

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
A. Agriculture, Fishing & Forestry	13.00	9.50	13.00
1. Agriculture		-	-
a) Cultivation		-	-
b) Plantation		-	-
c) Agricultural Machineries and Implements		-	-
d) Fertilizers and Pesticides Loans for Farmers		-	-
e) Livestock	13.00	13.00	13.00
f) Vegetables/Fruits Preservation in cold storage		-	-
g) Agriculture Loan Disbursed through NGOs	10.50	-	-
2. Fishing		-	-
3. Forestry and Logging		-	-
B. Industry	13.00	8.57	14.50
1. Term Loan (Other than Working Capital Financing)	13.00	12.50	12.50
a) Large Industries		-	-
(aa) RMG		-	-
(ab) Others	12.50	12.50	12.50
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	8.57	14.50
a) Large Industries		-	-
(aa) RMG		-	-
(ab) Others	13.50	10.80	14.50
b) Small and Medium Industries	12.00	8.57	8.57
c) Cottage Industries/Micro Industries		-	-
d) Service Industries	13.00	13.75	13.75
C. Construction	12.00	-	-
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		-	-

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Economic Purposes	As on 31-12-2025		
	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		-	-
D. Transport	12.00	-	-
1. Road Transport (excluding personal vehicle & lease finance)		-	-
2. Water Transport (excluding Fishing Boats)	0.00	-	-
3. Air Transport		-	-
E. Trade & Commerce	13.00	14.00	14.00
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		-	-
3. Export Financing (PC, ECC etc.)		-	-
a) Jute and Jute Products		-	-
b) Tea		-	-
c) Hides and Skins		-	-
d) Ready-made Garments		-	-
e) Non-traditional Items		-	-
f) Other Exported Items		-	-

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
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		-	-
F. Other Institutional Loan	12.00	11.10	11.10
1. Loan to Financial Corporations		-	-
a) Credit to NBFIs	0.00	-	-
b) Credit to Insurance companies		-	-

Declared Lending Interest Rate by Economic Sector

Name of the bank: Bank Alfalah (Bangladesh Operation)

Economic Purposes	As on 31-12-2025		
	Declared rate	Lowest rate	Highest rate
	B	C	D
A			
c) Credit to NGO (excluding Agriculture)	12.00	11.10	11.10
d) Credit to Merchant Banks/ Brokerage Houses		-	-
e) Credit to Co-operative Banks/Societies		-	-
2. Financing to Educational Institutions		-	-
G. Consumer Finance		-	-
1. Doctors Loan/ Professional Loans		-	-
2. Flat Purchase		-	-
3. Transport loan (Motor car/Motor cycle etc.)		-	-
4. Consumer Goods (TV, Freeze, Air 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		-	-
H. Miscellaneous		-	-
1. Private Welfare and Development Activities		-	-
2. Advances for Special Credit Program (EPZ, Special Economic Zone, Youth development etc.)		-	-
3. Swanirvar		-	-
4. Poverty Alleviation Program		-	-
5. Other loans not mentioned above		-	-
Related Official's Name, Designation, Email and Contact number:			

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	As on 30-11-2025		
Economic Purposes	Declared rate	Lowest rate	Highest rate
A	B	C	D
A. Agriculture, Fishing & Forestry	13.00	9.50	13.00
1. Agriculture		-	-
a) Cultivation		-	-
b) Plantation		-	-
c) Agricultural Machineries and Implements		-	-
d) Fertilizers and Pesticides Loans for Farmers		-	-
e) Livestock	13.00	13.00	13.00
f) Vegetables/Fruits Preservation in cold storage		-	-
g) Agriculture Loan Disbursed through NGOs	12.00	-	-
2. Fishing		-	-
3. Forestry and Logging		-	-
B. Industry	12.00	7.22	14.50
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	-	-
2. Working Capital Financing (Excluding Export & Import Financing)	13.00	7.22	14.50
a) Large Industries		-	-
(aa) RMG		-	-
(ab) Others	13.50	10.80	14.50
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
C. Construction	12.00	-	-
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		-	-

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	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		-	-
D. Transport	12.00	-	-
1. Road Transport (excluding personal vehicle & lease finance)		-	-
2. Water Transport (excluding Fishing Boats)	0.00	-	-
3. Air Transport		-	-
E. Trade & Commerce	13.00	11.75	14.00
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		-	-
3. Export Financing (PC, ECC etc.)		-	-
a) Jute and Jute Products		-	-
b) Tea		-	-
c) Hides and Skins		-	-
d) Ready-made Garments		-	-
e) Non-traditional Items		-	-
f) Other Exported Items		-	-

