Declared Lending Rates by Economic Sector

NCC Bank PLC

Effective from October 01, 2026

Economic Purposes	Declared rate	Lowest rate	Highest rate
A. Agriculture, Fishing & Forestry			
1. Agriculture			
a) Cultivation	13.00%	11.00%	13.00%
b) Plantation	13.00%	11.00%	13.00%
c) Agricultural Machineries and Implements	13.00%	11.00%	13.00%
d) Fertilizers and Pesticides Loans for Farmers	13.00%	11.00%	13.00%
e) Livestock	13.00%	11.00%	13.00%
f) Vegetables/Fruits Preservation in cold storage	13.00%	11.00%	13.00%
g) Agriculture Loan Disbursed through NGOs	13.50%	11.50%	13.50%
2. Fishing	13.00%	11.00%	13.00%
3. Forestry and Logging	13.00%	11.00%	13.00%
B. Industry			
1. Term Loan (Other than Working Capital Financing)			
a) Large Industries			
(aa) RMG	14.00%	12.00%	14.00%
(ab) Others	13.75%	11.75%	13.75%
b) Small and Medium Industries	14.00%	12.00%	14.00%
c) Cottage Industries/Micro Industries	14.00%	12.00%	14.00%
d) Service Industries	14.00%	12.00%	14.00%
2. Working Capital Financing (Excluding Export & Import Financing)			
a) Large Industries			
(aa) RMG	13.00%	11.00%	13.00%
(ab) Others	13.00%	11.00%	13.00%
b) Small and Medium Industries	13.50%	11.50%	13.50%
c) Cottage Industries/Micro Industries	13.50%	11.50%	13.50%
d) Service Industries	13.50%	11.50%	13.50%
C. Construction			
1. Housing (Commercial) For Developer/Contractor	14.50%	12.50%	14.50%
2. Housing (Residential) in urban area for individual person	11.00%	10.00%	12.00%
3. Housing (Residential) in rural area for individual person	11.00%	10.00%	12.00%
4. Infrastructure Development (Road, Culvert, Bridge, etc.)	14.50%	12.50%	14.50%
5. House Renovation or Repairing or Extension	11.00%	10.00%	12.00%
6. Commercial Building (Market, Factory, Hotel, Cold storage, Ware-house etc.)	14.00%	12.00%	14.00%
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	14.50%	12.50%	14.50%
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)	14.50%	12.50%	14.50%
2. Water Transport (excluding Fishing Boats)	14.50%	12.50%	14.50%
3. Air Transport	14.50%	12.50%	14.50%
E. Trade & Commerce			
1. Wholesale and Retail Trade (CC, OD etc.)			
a) Wholesale Trading	14.00%	12.00%	14.00%

Economic Purposes	Declared rate	Lowest rate	Highest rate
b) Retail Trading	14.00%	12.00%	14.00%
c) Other Commercial lending	14.00%	12.00%	14.00%
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	13.00%	11.50%	13.00%
b) Tea	13.00%	11.50%	13.00%
c) Hides and Skins	13.00%	11.50%	13.00%
d) Ready-made Garments	13.00%	11.50%	13.00%
e) Non-traditional Items	13.00%	11.50%	13.00%
f) Other Exported Items	13.00%	11.50%	13.00%
4. Import Financing (LIM, LTR, TR etc.)			
a) Food Items	14.00%	12.00%	14.00%
b) Petroleum and Petroleum Products	14.00%	12.00%	14.00%
c) Machineries and Implements	14.00%	12.00%	14.00%
d) Textile and Textile Products	14.00%	12.00%	14.00%
e) Electric and Electronic goods & Spares	14.00%	12.00%	14.00%
f) Sanitary Goods Including Tiles, Stones & Clinkers	14.00%	12.00%	14.00%
g) Cosmetics & Crockeries	14.00%	12.00%	14.00%
h) Medicine and Surgical Instruments	14.00%	12.00%	14.00%
i) New Automobiles	14.00%	12.00%	14.00%
j) Reconditioned Automobiles	14.00%	12.00%	14.00%
k) Chemicals (except Medicine)	14.00%	12.00%	14.00%
l) Iron and Steel Products	14.00%	12.00%	14.00%
m) Paper and Printed Papers	14.00%	12.00%	14.00%
n) Computer and Accessories	14.00%	12.00%	14.00%
o) Wood & Logging	14.00%	12.00%	14.00%
p) Plastic & Plastic Products including toys	14.00%	12.00%	14.00%
q) Leather Goods	14.00%	12.00%	14.00%
r) Poultry feeds	14.00%	12.00%	14.00%
s) Cattle feeds	14.00%	12.00%	14.00%
t) Coal	14.00%	12.00%	14.00%
u) Ship	14.00%	12.00%	14.00%
v) Other Imported Items	14.00%	12.00%	14.00%
5. Share Trading	N/A	N/A	N/A
6. Lease Financing/Leasing	14.50%	12.50%	14.50%
F. Other Institutional Loan			
1. Loan to Financial Corporations			
a) Credit to NBFI	15.00%	13.00%	15.00%
b) Credit to Insurance companies	15.00%	13.00%	15.00%
c) Credit to NGO (excluding Agriculture)	15.00%	13.00%	15.00%
d) Credit to Merchant Banks/Brokerage Houses	14.25%	12.25%	14.25%
e) Credit to Co-operative Banks/Societies	15.00%	13.00%	15.00%
2. Financing to Educational Institutions	14.25%	12.25%	14.25%
G. Consumer Finance			
1. Doctors Loan/ Professional Loans	12.00%	11.00%	13.00%
2. Flat Purchase	11.00%	10.00%	12.00%
3. Transport loan (Motor car/Motor cycle etc.)	11.00%	10.00%	12.00%
4. Consumer Goods (TV, Freeze, Air Coolar, Computer, Furniture etc.)	12.00%	11.00%	13.00%
5. Credit Cards	20.00%	20.00%	20.00%
6. Educational Expenses	12.00%	11.00%	13.00%
7. Treatment Expenses	12.00%	11.00%	13.00%

Economic Purposes	Declared rate	Lowest rate	Highest rate
8. Marriage Expenses	12.00%	11.00%	13.00%
9. Land Purchase	N/A	N/A	N/A
10. Loan against Salary	12.00%	11.00%	13.00%
11. Loan against PF	7.00%	7.00%	7.00%
12. Personal Loan against DPS, MSS etc.	N/A	N/A	N/A
13. Personal Loan against FDR, MBS, DBS etc.	N/A	N/A	N/A
14. Travelling/ Holiday Loan	12.00%	11.00%	13.00%
15. Other personal Loans	12.00%	11.00%	13.00%
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
6. Short Term Finance (STF)	14.00%	12.00%	14.00%
7. Forced Loan	14.50%	12.50%	14.50%
8. Secured Overdraft (SOD) Facility			
i. Against FDR & SSS/ FO of our Bank	1.50%-3.00% above relevant FOs rate		
ii. Against FDR/FOs of other Banks	13.00%		
9. Any kind of Loan Under Bangladesh Bank Refinancing	As per Bangladesh Bank Guideline		