

**Declared Lending Interest Rate by Economic Sector**

Name of the bank: Bank Alfalah (Bangladesh Operation)

		As on 31-12-2025		
Economic Purposes		Declared rate	Lowest rate	Highest rate
A		B	C	D
<b>A. Agriculture, Fishing &amp; Forestry</b>		<b>13.00</b>	<b>9.50</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>	<b>13.00</b>
f) Vegetables/Fruits Preservation in cold storage			-	-
g) Agriculture Loan Disbursed through NGOs	10.50		-	-
2. Fishing			-	-
3. Forestry and Logging			-	-
<b>B. Industry</b>		<b>13.00</b>	<b>8.57</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	12.50	<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		-	-
2. Working Capital Financing (Excluding Export & Import Financing)	13.00	<b>8.57</b>	<b>14.50</b>	
a) Large Industries			-	-
(aa) RMG			-	-
(ab) Others	13.50	<b>10.80</b>	<b>14.50</b>	
b) Small and Medium Industries	12.00	<b>8.57</b>	<b>8.57</b>	
c) Cottage Industries/Micro Industries			-	-
d) Service Industries	13.00	13.75	13.75	
<b>C. Construction</b>		<b>12.00</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**

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		As on 31-12-2025		
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>		-	-
1. Road Transport ( excluding personal vehicle & lease finance)			-	-
2. Water Transport (excluding Fishing Boats)	0.00		-	-
3. Air Transport			-	-
<b>E. Trade &amp; Commerce</b>	<b>13.00</b>	<b>14.00</b>	<b>14.00</b>	
1. Wholesale and Retail Trade (CC, OD etc.)			-	-
a) Wholesale Trading	13.00	14.00	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)

Economic Purposes A	As on 31-12-2025		
	Declared rate B	Lowest rate C	Highest rate D
4. Import Financing (LIM, LTR, TR etc.)	0.00	0.00	0.00
a) Food Items		-	-
b) Petroleum and Petroleum Products		-	-
c) Machineries and Implements		-	-
d) Textile and Textile Products		-	-
e) Electric and Electronic goods & Spares	0.00	-	-
f) Sanitary Goods Including Tiles, Stones & Clinkers		-	-
g) Cosmetics & Crockeries		-	-
h) Medicine and Surgical Instruments		-	-
i) New Automobiles		-	-
j) Reconditioned Automobiles	12.00	-	-
k) Chemicals (except Medicine)		-	-
l) Iron and Steel Products		-	-
m) Paper and Printed Papers		-	-
n) Computer and Accessories		-	-
o) Wood & Logging		-	-
p) Plastic & Plastic Products including toys		-	-
q) Leather Goods		-	-
r) Poultry feeds		-	-
s) Cattle feeds		-	-
t) Coal		-	-
u) Ship		-	-
v) Other Imported Items		-	-
5. Share Trading		-	-
6. Lease Financing/Leasing		-	-
<b>F. Other Institutional Loan</b>	<b>12.00</b>	<b>11.10</b>	<b>11.10</b>
1. Loan to Financial Corporations		-	-
a) Credit to NBFI	0.00	-	-
b) Credit to Insurance companies		-	-

**Declared Lending Interest Rate by Economic Sector**

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		As on 31-12-2025		
Economic Purposes		Declared rate	Lowest rate	Highest rate
A		B	C	D
c) Credit to NGO (excluding Agriculture)		<b>12.00</b>	<b>11.10</b>	<b>11.10</b>
d) Credit to Merchant Banks/ Brokerage Houses			-	-
e) Credit to Co-operative Banks/Societies			-	-
2. Financing to Educational Institutions			-	-
<b>G. Consumer Finance</b>			-	-
1. Doctors Loan/ Professional Loans			-	-
2. Flat Purchase			-	-
3. Transport loan (Motor car/Motor cycle etc.)			-	-
4. Consumer Goods (TV, Freeze, Air Cooler, Computer, Furniture etc.)			-	-
5. Credit Cards			-	-
6. Educational Expenses			-	-
7. Treatment Expenses			-	-
8. Marriage Expenses			-	-
9. Land Purchase			-	-
10. Loan against Salary			-	-
11. Loan against PF			-	-
12. Personal Loan against DPS, MSS etc.			-	-
13. Personal Loan against FDR, MBS, DBS etc.			-	-
14. Travelling/ Holiday Loan			-	-
15. Other personal Loans			-	-
<b>H. Miscellaneous</b>			-	-
1. Private Welfare and Development Activities			-	-
2. Advances for Special Credit Program (EPZ, Special Economic Zone, Youth development etc.)			-	-
3. Swanirvar			-	-
4. Poverty Alleviation Program			-	-
5. Other loans not mentioned above			-	-
Related Official's Name, Designation, Email and Contact number:				

**Declared Lending Interest Rate by Economic Sector**

Name of the bank: Bank Alfalah (Bangladesh Operation)

Economic Purposes	As on 30-11-2025		
	Declared rate	Lowest rate	Highest rate
	A	B	C
<b>A. Agriculture, Fishing &amp; Forestry</b>	<b>13.00</b>	<b>9.50</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	-	-
2. Working Capital Financing (Excluding Export & Import Financing)	13.00	<b>7.22</b>	<b>14.50</b>
a) Large Industries		-	-
(aa) RMG		-	-
(ab) Others	13.50	<b>10.80</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	13.75	13.75
<b>C. Construction</b>	<b>12.00</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 30-11-2025		
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>		-	-
1. Road Transport ( excluding personal vehicle & lease finance)			-	-
2. Water Transport (excluding Fishing Boats)	0.00		-	-
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)