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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. 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		-	-
F. Other Institutional Loan	12.00	11.10	11.10
1. Loan to Financial Corporations		-	-
a) Credit to NBFIs	0.00	-	-
b) Credit to Insurance companies		-	-

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Economic Purposes	As on 30-11-2025		
	Declared rate	Lowest rate	Highest rate
	B	C	D
A			
c) Credit to NGO (excluding Agriculture)	12.00	11.10	11.10
d) Credit to Merchant Banks/ Brokerage Houses		-	-
e) Credit to Co-operative Banks/Societies		-	-
2. Financing to Educational Institutions		-	-
G. Consumer Finance		-	-
1. Doctors Loan/ Professional Loans		-	-
2. Flat Purchase		-	-
3. Transport loan (Motor car/Motor cycle etc.)		-	-
4. Consumer Goods (TV, Freeze, Air 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		-	-
H. Miscellaneous		-	-
1. Private Welfare and Development Activities		-	-
2. Advances for Special Credit Program (EPZ, Special Economic Zone, Youth development etc.)		-	-
3. Swanirvar		-	-
4. Poverty Alleviation Program		-	-
5. Other loans not mentioned above		-	-
Related Official's Name, Designation, Email and Contact number:			

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	As on 31-10-2025		
Economic Purposes	Declared rate	Lowest rate	Highest rate
A	B	C	D
A. Agriculture, Fishing & Forestry	13.00	13.00	13.00
1. Agriculture		-	-
a) Cultivation		-	-
b) Plantation		-	-
c) Agricultural Machineries and Implements		-	-
d) Fertilizers and Pesticides Loans for Farmers		-	-
e) Livestock	13.00	13.00	13.00
f) Vegetables/Fruits Preservation in cold storage		-	-
g) Agriculture Loan Disbursed through NGOs	12.00	-	-
2. Fishing		-	-
3. Forestry and Logging		-	-
B. Industry	12.00	7.22	14.50
1. Term Loan (Other than Working Capital Financing)	13.00	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	13.00	13.75	13.75
2. Working Capital Financing (Excluding Export & Import Financing)	13.00	7.22	14.50
a) Large Industries		-	-
(aa) RMG		-	-
(ab) Others	13.50	11.75	14.50
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
C. Construction	12.00	-	-
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		-	-

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Name of the bank: Bank Alfalah (Bangladesh Operation)

Economic Purposes	As on 31-10-2025		
	Declared rate	Lowest rate	Highest rate
	B	C	D
4. Infrastructure Development (Road, Culvert, Bridge, etc.)		-	-
5. House Renovation or Repairing or Extension		-	-
6. Commercial Building (Market, Factory, Hotel, Cold storage, Ware-house etc.)		-	-
7. Establishment of Solar panel		-	-
8. Effluent Treatment Plant		-	-
9. Loan against Work Order/Pay Order/Earnest Money		-	-
10. Water-works		-	-
11. Sanitary Services		-	-
D. Transport	12.00	-	-
1. Road Transport (excluding personal vehicle & lease finance)		-	-
2. Water Transport (excluding Fishing Boats)	0.00	-	-
3. Air Transport		-	-
E. Trade & Commerce	13.00	11.75	14.00
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		-	-
3. Export Financing (PC, ECC etc.)		-	-
a) Jute and Jute Products		-	-
b) Tea		-	-
c) Hides and Skins		-	-
d) Ready-made Garments		-	-
e) Non-traditional Items		-	-
f) Other Exported Items		-	-

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	As on 31-10-2025		
Economic Purposes	Declared rate	Lowest rate	Highest rate
A	B	C	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		-	-
F. Other Institutional Loan	12.00	11.75	11.75
1. Loan to Financial Corporations		-	-
a) Credit to NBFIs	0.00	-	-
b) Credit to Insurance companies		-	-

