



Bangladesh Commerce Bank Ltd Eunoos Trade Centre (Level-22) 52-53 Dilkusha C/A Motijheel Dhaka-1000

SI	Economic Purposes	Declared rate	Lowest rate	Highest rate	Update Date
1	A. Agriculture , Fishing & Forestry	14.00%	13.00%	14.00%	09-Feb-2025
2	1.Agriculture	14.00%	13.00%	14.00%	09-Feb-2025
3	a) Cultivation	14.00%	13.00%	14.00%	09-Feb-2025
4	b) Plantation	14.00%	13.00%	14.00%	09-Feb-2025
5	c) Agricultural Machineries and Implements	14.00%	13.00%	14.00%	09-Feb-2025
6	d) Fertilizers and Pesticides loans for Farmers	14.00%	13.00%	14.00%	09-Feb-2025
7	e) Livestock	14.00%	13.00%	14.00%	09-Feb-2025
8	f) Vegetables/Fruits Preservation in cold storage	14.00%	13.00%	15.00%	09-Feb-2025
9	g) Agriculture Loan Disbursed through NGO's	14.00%	13.00%	14.00%	09-Feb-2025
10	2. Fishing	14.00%	13.00%	14.00%	09-Feb-2025
11	3.Forestry and Logging	14.00%	13.00%	14.00%	09-Feb-2025
12	B.Industry	0.00%	0.00%	0.00%	09-Feb-2025
13	1.Term Loan ( Other than Working Capital Financing)	15.00%	14.00%	15.00%	09-Feb-2025
14	a) Large Industries	15.00%	14.00%	15.00%	09-Feb-2025
15	(aa) RMG	15.00%	14.00%	15.00%	09-Feb-2025
16	(ab) Others	15.00%	14.00%	15.00%	09-Feb-2025
17	b) Small and Medium Industries	15.00%	14.00%	15.00%	09-Feb-2025
18	c) Cottage Industries/Micro Industries	15.00%	14.00%	15.00%	09-Feb-2025
19	d) Service Industries	15.00%	14.00%	15.00%	09-Feb-2025
20	2. Working Capital Financing Excluding Export & Import Financing)	15.00%	14.00%	15.00%	09-Feb-2025
21	(aa) RMG	15.00%	14.00%	15.00%	09-Feb-2025
22	(ab) Others	15.00%	14.00%	15.00%	09-Feb-2025
23	b) small and Medium Industries	15.00%	14.00%	15.00%	09-Feb-2025
24	c) Cottage Industries/Micro Industries	15.00%	14.00%	15.00%	09-Feb-2025
25	d) Service industries	15.00%	14.00%	15.00%	09-Feb-2025
26	C. Construction	15.00%	14.00%	15.00%	09-Feb-2025
27	1. Housing (Commercial) for Developer/Contractor	15.00%	14.00%	15.00%	09-Feb-2025