Economic Purposes A	As on 30-11-2025		
	Declared rate B	Lowest rate C	Highest rate D
4. Import Financing (LIM, LTR, TR etc.)	0.00	0.00	0.00
a) Food Items		-	-
b) Petroleum and Petroleum Products		-	-
c) Machineries and Implements		-	-
d) Textile and Textile Products		-	-
e) Electric and Electronic goods & Spares	0.00	-	-
f) Sanitary Goods Including Tiles, Stones & Clinkers		-	-
g) Cosmetics & Crockeries		-	-
h) Medicine and Surgical Instruments		-	-
i) New Automobiles		-	-
j) Reconditioned Automobiles		-	-
k) Chemicals (except Medicine)		-	-
l) Iron and Steel Products		-	-
m) Paper and Printed Papers		-	-
n) Computer and Accessories		-	-
o) Wood & Logging		-	-
p) Plastic & Plastic Products including toys		-	-
q) Leather Goods		-	-
r) Poultry feeds		-	-
s) Cattle feeds		-	-
t) Coal		-	-
u) Ship		-	-
v) Other Imported Items		-	-
5. Share Trading		-	-
6. Lease Financing/Leasing		-	-
<b>F. Other Institutional Loan</b>	<b>12.00</b>	<b>11.10</b>	<b>11.10</b>
1. Loan to Financial Corporations		-	-
a) Credit to NBFI	0.00	-	-
b) Credit to Insurance companies		-	-

**Declared Lending Interest Rate by Economic Sector**

**Name of the bank: Bank Alfalah (Bangladesh Operation)**

As on 30-11-2025			
Economic Purposes	Declared rate	Lowest rate	Highest rate
A	B	C	D
c) Credit to NGO (excluding Agriculture)	<b>12.00</b>	<b>11.10</b>	<b>11.10</b>
d) Credit to Merchant Banks/ Brokerage Houses		-	-
e) Credit to Co-operative Banks/Societies		-	-
2. Financing to Educational Institutions		-	-
<b>G. Consumer Finance</b>		-	-
1. Doctors Loan/ Professional Loans		-	-
2. Flat Purchase		-	-
3. Transport loan (Motor car/Motor cycle etc.)		-	-
4. Consumer Goods (TV, Freeze, Air Cooler, Computer, Furniture etc.)		-	-
5. Credit Cards		-	-
6. Educational Expenses		-	-
7. Treatment Expenses		-	-
8. Marriage Expenses		-	-
9. Land Purchase		-	-
10. Loan against Salary		-	-
11. Loan against PF		-	-
12. Personal Loan against DPS, MSS etc.		-	-
13. Personal Loan against FDR, MBS, DBS etc.		-	-
14. Travelling/ Holiday Loan		-	-
15. Other personal Loans		-	-
<b>H. Miscellaneous</b>		-	-
1. Private Welfare and Development Activities		-	-
2. Advances for Special Credit Program (EPZ, Special Economic Zone, Youth development etc.)		-	-
3. Swanirvar		-	-
4. Poverty Alleviation Program		-	-
5. Other loans not mentioned above		-	-
Related Official's Name, Designation, Email and Contact number:			

**Declared Lending Interest Rate by Economic Sector**

Name of the bank: Bank Alfalah (Bangladesh Operation)

Economic Purposes	As on 31-10-2025		
	Declared rate	Lowest rate	Highest rate
	A	B	C
<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	12.00	<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>13.75</b>	<b>13.75</b>
2. Working Capital Financing (Excluding Export & Import Financing)	13.00	<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	13.00	13.75	13.75
<b>C. Construction</b>	<b>12.00</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)

Economic Purposes	As on 31-10-2025		
	Declared rate	Lowest rate	Highest rate
A	B	C	D
4. Infrastructure Development (Road, Culvert, Bridge, etc.)		-	-
5. House Renovation or Repairing or Extension		-	-
6. Commercial Building (Market, Factory, Hotel, Cold storage, Ware-house etc.)		-	-
7. Establishment of Solar panel		-	-
8. Effluent Treatment Plant		-	-
9. Loan against Work Order/Pay Order/Earnest Money		-	-
10. Water-works		-	-
11. Sanitary Services		-	-
<b>D. Transport</b>	<b>12.00</b>	-	-
1. Road Transport ( excluding personal vehicle & lease finance)		-	-
2. Water Transport (excluding Fishing Boats)	0.00	-	-
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)

