Annexure- A

Declared Lending Interest Rate by Economic Sector

Name of the bank: MERCANTILE BANK PLC.

Economic Purposes	As on 09-11-2026		
	Declared rate	Lowest rate	Highest rate
A	B	C	D
A. Agriculture, Fishing & Forestry			
1. Agriculture			
a) Cultivation	12.50%	11.50%	13.50%
b) Plantation	12.50%	11.50%	13.50%
c) Agricultural Machineries and Implements	12.50%	11.50%	13.50%
d) Fertilizers and Pesticides Loans for Farmers	12.50%	11.50%	13.50%
e) Livestock	12.50%	11.50%	13.50%
f) Vegetables/Fruits Preservation in cold storage	12.50%	11.50%	13.50%
g) Agriculture Loan Disbursed through NGOs	12.50%	11.50%	13.50%
2. Fishing	12.50%	11.50%	13.50%
3. Forestry and Logging	12.50%	11.50%	13.50%
B. Industry			
1. Term Loan (Other than Working Capital Financing)			
a) Large Industries			
(aa) RMG	13.50%	12.50%	14.50%
(ab) Others	13.50%	12.50%	14.50%
b) Small and Medium Industries	13.50%	12.50%	14.50%
c) Cottage Industries/Micro Industries	13.50%	12.50%	14.50%
d) Service Industries	13.50%	12.50%	14.50%
2. Working Capital Financing (Excluding Export & Import Financing)			
a) Large Industries			
(aa) RMG	13.50%	12.50%	14.50%
(ab) Others	13.50%	12.50%	14.50%
b) Small and Medium Industries	13.50%	12.50%	14.50%
c) Cottage Industries/Micro Industries	13.50%	12.50%	14.50%
d) Service Industries	13.50%	12.50%	14.50%
C. Construction			
1. Housing (Commercial) For Developer/Contractor	13.50%	12.50%	14.50%
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%

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A	B	C	D
4. Infrastructure Development (Road, Culvert, Bridge, etc.)	13.50%	12.50%	14.50%
5. House Renovation or Repairing or Extension	13.50%	12.50%	14.50%
6. Commercial Building (Market, Factory, Hotel, Cold storage, Ware-house etc.)	13.50%	12.50%	14.50%
7. Establishment of Solar panel	13.50%	12.50%	14.50%
8. Effluent Treatment Plant	13.50%	12.50%	14.50%
9. Loan against Work Order/Pay Order/Earnest Money	13.50%	12.50%	14.50%
10. Water-works	13.50%	12.50%	14.50%
11. Sanitary Services	13.50%	12.50%	14.50%
D. Transport			
1. Road Transport (excluding personal vehicle & lease finance)	13.50%	12.50%	14.50%
2. Water Transport (excluding Fishing Boats)	13.50%	12.50%	14.50%
3. Air Transport	13.50%	12.50%	14.50%
E. Trade & Commerce			
1. Wholesale and Retail Trade (CC, OD etc.)			
a) Wholesale Trading	13.50%	12.50%	14.50%
b) Retail Trading	13.50%	12.50%	14.50%
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.)			
a) Jute and Jute Products	12.00%	11.00%	13.00%
b) Tea	12.00%	11.00%	13.00%
c) Hides and Skins	12.00%	11.00%	13.00%
d) Ready-made Garments	12.00%	11.00%	13.00%
e) Non-traditional Items	12.00%	11.00%	13.00%
f) Other Exported Items	12.00%	11.00%	13.00%

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A	B	C	D
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%
F. Other Institutional Loan			
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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	Declared rate	Lowest rate	Highest rate
A	B	C	D
c) Credit to NGO (excluding Agriculture)	13.50%	12.50%	14.50%
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	13.50%	12.50%	14.50%
G. Consumer Finance			
1. Doctors Loan/ Professional Loans	13.50%	12.50%	14.50%
2. Flat Purchase	12.00%	11.00%	13.00%
3. Transport loan (Motor car/Motor cycle etc.)	13.50%	12.50%	14.50%
4. Consumer Goods (TV, Freeze, Air Coolar, Computer, Furniture etc.)	13.50%	12.50%	14.50%
5. Credit Cards	25.00%	25.00%	25.00%
6. Educational Expenses	13.50%	12.50%	14.50%
7. Treatment Expenses	13.50%	12.50%	14.50%
8. Marriage Expenses	13.50%	12.50%	14.50%
9. Land Purchase	13.50%	12.50%	14.50%
10. Loan against Salary	13.50%	12.50%	14.50%
11. Loan against PF	13.50%	12.50%	14.50%
12. Personal Loan against DPS, MSS etc.	DPS, MSS Rate+3.00%	N/A	N/A
13. Personal Loan against FDR, MBS, DBS etc.	FDR Rate+3.00%	N/A	N/A
14. Travelling/ Holiday Loan	13.50%	12.50%	14.50%
15. Other personal Loans	13.50%	12.50%	14.50%
H. Miscellaneous			
1. Private Welfare and Development Activities	13.50%	12.50%	14.50%
2. Advances for Special Credit Program (EPZ, Special Economic Zone, Youth development etc.)	13.50%	12.50%	14.50%
3. Swanirvar	13.50%	12.50%	14.50%
4. Poverty Alleviation Program	13.50%	12.50%	14.50%
5. Other loans not mentioned above	13.50%	12.50%	14.50%
Related Official's Name, Designation, Email and Contact number: MD. TARIQUL ISLAM, AVP, tariqul_islam@mblbd.com, Phone: 01717463023			

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