

**Declared Lending Interest Rate by Economic Sector****Name of the bank: Bank Alfalah (Bangladesh Operation)**

Economic Purposes	As on 27-02-2025		
	Declared rate	Lowest rate	Highest rate
	A	B	C
<b>A. Agriculture, Fishing &amp; Forestry</b>	<b>13.00</b>	<b>11.00</b>	<b>13.50</b>
1. Agriculture		-	-
a) Cultivation		-	-
b) Plantation		-	-
c) Agricultural Machineries and Implements		-	-
d) Fertilizers and Pesticides Loans for Farmers		-	-
e) Livestock	13.00	12.75	13.50
f) Vegetables/Fruits Preservation in cold storage		-	-
g) Agriculture Loan Disbursed through NGOs	12.00	11.00	11.00
2. Fishing		-	-
3. Forestry and Logging		-	-
<b>B. Industry</b>	<b>12.00</b>	<b>11.00</b>	<b>12.50</b>
1. Term Loan ( Other than Working Capital Financing)	12.00	11.00	12.50
a) Large Industries		-	-
(aa) RMG		-	-
(ab) Others	12.00	11.00	12.50
b) Small and Medium Industries	0.00	-	-
c) Cottage Industries/Micro Industries	0.00	-	-
d) Service Industries	12.00	12.50	12.50
2. Working Capital Financing (Excluding Export & Import Financing)	<b>13.00</b>	<b>7.22</b>	<b>14.50</b>
a) Large Industries		-	-
(aa) RMG		-	-
(ab) Others	13.50	11.80	14.50
b) Small and Medium Industries	8.00	7.22	8.20
c) Cottage Industries/Micro Industries		-	-
d) Service Industries	13.00	13.60	13.60
<b>C. Construction</b>	<b>13.00</b>	<b>13.00</b>	<b>13.00</b>
1. Housing (Commercial) For Developer/Contractor	13.00	13.00	13.00
2. Housing (Residential) in urban area for individual person		-	-
3. Housing (Residential) in rural area for individual person		-	-

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Name of the bank: Bank Alfalah (Bangladesh Operation)

Economic Purposes	As on 27-02-2025		
	Declared rate	Lowest rate	Highest rate
	A	B	C
4. Infrastructure Development (Road, Culvert, Bridge, etc.)		-	-
5. House Renovation or Repairing or Extension		-	-
6. Commercial Building (Market, Factory, Hotel, Cold storage, Ware-house etc.)		-	-
7. Establishment of Solar panel		-	-
8. Effluent Treatment Plant		-	-
9. Loan against Work Order/Pay Order/Earnest Money		-	-
10. Water-works		-	-
11. Sanitary Services		-	-
<b>D. Transport</b>	<b>12.00</b>	<b>12.50</b>	<b>12.50</b>
1. Road Transport ( excluding personal vehicle & lease finance)		-	-
2. Water Transport (excluding Fishing Boats)	12.00	12.50	12.50
3. Air Transport		-	-
<b>E. Trade &amp; Commerce</b>	<b>13.00</b>	<b>11.75</b>	<b>14.00</b>
1. Wholesale and Retail Trade (CC, OD etc.)		-	-
a) Wholesale Trading	13.00	11.75	14.00
b) Retail Trading	12.00	12.00	12.00
c) Other Commercial lending		-	-
2. Procurement by Government		-	-
a) Jute		-	-
b) Paddy		-	-
c) Wheat		-	-
d) Others		-	-
<b>3. Export Financing ( PC, ECC etc.)</b>		-	-
a) Jute and Jute Products		-	-
b) Tea		-	-
c) Hides and Skins		-	-
d) Ready-made Garments		-	-
e) Non-traditional Items		-	-
f) Other Exported Items		-	-

