

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

|                                                                    | As on 31-08-2025 |              |              |
|--------------------------------------------------------------------|------------------|--------------|--------------|
| Economic Purposes                                                  | Declared rate    | Lowest rate  | Highest rate |
| A                                                                  | B                | C            | D            |
| <b>A. Agriculture, Fishing &amp; Forestry</b>                      | <b>13.00</b>     | <b>13.00</b> | <b>13.00</b> |
| 1. Agriculture                                                     |                  | -            | -            |
| a) Cultivation                                                     |                  | -            | -            |
| b) Plantation                                                      |                  | -            | -            |
| c) Agricultural Machineries and Implements                         |                  | -            | -            |
| d) Fertilizers and Pesticides Loans for Farmers                    |                  | -            | -            |
| e) Livestock                                                       | 13.00            | <b>13.00</b> | <b>13.00</b> |
| f) Vegetables/Fruits Preservation in cold storage                  |                  | -            | -            |
| g) Agriculture Loan Disbursed through NGOs                         | 12.00            | -            | -            |
| 2. Fishing                                                         |                  | -            | -            |
| 3. Forestry and Logging                                            |                  | -            | -            |
| <b>B. Industry</b>                                                 | <b>12.00</b>     | <b>7.22</b>  | <b>14.50</b> |
| 1. Term Loan ( Other than Working Capital Financing)               | 13.00            | <b>12.50</b> | <b>12.50</b> |
| a) Large Industries                                                |                  | -            | -            |
| (aa) RMG                                                           |                  | -            | -            |
| (ab) Others                                                        | 13.00            | <b>12.50</b> | <b>12.50</b> |
| b) Small and Medium Industries                                     | 0.00             | -            | -            |
| c) Cottage Industries/Micro Industries                             | 0.00             | -            | -            |
| d) Service Industries                                              | 13.00            | <b>12.50</b> | <b>12.50</b> |
| 2. Working Capital Financing (Excluding Export & Import Financing) | <b>13.50</b>     | <b>7.22</b>  | <b>14.50</b> |
| a) Large Industries                                                |                  | -            | -            |
| (aa) RMG                                                           |                  | -            | -            |
| (ab) Others                                                        | 13.50            | <b>11.75</b> | <b>14.50</b> |
| b) Small and Medium Industries                                     | 12.00            | 7.22         | 7.22         |
| c) Cottage Industries/Micro Industries                             |                  | -            | -            |
| d) Service Industries                                              | 14.00            | 14.10        | 14.10        |
| <b>C. Construction</b>                                             | <b>13.00</b>     | -            | -            |
| 1. Housing (Commercial) For Developer/Contractor                   | 0.00             | -            | -            |
| 2. Housing (Residential) in urban area for individual person       |                  | -            | -            |
| 3. Housing (Residential) in rural area for individual person       |                  | -            | -            |

## Declared Lending Interest Rate by Economic Sector

Name of the bank: Bank Alfalah (Bangladesh Operation)

|                                                                                | As on 31-08-2025 |              |              |
|--------------------------------------------------------------------------------|------------------|--------------|--------------|
| Economic Purposes                                                              | 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>13.00</b>     | <b>12.50</b> | <b>12.50</b> |
| 1. Road Transport ( excluding personal vehicle & lease finance)                |                  | -            | -            |
| 2. Water Transport (excluding Fishing Boats)                                   | 13.00            | 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

Name of the bank: Bank Alfalah (Bangladesh Operation)

|                                                         | As on 31-08-2025 |              |              |
|---------------------------------------------------------|------------------|--------------|--------------|
| Economic Purposes                                       | Declared rate    | Lowest rate  | Highest rate |
| A                                                       | B                | C            | D            |
| 4. Import Financing<br>(LIM, LTR, TR etc.)              | 0.00             | 0.00         | 0.00         |
| a) Food Items                                           |                  | -            | -            |
| b) Petroleum and<br>Petroleum Products                  |                  | -            | -            |
| c) Machineries and Implements                           |                  | -            | -            |
| d) Textile and Textile Products                         |                  | -            | -            |
| e) Electric and Electronic<br>goods & Spares            | 0.00             | -            | -            |
| f) Sanitary Goods Including<br>Tiles, Stones & Clinkers |                  | -            | -            |
| g) Cosmetics & Crockeries                               |                  | -            | -            |
| h) Medicine and Surgical<br>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<br>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>12.00</b>     | <b>11.25</b> | <b>11.75</b> |
| 1. Loan to Financial Corporations                       |                  | -            | -            |
| a) Credit to NBFI                                       | <b>13.00</b>     | <b>11.25</b> | <b>11.25</b> |
| b) Credit to Insurance companies                        |                  | -            | -            |

## Declared Lending Interest Rate by Economic Sector

Name of the bank: Bank Alfalah (Bangladesh Operation)

| Economic Purposes                                                                                 | As on 31-08-2025 |             |              |
|---------------------------------------------------------------------------------------------------|------------------|-------------|--------------|
|                                                                                                   | Declared rate    | Lowest rate | Highest rate |
|                                                                                                   | B                | C           | D            |
| A                                                                                                 |                  |             |              |
| c) Credit to NGO<br>(excluding Agriculture)                                                       | 12.00            | 11.75       | 11.75        |
| d) Credit to Merchant Banks/<br>Brokerage Houses                                                  |                  | -           | -            |
| e) Credit to Co-operative<br>Banks/Societies                                                      |                  | -           | -            |
| 2. Financing to<br>Educational Institutions                                                       |                  | -           | -            |
| <b>G. Consumer Finance</b>                                                                        |                  | -           | -            |
| 1. Doctors Loan/<br>Professional Loans                                                            |                  | -           | -            |
| 2. Flat Purchase                                                                                  |                  | -           | -            |
| 3. Transport loan<br>(Motor car/Motor cycle etc.)                                                 |                  | -           | -            |
| 4. Consumer Goods (TV, Freeze, Air<br>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<br>DPS, MSS etc.                                                        |                  | -           | -            |
| 13. Personal Loan against<br>FDR, MBS, DBS etc.                                                   |                  | -           | -            |
| 14. Travelling/ Holiday Loan                                                                      |                  | -           | -            |
| 15. Other personal Loans                                                                          |                  | -           | -            |
| <b>H. Miscellaneous</b>                                                                           |                  | -           | -            |
| 1. Private Welfare and<br>Development Activities                                                  |                  | -           | -            |
| 2. Advances for Special Credit<br>Program (EPZ, Special Economic<br>Zone, Youth development etc.) |                  | -           | -            |
| 3. Swanirvar                                                                                      |                  | -           | -            |
| 4. Poverty Alleviation Program                                                                    |                  | -           | -            |
| 5. Other loans<br>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)**

