

Declared Lending Interest Rate by Economic Sector

Name of the bank: Union Bank PLC.

Economic Purposes	As on 23-06-2024		
	Declared rate	Lowest rate	Highest rate
	A	B	C
A. Agriculture, Fishing & Forestry			
1. Agriculture	13.50	12.50	14.50
a) Cultivation	13.50	12.50	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	12.50	14.50
e) Livestock	13.50	12.50	14.50
f) Vegetables/Fruits Preservation in cold storage	13.50	12.50	14.50
g) Agriculture Loan Disbursed through NGOs	13.50	12.50	14.50
2. Fishing	13.50	12.50	14.50
3. Forestry and Logging	13.50	12.50	14.50
B. Industry			
1. Term Loan (Other than Working Capital Financing)	15.00	14.00	16.00
a) Large Industries	15.00	14.00	16.00
(aa) RMG	13.50	12.50	14.50
(ab) Others	14.00	13.00	15.00
b) Small and Medium Industries	14.50	13.50	15.50
c) Cottage Industries/Micro Industries	14.50	13.50	15.50
d) Service Industries	14.50	13.50	15.50
2. Working Capital Financing (Excluding Export & Import Financing)			
a) Large Industries	15.00	14.00	16.00
(aa) RMG	13.50	12.50	14.50
(ab) Others	14.00	13.00	15.00
b) Small and Medium Industries	14.50	13.50	15.50
c) Cottage Industries/Micro Industries	14.00	13.00	15.00
d) Service Industries	14.50	13.50	15.50
C. Construction			
1. Housing (Commercial) For Developer/Contractor	14.50	13.50	15.50
2. Housing (Residential) in urban area for individual person	15.00	14.00	16.00
3. Housing (Residential) in rural area for individual person	15.00	14.00	16.00



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4. Infrastructure Development (Road, Culvert, Bridge, etc.)	14.50	13.50	15.50
5. House Renovation or Repairing or Extension	14.50	13.50	15.50
6. Commercial Building (Market, Factory, Hotel, Cold storage, Ware-house etc.)	14.50	13.50	15.50
7. Establishment of Solar panel	13.50	12.50	14.50
8. Effluent Treatment Plant	14.00	13.00	15.00
9. Loan against Work Order/Pay Order/Earnest Money	15.00	14.00	16.00
10. Water-works	15.00	14.00	16.00
11. Sanitary Services	14.50	13.50	15.50
D. Transport			
1. Road Transport (excluding personal vehicle & lease finance)	14.50	13.50	15.50
2. Water Transport (excluding Fishing Boats)	14.50	13.50	15.50
3. Air Transport	13.50	12.50	14.50
E. Trade & Commerce			
1. Wholesale and Retail Trade (CC, OD etc.)	15.00	14.00	15.50
a) Wholesale Trading	15.00	14.00	15.50
b) Retail Trading	15.00	14.00	15.50
c) Other Commercial lending	15.00	14.00	15.50
2. Procurement by Government	15.00	14.00	15.50
a) Jute	15.00	14.00	15.50
b) Paddy	15.00	14.00	15.50
c) Wheat	15.00	14.00	15.50
d) Others	15.00	14.00	15.50
3. Export Financing (PC, ECC etc.)			
a) Jute and Jute Products	13.50	12.50	14.50
b) Tea	13.50	12.50	14.50
c) Hides and Skins	13.50	12.50	14.50
d) Ready-made Garments	13.50	12.50	14.50
e) Non-traditional Items	13.50	12.50	14.50
f) Other Exported Items	13.50	12.50	14.50



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4. Import Financing (LIM, LTR, TR etc.)	14.50	13.50	15.50
a) Food Items	14.00	13.00	15.00
b) Petroleum and Petroleum Products	14.00	13.00	15.00
c) Machineries and Implements	14.50	13.50	15.50
d) Textile and Textile Products	14.50	13.50	15.50
e) Electric and Electronic goods & Spares	14.50	13.50	15.50
f) Sanitary Goods Including Tiles, Stones & Clinkers	14.50	13.50	15.50
g) Cosmetics & Crockeries	14.50	13.50	15.50
h) Medicine and Surgical Instruments	14.00	13.00	15.00
i) New Automobiles	14.50	13.50	15.50
j) Reconditioned Automobiles	14.50	13.50	15.50
k) Chemicals (except Medicine)	14.50	13.50	15.50
l) Iron and Steel Products	14.50	13.50	15.50
m) Paper and Printed Papers	14.50	13.50	15.50
n) Computer and Accessories	14.50	13.50	15.50
o) Wood & Logging	14.50	13.50	15.50
p) Plastic & Plastic Products including toys	14.00	13.00	15.00
q) Leather Goods	14.00	13.00	15.00
r) Poultry feeds	14.00	13.00	15.00
s) Cattle feeds	14.00	13.00	15.00
t) Coal	14.00	13.00	15.00
u) Ship	14.00	13.00	15.00
v) Other Imported Items	14.00	13.00	15.00
5. Share Trading	N/A	N/A	N/A
6. Lease Financing/Leasing	N/A	N/A	N/A
F. Other Institutional Loan			
1. Loan to Financial Corporations	14.00	13.00	15.00
a) Credit to NBFI	14.00	13.00	15.00
b) Credit to Insurance companies	14.00	13.00	15.00



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c) Credit to NGO (excluding Agriculture)	13.50	12.50	14.50
d) Credit to Merchant Banks/ Brokerage Houses	N/A	N/A	N/A
e) Credit to Co-operative Banks/Societies	N/A	N/A	N/A
2. Financing to Educational Institutions	14.00	13.00	15.00
G. Consumer Finance			
1. Doctors loan/ Professional Loans	15.00	14.00	16.00
2. Flat Purchase	15.00	14.00	16.00
3. Transport loan (Motor car/Motor cycle etc.)	15.00	14.00	16.00
4. Consumer Goods (TV, Freeze, Air Cooler, Computer, Furniture etc.)	15.00	14.00	16.00
5. Credit Cards	N/A	N/A	N/A
6. Educational Expenses	N/A	N/A	N/A
7. Treatment Expenses	N/A	N/A	N/A
8. Marriage Expenses	N/A	N/A	N/A
9. Land Purchase	N/A	N/A	N/A
10. Loan against Salary	15.00	14.00	16.00
11. Loan against PF	N/A	N/A	N/A
12. Personal Loan against DPS, MSS etc.	N/A	N/A	N/A
13. Personal Loan against FDR, MBS, DBS etc.	Above 3%	Above 2%	Above 3%
14. Travelling/ Holiday Loan	N/A	N/A	N/A
15. Other personal Loans	N/A	N/A	N/A
H. Miscellaneous	N/A	N/A	N/A
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
Related Official's Name, Designation, Email and Contact number:			



A. Agriculture, Fishing & Forestry

1. Agriculture	13.50
a) Cultivation	13.50
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c) Agricultural Machineries and Implements	13.50
d) Fertilizers and Pesticides Loans for Farmers	13.50
e) Livestock	13.50
f) Vegetables/Fruits Preservation in cold storage	13.50
g) Agriculture Loan Disbursed through: NGOs	13.50
2. Fishing	13.50
3. Forestry and Logging	13.50

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