Economic Purposes A	As on 31-10-2025		
	Declared rate B	Lowest rate C	Highest rate D
4. Import Financing (LIM, LTR, TR etc.)	0.00	0.00	0.00
a) Food Items		-	-
b) Petroleum and Petroleum Products		-	-
c) Machineries and Implements		-	-
d) Textile and Textile Products		-	-
e) Electric and Electronic goods & Spares	0.00	-	-
f) Sanitary Goods Including Tiles, Stones & Clinkers		-	-
g) Cosmetics & Crockeries		-	-
h) Medicine and Surgical Instruments		-	-
i) New Automobiles		-	-
j) Reconditioned Automobiles		-	-
k) Chemicals (except Medicine)		-	-
l) Iron and Steel Products		-	-
m) Paper and Printed Papers		-	-
n) Computer and Accessories		-	-
o) Wood & Logging		-	-
p) Plastic & Plastic Products including toys		-	-
q) Leather Goods		-	-
r) Poultry feeds		-	-
s) Cattle feeds		-	-
t) Coal		-	-
u) Ship		-	-
v) Other Imported Items		-	-
5. Share Trading		-	-
6. Lease Financing/Leasing		-	-
<b>F. Other Institutional Loan</b>	<b>12.00</b>	<b>11.75</b>	<b>11.75</b>
1. Loan to Financial Corporations		-	-
a) Credit to NBFI	<b>0.00</b>	-	-
b) Credit to Insurance companies		-	-

**Declared Lending Interest Rate by Economic Sector**

Name of the bank: Bank Alfalah (Bangladesh Operation)

		As on 31-10-2025		
Economic Purposes		Declared rate	Lowest rate	Highest rate
A	B	C	D	
c) Credit to NGO (excluding Agriculture)	<b>12.00</b>	<b>11.75</b>	<b>11.75</b>	
d) Credit to Merchant Banks/ Brokerage Houses		-	-	
e) Credit to Co-operative Banks/Societies		-	-	
2. Financing to Educational Institutions		-	-	
<b>G. Consumer Finance</b>		-	-	
1. Doctors Loan/ Professional Loans		-	-	
2. Flat Purchase		-	-	
3. Transport loan (Motor car/Motor cycle etc.)		-	-	
4. Consumer Goods (TV, Freeze, Air Cooler, Computer, Furniture etc.)		-	-	
5. Credit Cards		-	-	
6. Educational Expenses		-	-	
7. Treatment Expenses		-	-	
8. Marriage Expenses		-	-	
9. Land Purchase		-	-	
10. Loan against Salary		-	-	
11. Loan against PF		-	-	
12. Personal Loan against DPS, MSS etc.		-	-	
13. Personal Loan against FDR, MBS, DBS etc.		-	-	
14. Travelling/ Holiday Loan		-	-	
15. Other personal Loans		-	-	
<b>H. Miscellaneous</b>		-	-	
1. Private Welfare and Development Activities		-	-	
2. Advances for Special Credit Program (EPZ, Special Economic Zone, Youth development etc.)		-	-	
3. Swanirvar		-	-	
4. Poverty Alleviation Program		-	-	
5. Other loans not mentioned above		-	-	
Related Official's Name, Designation, Email and Contact number:				

**Declared Lending Interest Rate by Economic Sector**

Name of the bank: Bank Alfalah (Bangladesh Operation)

		As on 30-09-2025		
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		-	-
2. Working Capital Financing (Excluding Export & Import Financing)	13.00	<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	<b>7.22</b>	<b>7.22</b>	
c) Cottage Industries/Micro Industries			-	-
d) Service Industries	14.00	<b>13.75</b>	<b>13.75</b>	
<b>C. Construction</b>		<b>12.00</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 30-09-2025		
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>		-	-
1. Road Transport ( excluding personal vehicle & lease finance)			-	-
2. Water Transport (excluding Fishing Boats)	0.00		-	-
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)

Economic Purposes A	As on 30-09-2025		
	Declared rate B	Lowest rate C	Highest rate D
4. Import Financing (LIM, LTR, TR etc.)	0.00	0.00	0.00
a) Food Items		-	-
b) Petroleum and Petroleum Products		-	-
c) Machineries and Implements		-	-
d) Textile and Textile Products		-	-
e) Electric and Electronic goods & Spares	0.00	-	-
f) Sanitary Goods Including Tiles, Stones & Clinkers		-	-
g) Cosmetics & Crockeries		-	-
h) Medicine and Surgical Instruments		-	-
i) New Automobiles		-	-
j) Reconditioned Automobiles		-	-
k) Chemicals (except Medicine)		-	-
l) Iron and Steel Products		-	-
m) Paper and Printed Papers		-	-
n) Computer and Accessories		-	-
o) Wood & Logging		-	-
p) Plastic & Plastic Products including toys		-	-
q) Leather Goods		-	-
r) Poultry feeds		-	-
s) Cattle feeds		-	-
t) Coal		-	-
u) Ship		-	-
v) Other Imported Items		-	-
5. Share Trading		-	-
6. Lease Financing/Leasing		-	-
<b>F. Other Institutional Loan</b>	<b>12.00</b>	<b>11.75</b>	<b>11.75</b>
1. Loan to Financial Corporations		-	-
a) Credit to NBFI	0.00	-	-
b) Credit to Insurance companies		-	-