|                                                                    | As on 31-07-2025 |              |              |
|--------------------------------------------------------------------|------------------|--------------|--------------|
| Economic Purposes                                                  | Declared rate    | Lowest rate  | Highest rate |
| A                                                                  | B                | C            | D            |
| <b>A. Agriculture, Fishing &amp; Forestry</b>                      | <b>13.00</b>     | <b>13.50</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            | 13.50        | 13.50        |
| f) Vegetables/Fruits Preservation in cold storage                  |                  | -            | -            |
| g) Agriculture Loan Disbursed through NGOs                         | 12.00            | -            | -            |
| 2. Fishing                                                         |                  | -            | -            |
| 3. Forestry and Logging                                            |                  | -            | -            |
| <b>B. Industry</b>                                                 | <b>12.00</b>     | <b>7.22</b>  | <b>14.50</b> |
| 1. Term Loan ( Other than Working Capital Financing)               | 13.00            | 12.50        | 12.50        |
| a) Large Industries                                                |                  | -            | -            |
| (aa) RMG                                                           |                  | -            | -            |
| (ab) Others                                                        | 13.00            | 12.50        | 12.50        |
| b) Small and Medium Industries                                     | 0.00             | -            | -            |
| c) Cottage Industries/Micro Industries                             | 0.00             | -            | -            |
| d) Service Industries                                              | 13.00            | 12.50        | 12.50        |
| 2. Working Capital Financing (Excluding Export & Import Financing) | <b>13.50</b>     | <b>7.22</b>  | <b>14.50</b> |
| a) Large Industries                                                |                  | -            | -            |
| (aa) RMG                                                           |                  | -            | -            |
| (ab) Others                                                        | 13.50            | 12.30        | 14.50        |
| b) Small and Medium Industries                                     | 12.00            | 7.22         | 7.22         |
| c) Cottage Industries/Micro Industries                             |                  | -            | -            |
| d) Service Industries                                              | 14.00            | 14.10        | 14.10        |
| <b>C. Construction</b>                                             | <b>13.00</b>     | -            | -            |
| 1. Housing (Commercial) For Developer/Contractor                   | 0.00             | -            | -            |
| 2. Housing (Residential) in urban area for individual person       |                  | -            | -            |
| 3. Housing (Residential) in rural area for individual person       |                  | -            | -            |

## Declared Lending Interest Rate by Economic Sector

Name of the bank: Bank Alfalah (Bangladesh Operation)

|                                                                                      | As on 31-07-2025 |              |              |
|--------------------------------------------------------------------------------------|------------------|--------------|--------------|
| Economic Purposes                                                                    | Declared rate    | Lowest rate  | Highest rate |
| A                                                                                    | B                | C            | D            |
| 4. Infrastructure Development<br>(Road, Culvert, Bridge, etc.)                       |                  | -            | -            |
| 5. House Renovation or<br>Repairing or Extension                                     |                  | -            | -            |
| 6. Commercial Building (Market,<br>Factory, Hotel, Cold storage,<br>Ware-house etc.) |                  | -            | -            |
| 7. Establishment of Solar panel                                                      |                  | -            | -            |
| 8. Effluent Treatment Plant                                                          |                  | -            | -            |
| 9. Loan against Work Order/Pay<br>Order/Earnest Money                                |                  | -            | -            |
| 10. Water-works                                                                      |                  | -            | -            |
| 11. Sanitary Services                                                                |                  | -            | -            |
| <b>D. Transport</b>                                                                  | <b>13.00</b>     | <b>12.50</b> | <b>12.50</b> |
| 1. Road Transport ( excluding<br>personal vehicle & lease finance)                   |                  | -            | -            |
| 2. Water Transport<br>(excluding Fishing Boats)                                      | 13.00            | 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<br>(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

Name of the bank: Bank Alfalah (Bangladesh Operation)

|                                                         | As on 31-07-2025 |              |              |
|---------------------------------------------------------|------------------|--------------|--------------|
| Economic Purposes                                       | Declared rate    | Lowest rate  | Highest rate |
| A                                                       | B                | C            | D            |
| 4. Import Financing<br>(LIM, LTR, TR etc.)              | 0.00             | 0.00         | 0.00         |
| a) Food Items                                           |                  | -            | -            |
| b) Petroleum and<br>Petroleum Products                  |                  | -            | -            |
| c) Machineries and Implements                           |                  | -            | -            |
| d) Textile and Textile Products                         |                  | -            | -            |
| e) Electric and Electronic<br>goods & Spares            | 0.00             | -            | -            |
| f) Sanitary Goods Including<br>Tiles, Stones & Clinkers |                  | -            | -            |
| g) Cosmetics & Crockeries                               |                  | -            | -            |
| h) Medicine and Surgical<br>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<br>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>12.00</b>     | <b>11.25</b> | <b>11.75</b> |
| 1. Loan to Financial Corporations                       |                  | -            | -            |
| a) Credit to NBFI                                       | 13.00            | 11.25        | 11.25        |
| b) Credit to Insurance companies                        |                  | -            | -            |

## Declared Lending Interest Rate by Economic Sector

Name of the bank: Bank Alfalah (Bangladesh Operation)