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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)	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		-	-
G. Consumer Finance		-	-
1. Doctors Loan/ Professional Loans		-	-
2. Flat Purchase		-	-
3. Transport loan (Motor car/Motor cycle etc.)		-	-
4. Consumer Goods (TV, Freeze, Air 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		-	-
H. Miscellaneous		-	-
1. Private Welfare and Development Activities		-	-
2. Advances for Special Credit Program (EPZ, Special Economic Zone, Youth development etc.)		-	-
3. Swanirvar		-	-
4. Poverty Alleviation Program		-	-
5. Other loans not mentioned above		-	-
Related Official's Name, Designation, Email and Contact number:			

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Economic Purposes	Declared rate	Lowest rate	Highest rate
A	B	C	D
A. Agriculture, Fishing & Forestry	13.00	13.00	13.00
1. Agriculture		-	-
a) Cultivation		-	-
b) Plantation		-	-
c) Agricultural Machineries and Implements		-	-
d) Fertilizers and Pesticides Loans for Farmers		-	-
e) Livestock	13.00	13.00	13.00
f) Vegetables/Fruits Preservation in cold storage		-	-
g) Agriculture Loan Disbursed through NGOs	12.00	-	-
2. Fishing		-	-
3. Forestry and Logging		-	-
B. Industry	12.00	7.22	14.50
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	-	-
2. Working Capital Financing (Excluding Export & Import Financing)	13.00	7.22	14.50
a) Large Industries		-	-
(aa) RMG		-	-
(ab) Others	13.50	11.75	14.50
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
C. Construction	12.00	-	-
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		-	-

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A	B	C	D
4. Infrastructure Development (Road, Culvert, Bridge, etc.)		-	-
5. House Renovation or Repairing or Extension		-	-
6. Commercial Building (Market, Factory, Hotel, Cold storage, Ware-house etc.)		-	-
7. Establishment of Solar panel		-	-
8. Effluent Treatment Plant		-	-
9. Loan against Work Order/Pay Order/Earnest Money		-	-
10. Water-works		-	-
11. Sanitary Services		-	-
D. Transport	12.00	-	-
1. Road Transport (excluding personal vehicle & lease finance)		-	-
2. Water Transport (excluding Fishing Boats)	0.00	-	-
3. Air Transport		-	-
E. Trade & Commerce	13.00	11.75	14.00
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		-	-
3. Export Financing (PC, ECC etc.)		-	-
a) Jute and Jute Products		-	-
b) Tea		-	-
c) Hides and Skins		-	-
d) Ready-made Garments		-	-
e) Non-traditional Items		-	-
f) Other Exported Items		-	-

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A	B	C	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		-	-
F. Other Institutional Loan	12.00	11.75	11.75
1. Loan to Financial Corporations		-	-
a) Credit to NBFIs	0.00	-	-
b) Credit to Insurance companies		-	-

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Economic Purposes	As on 30-09-2025		
	Declared rate	Lowest rate	Highest rate
	B	C	D
A			
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		-	-
G. Consumer Finance		-	-
1. Doctors Loan/ Professional Loans		-	-
2. Flat Purchase		-	-
3. Transport loan (Motor car/Motor cycle etc.)		-	-
4. Consumer Goods (TV, Freeze, Air 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		-	-
H. Miscellaneous		-	-
1. Private Welfare and Development Activities		-	-
2. Advances for Special Credit Program (EPZ, Special Economic Zone, Youth development etc.)		-	-
3. Swanirvar		-	-
4. Poverty Alleviation Program		-	-
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 31-08-2025		
Economic Purposes	Declared rate	Lowest rate	Highest rate
A	B	C	D
A. Agriculture, Fishing & Forestry	13.00	13.00	13.00
1. Agriculture		-	-
a) Cultivation		-	-
b) Plantation		-	-
c) Agricultural Machineries and Implements		-	-
d) Fertilizers and Pesticides Loans for Farmers		-	-
e) Livestock	13.00	13.00	13.00
f) Vegetables/Fruits Preservation in cold storage		-	-
g) Agriculture Loan Disbursed through NGOs	12.00	-	-
2. Fishing		-	-
3. Forestry and Logging		-	-
B. Industry	12.00	7.22	14.50
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	11.75	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
C. Construction	13.00	-	-
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		-	-
D. Transport	13.00	12.50	12.50
1. Road Transport (excluding personal vehicle & lease finance)		-	-
2. Water Transport (excluding Fishing Boats)	13.00	12.50	12.50
3. Air Transport		-	-
E. Trade & Commerce	13.00	11.75	14.00
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		-	-
3. Export Financing (PC, ECC etc.)		-	-
a) Jute and Jute Products		-	-
b) Tea		-	-
c) Hides and Skins		-	-
d) Ready-made Garments		-	-
e) Non-traditional Items		-	-
f) Other Exported Items		-	-