**Declared Lending Interest Rate by Economic Sector**

**Name of the bank: Bank Alfalah (Bangladesh Operation)**

		As on 30-09-2025		
Economic Purposes		Declared rate	Lowest rate	Highest rate
A		B	C	D
c) Credit to NGO (excluding Agriculture)		<b>12.00</b>	<b>11.75</b>	<b>11.75</b>
d) Credit to Merchant Banks/ Brokerage Houses			-	-
e) Credit to Co-operative Banks/Societies			-	-
2. Financing to Educational Institutions			-	-
<b>G. Consumer Finance</b>			-	-
1. Doctors Loan/ Professional Loans			-	-
2. Flat Purchase			-	-
3. Transport loan (Motor car/Motor cycle etc.)			-	-
4. Consumer Goods (TV, Freeze, Air Cooler, Computer, Furniture etc.)			-	-
5. Credit Cards			-	-
6. Educational Expenses			-	-
7. Treatment Expenses			-	-
8. Marriage Expenses			-	-
9. Land Purchase			-	-
10. Loan against Salary			-	-
11. Loan against PF			-	-
12. Personal Loan against DPS, MSS etc.			-	-
13. Personal Loan against FDR, MBS, DBS etc.			-	-
14. Travelling/ Holiday Loan			-	-
15. Other personal Loans			-	-
<b>H. Miscellaneous</b>			-	-
1. Private Welfare and Development Activities			-	-
2. Advances for Special Credit Program (EPZ, Special Economic Zone, Youth development etc.)			-	-
3. Swanirvar			-	-
4. Poverty Alleviation Program			-	-
5. Other loans not mentioned above			-	-
Related Official's Name, Designation, Email and Contact number:				

**Declared Lending Interest Rate by Economic Sector**

Name of the bank: Bank Alfalah (Bangladesh Operation)

Economic Purposes	As on 31-08-2025		
	Declared rate	Lowest rate	Highest rate
	A	B	C
<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)	13.50	<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)

Economic Purposes A	As on 31-08-2025		
	Declared rate B	Lowest rate C	Highest rate D
4. Import Financing (LIM, LTR, TR etc.)	0.00	0.00	0.00
a) Food Items		-	-
b) Petroleum and Petroleum Products		-	-
c) Machineries and Implements		-	-
d) Textile and Textile Products		-	-
e) Electric and Electronic goods & Spares	0.00	-	-
f) Sanitary Goods Including Tiles, Stones & Clinkers		-	-
g) Cosmetics & Crockeries		-	-
h) Medicine and Surgical Instruments		-	-
i) New Automobiles		-	-
j) Reconditioned Automobiles		-	-
k) Chemicals (except Medicine)		-	-
l) Iron and Steel Products		-	-
m) Paper and Printed Papers		-	-
n) Computer and Accessories		-	-
o) Wood & Logging		-	-
p) Plastic & Plastic Products including toys		-	-
q) Leather Goods		-	-
r) Poultry feeds		-	-
s) Cattle feeds		-	-
t) Coal		-	-
u) Ship		-	-
v) Other Imported Items		-	-
5. Share Trading		-	-
6. Lease Financing/Leasing		-	-
<b>F. Other Institutional Loan</b>	<b>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)**

As on 31-08-2025			
Economic Purposes	Declared rate	Lowest rate	Highest rate
A	B	C	D
c) Credit to NGO (excluding Agriculture)	<b>12.00</b>	<b>11.75</b>	<b>11.75</b>
d) Credit to Merchant Banks/ Brokerage Houses		-	-
e) Credit to Co-operative Banks/Societies		-	-
2. Financing to Educational Institutions		-	-
<b>G. Consumer Finance</b>		-	-
1. Doctors Loan/ Professional Loans		-	-
2. Flat Purchase		-	-
3. Transport loan (Motor car/Motor cycle etc.)		-	-
4. Consumer Goods (TV, Freeze, Air Cooler, Computer, Furniture etc.)		-	-
5. Credit Cards		-	-
6. Educational Expenses		-	-
7. Treatment Expenses		-	-
8. Marriage Expenses		-	-
9. Land Purchase		-	-
10. Loan against Salary		-	-
11. Loan against PF		-	-
12. Personal Loan against DPS, MSS etc.		-	-
13. Personal Loan against FDR, MBS, DBS etc.		-	-
14. Travelling/ Holiday Loan		-	-
15. Other personal Loans		-	-
<b>H. Miscellaneous</b>		-	-
1. Private Welfare and Development Activities		-	-
2. Advances for Special Credit Program (EPZ, Special Economic Zone, Youth development etc.)		-	-
3. Swanirvar		-	-
4. Poverty Alleviation Program		-	-
5. Other loans not mentioned above		-	-
Related Official's Name, Designation, Email and Contact number:			

**Declared Lending Interest Rate by Economic Sector**

Name of the bank: Bank Alfalah (Bangladesh Operation)

		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 (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)

Economic Purposes A	As on 31-07-2025		
	Declared rate B	Lowest rate C	Highest rate D
4. Import Financing (LIM, LTR, TR etc.)	0.00	0.00	0.00
a) Food Items		-	-
b) Petroleum and Petroleum Products		-	-
c) Machineries and Implements		-	-
d) Textile and Textile Products		-	-
e) Electric and Electronic goods & Spares	0.00	-	-
f) Sanitary Goods Including Tiles, Stones & Clinkers		-	-
g) Cosmetics & Crockeries		-	-
h) Medicine and Surgical Instruments		-	-
i) New Automobiles		-	-
j) Reconditioned Automobiles		-	-
k) Chemicals (except Medicine)		-	-
l) Iron and Steel Products		-	-
m) Paper and Printed Papers		-	-
n) Computer and Accessories		-	-
o) Wood & Logging		-	-
p) Plastic & Plastic Products including toys		-	-
q) Leather Goods		-	-
r) Poultry feeds		-	-
s) Cattle feeds		-	-
t) Coal		-	-
u) Ship		-	-
v) Other Imported Items		-	-
5. Share Trading		-	-
6. Lease Financing/Leasing		-	-
<b>F. Other Institutional Loan</b>	<b>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)**