| Economic Purposes                                                                                 | As on 31-07-2025 |             |              |
|---------------------------------------------------------------------------------------------------|------------------|-------------|--------------|
|                                                                                                   | Declared rate    | Lowest rate | Highest rate |
|                                                                                                   | B                | C           | D            |
| A                                                                                                 |                  |             |              |
| c) Credit to NGO<br>(excluding Agriculture)                                                       | 12.00            | 11.75       | 11.75        |
| d) Credit to Merchant Banks/<br>Brokerage Houses                                                  |                  | -           | -            |
| e) Credit to Co-operative<br>Banks/Societies                                                      |                  | -           | -            |
| 2. Financing to<br>Educational Institutions                                                       |                  | -           | -            |
| <b>G. Consumer Finance</b>                                                                        |                  | -           | -            |
| 1. Doctors Loan/<br>Professional Loans                                                            |                  | -           | -            |
| 2. Flat Purchase                                                                                  |                  | -           | -            |
| 3. Transport loan<br>(Motor car/Motor cycle etc.)                                                 |                  | -           | -            |
| 4. Consumer Goods (TV, Freeze, Air<br>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<br>DPS, MSS etc.                                                        |                  | -           | -            |
| 13. Personal Loan against<br>FDR, MBS, DBS etc.                                                   |                  | -           | -            |
| 14. Travelling/ Holiday Loan                                                                      |                  | -           | -            |
| 15. Other personal Loans                                                                          |                  | -           | -            |
| <b>H. Miscellaneous</b>                                                                           |                  | -           | -            |
| 1. Private Welfare and<br>Development Activities                                                  |                  | -           | -            |
| 2. Advances for Special Credit<br>Program (EPZ, Special Economic<br>Zone, Youth development etc.) |                  | -           | -            |
| 3. Swanirvar                                                                                      |                  | -           | -            |
| 4. Poverty Alleviation Program                                                                    |                  | -           | -            |
| 5. Other loans<br>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)**

|                                                                    | As on 30-06-2025 |              |              |
|--------------------------------------------------------------------|------------------|--------------|--------------|
| Economic Purposes                                                  | Declared rate    | Lowest rate  | Highest rate |
| A                                                                  | B                | C            | D            |
| <b>A. Agriculture, Fishing &amp; Forestry</b>                      | <b>13.00</b>     | <b>13.50</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            | 13.50        | 13.50        |
| f) Vegetables/Fruits Preservation in cold storage                  |                  | -            | -            |
| g) Agriculture Loan Disbursed through NGOs                         | 12.00            | -            | -            |
| 2. Fishing                                                         |                  | -            | -            |
| 3. Forestry and Logging                                            |                  | -            | -            |
| <b>B. Industry</b>                                                 | <b>12.00</b>     | <b>7.22</b>  | <b>14.50</b> |
| 1. Term Loan ( Other than Working Capital Financing)               | 13.00            | 12.50        | 12.50        |
| a) Large Industries                                                |                  | -            | -            |
| (aa) RMG                                                           |                  | -            | -            |
| (ab) Others                                                        | 13.00            | 12.50        | 12.50        |
| b) Small and Medium Industries                                     | 0.00             | -            | -            |
| c) Cottage Industries/Micro Industries                             | 0.00             | -            | -            |
| d) Service Industries                                              | 13.00            | 12.50        | 12.50        |
| 2. Working Capital Financing (Excluding Export & Import Financing) | 13.50            | 7.22         | 14.50        |
| a) Large Industries                                                |                  | -            | -            |
| (aa) RMG                                                           |                  | -            | -            |
| (ab) Others                                                        | 13.50            | 8.75         | 14.50        |
| b) Small and Medium Industries                                     | 12.00            | 7.22         | 7.22         |
| c) Cottage Industries/Micro Industries                             |                  | -            | -            |
| d) Service Industries                                              | 14.00            | 14.10        | 14.10        |
| <b>C. Construction</b>                                             | <b>13.00</b>     | -            | -            |
| 1. Housing (Commercial) For Developer/Contractor                   | 0.00             | -            | -            |
| 2. Housing (Residential) in urban area for individual person       |                  | -            | -            |
| 3. Housing (Residential) in rural area for individual person       |                  | -            | -            |

## Declared Lending Interest Rate by Economic Sector

Name of the bank: Bank Alfalah (Bangladesh Operation)

|                                                                                      | As on 30-06-2025 |              |              |
|--------------------------------------------------------------------------------------|------------------|--------------|--------------|
| Economic Purposes                                                                    | Declared rate    | Lowest rate  | Highest rate |
| A                                                                                    | B                | C            | D            |
| 4. Infrastructure Development<br>(Road, Culvert, Bridge, etc.)                       |                  | -            | -            |
| 5. House Renovation or<br>Repairing or Extension                                     |                  | -            | -            |
| 6. Commercial Building (Market,<br>Factory, Hotel, Cold storage,<br>Ware-house etc.) |                  | -            | -            |
| 7. Establishment of Solar panel                                                      |                  | -            | -            |
| 8. Effluent Treatment Plant                                                          |                  | -            | -            |
| 9. Loan against Work Order/Pay<br>Order/Earnest Money                                |                  | -            | -            |
| 10. Water-works                                                                      |                  | -            | -            |
| 11. Sanitary Services                                                                |                  | -            | -            |
| <b>D. Transport</b>                                                                  | <b>13.00</b>     | <b>12.50</b> | <b>12.50</b> |
| 1. Road Transport ( excluding<br>personal vehicle & lease finance)                   |                  | -            | -            |
| 2. Water Transport<br>(excluding Fishing Boats)                                      | 13.00            | 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<br>(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

Name of the bank: Bank Alfalah (Bangladesh Operation)

|                                                         | As on 30-06-2025 |              |              |
|---------------------------------------------------------|------------------|--------------|--------------|
| Economic Purposes                                       | Declared rate    | Lowest rate  | Highest rate |
| A                                                       | B                | C            | D            |
| 4. Import Financing<br>(LIM, LTR, TR etc.)              | 0.00             | 0.00         | 0.00         |
| a) Food Items                                           |                  | -            | -            |
| b) Petroleum and<br>Petroleum Products                  |                  | -            | -            |
| c) Machineries and Implements                           |                  | -            | -            |
| d) Textile and Textile Products                         |                  | -            | -            |
| e) Electric and Electronic<br>goods & Spares            | 0.00             | -            | -            |
| f) Sanitary Goods Including<br>Tiles, Stones & Clinkers |                  | -            | -            |
| g) Cosmetics & Crockeries                               |                  | -            | -            |
| h) Medicine and Surgical<br>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<br>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>12.00</b>     | <b>11.75</b> | <b>11.75</b> |
| 1. Loan to Financial Corporations                       |                  | -            | -            |
| a) Credit to NBFIs                                      | 13.00            | -            | -            |
| b) Credit to Insurance companies                        |                  | -            | -            |

