/Contractor	14.50%	13.50%	15.50%
2. Housing (Residential) in urban area for individual person	13.50%	12.50%	14.50%
3. Housing (Residential) in rural area for individual person	13.50%	12.50%	14.50%
4. Infrastructure Development (Road, Culvert, Bridge, etc.)	14.50%	13.50%	15.50%
5. House Renovation or Repairing or Extension	14.50%	13.50%	15.50%
6. Commercial Building (Market, Factory, Hotel, Cold storage, Ware-house etc.)	14.50%	13.50%	15.50%
7. Establishment of Solar panel	13.75%	12.75%	14.75%
8. Effluent Treatment Plant	13.75%	12.75%	14.75%
9. Loan against Work Order/Pay Order/Earnest Money	14.50%	13.50%	15.50%
10. Water-works	14.50%	13.50%	15.50%
11. Sanitary Services	14.50%	13.50%	15.50%
D. Transport			
1. Road Transport (excluding personal vehicle & lease finance)	14.50%	13.50%	15.50%
2. Water Transport (excluding Fishing Boats)	14.50%	13.50%	15.50%
3. Air Transport	14.50%	13.50%	15.50%

Economic Purposes	Declared rate (p.a.)	Lowest rate (p.a.)	Highest rate (p.a.)
E. Trade & Commerce			
1. Wholesale and Retail Trade (CC, OD etc.)			
a) Wholesale Trading	13.75%	12.75%	14.75%
b) Retail Trading	14.50%	13.50%	15.50%
c) Other Commercial lending	14.50%	13.50%	15.50%
2. Procurement by Government			
a) Jute	14.50%	13.50%	15.50%
b) Paddy	14.50%	13.50%	15.50%
c) Wheat	14.50%	13.50%	15.50%
d) Others	14.50%	13.50%	15.50%
3. Export Financing (PC, ECC etc.)			
a) Jute and Jute Products	13.50%	12.50%	14.50%
b) Tea	13.50%	12.50%	14.50%
c) Hides and Skins	13.50%	12.50%	14.50%
d) Ready-made Garments	13.50%	12.50%	14.50%
e) Non-traditional Items	13.50%	12.50%	14.50%
f) Other Exported Items	13.50%	12.50%	14.50%
4. Import Financing (LTR, TR etc.)			
a) Food Items	13.75%	12.75%	14.75%
b) Petroleum and Petroleum Products	13.75%	12.75%	14.75%
c) Machineries and Implements	13.75%	12.75%	14.75%
d) Textile and Textile Products	13.75%	12.75%	14.75%
e) Electric and Electronic goods & Spares	13.75%	12.75%	14.75%
f) Sanitary Goods Including Tiles, Stones & Clinkers	13.75%	12.75%	14.75%
g) Cosmetics & Crockeries	13.75%	12.75%	14.75%
h) Medicine and Surgical Instruments	13.75%	12.75%	14.75%
i) New Automobiles	13.75%	12.75%	14.75%
j) Reconditioned Automobiles	13.75%	12.75%	14.75%
k) Chemicals (except Medicine)	13.75%	12.75%	14.75%
l) Iron and Steel Products	13.75%	12.75%	14.75%
m) Paper and Printed Papers	13.75%	12.75%	14.75%
n) Computer and Accessories	13.75%	12.75%	14.75%
o) Wood & Logging	13.75%	12.75%	14.75%
p) Plastic & Plastic Products including toys	13.75%	12.75%	14.75%
q) Leather Goods	13.75%	12.75%	14.75%
r) Poultry feeds	13.75%	12.75%	14.75%
s) Cattle feeds	13.75%	12.75%	14.75%
t) Coal	13.75%	12.75%	14.75%
u) Ship	13.75%	12.75%	14.75%
v) Other Imported Items	13.75%	12.75%	14.75%
5. Share Trading	14.50%	13.50%	15.50%
6. Lease Financing/Leasing	14.50%	13.50%	15.50%
F. Other Institutional Loan			
1. Loan to Financial Corporations			
a) Credit to NBFI	14.50%	13.50%	15.50%
b) Credit to Insurance companies	14.50%	13.50%	15.50%
c) Credit to NGO (excluding Agriculture)	13.75%	12.75%	14.75%
d) Credit to Merchant Banks/Brokerage Houses	14.50%	13.50%	15.50%
e) Credit to Co-operative Banks/Societies	14.50%	13.50%	15.50%
2. Financing to Educational Institutions	14.50%	13.50%	15.50%

Community Bank
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Economic Purposes	Declared rate (p.a.)	Lowest rate (p.a.)	Highest rate (p.a.)
G. Consumer Finance			
1. Doctors Loan/Professional Loans	14.50%	13.50%	15.50%
2. Flat Purchase	14.50%	13.50%	15.50%
3. Transport loan (Motor car/Motor cycle etc.)	14.50%	13.50%	15.50%
4. Consumer Goods (TV, Freeze, Air Cooler, Computer, Furniture etc.)	14.50%	13.50%	15.50%
5. Credit Cards	24.00%	24.00%	24.00%
6. Educational Expenses	14.50%	13.50%	15.50%
7. Treatment Expenses	14.50%	13.50%	15.50%
8. Marriage Expenses	14.50%	13.50%	15.50%
9. Land Purchase	14.50%	13.50%	15.50%
10. Loan against Salary	14.50%	13.50%	15.50%
11. Loan against PF	14.50%	13.50%	15.50%
12. Personal Loan against DPS, MSS etc.	Instrument rate + (2.00% - 3.00%)	Instrument rate + 2.00%	Instrument rate + 3.00%
13. Personal Loan against FDR, MBS, DBS etc.	Instrument rate + (2.00% - 3.00%)	Instrument rate + 2.00%	Instrument rate + 3.00%
14. Travelling/ Holiday Loan	14.50%	13.50%	15.50%
15. Other personal Loans	14.50%	13.50%	15.50%
H. Miscellaneous			
1. Private Welfare and Development Activities	14.50%	13.50%	15.50%
2. Advances for Special Credit Program (EPZ, Special Economic Zone, Youth development etc.)	14.50%	13.50%	15.50%
3. Swanirvar	14.50%	13.50%	15.50%
4. Poverty Alleviation Program	13.75%	12.75%	14.75%
5. Other loans not mentioned above	14.50%	13.50%	15.50%

Notes:

1. The lending rate may be changed up to 1.00% p.a. higher or lower of the declared lending rate depending on the relative risk of customers; for details BRPD circular no-10 dated May 08, 2024 has to be followed.
2. Interest rates for Loans and advances to be sanctioned under special funds and stimulus packages formed by Bangladesh Bank will be determined as per respective BB circulars and guidelines.