<b>As on 31-07-2025</b>			
Economic Purposes	Declared rate	Lowest rate	Highest rate
A	B	C	D
c) Credit to NGO (excluding Agriculture)	12.00	11.75	11.75
d) Credit to Merchant Banks/ Brokerage Houses		-	-
e) Credit to Co-operative Banks/Societies		-	-
2. Financing to Educational Institutions		-	-
<b>G. Consumer Finance</b>		-	-
1. Doctors Loan/ Professional Loans		-	-
2. Flat Purchase		-	-
3. Transport loan (Motor car/Motor cycle etc.)		-	-
4. Consumer Goods (TV, Freeze, Air Cooler, Computer, Furniture etc.)		-	-
5. Credit Cards		-	-
6. Educational Expenses		-	-
7. Treatment Expenses		-	-
8. Marriage Expenses		-	-
9. Land Purchase		-	-
10. Loan against Salary		-	-
11. Loan against PF		-	-
12. Personal Loan against DPS, MSS etc.		-	-
13. Personal Loan against FDR, MBS, DBS etc.		-	-
14. Travelling/ Holiday Loan		-	-
15. Other personal Loans		-	-
<b>H. Miscellaneous</b>		-	-
1. Private Welfare and Development Activities		-	-
2. Advances for Special Credit Program (EPZ, Special Economic Zone, Youth development etc.)		-	-
3. Swanirvar		-	-
4. Poverty Alleviation Program		-	-
5. Other loans not mentioned above		-	-
Related Official's Name, Designation, Email and Contact number:			

**Declared Lending Interest Rate by Economic Sector**

Name of the bank: Bank Alfalah (Bangladesh Operation)

Economic Purposes	As on 30-06-2025		
	Declared rate	Lowest rate	Highest rate
	A	B	C
<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 (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)

Economic Purposes A	As on 30-06-2025		
	Declared rate B	Lowest rate C	Highest rate D
4. Import Financing (LIM, LTR, TR etc.)	0.00	0.00	0.00
a) Food Items		-	-
b) Petroleum and Petroleum Products		-	-
c) Machineries and Implements		-	-
d) Textile and Textile Products		-	-
e) Electric and Electronic goods & Spares	0.00	-	-
f) Sanitary Goods Including Tiles, Stones & Clinkers		-	-
g) Cosmetics & Crockeries		-	-
h) Medicine and Surgical Instruments		-	-
i) New Automobiles		-	-
j) Reconditioned Automobiles		-	-
k) Chemicals (except Medicine)		-	-
l) Iron and Steel Products		-	-
m) Paper and Printed Papers		-	-
n) Computer and Accessories		-	-
o) Wood & Logging		-	-
p) Plastic & Plastic Products including toys		-	-
q) Leather Goods		-	-
r) Poultry feeds		-	-
s) Cattle feeds		-	-
t) Coal		-	-
u) Ship		-	-
v) Other Imported Items		-	-
5. Share Trading		-	-
6. Lease Financing/Leasing		-	-
<b>F. Other Institutional Loan</b>	<b>12.00</b>	<b>11.75</b>	<b>11.75</b>
1. Loan to Financial Corporations		-	-
a) Credit to NBFI	13.00	-	-
b) Credit to Insurance companies		-	-

**Declared Lending Interest Rate by Economic Sector**

**Name of the bank: Bank Alfalah (Bangladesh Operation)**

<b>As on 30-06-2025</b>			
Economic Purposes	Declared rate	Lowest rate	Highest rate
A	B	C	D
c) Credit to NGO (excluding Agriculture)	12.00	11.75	11.75
d) Credit to Merchant Banks/ Brokerage Houses		-	-
e) Credit to Co-operative Banks/Societies		-	-
2. Financing to Educational Institutions		-	-
<b>G. Consumer Finance</b>		-	-
1. Doctors Loan/ Professional Loans		-	-
2. Flat Purchase		-	-
3. Transport loan (Motor car/Motor cycle etc.)		-	-
4. Consumer Goods (TV, Freeze, Air Cooler, Computer, Furniture etc.)		-	-
5. Credit Cards		-	-
6. Educational Expenses		-	-
7. Treatment Expenses		-	-
8. Marriage Expenses		-	-
9. Land Purchase		-	-
10. Loan against Salary		-	-
11. Loan against PF		-	-
12. Personal Loan against DPS, MSS etc.		-	-
13. Personal Loan against FDR, MBS, DBS etc.		-	-
14. Travelling/ Holiday Loan		-	-
15. Other personal Loans		-	-
<b>H. Miscellaneous</b>		-	-
1. Private Welfare and Development Activities		-	-
2. Advances for Special Credit Program (EPZ, Special Economic Zone, Youth development etc.)		-	-
3. Swanirvar		-	-
4. Poverty Alleviation Program		-	-
5. Other loans not mentioned above		-	-
Related Official's Name, Designation, Email and Contact number:			

**Declared Lending Interest Rate by Economic Sector**

Name of the bank: Bank Alfalah (Bangladesh Operation)

		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 (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)