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 (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		-	-
F. Other Institutional Loan	12.00	11.25	11.75
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 31-08-2025		
	Declared rate	Lowest rate	Highest rate
	B	C	D
A			
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		-	-
G. Consumer Finance		-	-
1. Doctors Loan/ Professional Loans		-	-
2. Flat Purchase		-	-
3. Transport loan (Motor car/Motor cycle etc.)		-	-
4. Consumer Goods (TV, Freeze, Air 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		-	-
H. Miscellaneous		-	-
1. Private Welfare and Development Activities		-	-
2. Advances for Special Credit Program (EPZ, Special Economic Zone, Youth development etc.)		-	-
3. Swanirvar		-	-
4. Poverty Alleviation Program		-	-
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
A. Agriculture, Fishing & Forestry	13.00	13.50	13.50
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. Industry	12.00	7.22	14.50
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	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
C. Construction	13.00	-	-
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		-	-
D. Transport	13.00	12.50	12.50
1. Road Transport (excluding personal vehicle & lease finance)		-	-
2. Water Transport (excluding Fishing Boats)	13.00	12.50	12.50
3. Air Transport		-	-
E. Trade & Commerce	13.00	11.75	14.00
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		-	-
3. Export Financing (PC, ECC etc.)		-	-
a) Jute and Jute Products		-	-
b) Tea		-	-
c) Hides and Skins		-	-
d) Ready-made Garments		-	-
e) Non-traditional Items		-	-
f) Other Exported Items		-	-

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 (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		-	-
F. Other Institutional Loan	12.00	11.25	11.75
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 (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		-	-
G. Consumer Finance		-	-
1. Doctors Loan/ Professional Loans		-	-
2. Flat Purchase		-	-
3. Transport loan (Motor car/Motor cycle etc.)		-	-
4. Consumer Goods (TV, Freeze, Air 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		-	-
H. Miscellaneous		-	-
1. Private Welfare and Development Activities		-	-
2. Advances for Special Credit Program (EPZ, Special Economic Zone, Youth development etc.)		-	-
3. Swanirvar		-	-
4. Poverty Alleviation Program		-	-
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 30-06-2025		
Economic Purposes	Declared rate	Lowest rate	Highest rate
A	B	C	D
A. Agriculture, Fishing & Forestry	13.00	13.50	13.50
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. Industry	12.00	7.22	14.50
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
C. Construction	13.00	-	-
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		-	-
D. Transport	13.00	12.50	12.50
1. Road Transport (excluding personal vehicle & lease finance)		-	-
2. Water Transport (excluding Fishing Boats)	13.00	12.50	12.50
3. Air Transport		-	-
E. Trade & Commerce	13.00	11.75	14.00
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		-	-
3. Export Financing (PC, ECC etc.)		-	-
a) Jute and Jute Products		-	-
b) Tea		-	-
c) Hides and Skins		-	-
d) Ready-made Garments		-	-
e) Non-traditional Items		-	-
f) Other Exported Items		-	-

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 (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		-	-
F. Other Institutional Loan	12.00	11.75	11.75
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
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		-	-
G. Consumer Finance		-	-
1. Doctors Loan/ Professional Loans		-	-
2. Flat Purchase		-	-
3. Transport loan (Motor car/Motor cycle etc.)		-	-
4. Consumer Goods (TV, Freeze, Air 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		-	-
H. Miscellaneous		-	-
1. Private Welfare and Development Activities		-	-
2. Advances for Special Credit Program (EPZ, Special Economic Zone, Youth development etc.)		-	-
3. Swanirvar		-	-
4. Poverty Alleviation Program		-	-
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
A. Agriculture, Fishing & Forestry	12.50	12.75	13.50
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. Industry	12.00	7.22	14.50
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)	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	13.50	14.10	14.10
C. Construction	13.00	-	-
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		-	-
D. Transport	13.00	12.50	12.50
1. Road Transport (excluding personal vehicle & lease finance)		-	-
2. Water Transport (excluding Fishing Boats)	13.00	12.50	12.50
3. Air Transport		-	-
E. Trade & Commerce	13.00	11.75	14.00
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		-	-
3. Export Financing (PC, ECC etc.)		-	-
a) Jute and Jute Products		-	-
b) Tea		-	-
c) Hides and Skins		-	-
d) Ready-made Garments		-	-
e) Non-traditional Items		-	-
f) Other Exported Items		-	-