## Declared Lending Interest Rate by Economic Sector

Name of the bank: Bank Alfalah (Bangladesh Operation)

| Economic Purposes                                                                                 | As on 30-06-2025 |             |              |
|---------------------------------------------------------------------------------------------------|------------------|-------------|--------------|
|                                                                                                   | Declared rate    | Lowest rate | Highest rate |
|                                                                                                   | B                | C           | D            |
| A                                                                                                 |                  |             |              |
| c) Credit to NGO<br>(excluding Agriculture)                                                       | 12.00            | 11.75       | 11.75        |
| d) Credit to Merchant Banks/<br>Brokerage Houses                                                  |                  | -           | -            |
| e) Credit to Co-operative<br>Banks/Societies                                                      |                  | -           | -            |
| 2. Financing to<br>Educational Institutions                                                       |                  | -           | -            |
| <b>G. Consumer Finance</b>                                                                        |                  | -           | -            |
| 1. Doctors Loan/<br>Professional Loans                                                            |                  | -           | -            |
| 2. Flat Purchase                                                                                  |                  | -           | -            |
| 3. Transport loan<br>(Motor car/Motor cycle etc.)                                                 |                  | -           | -            |
| 4. Consumer Goods (TV, Freeze, Air<br>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<br>DPS, MSS etc.                                                        |                  | -           | -            |
| 13. Personal Loan against<br>FDR, MBS, DBS etc.                                                   |                  | -           | -            |
| 14. Travelling/ Holiday Loan                                                                      |                  | -           | -            |
| 15. Other personal Loans                                                                          |                  | -           | -            |
| <b>H. Miscellaneous</b>                                                                           |                  | -           | -            |
| 1. Private Welfare and<br>Development Activities                                                  |                  | -           | -            |
| 2. Advances for Special Credit<br>Program (EPZ, Special Economic<br>Zone, Youth development etc.) |                  | -           | -            |
| 3. Swanirvar                                                                                      |                  | -           | -            |
| 4. Poverty Alleviation Program                                                                    |                  | -           | -            |
| 5. Other loans<br>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)**

|                                                                    | As on 31-05-2025 |              |              |
|--------------------------------------------------------------------|------------------|--------------|--------------|
| Economic Purposes                                                  | Declared rate    | Lowest rate  | Highest rate |
| A                                                                  | B                | C            | D            |
| <b>A. Agriculture, Fishing &amp; Forestry</b>                      | <b>12.50</b>     | <b>12.75</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            | -            | -            |
| 2. Fishing                                                         |                  | -            | -            |
| 3. Forestry and Logging                                            |                  | -            | -            |
| <b>B. Industry</b>                                                 | <b>12.00</b>     | <b>7.22</b>  | <b>14.50</b> |
| 1. Term Loan ( Other than Working Capital Financing)               | 12.00            | 12.50        | 12.50        |
| a) Large Industries                                                |                  | -            | -            |
| (aa) RMG                                                           |                  | -            | -            |
| (ab) Others                                                        | 12.00            | 12.50        | 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>13.50</b>     | <b>7.22</b>  | <b>14.50</b> |
| a) Large Industries                                                |                  | -            | -            |
| (aa) RMG                                                           |                  | -            | -            |
| (ab) Others                                                        | 13.50            | 8.75         | 14.50        |
| b) Small and Medium Industries                                     | 12.00            | 7.22         | 7.22         |
| c) Cottage Industries/Micro Industries                             |                  | -            | -            |
| d) Service Industries                                              | 13.50            | 14.10        | 14.10        |
| <b>C. Construction</b>                                             | <b>13.00</b>     | -            | -            |
| 1. Housing (Commercial) For Developer/Contractor                   | 0.00             | -            | -            |
| 2. Housing (Residential) in urban area for individual person       |                  | -            | -            |
| 3. Housing (Residential) in rural area for individual person       |                  | -            | -            |

## Declared Lending Interest Rate by Economic Sector

Name of the bank: Bank Alfalah (Bangladesh Operation)

|                                                                                      | As on 31-05-2025 |              |              |
|--------------------------------------------------------------------------------------|------------------|--------------|--------------|
| Economic Purposes                                                                    | Declared rate    | Lowest rate  | Highest rate |
| A                                                                                    | B                | C            | D            |
| 4. Infrastructure Development<br>(Road, Culvert, Bridge, etc.)                       |                  | -            | -            |
| 5. House Renovation or<br>Repairing or Extension                                     |                  | -            | -            |
| 6. Commercial Building (Market,<br>Factory, Hotel, Cold storage,<br>Ware-house etc.) |                  | -            | -            |
| 7. Establishment of Solar panel                                                      |                  | -            | -            |
| 8. Effluent Treatment Plant                                                          |                  | -            | -            |
| 9. Loan against Work Order/Pay<br>Order/Earnest Money                                |                  | -            | -            |
| 10. Water-works                                                                      |                  | -            | -            |
| 11. Sanitary Services                                                                |                  | -            | -            |
| <b>D. Transport</b>                                                                  | <b>13.00</b>     | <b>12.50</b> | <b>12.50</b> |
| 1. Road Transport ( excluding<br>personal vehicle & lease finance)                   |                  | -            | -            |
| 2. Water Transport<br>(excluding Fishing Boats)                                      | 13.00            | 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<br>(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

Name of the bank: Bank Alfalah (Bangladesh Operation)

|                                                         | As on 31-05-2025 |              |              |
|---------------------------------------------------------|------------------|--------------|--------------|
| Economic Purposes                                       | Declared rate    | Lowest rate  | Highest rate |
| A                                                       | B                | C            | D            |
| 4. Import Financing<br>(LIM, LTR, TR etc.)              | 0.00             | 0.00         | 0.00         |
| a) Food Items                                           |                  | -            | -            |
| b) Petroleum and<br>Petroleum Products                  |                  | -            | -            |
| c) Machineries and Implements                           |                  | -            | -            |
| d) Textile and Textile Products                         |                  | -            | -            |
| e) Electric and Electronic<br>goods & Spares            | 0.00             | -            | -            |
| f) Sanitary Goods Including<br>Tiles, Stones & Clinkers |                  | -            | -            |
| g) Cosmetics & Crockeries                               |                  | -            | -            |
| h) Medicine and Surgical<br>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<br>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>12.50</b>     | <b>11.75</b> | <b>12.25</b> |
| 1. Loan to Financial Corporations                       |                  | -            | -            |
| a) Credit to NBFI                                       | 13.00            | 12.25        | 12.25        |
| b) Credit to Insurance companies                        |                  | -            | -            |