## Declared Lending Interest Rate by Economic Sector

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Economic Purposes	As on 27-02-2025		
	Declared rate	Lowest rate	Highest rate
	A	B	C
4. Import Financing (LIM, LTR, TR etc.)	13.00	13.00	13.00
a) Food Items		-	-
b) Petroleum and Petroleum Products		-	-
c) Machineries and Implements		-	-
d) Textile and Textile Products		-	-
e) Electric and Electronic goods & Spares	13.00	13.00	13.00
f) Sanitary Goods Including Tiles, Stones & Clinkers		-	-
g) Cosmetics & Crockeries		-	-
h) Medicine and Surgical Instruments		-	-
i) New Automobiles		-	-
j) Reconditioned Automobiles		-	-
k) Chemicals (except Medicine)		-	-
l) Iron and Steel Products		-	-
m) Paper and Printed Papers		-	-
n) Computer and Accessories		-	-
o) Wood & Logging		-	-
p) Plastic & Plastic Products including toys		-	-
q) Leather Goods		-	-
r) Poultry feeds		-	-
s) Cattle feeds		-	-
t) Coal		-	-
u) Ship		-	-
v) Other Imported Items		-	-
5. Share Trading		-	-
6. Lease Financing/Leasing		-	-
<b>F. Other Institutional Loan</b>	<b>13.00</b>	<b>12.85</b>	<b>13.00</b>
1. Loan to Financial Corporations		-	-
a) Credit to NBFIs	13.00	12.85	12.85
b) Credit to Insurance companies		-	-

## Declared Lending Interest Rate by Economic Sector

Name of the bank: Bank Alfalah (Bangladesh Operation)

Economic Purposes	As on 27-02-2025		
	Declared rate	Lowest rate	Highest rate
	A	B	C
c) Credit to NGO (excluding Agriculture)	13.00	13.00	13.00
d) Credit to Merchant Banks/ Brokerage Houses		-	-
e) Credit to Co-operative Banks/Societies		-	-
2. Financing to Educational Institutions		-	-
<b>G. Consumer Finance</b>		-	-
1. Doctors Loan/ Professional Loans		-	-
2. Flat Purchase		-	-
3. Transport loan (Motor car/Motor cycle etc.)		-	-
4. Consumer Goods (TV, Freeze, Air Cooler, Computer, Furniture etc.)		-	-
5. Credit Cards		-	-
6. Educational Expenses		-	-
7. Treatment Expenses		-	-
8. Marriage Expenses		-	-
9. Land Purchase		-	-
10. Loan against Salary		-	-
11. Loan against PF		-	-
12. Personal Loan against DPS, MSS etc.		-	-
13. Personal Loan against FDR, MBS, DBS etc.		-	-
14. Travelling/ Holiday Loan		-	-
15. Other personal Loans		-	-
<b>H. Miscellaneous</b>		-	-
1. Private Welfare and Development Activities		-	-
2. Advances for Special Credit Program (EPZ, Special Economic Zone, Youth development etc.)		-	-
3. Swanirvar		-	-
4. Poverty Alleviation Program		-	-
5. Other loans not mentioned above		-	-
Related Official's Name, Designation, Email and Contact number:			

**Declared Lending Interest Rate by Economic Sector****Name of the bank: Bank Alfalah (Bangladesh Operation)**

Economic Purposes	As on 31-01-2025		
	Declared rate	Lowest rate	Highest rate
	A	B	D
<b>A. Agriculture, Fishing &amp; Forestry</b>	<b>12.25</b>	<b>11.00</b>	<b>13.50</b>
1. Agriculture		-	-
a) Cultivation		-	-
b) Plantation		-	-
c) Agricultural Machineries and Implements		-	-
d) Fertilizers and Pesticides Loans for Farmers		-	-
e) Livestock	13.00	12.75	13.50
f) Vegetables/Fruits Preservation in cold storage		-	-
g) Agriculture Loan Disbursed through NGOs	11.00	11.00	11.00
2. Fishing		-	-
3. Forestry and Logging		-	-
<b>B. Industry</b>	<b>12.00</b>	<b>11.00</b>	<b>12.50</b>
1. Term Loan ( Other than Working Capital Financing)		-	-
a) Large Industries		-	-
(aa) RMG		-	-
(ab) Others	12.00	11.00	12.50
b) Small and Medium Industries	0.00	-	-
c) Cottage Industries/Micro Industries	0.00	-	-
d) Service Industries	12.50	12.50	12.50
2. Working Capital Financing (Excluding Export & Import Financing)	<b>13.00</b>	<b>11.85</b>	<b>14.50</b>
a) Large Industries		-	-
(aa) RMG		-	-
(ab) Others	13.00	11.85	14.50
b) Small and Medium Industries	12.00	7.22	8.20
c) Cottage Industries/Micro Industries		-	-
d) Service Industries	13.00	13.60	13.60
<b>C. Construction</b>	<b>13.00</b>	<b>13.00</b>	<b>13.00</b>
1. Housing (Commercial) For Developer/Contractor	13.00	13.00	13.00
2. Housing (Residential) in urban area for individual person		-	-