Economic Purposes A	As on 31-05-2025		
	Declared rate B	Lowest rate C	Highest rate D
4. Import Financing (LIM, LTR, TR etc.)	0.00	0.00	0.00
a) Food Items		-	-
b) Petroleum and Petroleum Products		-	-
c) Machineries and Implements		-	-
d) Textile and Textile Products		-	-
e) Electric and Electronic goods & Spares	0.00	-	-
f) Sanitary Goods Including Tiles, Stones & Clinkers		-	-
g) Cosmetics & Crockeries		-	-
h) Medicine and Surgical Instruments		-	-
i) New Automobiles		-	-
j) Reconditioned Automobiles			
k) Chemicals (except Medicine)		-	-
l) Iron and Steel Products		-	-
m) Paper and Printed Papers		-	-
n) Computer and Accessories		-	-
o) Wood & Logging		-	-
p) Plastic & Plastic Products including toys		-	-
q) Leather Goods		-	-
r) Poultry feeds		-	-
s) Cattle feeds		-	-
t) Coal		-	-
u) Ship		-	-
v) Other Imported Items		-	-
5. Share Trading		-	-
6. Lease Financing/Leasing		-	-
<b>F. Other Institutional Loan</b>	<b>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)**

As on 31-05-2025			
Economic Purposes	Declared rate	Lowest rate	Highest rate
A	B	C	D
c) Credit to NGO (excluding Agriculture)	12.00	11.75	11.75
d) Credit to Merchant Banks/ Brokerage Houses		-	-
e) Credit to Co-operative Banks/Societies		-	-
2. Financing to Educational Institutions		-	-
<b>G. Consumer Finance</b>		-	-
1. Doctors Loan/ Professional Loans		-	-
2. Flat Purchase		-	-
3. Transport loan (Motor car/Motor cycle etc.)		-	-
4. Consumer Goods (TV, Freeze, Air Cooler, Computer, Furniture etc.)		-	-
5. Credit Cards		-	-
6. Educational Expenses		-	-
7. Treatment Expenses		-	-
8. Marriage Expenses		-	-
9. Land Purchase		-	-
10. Loan against Salary		-	-
11. Loan against PF		-	-
12. Personal Loan against DPS, MSS etc.		-	-
13. Personal Loan against FDR, MBS, DBS etc.		-	-
14. Travelling/ Holiday Loan		-	-
15. Other personal Loans		-	-
<b>H. Miscellaneous</b>		-	-
1. Private Welfare and Development Activities		-	-
2. Advances for Special Credit Program (EPZ, Special Economic Zone, Youth development etc.)		-	-
3. Swanirvar		-	-
4. Poverty Alleviation Program		-	-
5. Other loans not mentioned above		-	-
Related Official's Name, Designation, Email and Contact number:			

**Declared Lending Interest Rate by Economic Sector**

Name of the bank: Bank Alfalah (Bangladesh Operation)

		As on 30-04-2025		
Economic Purposes		Declared rate	Lowest rate	Highest rate
A		B	C	D
<b>A. Agriculture, Fishing &amp; Forestry</b>		<b>12.50</b>	<b>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 (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)

Economic Purposes A	As on 30-04-2025		
	Declared rate B	Lowest rate C	Highest rate D
4. Import Financing (LIM, LTR, TR etc.)	0.00	0.00	0.00
a) Food Items		-	-
b) Petroleum and Petroleum Products		-	-
c) Machineries and Implements		-	-
d) Textile and Textile Products		-	-
e) Electric and Electronic goods & Spares	0.00	-	-
f) Sanitary Goods Including Tiles, Stones & Clinkers		-	-
g) Cosmetics & Crockeries		-	-
h) Medicine and Surgical Instruments		-	-
i) New Automobiles		-	-
j) Reconditioned Automobiles		-	-
k) Chemicals (except Medicine)		-	-
l) Iron and Steel Products		-	-
m) Paper and Printed Papers		-	-
n) Computer and Accessories		-	-
o) Wood & Logging		-	-
p) Plastic & Plastic Products including toys		-	-
q) Leather Goods		-	-
r) Poultry feeds		-	-
s) Cattle feeds		-	-
t) Coal		-	-
u) Ship		-	-
v) Other Imported Items		-	-
5. Share Trading		-	-
6. Lease Financing/Leasing		-	-
<b>F. Other Institutional Loan</b>	<b>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)**

As on 30-04-2025			
Economic Purposes	Declared rate	Lowest rate	Highest rate
A	B	C	D
c) Credit to NGO (excluding Agriculture)	12.00	11.75	12.00
d) Credit to Merchant Banks/ Brokerage Houses		-	-
e) Credit to Co-operative Banks/Societies		-	-
2. Financing to Educational Institutions		-	-
<b>G. Consumer Finance</b>		-	-
1. Doctors Loan/ Professional Loans		-	-
2. Flat Purchase		-	-
3. Transport loan (Motor car/Motor cycle etc.)		-	-
4. Consumer Goods (TV, Freeze, Air Cooler, Computer, Furniture etc.)		-	-
5. Credit Cards		-	-
6. Educational Expenses		-	-
7. Treatment Expenses		-	-
8. Marriage Expenses		-	-
9. Land Purchase		-	-
10. Loan against Salary		-	-
11. Loan against PF		-	-
12. Personal Loan against DPS, MSS etc.		-	-
13. Personal Loan against FDR, MBS, DBS etc.		-	-
14. Travelling/ Holiday Loan		-	-
15. Other personal Loans		-	-
<b>H. Miscellaneous</b>		-	-
1. Private Welfare and Development Activities		-	-
2. Advances for Special Credit Program (EPZ, Special Economic Zone, Youth development etc.)		-	-
3. Swanirvar		-	-
4. Poverty Alleviation Program		-	-
5. Other loans not mentioned above		-	-
Related Official's Name, Designation, Email and Contact number:			