## Declared Lending Interest Rate by Economic Sector

Name of the bank: Bank Alfalah (Bangladesh Operation)

| Economic Purposes                                                                                 | As on 31-05-2025 |             |              |
|---------------------------------------------------------------------------------------------------|------------------|-------------|--------------|
|                                                                                                   | Declared rate    | Lowest rate | Highest rate |
|                                                                                                   | B                | C           | D            |
| A                                                                                                 |                  |             |              |
| c) Credit to NGO<br>(excluding Agriculture)                                                       | 12.00            | 11.75       | 11.75        |
| d) Credit to Merchant Banks/<br>Brokerage Houses                                                  |                  | -           | -            |
| e) Credit to Co-operative<br>Banks/Societies                                                      |                  | -           | -            |
| 2. Financing to<br>Educational Institutions                                                       |                  | -           | -            |
| <b>G. Consumer Finance</b>                                                                        |                  | -           | -            |
| 1. Doctors Loan/<br>Professional Loans                                                            |                  | -           | -            |
| 2. Flat Purchase                                                                                  |                  | -           | -            |
| 3. Transport loan<br>(Motor car/Motor cycle etc.)                                                 |                  | -           | -            |
| 4. Consumer Goods (TV, Freeze, Air<br>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<br>DPS, MSS etc.                                                        |                  | -           | -            |
| 13. Personal Loan against<br>FDR, MBS, DBS etc.                                                   |                  | -           | -            |
| 14. Travelling/ Holiday Loan                                                                      |                  | -           | -            |
| 15. Other personal Loans                                                                          |                  | -           | -            |
| <b>H. Miscellaneous</b>                                                                           |                  | -           | -            |
| 1. Private Welfare and<br>Development Activities                                                  |                  | -           | -            |
| 2. Advances for Special Credit<br>Program (EPZ, Special Economic<br>Zone, Youth development etc.) |                  | -           | -            |
| 3. Swanirvar                                                                                      |                  | -           | -            |
| 4. Poverty Alleviation Program                                                                    |                  | -           | -            |
| 5. Other loans<br>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)**

|                                                                    | <b>As on 30-04-2025</b> |              |              |
|--------------------------------------------------------------------|-------------------------|--------------|--------------|
| Economic Purposes                                                  | Declared rate           | Lowest rate  | Highest rate |
| A                                                                  | B                       | C            | D            |
| <b>A. Agriculture, Fishing &amp; Forestry</b>                      | <b>12.50</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        | 11.85        |
| 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                                              | 12.50                   | 12.50        | 12.50        |
| 2. Working Capital Financing (Excluding Export & Import Financing) | <b>13.50</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                                     | 12.00                   | 7.22         | 7.22         |
| c) Cottage Industries/Micro Industries                             |                         | -            | -            |
| d) Service Industries                                              | 13.50                   | 14.10        | 14.10        |
| <b>C. Construction</b>                                             | <b>13.00</b>            | <b>12.00</b> | <b>14.00</b> |
| 1. Housing (Commercial) For Developer/Contractor                   | 0.00                    | -            | -            |
| 2. Housing (Residential) in urban area for individual person       |                         | -            | -            |
| 3. Housing (Residential) in rural area for individual person       |                         | -            | -            |

## Declared Lending Interest Rate by Economic Sector

Name of the bank: Bank Alfalah (Bangladesh Operation)

|                                                                                      | As on 30-04-2025 |              |              |
|--------------------------------------------------------------------------------------|------------------|--------------|--------------|
| Economic Purposes                                                                    | Declared rate    | Lowest rate  | Highest rate |
| A                                                                                    | B                | C            | D            |
| 4. Infrastructure Development<br>(Road, Culvert, Bridge, etc.)                       |                  | -            | -            |
| 5. House Renovation or<br>Repairing or Extension                                     |                  | -            | -            |
| 6. Commercial Building (Market,<br>Factory, Hotel, Cold storage,<br>Ware-house etc.) |                  | -            | -            |
| 7. Establishment of Solar panel                                                      |                  | -            | -            |
| 8. Effluent Treatment Plant                                                          |                  | -            | -            |
| 9. Loan against Work Order/Pay<br>Order/Earnest Money                                |                  | -            | -            |
| 10. Water-works                                                                      |                  | -            | -            |
| 11. Sanitary Services                                                                |                  | -            | -            |
| <b>D. Transport</b>                                                                  | <b>13.00</b>     | <b>12.50</b> | <b>12.50</b> |
| 1. Road Transport ( excluding<br>personal vehicle & lease finance)                   |                  | -            | -            |
| 2. Water Transport<br>(excluding Fishing Boats)                                      | 13.00            | 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<br>(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

Name of the bank: Bank Alfalah (Bangladesh Operation)

|                                                         | As on 30-04-2025 |              |              |
|---------------------------------------------------------|------------------|--------------|--------------|
| Economic Purposes                                       | Declared rate    | Lowest rate  | Highest rate |
| A                                                       | B                | C            | D            |
| 4. Import Financing<br>(LIM, LTR, TR etc.)              | 0.00             | 0.00         | 0.00         |
| a) Food Items                                           |                  | -            | -            |
| b) Petroleum and<br>Petroleum Products                  |                  | -            | -            |
| c) Machineries and Implements                           |                  | -            | -            |
| d) Textile and Textile Products                         |                  | -            | -            |
| e) Electric and Electronic<br>goods & Spares            | 0.00             | -            | -            |
| f) Sanitary Goods Including<br>Tiles, Stones & Clinkers |                  | -            | -            |
| g) Cosmetics & Crockeries                               |                  | -            | -            |
| h) Medicine and Surgical<br>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<br>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>12.50</b>     | <b>11.75</b> | <b>12.25</b> |
| 1. Loan to Financial Corporations                       |                  | -            | -            |
| a) Credit to NBFI                                       | 13.00            | 12.25        | 12.25        |
| b) Credit to Insurance companies                        |                  | -            | -            |