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 (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		-	-
F. Other Institutional Loan	12.50	11.75	12.25
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 (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		-	-
G. Consumer Finance		-	-
1. Doctors Loan/ Professional Loans		-	-
2. Flat Purchase		-	-
3. Transport loan (Motor car/Motor cycle etc.)		-	-
4. Consumer Goods (TV, Freeze, Air 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		-	-
H. Miscellaneous		-	-
1. Private Welfare and Development Activities		-	-
2. Advances for Special Credit Program (EPZ, Special Economic Zone, Youth development etc.)		-	-
3. Swanirvar		-	-
4. Poverty Alleviation Program		-	-
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
A. Agriculture, Fishing & Forestry	12.50	11.00	13.50
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. Industry	12.00	11.00	12.50
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)	13.50	7.22	14.50
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
C. Construction	13.00	12.00	14.00
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		-	-
D. Transport	13.00	12.50	12.50
1. Road Transport (excluding personal vehicle & lease finance)		-	-
2. Water Transport (excluding Fishing Boats)	13.00	12.50	12.50
3. Air Transport		-	-
E. Trade & Commerce	13.00	11.75	14.00
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		-	-
3. Export Financing (PC, ECC etc.)		-	-
a) Jute and Jute Products		-	-
b) Tea		-	-
c) Hides and Skins		-	-
d) Ready-made Garments		-	-
e) Non-traditional Items		-	-
f) Other Exported Items		-	-

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 (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		-	-
F. Other Institutional Loan	12.50	11.75	12.25
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 (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		-	-
G. Consumer Finance		-	-
1. Doctors Loan/ Professional Loans		-	-
2. Flat Purchase		-	-
3. Transport loan (Motor car/Motor cycle etc.)		-	-
4. Consumer Goods (TV, Freeze, Air 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		-	-
H. Miscellaneous		-	-
1. Private Welfare and Development Activities		-	-
2. Advances for Special Credit Program (EPZ, Special Economic Zone, Youth development etc.)		-	-
3. Swanirvar		-	-
4. Poverty Alleviation Program		-	-
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
A. Agriculture, Fishing & Forestry	12.50	11.00	13.50
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. Industry	12.00	7.22	14.50
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)	13.00	7.22	14.50
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
C. Construction	0.00		
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		-	-
D. Transport	12.00	12.50	12.50
1. Road Transport (excluding personal vehicle & lease finance)		-	-
2. Water Transport (excluding Fishing Boats)	12.00	12.50	12.50
3. Air Transport		-	-
E. Trade & Commerce	13.00	8.31	14.00
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		-	-
3. Export Financing (PC, ECC etc.)	8.00	8.31	8.31
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 (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		-	-
F. Other Institutional Loan	12.50	11.75	12.25
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 (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		-	-
G. Consumer Finance		-	-
1. Doctors Loan/ Professional Loans		-	-
2. Flat Purchase		-	-
3. Transport loan (Motor car/Motor cycle etc.)		-	-
4. Consumer Goods (TV, Freeze, Air 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		-	-
H. Miscellaneous		-	-
1. Private Welfare and Development Activities		-	-
2. Advances for Special Credit Program (EPZ, Special Economic Zone, Youth development etc.)		-	-
3. Swanirvar		-	-
4. Poverty Alleviation Program		-	-
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
A. Agriculture, Fishing & Forestry	13.00	11.00	13.50
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. Industry	12.00	11.00	12.50
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)	13.00	7.22	14.50
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
C. Construction	13.00	13.00	13.00
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		-	-
D. Transport	12.00	12.50	12.50
1. Road Transport (excluding personal vehicle & lease finance)		-	-
2. Water Transport (excluding Fishing Boats)	12.00	12.50	12.50
3. Air Transport		-	-
E. Trade & Commerce	13.00	11.75	14.00
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		-	-
3. Export Financing (PC, ECC etc.)		-	-
a) Jute and Jute Products		-	-
b) Tea		-	-
c) Hides and Skins		-	-
d) Ready-made Garments		-	-
e) Non-traditional Items		-	-
f) Other Exported Items		-	-

