

**THE CITY BANK LIMITED**  
Revised interest rate on Lending (%)

Circular no.:

Effective date: 18/04/2019

SL	SECTORS	GROUP	CATEGORY UNDER THE GROUP	PREVIOUS MID RATE (+/-1.50 AFFIXED)	REVISED MID RATE (+/-1.50 AFFIXED)
1	<b>AGRICULTURE</b>				
	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	<b>TERM LOAN TO LARGE &amp; MEDIUM SCALE INDUSTRY</b>				
	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-11.50%.	12.00	12.00
	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).	13.00	13.00
3	<b>TERM LOAN TO SMALL &amp; COTTAGE INDUSTRY</b>				
	Term Loan to small Industries	I		17.00	16.50
	Term Loan to Cottage Industries	II		20.50	20.50
	Term/Continuous Loan to Small Industries(secured)	III	Covered by immovable properties	-	13.50
4	<b>WORKING CAPITAL FINANCING</b>				
	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.	11.50	11.50
	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	14.50	14.00
	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	11.50	12.00
	Supply Chain Finance	iv	Short term revolving loan against corporate anchors receivables	13.00	13.00
5	<b>EXPORT FINANCING</b>	N/A	Working capital loans to 100% export oriented ( direct- export) enterprises against lien on LC/Contract in the form of ECC/PCC.	7.00 (Fixed Rate)	7.00 (Fixed Rate)
6	<b>COMMERCIAL LENDING</b>				
	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)	14.50	13.00
	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 en-cashable and eligible securities - 13.00%	14.50	13.50
7	<b>HOUSING</b>				
	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 for rent.	13.50	13.50
	Others	II	House loans for building construction for residential purpose.	12.00	12.00
8	<b>CONSUMER CREDIT</b>				
	Secured	I	Loans to procure consumer goods/services against 100% cash margin or any other en-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% iii) spread is 2.00%-3.00% for LTV upto 90% for Citygem Customers b) Others Banks Deposits/Governments Bonds & other en-cashable and eligible securities - 12.00% c) Wage Earner Development Bond, U.S. Dollar Investment Bond & U.S. Dollar Premium Bond - 12.00% d) Consumer loan to procure car under hypothecation-13.00% and special MOU partners 12.50%	13.00	13.00
	Unsecured	II	Investment/Finances against personal guarantee and/or under specific scheme for CCS. (Consumer Credit Scheme). Salaried Executives - 11.50%, salaried executives of reputed educational institutions-10.50%	14.00	14.00
9	<b>CREDIT CARDS</b>				
	Secured	I	Both local and / or foreign cards credit limit fully secured by lien on credit balance deposit/lien on financial instruments (taken deposit or FC deposit which ever is applicable).	25.50	25.50
	Unsecured	II	Both local and foreign cards credit limit not secured as described against group I.	25.50	25.50
10	<b>LOANS TO NON BANK FINANCIAL INSTITUTIONS</b>				
	Listed in Stock Exchange	I	Loan to NBFI's listed with any stock exchange.	20.50	20.50
	Others	II	Loan to NBFI's not listed with any stock exchange.	20.50	20.50
11	<b>OTHERS</b>				
	Others	I	Short term working capital loans to corporate/100% collateral based Working Capital/One of facilities to large corporate of any industry.	11.50	12.50

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 be applied in case of Loans & Advances sanctioned by the Branches where applicable.