## Declared Lending Interest Rate by Economic Sector

Name of the bank: Bank Alfalah (Bangladesh Operation)

| Economic Purposes                                                                                 | As on 30-04-2025 |             |              |
|---------------------------------------------------------------------------------------------------|------------------|-------------|--------------|
|                                                                                                   | Declared rate    | Lowest rate | Highest rate |
|                                                                                                   | B                | C           | D            |
| A                                                                                                 |                  |             |              |
| c) Credit to NGO<br>(excluding Agriculture)                                                       | 12.00            | 11.75       | 12.00        |
| d) Credit to Merchant Banks/<br>Brokerage Houses                                                  |                  | -           | -            |
| e) Credit to Co-operative<br>Banks/Societies                                                      |                  | -           | -            |
| 2. Financing to<br>Educational Institutions                                                       |                  | -           | -            |
| <b>G. Consumer Finance</b>                                                                        |                  | -           | -            |
| 1. Doctors Loan/<br>Professional Loans                                                            |                  | -           | -            |
| 2. Flat Purchase                                                                                  |                  | -           | -            |
| 3. Transport loan<br>(Motor car/Motor cycle etc.)                                                 |                  | -           | -            |
| 4. Consumer Goods (TV, Freeze, Air<br>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<br>DPS, MSS etc.                                                        |                  | -           | -            |
| 13. Personal Loan against<br>FDR, MBS, DBS etc.                                                   |                  | -           | -            |
| 14. Travelling/ Holiday Loan                                                                      |                  | -           | -            |
| 15. Other personal Loans                                                                          |                  | -           | -            |
| <b>H. Miscellaneous</b>                                                                           |                  | -           | -            |
| 1. Private Welfare and<br>Development Activities                                                  |                  | -           | -            |
| 2. Advances for Special Credit<br>Program (EPZ, Special Economic<br>Zone, Youth development etc.) |                  | -           | -            |
| 3. Swanirvar                                                                                      |                  | -           | -            |
| 4. Poverty Alleviation Program                                                                    |                  | -           | -            |
| 5. Other loans<br>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 29-03-2025 |              |              |
|-------------------------------------------------------------------------------|------------------|--------------|--------------|
|                                                                               | Declared rate    | Lowest rate  | Highest rate |
| A                                                                             | B                | C            | D            |
| <b>A. Agriculture, Fishing &amp; Forestry</b>                                 | <b>12.50</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>7.22</b>  | <b>14.50</b> |
| <b>1. Term Loan ( Other than Working Capital Financing)</b>                   | <b>12.00</b>     | <b>11.00</b> | <b>12.50</b> |
| 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        |
| <b>2. Working Capital Financing (Excluding Export &amp; Import Financing)</b> | <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         | 7.22         |
| c) Cottage Industries/Micro Industries                                        |                  | -            | -            |
| d) Service Industries                                                         | 13.00            | 13.60        | 13.60        |
| <b>C. Construction</b>                                                        | <b>0.00</b>      |              |              |
| 1. Housing (Commercial) For Developer/Contractor                              | 0.00             |              |              |
| 2. Housing (Residential) in urban area for individual person                  |                  | -            | -            |
| 3. Housing (Residential) in rural area for individual person                  |                  | -            | -            |

## Declared Lending Interest Rate by Economic Sector

Name of the bank: Bank Alfalah (Bangladesh Operation)

|                                                                                | As on 29-03-2025 |              |              |
|--------------------------------------------------------------------------------|------------------|--------------|--------------|
| Economic Purposes                                                              | 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>12.00</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>8.31</b>  | <b>14.00</b> |
| 1. Wholesale and Retail Trade (CC, OD etc.)                                    |                  | -            | -            |
| a) Wholesale Trading                                                           | 13.00            | 13.05        | 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>                                     | <b>8.00</b>      | <b>8.31</b>  | <b>8.31</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

Name of the bank: Bank Alfalah (Bangladesh Operation)

|                                                         | As on 29-03-2025 |              |              |
|---------------------------------------------------------|------------------|--------------|--------------|
| Economic Purposes                                       | Declared rate    | Lowest rate  | Highest rate |
| A                                                       | B                | C            | D            |
| 4. Import Financing<br>(LIM, LTR, TR etc.)              | 13.00            | 13.00        | 13.00        |
| a) Food Items                                           |                  | -            | -            |
| b) Petroleum and<br>Petroleum Products                  |                  | -            | -            |
| c) Machineries and Implements                           |                  | -            | -            |
| d) Textile and Textile Products                         |                  | -            | -            |
| e) Electric and Electronic<br>goods & Spares            | 13.00            | 13.00        | 13.00        |
| f) Sanitary Goods Including<br>Tiles, Stones & Clinkers |                  | -            | -            |
| g) Cosmetics & Crockeries                               |                  | -            | -            |
| h) Medicine and Surgical<br>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<br>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>12.50</b>     | <b>11.75</b> | <b>12.25</b> |
| 1. Loan to Financial Corporations                       |                  | -            | -            |
| a) Credit to NBFIs                                      | 13.00            | 12.25        | 12.25        |
| b) Credit to Insurance companies                        |                  | -            | -            |

## Declared Lending Interest Rate by Economic Sector

Name of the bank: Bank Alfalah (Bangladesh Operation)

| Economic Purposes                                                                                 | As on 29-03-2025 |             |              |
|---------------------------------------------------------------------------------------------------|------------------|-------------|--------------|
|                                                                                                   | Declared rate    | Lowest rate | Highest rate |
|                                                                                                   | B                | C           | D            |
| A                                                                                                 |                  |             |              |
| c) Credit to NGO<br>(excluding Agriculture)                                                       | 12.00            | 11.75       | 11.75        |
| d) Credit to Merchant Banks/<br>Brokerage Houses                                                  |                  | -           | -            |
| e) Credit to Co-operative<br>Banks/Societies                                                      |                  | -           | -            |
| 2. Financing to<br>Educational Institutions                                                       |                  | -           | -            |
| <b>G. Consumer Finance</b>                                                                        |                  | -           | -            |
| 1. Doctors Loan/<br>Professional Loans                                                            |                  | -           | -            |
| 2. Flat Purchase                                                                                  |                  | -           | -            |
| 3. Transport loan<br>(Motor car/Motor cycle etc.)                                                 |                  | -           | -            |
| 4. Consumer Goods (TV, Freeze, Air<br>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<br>DPS, MSS etc.                                                        |                  | -           | -            |
| 13. Personal Loan against<br>FDR, MBS, DBS etc.                                                   |                  | -           | -            |
| 14. Travelling/ Holiday Loan                                                                      |                  | -           | -            |
| 15. Other personal Loans                                                                          |                  | -           | -            |
| <b>H. Miscellaneous</b>                                                                           |                  | -           | -            |
| 1. Private Welfare and<br>Development Activities                                                  |                  | -           | -            |
| 2. Advances for Special Credit<br>Program (EPZ, Special Economic<br>Zone, Youth development etc.) |                  | -           | -            |
| 3. Swanirvar                                                                                      |                  | -           | -            |
| 4. Poverty Alleviation Program                                                                    |                  | -           | -            |
| 5. Other loans<br>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 27-02-2025 |              |              |
|--------------------------------------------------------------------|------------------|--------------|--------------|
|                                                                    | Declared rate    | Lowest rate  | Highest rate |
| A                                                                  | B                | C            | D            |
| <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       |                  | -            | -            |