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28	2. Housing (Residential) in urban area for individual person	15.00%	14.00%	15.00%	09-Feb-2025
29	3. Housing (Residential) in rural area for individual person	15.00%	14.00%	15.00%	09-Feb-2025
30	4. Infrastructure Development (Road, culvert, Bridge etc)	15.00%	14.00%	15.00%	09-Feb-2025
31	5. House Renovation or Repairing or Extension	15.00%	14.00%	15.00%	09-Feb-2025
32	6. Commercial Building (Market, Factory, Hotel, Cold Storage, Ware-house etc)	15.00%	14.00%	15.00%	09-Feb-2025
33	7. Establishment of Solar panel	15.00%	14.00%	15.00%	09-Feb-2025
34	8. Effluent Treatment Plant	15.00%	14.00%	15.00%	09-Feb-2025
35	9. Loan against Work Order/Pay Order/Earnest Money	15.00%	14.50%	15.00%	09-Feb-2025
36	10. Water Works	15.00%	14.00%	15.00%	09-Feb-2025
37	11. Sanitary Services	15.00%	14.00%	15.00%	09-Feb-2025
38	D. Transport	15.00%	14.00%	15.00%	09-Feb-2025
39	1. Road Transport (excluding personal vehicle & lease finance)	15.00%	14.00%	15.00%	09-Feb-2025
40	2. Water Transport (excluding Fishing Boats)	15.00%	14.00%	15.00%	09-Feb-2025
41	3. Air Transport	15.00%	14.00%	15.00%	09-Feb-2025
42	E.Trade & Commerce	15.00%	14.00%	15.00%	09-Feb-2025
43	1. Wholesale and Retail Trade(CC,OD etc.)	15.00%	14.00%	15.00%	09-Feb-2025
44	a) Wholesale Trading	15.00%	14.00%	15.00%	09-Feb-2025
45	b) Retail Trading	15.00%	14.00%	15.00%	09-Feb-2025
46	c) Other Commercial lending	15.00%	14.00%	15.00%	09-Feb-2025
47	2. Procurement by Government	0.00%	0.00%	0.00%	15-Jul-2024
48	a) Jute	0.00%	0.00%	0.00%	15-Jul-2024
49	b) Paddy	0.00%	0.00%	0.00%	15-Jul-2024
50	c) Wheat	0.00%	0.00%	0.00%	15-Jul-2024
51	d) Others	0.00%	0.00%	0.00%	15-Jul-2024
52	3. Export Financing ( PC, ECC etc)	14.50%	13.50%	15.00%	09-Feb-2025
53	a) Jute & Jute Products	14.50%	13.50%	15.00%	09-Feb-2025
54	b) Tea	14.50%	13.50%	15.00%	09-Feb-2025
55	c) Hides and Skin	14.50%	13.50%	15.00%	09-Feb-2025
56	d) Ready-made Garments	14.50%	13.50%	15.00%	09-Feb-2025
57	e) Non Traditional Item	14.50%	13.50%	15.00%	09-Feb-2025
58	f) Other Exported Item	14.50%	13.50%	15.00%	09-Feb-2025
59	4. Import Financing ( LIM, LTR, TR etc)	15.00%	14.00%	15.00%	09-Feb-2025
60	a) Food Items	15.00%	14.00%	15.00%	09-Feb-2025
61	b) Petroleum and Petroleum Products	15.00%	14.00%	15.00%	09-Feb-2025
62	c) machineries and Implements	15.00%	14.00%	15.00%	09-Feb-2025
63	d) Textiles and Textiles Products	15.00%	14.00%	15.00%	09-Feb-2025
64	e) Electric and Electric goods & spare	15.00%	14.00%	15.00%	09-Feb-2025
65	f) sanitary Goods including Tiles,Stone& Clinkers	15.00%	14.00%	15.00%	09-Feb-2025