**Declared Lending Interest Rate by Economic Sector**

Name of the bank: Bank Alfalah (Bangladesh Operation)

		As on 29-03-2025		
Economic Purposes		Declared rate	Lowest rate	Highest rate
A		B	C	D
<b>A. Agriculture, Fishing &amp; Forestry</b>		<b>12.50</b>	<b>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>		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	
<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.</b>	<b>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.</b>	<b>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.</b>	<b>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)

Economic Purposes A	As on 29-03-2025		
	Declared rate B	Lowest rate C	Highest rate D
4. Import Financing (LIM, LTR, TR etc.)	13.00	13.00	13.00
a) Food Items		-	-
b) Petroleum and Petroleum Products		-	-
c) Machineries and Implements		-	-
d) Textile and Textile Products		-	-
e) Electric and Electronic goods & Spares	13.00	13.00	13.00
f) Sanitary Goods Including Tiles, Stones & Clinkers		-	-
g) Cosmetics & Crockeries		-	-
h) Medicine and Surgical Instruments		-	-
i) New Automobiles		-	-
j) Reconditioned Automobiles		-	-
k) Chemicals (except Medicine)		-	-
l) Iron and Steel Products		-	-
m) Paper and Printed Papers		-	-
n) Computer and Accessories		-	-
o) Wood & Logging		-	-
p) Plastic & Plastic Products including toys		-	-
q) Leather Goods		-	-
r) Poultry feeds		-	-
s) Cattle feeds		-	-
t) Coal		-	-
u) Ship		-	-
v) Other Imported Items		-	-
5. Share Trading		-	-
6. Lease Financing/Leasing		-	-
<b>F. Other Institutional Loan</b>	<b>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)**

<b>As on 29-03-2025</b>			
Economic Purposes	Declared rate	Lowest rate	Highest rate
A	B	C	D
c) Credit to NGO (excluding Agriculture)	12.00	11.75	11.75
d) Credit to Merchant Banks/ Brokerage Houses		-	-
e) Credit to Co-operative Banks/Societies		-	-
2. Financing to Educational Institutions		-	-
<b>G. Consumer Finance</b>		-	-
1. Doctors Loan/ Professional Loans		-	-
2. Flat Purchase		-	-
3. Transport loan (Motor car/Motor cycle etc.)		-	-
4. Consumer Goods (TV, Freeze, Air Cooler, Computer, Furniture etc.)		-	-
5. Credit Cards		-	-
6. Educational Expenses		-	-
7. Treatment Expenses		-	-
8. Marriage Expenses		-	-
9. Land Purchase		-	-
10. Loan against Salary		-	-
11. Loan against PF		-	-
12. Personal Loan against DPS, MSS etc.		-	-
13. Personal Loan against FDR, MBS, DBS etc.		-	-
14. Travelling/ Holiday Loan		-	-
15. Other personal Loans		-	-
<b>H. Miscellaneous</b>		-	-
1. Private Welfare and Development Activities		-	-
2. Advances for Special Credit Program (EPZ, Special Economic Zone, Youth development etc.)		-	-
3. Swanirvar		-	-
4. Poverty Alleviation Program		-	-
5. Other loans not mentioned above		-	-
Related Official's Name, Designation, Email and Contact number:			

**Declared Lending Interest Rate by Economic Sector**

Name of the bank: Bank Alfalah (Bangladesh Operation)

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

**Declared Lending Interest Rate by Economic Sector**

Name of the bank: Bank Alfalah (Bangladesh Operation)

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

**Declared Lending Interest Rate by Economic Sector**

**Name of the bank: Bank Alfalah (Bangladesh Operation)**

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

**Declared Lending Interest Rate by Economic Sector**

Name of the bank: Bank Alfalah (Bangladesh Operation)

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

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

Name of the bank: Bank Al Falah (Bangladesh Operation)

Economic Purposes	As on 31-01-2025		
	Declared rate	Lowest rate	Highest rate
A	B	C	D
4. Infrastructure Development (Road, Culvert, Bridge, etc.)		-	-
5. House Renovation or Repairing or Extension		-	-
6. Commercial Building (Market, Factory, Hotel, Cold storage, Ware-house etc.)		-	-
7. Establishment of Solar panel		-	-
8. Effluent Treatment Plant		-	-
9. Loan against Work Order/Pay Order/Earnest Money		-	-
10. Water-works		-	-
11. Sanitary Services		-	-
<b>D. Transport</b>	<b>12.50</b>	<b>12.50</b>	<b>12.50</b>
1. Road Transport ( excluding personal vehicle & lease finance)		-	-
2. Water Transport (excluding Fishing Boats)	12.50	12.50	12.50
3. Air Transport		-	-
<b>E. Trade &amp; Commerce</b>	<b>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)