## Declared Lending Interest Rate by Economic Sector

Name of the bank: Bank Alfalah (Bangladesh Operation)

|                                                                                      | As on 27-02-2025 |              |              |
|--------------------------------------------------------------------------------------|------------------|--------------|--------------|
| Economic Purposes                                                                    | Declared rate    | Lowest rate  | Highest rate |
| A                                                                                    | B                | C            | D            |
| 4. Infrastructure Development<br>(Road, Culvert, Bridge, etc.)                       |                  | -            | -            |
| 5. House Renovation or<br>Repairing or Extension                                     |                  | -            | -            |
| 6. Commercial Building (Market,<br>Factory, Hotel, Cold storage,<br>Ware-house etc.) |                  | -            | -            |
| 7. Establishment of Solar panel                                                      |                  | -            | -            |
| 8. Effluent Treatment Plant                                                          |                  | -            | -            |
| 9. Loan against Work Order/Pay<br>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<br>personal vehicle & lease finance)                   |                  | -            | -            |
| 2. Water Transport<br>(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<br>(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

Name of the bank: Bank Alfalah (Bangladesh Operation)

|                                                         | As on 27-02-2025 |              |              |
|---------------------------------------------------------|------------------|--------------|--------------|
| Economic Purposes                                       | Declared rate    | Lowest rate  | Highest rate |
| A                                                       | B                | C            | D            |
| 4. Import Financing<br>(LIM, LTR, TR etc.)              | 13.00            | 13.00        | 13.00        |
| a) Food Items                                           |                  | -            | -            |
| b) Petroleum and<br>Petroleum Products                  |                  | -            | -            |
| c) Machineries and Implements                           |                  | -            | -            |
| d) Textile and Textile Products                         |                  | -            | -            |
| e) Electric and Electronic<br>goods & Spares            | 13.00            | 13.00        | 13.00        |
| f) Sanitary Goods Including<br>Tiles, Stones & Clinkers |                  | -            | -            |
| g) Cosmetics & Crockeries                               |                  | -            | -            |
| h) Medicine and Surgical<br>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<br>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 |
|                                                                                                   | B                | C           | D            |
| A                                                                                                 |                  |             |              |
| c) Credit to NGO<br>(excluding Agriculture)                                                       | 13.00            | 13.00       | 13.00        |
| d) Credit to Merchant Banks/<br>Brokerage Houses                                                  |                  | -           | -            |
| e) Credit to Co-operative<br>Banks/Societies                                                      |                  | -           | -            |
| 2. Financing to<br>Educational Institutions                                                       |                  | -           | -            |
| <b>G. Consumer Finance</b>                                                                        |                  | -           | -            |
| 1. Doctors Loan/<br>Professional Loans                                                            |                  | -           | -            |
| 2. Flat Purchase                                                                                  |                  | -           | -            |
| 3. Transport loan<br>(Motor car/Motor cycle etc.)                                                 |                  | -           | -            |
| 4. Consumer Goods (TV, Freeze, Air<br>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<br>DPS, MSS etc.                                                        |                  | -           | -            |
| 13. Personal Loan against<br>FDR, MBS, DBS etc.                                                   |                  | -           | -            |
| 14. Travelling/ Holiday Loan                                                                      |                  | -           | -            |
| 15. Other personal Loans                                                                          |                  | -           | -            |
| <b>H. Miscellaneous</b>                                                                           |                  | -           | -            |
| 1. Private Welfare and<br>Development Activities                                                  |                  | -           | -            |
| 2. Advances for Special Credit<br>Program (EPZ, Special Economic<br>Zone, Youth development etc.) |                  | -           | -            |
| 3. Swanirvar                                                                                      |                  | -           | -            |
| 4. Poverty Alleviation Program                                                                    |                  | -           | -            |
| 5. Other loans<br>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)**

|                                                                    | <b>As on 31-01-2025</b> |              |              |
|--------------------------------------------------------------------|-------------------------|--------------|--------------|
| Economic Purposes                                                  | Declared rate           | Lowest rate  | Highest rate |
| A                                                                  | B                       | C            | 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 |  | - | - |
|--------------------------------------------------------------|--|---|---|

## Declared Lending Interest Rate by Economic Sector

Name of the bank: Bank Alfalah (Bangladesh Operation)

|                                                                                      | As on 31-01-2025 |              |              |
|--------------------------------------------------------------------------------------|------------------|--------------|--------------|
| Economic Purposes                                                                    | Declared rate    | Lowest rate  | Highest rate |
| A                                                                                    | B                | C            | D            |
| 4. Infrastructure Development<br>(Road, Culvert, Bridge, etc.)                       |                  | -            | -            |
| 5. House Renovation or<br>Repairing or Extension                                     |                  | -            | -            |
| 6. Commercial Building (Market,<br>Factory, Hotel, Cold storage,<br>Ware-house etc.) |                  | -            | -            |
| 7. Establishment of Solar panel                                                      |                  | -            | -            |
| 8. Effluent Treatment Plant                                                          |                  | -            | -            |
| 9. Loan against Work Order/Pay<br>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<br>personal vehicle & lease finance)                   |                  | -            | -            |
| 2. Water Transport<br>(excluding Fishing Boats)                                      | 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> |
| 1. Wholesale and Retail Trade<br>(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

Name of the bank: Bank Alfalah (Bangladesh Operation)

|                                                         | As on 31-01-2025 |              |              |
|---------------------------------------------------------|------------------|--------------|--------------|
| Economic Purposes                                       | Declared rate    | Lowest rate  | Highest rate |
| A                                                       | B                | C            | D            |
| 4. Import Financing<br>(LIM, LTR, TR etc.)              | 13.00            | 13.00        | 13.00        |
| a) Food Items                                           |                  | -            | -            |
| b) Petroleum and<br>Petroleum Products                  |                  | -            | -            |
| c) Machineries and Implements                           |                  | -            | -            |
| d) Textile and Textile Products                         |                  | -            | -            |
| e) Electric and Electronic<br>goods & Spares            | 13.00            | 13.00        | 13.00        |
| f) Sanitary Goods Including<br>Tiles, Stones & Clinkers |                  | -            | -            |
| g) Cosmetics & Crockeries                               |                  | -            | -            |
| h) Medicine and Surgical<br>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<br>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 |  | - | - |
|----------------------------------|--|---|---|