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66	g) Cosmeticts & Crockeries	15.00%	14.00%	15.00%	09-Feb-2025
67	h) Medicine and Surgical Instrument	15.00%	14.00%	15.00%	09-Feb-2025
68	i) New Automobiles	15.00%	14.00%	15.00%	09-Feb-2025
69	j) Reconditioned Automobiles	15.00%	14.00%	15.00%	09-Feb-2025
70	k) Chemicals ( except Medicine)	15.00%	14.00%	15.00%	09-Feb-2025
71	i) Iron & Steel Products	15.00%	14.00%	15.00%	09-Feb-2025
72	m) Paper & Printed Paper	15.00%	14.00%	15.00%	09-Feb-2025
73	n) Computer & Accessories	15.00%	14.00%	15.00%	09-Feb-2025
74	o) Wood& Logging	15.00%	14.00%	15.00%	09-Feb-2025
75	p) Plastic & Plastic ProductsIncluding toys	15.00%	14.00%	15.00%	09-Feb-2025
76	q) Leathes Goods	15.00%	14.00%	15.00%	09-Feb-2025
77	r) Poultry Feed	15.00%	14.00%	15.00%	09-Feb-2025
78	r) Poultry Feed	15.00%	14.00%	15.00%	09-Feb-2025
79	s) Cattles Feed	15.00%	14.00%	15.00%	09-Feb-2025
80	t) Coal	15.00%	14.00%	15.00%	09-Feb-2025
81	u) Ship	15.00%	14.00%	15.00%	09-Feb-2025
82	v) Other Imported Item	15.00%	14.00%	15.00%	09-Feb-2025
83	5. Share Trading	15.00%	14.00%	15.00%	09-Feb-2025
84	6. Lease Financing/Leasing	15.00%	14.00%	15.00%	09-Feb-2025
85	F. Other Institutional Loan	15.00%	14.00%	15.00%	09-Feb-2025
86	1. Loan to Financial Corporations	15.00%	14.00%	15.00%	09-Feb-2025
87	a) Credit to NBFI	15.00%	14.00%	15.00%	09-Feb-2025
88	b) Credit ti Insurance Companies	15.00%	14.00%	15.00%	09-Feb-2025
89	c) Credit to NGO ( Excluding Agriculture)	15.00%	14.00%	15.00%	09-Feb-2025
90	d) Credit to Merchants Banks/Brokerage House	15.00%	14.00%	15.00%	09-Feb-2025
91	e) Credit to Cooperative Banks/Societies	15.00%	14.00%	15.00%	09-Feb-2025
92	2. Financing to Educational Institutions	15.00%	14.00%	15.00%	09-Feb-2025
93	G. Consumer Finance	15.00%	14.00%	15.00%	09-Feb-2025
94	1. Doctors Loan/Professional Loan	15.00%	14.00%	15.00%	09-Feb-2025
95	2. Flat Purchase	15.00%	14.00%	15.00%	09-Feb-2025
96	3. Transport Loan ( Coolar/Motor cycles etc)	15.00%	14.00%	15.00%	09-Feb-2025
97	4. Consumer Goods ( TV, Freeze, Air Coolar, Computer, Furniture etc)	15.00%	14.00%	15.00%	09-Feb-2025
98	5. Credit Cards	23.00%	15.00%	25.00%	05-Mar-2025
99	6. Educational Expense	15.00%	14.00%	15.00%	09-Feb-2025
100	7. Treatment Expense	15.00%	14.00%	15.00%	09-Feb-2025
101	8. Marriege Expense	15.00%	14.00%	15.00%	09-Feb-2025
102	9. Land Purchase	0.00%	0.00%	0.00%	09-Feb-2025
103	10. Loan Against Salary	15.00%	14.00%	15.00%	09-Feb-2025

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104	11. Loan Against PF	10.00%	9.00%	10.00%	09-Feb-2025
105	12. Personal Loan Against FDR,MSS stc	3.00%	3.00%	3.00%	09-Feb-2025
106	13. Persoanl Loan Against FDR, MBS,BDS,etc	3.00%	3.00%	3.00%	09-Feb-2025
107	14. Travelling/ Holiday Loan	0.00%	0.00%	0.00%	09-Feb-2025
108	15. Other Personal Loans	15.00%	14.00%	15.00%	09-Feb-2025
109	H. Miscellaneous	15.00%	14.00%	15.00%	09-Feb-2025
110	1. Private Welfare Fund and Development Activities	15.00%	14.00%	15.00%	09-Feb-2025
111	2. Advances for Special Credit Program( EPZ,Special Economics Zone,Youth Development etc)	14.50%	13.50%	15.00%	09-Feb-2025
112	3. Swanivar	15.00%	14.00%	15.00%	09-Feb-2025
113	4. Poverty Allevation Program	7.00%	7.00%	7.00%	09-Feb-2025
114	5. Other Loans not mentioned above	9.00%	8.25%	9.00%	09-Feb-2025