3. Housing (Residential) in rural area for individual person			-	-
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## Declared Lending Interest Rate by Economic Sector

Name of the bank: Bank Alfalah (Bangladesh Operation)

Economic Purposes	As on 31-01-2025			
	Declared rate	Lowest rate	Highest rate	
	A	B	C	D
4. Infrastructure Development (Road, Culvert, Bridge, etc.)			-	-
5. House Renovation or Repairing or Extension			-	-
6. Commercial Building (Market, Factory, Hotel, Cold storage, Ware-house etc.)			-	-
7. Establishment of Solar panel			-	-
8. Effluent Treatment Plant			-	-
9. Loan against Work Order/Pay Order/Earnest Money			-	-
10. Water-works			-	-
11. Sanitary Services			-	-
<b>D. Transport</b>	<b>12.50</b>	<b>12.50</b>	<b>12.50</b>	<b>12.50</b>
1. Road Transport ( excluding personal vehicle & lease finance)			-	-
2. Water Transport (excluding Fishing Boats)	12.50	12.50	12.50	12.50
3. Air Transport			-	-
<b>E. Trade &amp; Commerce</b>	<b>13.00</b>	<b>11.75</b>	<b>14.00</b>	<b>14.00</b>
1. Wholesale and Retail Trade (CC, OD etc.)			-	-
a) Wholesale Trading	13.00	11.75	14.00	14.00
b) Retail Trading	12.00	12.00	12.00	12.00
c) Other Commercial lending			-	-
2. Procurement by Government			-	-
a) Jute			-	-
b) Paddy			-	-
c) Wheat			-	-
d) Others			-	-
<b>3. Export Financing ( PC, ECC etc.)</b>			-	-
a) Jute and Jute Products			-	-
b) Tea			-	-
c) Hides and Skins			-	-
d) Ready-made Garments			-	-

e) Non-traditional Items			-	-
f) Other Exported Items			-	-



## Declared Lending Interest Rate by Economic Sector

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Economic Purposes	As on 31-01-2025		
	Declared rate	Lowest rate	Highest rate
	A	B	C
4. Import Financing (LIM, LTR, TR etc.)	13.00	13.00	13.00
a) Food Items		-	-
b) Petroleum and Petroleum Products		-	-
c) Machineries and Implements		-	-
d) Textile and Textile Products		-	-
e) Electric and Electronic goods & Spares	13.00	13.00	13.00
f) Sanitary Goods Including Tiles, Stones & Clinkers		-	-
g) Cosmetics & Crockeries		-	-
h) Medicine and Surgical Instruments		-	-
i) New Automobiles		-	-
j) Reconditioned Automobiles		-	-
k) Chemicals (except Medicine)		-	-
l) Iron and Steel Products		-	-
m) Paper and Printed Papers		-	-
n) Computer and Accessories		-	-
o) Wood & Logging		-	-
p) Plastic & Plastic Products including toys		-	-
q) Leather Goods		-	-
r) Poultry feeds		-	-
s) Cattle feeds		-	-
t) Coal		-	-
u) Ship		-	-
v) Other Imported Items		-	-
5. Share Trading		-	-
6. Lease Financing/Leasing		-	-
<b>F. Other Institutional Loan</b>	<b>13.00</b>	<b>12.85</b>	<b>13.00</b>
1. Loan to Financial Corporations		-	-
a) Credit to NBFI	13.00	12.85	12.85

b) Credit to Insurance companies		-	-
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## Declared Lending Interest Rate by Economic Sector

Name of the bank: Bank Alfalah (Bangladesh Operation)