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

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

**Name of the bank: Bank Alfalah (Bangladesh Operation)**

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

**Declared Lending Interest Rate by Economic Sector**

Name of the bank: Bank Alfalah (Bangladesh Operation)

		As on 31-12-2024		
Economic Purposes		Declared rate	Lowest rate	Highest rate
A		B	C	D
<b>A. Agriculture, Fishing &amp; Forestry</b>		12.25	11.00	<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	<b>12.50</b>	12.50	12.50	
2. Working Capital Financing (Excluding Export & Import Financing)		<b>12.93</b>	<b>11.85</b>	<b>14.00</b>
a) Large Industries			-	-
(aa) RMG			-	-
(ab) Others	<b>12.93</b>	<b>11.85</b>	<b>14.00</b>	
b) Small and Medium Industries	<b>12.75</b>	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 (Road, Culvert, Bridge, etc.)			-	-
5. House Renovation or Repairing or Extension			-	-
6. Commercial Building (Market, Factory, Hotel, Cold storage, Ware-house etc.)			-	-
7. Establishment of Solar panel			-	-
8. Effluent Treatment Plant			-	-
9. Loan against Work Order/Pay Order/Earnest Money			-	-
10. Water-works			-	-
11. Sanitary Services			-	-
<b>D. Transport</b>	<b>12.50</b>	<b>12.50</b>	<b>12.50</b>	
1. Road Transport ( excluding personal vehicle & lease finance)			-	-
2. Water Transport (excluding Fishing Boats)	12.50	12.50	12.50	
3. Air Transport			-	-
<b>E. Trade &amp; Commerce</b>	<b>12.88</b>	<b>11.75</b>	<b>14.00</b>	
1. Wholesale and Retail Trade (CC, OD etc.)			-	-
a) Wholesale Trading	12.88	11.75	14.00	
b) Retail Trading	12.00	12.00	12.00	
c) Other Commercial lending			-	-
2. Procurement by Government			-	-
a) Jute			-	-
b) Paddy			-	-
c) Wheat			-	-
d) Others			-	-
<b>3. Export Financing ( PC, ECC etc.)</b>			-	-
a) Jute and Jute Products			-	-
b) Tea			-	-
c) Hides and Skins			-	-
d) Ready-made Garments			-	-
e) Non-traditional Items			-	-
f) Other Exported Items			-	-

**Declared Lending Interest Rate by Economic Sector**

Name of the bank: Bank Alfalah (Bangladesh Operation)

Economic Purposes A	As on 31-12-2024		
	Declared rate B	Lowest rate C	Highest rate D
4. Import Financing (LIM, LTR, TR etc.)	13.00	<b>13.00</b>	<b>13.00</b>
a) Food Items		-	-
b) Petroleum and Petroleum Products		-	-
c) Machineries and Implements		-	-
d) Textile and Textile Products		-	-
e) Electric and Electronic goods & Spares		13.00	13.00
f) Sanitary Goods Including Tiles, Stones & Clinkers		-	-
g) Cosmetics & Crockeries		-	-
h) Medicine and Surgical Instruments		-	-
i) New Automobiles		-	-
j) Reconditioned Automobiles		-	-
k) Chemicals (except Medicine)		-	-
l) Iron and Steel Products		-	-
m) Paper and Printed Papers		-	-
n) Computer and Accessories		-	-
o) Wood & Logging		-	-
p) Plastic & Plastic Products including toys		-	-
q) Leather Goods		-	-
r) Poultry feeds		-	-
s) Cattle feeds		-	-
t) Coal		-	-
u) Ship		-	-
v) Other Imported Items		-	-
5. Share Trading		-	-
6. Lease Financing/Leasing		-	-
<b>F. Other Institutional Loan</b>	<b>13.00</b>	<b>12.85</b>	<b>13.00</b>
1. Loan to Financial Corporations		-	-
a) Credit to NBFI	<b>12.85</b>	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 31-12-2024		
Economic Purposes		Declared rate	Lowest rate	Highest rate
A		B	C	D
c) Credit to NGO (excluding Agriculture)		<b>13.00</b>	13.00	13.00
d) Credit to Merchant Banks/ Brokerage Houses			-	-
e) Credit to Co-operative Banks/Societies			-	-
2. Financing to Educational Institutions			-	-
<b>G. Consumer Finance</b>			-	-
1. Doctors Loan/ Professional Loans			-	-
2. Flat Purchase			-	-
3. Transport loan (Motor car/Motor cycle etc.)			-	-
4. Consumer Goods (TV, Freeze, Air Cooler, Computer, Furniture etc.)			-	-
5. Credit Cards			-	-
6. Educational Expenses			-	-
7. Treatment Expenses			-	-
8. Marriage Expenses			-	-
9. Land Purchase			-	-
10. Loan against Salary			-	-
11. Loan against PF			-	-
12. Personal Loan against DPS, MSS etc.			-	-
13. Personal Loan against FDR, MBS, DBS etc.			-	-
14. Travelling/ Holiday Loan			-	-
15. Other personal Loans			-	-
<b>H. Miscellaneous</b>			-	-
1. Private Welfare and Development Activities			-	-
2. Advances for Special Credit Program (EPZ, Special Economic Zone, Youth development etc.)			-	-
3. Swanirvar			-	-
4. Poverty Alleviation Program			-	-
5. Other loans not mentioned above			-	-
Related Official's Name, Designation, Email and Contact number:				