

Declared Lending Interest Rate by Economic Sector

Name of the bank: Bank Alfalah (Bangladesh Operation)

	As on 31-07-2024		
Economic Purposes	Declared rate	Lowest rate	Highest rate
A	B	C	D
A. Agriculture, Fishing & Forestry	12.65	10.50	12.75
1. Agriculture		-	-
a) Cultivation		-	-
b) Plantation		-	-
c) Agricultural Machineries and Implements		-	-
d) Fertilizers and Pesticides Loans for Farmers		-	-
e) Livestock	12.65	12.50	12.75
		-	-
f) Vegetables/Fruits Preservation in cold storage		-	-
g) Agriculture Loan Disbursed through NGOs	11.50	10.50	10.50
2. Fishing		-	-
3. Forestry and Logging		-	-
B. Industry	12.25	12.00	12.50
1. Term Loan (Other than Working Capital Financing)		-	-
a) Large Industries		-	-
(aa) RMG		-	-
(ab) Others	12.25	12.00	12.50
b) Small and Medium Industries	0.00	-	-
c) Cottage Industries/Micro Industries		-	-
d) Service Industries	12.00	12.00	12.00
2. Working Capital Financing (Excluding Export & Import Financing)	12.75	12.00	13.55
a) Large Industries		-	-
(aa) RMG		-	-
(ab) Others	12.75	12.00	13.55
b) Small and Medium Industries	12.75	12.00	13.55

c) Cottage Industries/Micro Industries		-	-
d) Service Industries	13.00	13.00	13.00
C. Construction	12.00	12.00	12.00
1. Housing (Commercial) For Developer/Contractor	12.00	12.00	12.00

2. Housing (Residential) in urban area for individual person		-	-
3. Housing (Residential) in rural area for individual person		-	-

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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		-	-
D. Transport	12.00	12.00	12.00
1. Road Transport (excluding personal vehicle & lease finance)		-	-
2. Water Transport (excluding Fishing Boats)	12.00	12.00	12.00
3. Air Transport		-	-
E. Trade & Commerce	12.55	11.75	13.55
1. Wholesale and Retail Trade (CC, OD etc.)		-	-
a) Wholesale Trading	12.55	11.75	13.55
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		-	-

3. Export Financing (PC, ECC etc.)		-	-
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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4. Import Financing (LIM, LTR, TR etc.)	13.00	0.00	0.00
a) Food Items		-	-
b) Petroleum and Petroleum Products		-	-
c) Machineries and Implements		-	-
d) Textile and Textile Products		-	-
e) Electric and Electronic goods & Spares		-	-
f) Sanitary Goods Including Tiles, Stones & Clinkers		-	-
g) Cosmetics & Crockerries		-	-
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		-	-
F. Other Institutional Loan	12.00	12.50	12.75
1. Loan to Financial Corporations		-	-

a) Credit to NBFI	12.00	12.50	12.50
b) Credit to Insurance companies		-	-

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c) Credit to NGO (excluding Agriculture)	12.00	12.75	12.75
d) Credit to Merchant Banks/ Brokerage Houses		-	-
e) Credit to Co-operative Banks/Societies		-	-
2. Financing to Educational Institutions		-	-
G. Consumer Finance		-	-
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		-	-
H. Miscellaneous		-	-
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		-	-