## Declared Lending Interest Rate by Economic Sector

Name of the bank: Bank Alfalah (Bangladesh Operation)

|                                                                                                   | As on 31-01-2025 |             |              |
|---------------------------------------------------------------------------------------------------|------------------|-------------|--------------|
| Economic Purposes                                                                                 | Declared rate    | Lowest rate | Highest rate |
| A                                                                                                 | B                | C           | D            |
| c) Credit to NGO<br>(excluding Agriculture)                                                       | 13.00            | 13.00       | 13.00        |
| d) Credit to Merchant Banks/<br>Brokerage Houses                                                  |                  | -           | -            |
| e) Credit to Co-operative<br>Banks/Societies                                                      |                  | -           | -            |
| 2. Financing to<br>Educational Institutions                                                       |                  | -           | -            |
| <b>G. Consumer Finance</b>                                                                        |                  | -           | -            |
| 1. Doctors Loan/<br>Professional Loans                                                            |                  | -           | -            |
| 2. Flat Purchase                                                                                  |                  | -           | -            |
| 3. Transport loan<br>(Motor car/Motor cycle etc.)                                                 |                  | -           | -            |
| 4. Consumer Goods (TV, Freeze, Air<br>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<br>DPS, MSS etc.                                                        |                  | -           | -            |
| 13. Personal Loan against<br>FDR, MBS, DBS etc.                                                   |                  | -           | -            |
| 14. Travelling/ Holiday Loan                                                                      |                  | -           | -            |
| 15. Other personal Loans                                                                          |                  | -           | -            |
| <b>H. Miscellaneous</b>                                                                           |                  | -           | -            |
| 1. Private Welfare and<br>Development Activities                                                  |                  | -           | -            |
| 2. Advances for Special Credit<br>Program (EPZ, Special Economic<br>Zone, Youth development etc.) |                  | -           | -            |
| 3. Swanirvar                                                                                      |                  | -           | -            |
| 4. Poverty Alleviation Program                                                                    |                  | -           | -            |
| 5. Other loans<br>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)**

|                                                                    | As on 31-12-2024 |              |              |
|--------------------------------------------------------------------|------------------|--------------|--------------|
| Economic Purposes                                                  | Declared rate    | Lowest rate  | Highest rate |
| A                                                                  | B                | C            | 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                                                       | 13.13            | 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       |                  | -            | -            |

## Declared Lending Interest Rate by Economic Sector

Name of the bank: Bank Alfalah (Bangladesh Operation)

|                                                                                      | As on 31-12-2024 |              |              |
|--------------------------------------------------------------------------------------|------------------|--------------|--------------|
| Economic Purposes                                                                    | Declared rate    | Lowest rate  | Highest rate |
| A                                                                                    | B                | C            | D            |
| 4. Infrastructure Development<br>(Road, Culvert, Bridge, etc.)                       |                  | -            | -            |
| 5. House Renovation or<br>Repairing or Extension                                     |                  | -            | -            |
| 6. Commercial Building (Market,<br>Factory, Hotel, Cold storage,<br>Ware-house etc.) |                  | -            | -            |
| 7. Establishment of Solar panel                                                      |                  | -            | -            |
| 8. Effluent Treatment Plant                                                          |                  | -            | -            |
| 9. Loan against Work Order/Pay<br>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<br>personal vehicle & lease finance)                   |                  | -            | -            |
| 2. Water Transport<br>(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<br>(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                                                              |                  | -            | -            |

## Declared Lending Interest Rate by Economic Sector

Name of the bank: Bank Alfalah (Bangladesh Operation)

|                                                         | As on 31-12-2024 |              |              |
|---------------------------------------------------------|------------------|--------------|--------------|
| Economic Purposes                                       | Declared rate    | Lowest rate  | Highest rate |
| A                                                       | B                | C            | D            |
| 4. Import Financing<br>(LIM, LTR, TR etc.)              | 13.00            | 13.00        | 13.00        |
| a) Food Items                                           |                  | -            | -            |
| b) Petroleum and<br>Petroleum Products                  |                  | -            | -            |
| c) Machineries and Implements                           |                  | -            | -            |
| d) Textile and Textile Products                         |                  | -            | -            |
| e) Electric and Electronic<br>goods & Spares            |                  | 13.00        | 13.00        |
| f) Sanitary Goods Including<br>Tiles, Stones & Clinkers |                  | -            | -            |
| g) Cosmetics & Crockeries                               |                  | -            | -            |
| h) Medicine and Surgical<br>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<br>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 |
|                                                                                                   | B                | C           | D            |
| A                                                                                                 |                  |             |              |
| c) Credit to NGO<br>(excluding Agriculture)                                                       | 13.00            | 13.00       | 13.00        |
| d) Credit to Merchant Banks/<br>Brokerage Houses                                                  |                  | -           | -            |
| e) Credit to Co-operative<br>Banks/Societies                                                      |                  | -           | -            |
| 2. Financing to<br>Educational Institutions                                                       |                  | -           | -            |
| <b>G. Consumer Finance</b>                                                                        |                  | -           | -            |
| 1. Doctors Loan/<br>Professional Loans                                                            |                  | -           | -            |
| 2. Flat Purchase                                                                                  |                  | -           | -            |
| 3. Transport loan<br>(Motor car/Motor cycle etc.)                                                 |                  | -           | -            |
| 4. Consumer Goods (TV, Freeze, Air<br>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<br>DPS, MSS etc.                                                        |                  | -           | -            |
| 13. Personal Loan against<br>FDR, MBS, DBS etc.                                                   |                  | -           | -            |
| 14. Travelling/ Holiday Loan                                                                      |                  | -           | -            |
| 15. Other personal Loans                                                                          |                  | -           | -            |
| <b>H. Miscellaneous</b>                                                                           |                  | -           | -            |
| 1. Private Welfare and<br>Development Activities                                                  |                  | -           | -            |
| 2. Advances for Special Credit<br>Program (EPZ, Special Economic<br>Zone, Youth development etc.) |                  | -           | -            |
| 3. Swanirvar                                                                                      |                  | -           | -            |
| 4. Poverty Alleviation Program                                                                    |                  | -           | -            |
| 5. Other loans<br>not mentioned above                                                             |                  | -           | -            |
| Related Official's Name, Designation, Email and Contact number:                                   |                  |             |              |