

**Declared Lending Interest Rate by Economic Sector**

Name of the bank: Mutual Trust Bank PLC

Economic Purposes	As on 08/01/2026		
	Declared rate	Lowest rate	Highest rate
A	B	C	D
<b>A. Agriculture, Fishing &amp; Forestry</b>			
1. Agriculture	13.50%	4.00%	14.50%
a) Cultivation	13.50%	4.00%	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%	4.00%	14.50%
e) Livestock	13.50%	4.00%	14.50%
f) Vegetables/Fruits Preservation in cold storage	13.50%	4.00%	14.50%
g) Agriculture Loan Disbursed through NGOs	13.50%	12.50%	14.50%
2. Fishing	13.50%	4.00%	14.50%
3. Forestry and Logging	13.50%	12.50%	14.50%
<b>B. Industry</b>			
1. Term Loan ( Other than Working Capital Financing)	13.00%	12.00%	14.00%
a) Large Industries			
(aa) RMG	13.00%	12.00%	14.00%
(ab) Others	13.50%	12.50%	14.50%
b) Small and Medium Industries	14.50%	5.00%	14.50%
c) Cottage Industries/Micro Industries	14.50%	5.00%	14.50%
d) Service Industries	14.50%	5.00%	14.50%
2. Working Capital Financing (Excluding Export & Import Financing)	13.50%	12.50%	14.50%
a) Large Industries			
(aa) RMG	13.50%	12.50%	14.50%
(ab) Others	13.50%	12.50%	14.50%
b) Small and Medium Industries	14.50%	5.00%	15.50%
c) Cottage Industries/Micro Industries	14.50%	5.00%	15.50%
d) Service Industries	14.50%	5.00%	15.50%
<b>C. Construction</b>			
1. Housing (Commercial) For Developer/Contractor	13.50%	12.50%	14.50%
2 . Housing (Residential) in urban area for individual person	12.00%	11.00%	13.00%
3. Housing (Residential) in rural area for individual person	12.00%	11.00%	13.00%

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4. Infrastructure Development (Road, Culvert, Bridge, etc.)	13.50%	12.50%	14.50%
5. House Renovation or Repairing or Extension	12.50%	11.50%	12.50%
6. Commercial Building (Market, Factory, Hotel, Cold storage, Ware-house etc.)	13.50%	12.50%	14.50%
7. Establishment of Solar panel	13.00%	12.00%	14.00%
8. Effluent Treatment Plant	N/A	N/A	N/A
9. Loan against Work Order/Pay Order/Earnest Money	13.00%	12.00%	14.00%
10. Water-works	N/A	N/A	N/A
11. Sanitary Services	N/A	N/A	N/A
<b>D. Transport</b>			
1. Road Transport (excluding personal vehicle & lease finance)	N/A	N/A	N/A
2. Water Transport (excluding Fishing Boats)	N/A	N/A	N/A
3. Air Transport	N/A	N/A	N/A
<b>E. Trade &amp; Commerce</b>			
1. Wholesale and Retail Trade (CC, OD etc.)			
a) Wholesale Trading	13.50%	12.50%	14.50%
b) Retail Trading	13.00%	12.00%	14.00%
c) Other Commercial lending	13.50%	12.50%	14.50%
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.)	13.00%	12.00%	14.00%
a) Jute and Jute Products	13.00%	12.00%	14.00%
b) Tea	13.00%	12.00%	14.00%
c) Hides and Skins	13.00%	12.00%	14.00%
d) Ready-made Garments	13.00%	12.00%	14.00%
e) Non-traditional Items	13.00%	12.00%	14.00%
f) Other Exported Items	13.00%	12.00%	14.00%

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4. Import Financing (LIM, LTR, TR etc.)			
a) Food Items	13.50%	12.50%	14.50%
b) Petroleum and Petroleum Products	13.50%	12.50%	14.50%
c) Machineries and Implements	13.50%	12.50%	14.50%
d) Textile and Textile Products	13.50%	12.50%	14.50%
e) Electric and Electronic goods & Spares	13.50%	12.50%	14.50%
f) Sanitary Goods Including Tiles, Stones & Clinkers	13.50%	12.50%	14.50%
g) Cosmetics & Crockeries	13.50%	12.50%	14.50%
h) Medicine and Surgical Instruments	13.50%	12.50%	14.50%
i) New Automobiles	13.50%	12.50%	14.50%
j) Reconditioned Automobiles	13.50%	12.50%	14.50%
k) Chemicals (except Medicine)	13.50%	12.50%	14.50%
l) Iron and Steel Products	13.50%	12.50%	14.50%
m) Paper and Printed Papers	13.50%	12.50%	14.50%
n) Computer and Accessories	13.50%	12.50%	14.50%
o) Wood & Logging	13.50%	12.50%	14.50%
p) Plastic & Plastic Products including toys	13.50%	12.50%	14.50%
q) Leather Goods	13.50%	12.50%	14.50%
r) Poultry feeds	13.50%	12.50%	14.50%
s) Cattle feeds	13.50%	12.50%	14.50%
t) Coal	13.50%	12.50%	14.50%
u) Ship	13.50%	12.50%	14.50%
v) Other Imported Items	13.50%	12.50%	14.50%
5. Share Trading	13.50%	12.50%	14.50%
6. Lease Financing/Leasing	13.50%	12.50%	14.50%
<b>F. Other Institutional Loan</b>			
1. Loan to Financial Corporations			
a) Credit to NBFI	13.50%	12.50%	14.50%
b) Credit to Insurance companies	13.50%	12.50%	14.50%

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c) Credit to NGO (excluding Agriculture)		13.00%	12.00%	14.00%
d) Credit to Merchant Banks/ Brokerage Houses		13.50%	12.50%	14.50%
e) Credit to Co-operative Banks/Societies		13.50%	12.50%	14.50%
2. Financing to Educational Institutions		13.00%	12.00%	14.00%
<b>G. Consumer Finance</b>				
1. Doctors Loan/ Professional Loans		13.50%	13.00%	13.50%
2. Flat Purchase		12.00%	11.50%	12.00%
3. Transport loan (Motor car/Motor cycle etc.)		12.00%	11.50%	12.00%
4. Consumer Goods (TV, Freeze, Air Cooler, Computer, Furniture etc.)		13.50%	13.00%	13.50%
5. Credit Cards		25.00%	25.00%	25.00%
6. Educational Expenses		13.50%	13.00%	13.50%
7. Treatment Expenses		13.50%	13.00%	13.50%
8. Marriage Expenses		13.50%	13.00%	13.50%
9. Land Purchase		N/A	N/A	N/A
10. Loan against Salary		13.50%	13.00%	13.50%
11. Loan against PF		9.00%	9.00%	9.00%
12. Personal Loan against DPS, MSS etc.		Security+3%	Security+3%	Security+3%
13. Personal Loan against FDR, MBS, DBS etc.		Security+3%	Security+3%	Security+3%
14. Travelling/ Holiday Loan		13.50%	13.00%	13.50%
15. Other personal Loans		13.50%	13.00%	13.50%
<b>H. Miscellaneous</b>				
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 (Retail E-Loan)		14.00%	13.50%	14.00%
6. Other loans not mentioned above (Digital Device Financing)		11.50%	11.50%	11.50%