Economic Purposes	As on 31-01-2025		
	Declared rate	Lowest rate	Highest rate
	B	C	D
A			
c) Credit to NGO (excluding Agriculture)	13.00	13.00	13.00
d) Credit to Merchant Banks/ Brokerage Houses		-	-
e) Credit to Co-operative Banks/Societies		-	-
2. Financing to Educational Institutions		-	-
<b>G. Consumer Finance</b>		-	-
1. Doctors Loan/ Professional Loans		-	-
2. Flat Purchase		-	-
3. Transport loan (Motor car/Motor cycle etc.)		-	-
4. Consumer Goods (TV, Freeze, Air Coolar, Computer, Furniture etc.)		-	-
5. Credit Cards		-	-
6. Educational Expenses		-	-
7. Treatment Expenses		-	-
8. Marriage Expenses		-	-
9. Land Purchase		-	-
10. Loan against Salary		-	-
11. Loan against PF		-	-
12. Personal Loan against DPS, MSS etc.		-	-
13. Personal Loan against FDR, MBS, DBS etc.		-	-
14. Travelling/ Holiday Loan		-	-
15. Other personal Loans		-	-
<b>H. Miscellaneous</b>		-	-
1. Private Welfare and Development Activities		-	-
2. Advances for Special Credit Program (EPZ, Special Economic Zone, Youth development etc.)		-	-
3. Swanirvar		-	-
4. Poverty Alleviation Program		-	-
5. Other loans not mentioned above		-	-
Related Official's Name, Designation, Email and Contact number:			

**Declared Lending Interest Rate by Economic Sector****Name of the bank: Bank Alfalah (Bangladesh Operation)**

Economic Purposes	As on 31-12-2024		
	Declared rate	Lowest rate	Highest rate
	A	B	C
<b>A. Agriculture, Fishing &amp; Forestry</b>	<b>12.25</b>	<b>11.00</b>	<b>13.50</b>
1. Agriculture		-	-
a) Cultivation		-	-
b) Plantation		-	-
c) Agricultural Machineries and Implements		-	-
d) Fertilizers and Pesticides Loans for Farmers		-	-
e) Livestock	13.13	12.75	13.50
f) Vegetables/Fruits Preservation in cold storage		-	-
g) Agriculture Loan Disbursed through NGOs	11.00	11.00	11.00
2. Fishing		-	-
3. Forestry and Logging		-	-
<b>B. Industry</b>	<b>13.13</b>	<b>12.50</b>	<b>13.75</b>
1. Term Loan ( Other than Working Capital Financing)		-	-
a) Large Industries		-	-
(aa) RMG		-	-
(ab) Others	13.13	12.50	13.75
b) Small and Medium Industries	0.00	-	-
c) Cottage Industries/Micro Industries	0.00	-	-
d) Service Industries	12.50	12.50	12.50
2. Working Capital Financing (Excluding Export & Import Financing)	12.93	11.85	14.00
a) Large Industries		-	-
(aa) RMG		-	-
(ab) Others	12.93	11.85	14.00
b) Small and Medium Industries	12.75	12.36	14.00
c) Cottage Industries/Micro Industries		-	-
d) Service Industries	13.60	13.60	13.60
<b>C. Construction</b>	<b>13.00</b>	<b>13.00</b>	<b>13.00</b>
1. Housing (Commercial) For Developer/Contractor	13.00	13.00	13.00
2. Housing (Residential) in urban area for individual person		-	-
3. Housing (Residential) in rural area for individual person		-	-

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Economic Purposes	As on 31-12-2024		
	Declared rate	Lowest rate	Highest rate
	A	B	C
4. Infrastructure Development (Road, Culvert, Bridge, etc.)		-	-
5. House Renovation or Repairing or Extension		-	-
6. Commercial Building (Market, Factory, Hotel, Cold storage, Ware-house etc.)		-	-
7. Establishment of Solar panel		-	-
8. Effluent Treatment Plant		-	-
9. Loan against Work Order/Pay Order/Earnest Money		-	-
10. Water-works		-	-
11. Sanitary Services		-	-
<b>D. Transport</b>	<b>12.50</b>	<b>12.50</b>	<b>12.50</b>
1. Road Transport ( excluding personal vehicle & lease finance)		-	-
2. Water Transport (excluding Fishing Boats)	12.50	12.50	12.50
3. Air Transport		-	-
<b>E. Trade &amp; Commerce</b>	<b>12.88</b>	<b>11.75</b>	<b>14.00</b>
1. Wholesale and Retail Trade (CC, OD etc.)		-	-
a) Wholesale Trading	12.88	11.75	14.00
b) Retail Trading	12.00	12.00	12.00
c) Other Commercial lending		-	-
2. Procurement by Government		-	-
a) Jute		-	-
b) Paddy		-	-
c) Wheat		-	-
d) Others		-	-
<b>3. Export Financing ( PC, ECC etc.)</b>		-	-
a) Jute and Jute Products		-	-
b) Tea		-	-
c) Hides and Skins		-	-
d) Ready-made Garments		-	-
e) Non-traditional Items		-	-
f) Other Exported Items		-	-

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Economic Purposes	As on 31-12-2024		
	Declared rate	Lowest rate	Highest rate
	A	B	C
4. Import Financing (LIM, LTR, TR etc.)	13.00	13.00	13.00
a) Food Items		-	-
b) Petroleum and Petroleum Products		-	-
c) Machineries and Implements		-	-
d) Textile and Textile Products		-	-
e) Electric and Electronic goods & Spares		13.00	13.00
f) Sanitary Goods Including Tiles, Stones & Clinkers		-	-
g) Cosmetics & Crockeries		-	-
h) Medicine and Surgical Instruments		-	-
i) New Automobiles		-	-
j) Reconditioned Automobiles		-	-
k) Chemicals (except Medicine)		-	-
l) Iron and Steel Products		-	-
m) Paper and Printed Papers		-	-
n) Computer and Accessories		-	-
o) Wood & Logging		-	-
p) Plastic & Plastic Products including toys		-	-
q) Leather Goods		-	-
r) Poultry feeds		-	-
s) Cattle feeds		-	-
t) Coal		-	-
u) Ship		-	-
v) Other Imported Items		-	-
5. Share Trading		-	-
6. Lease Financing/Leasing		-	-
<b>F. Other Institutional Loan</b>	<b>13.00</b>	<b>12.85</b>	<b>13.00</b>
1. Loan to Financial Corporations		-	-
a) Credit to NBFIs	12.85	12.85	12.85
b) Credit to Insurance companies		-	-

## Declared Lending Interest Rate by Economic Sector

Name of the bank: Bank Alfalah (Bangladesh Operation)

Economic Purposes	As on 31-12-2024		
	Declared rate	Lowest rate	Highest rate
	A	B	C
c) Credit to NGO (excluding Agriculture)	<b>13.00</b>	13.00	13.00
d) Credit to Merchant Banks/ Brokerage Houses		-	-
e) Credit to Co-operative Banks/Societies		-	-
2. Financing to Educational Institutions		-	-
<b>G. Consumer Finance</b>		-	-
1. Doctors Loan/ Professional Loans		-	-
2. Flat Purchase		-	-
3. Transport loan (Motor car/Motor cycle etc.)		-	-
4. Consumer Goods (TV, Freeze, Air Cooler, Computer, Furniture etc.)		-	-
5. Credit Cards		-	-
6. Educational Expenses		-	-
7. Treatment Expenses		-	-
8. Marriage Expenses		-	-
9. Land Purchase		-	-
10. Loan against Salary		-	-
11. Loan against PF		-	-
12. Personal Loan against DPS, MSS etc.		-	-
13. Personal Loan against FDR, MBS, DBS etc.		-	-
14. Travelling/ Holiday Loan		-	-
15. Other personal Loans		-	-
<b>H. Miscellaneous</b>		-	-
1. Private Welfare and Development Activities		-	-
2. Advances for Special Credit Program (EPZ, Special Economic Zone, Youth development etc.)		-	-
3. Swanirvar		-	-
4. Poverty Alleviation Program		-	-
5. Other loans not mentioned above		-	-
Related Official's Name, Designation, Email and Contact number:			