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 (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		-	-
F. Other Institutional Loan	13.00	12.85	13.00
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 (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		-	-
G. Consumer Finance		-	-
1. Doctors Loan/ Professional Loans		-	-
2. Flat Purchase		-	-
3. Transport loan (Motor car/Motor cycle etc.)		-	-
4. Consumer Goods (TV, Freeze, Air 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		-	-
H. Miscellaneous		-	-
1. Private Welfare and Development Activities		-	-
2. Advances for Special Credit Program (EPZ, Special Economic Zone, Youth development etc.)		-	-
3. Swanirvar		-	-
4. Poverty Alleviation Program		-	-
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 31-01-2025		
Economic Purposes	Declared rate	Lowest rate	Highest rate
A	B	C	D
A. Agriculture, Fishing & Forestry	12.25	11.00	13.50
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. Industry	12.00	11.00	12.50
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)	13.00	11.85	14.50
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
C. Construction	13.00	13.00	13.00
1. Housing (Commercial) For Developer/Contractor	13.00	13.00	13.00
2. Housing (Residential) in urban area for individual person		-	-

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

Name of the bank: Bank Alfalah (Bangladesh Operation)

	As on 31-01-2025		
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		-	-
D. Transport	12.50	12.50	12.50
1. Road Transport (excluding personal vehicle & lease finance)		-	-
2. Water Transport (excluding Fishing Boats)	12.50	12.50	12.50
3. Air Transport		-	-
E. Trade & Commerce	13.00	11.75	14.00
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		-	-
3. Export Financing (PC, ECC etc.)		-	-
a) Jute and Jute Products		-	-
b) Tea		-	-
c) Hides and Skins		-	-
d) Ready-made Garments		-	-

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

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 (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 & Crockerries		-	-
h) Medicine and Surgical Instruments		-	-
i) New Automobiles		-	-
j) Reconditioned Automobiles			
k) Chemicals (except Medicine)		-	-
l) Iron and Steel Products		-	-
m) Paper and Printed Papers		-	-
n) Computer and Accessories		-	-
o) Wood & Logging		-	-
p) Plastic & Plastic Products including toys		-	-
q) Leather Goods		-	-
r) Poultry feeds		-	-
s) Cattle feeds		-	-
t) Coal		-	-
u) Ship		-	-
v) Other Imported Items		-	-
5. Share Trading		-	-
6. Lease Financing/Leasing		-	-
F. Other Institutional Loan	13.00	12.85	13.00
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		-	-
G. Consumer Finance		-	-
1. Doctors Loan/ Professional Loans		-	-
2. Flat Purchase		-	-
3. Transport loan (Motor car/Motor cycle etc.)		-	-
4. Consumer Goods (TV, Freeze, Air 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		-	-
H. Miscellaneous		-	-
1. Private Welfare and Development Activities		-	-
2. Advances for Special Credit Program (EPZ, Special Economic Zone, Youth development etc.)		-	-
3. Swanirvar		-	-
4. Poverty Alleviation Program		-	-
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
A. Agriculture, Fishing & Forestry	12.25	11.00	13.50
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. Industry	13.13	12.50	13.75
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
C. Construction	13.00	13.00	13.00
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		-	-
D. Transport	12.50	12.50	12.50
1. Road Transport (excluding personal vehicle & lease finance)		-	-
2. Water Transport (excluding Fishing Boats)	12.50	12.50	12.50
3. Air Transport		-	-
E. Trade & Commerce	12.88	11.75	14.00
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		-	-
3. Export Financing (PC, ECC etc.)		-	-
a) Jute and Jute Products		-	-
b) Tea		-	-
c) Hides and Skins		-	-
d) Ready-made Garments		-	-
e) Non-traditional Items		-	-
f) Other Exported Items		-	-

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 (LIM, LTR, TR etc.)	13.00	13.00	13.00
a) Food Items		-	-
b) Petroleum and Petroleum Products		-	-
c) Machineries and Implements		-	-
d) Textile and Textile Products		-	-
e) Electric and Electronic goods & Spares		13.00	13.00
f) Sanitary Goods Including Tiles, Stones & Clinkers		-	-
g) Cosmetics & Crockeries		-	-
h) Medicine and Surgical Instruments		-	-
i) New Automobiles		-	-
j) Reconditioned Automobiles			
k) Chemicals (except Medicine)		-	-
l) Iron and Steel Products		-	-
m) Paper and Printed Papers		-	-
n) Computer and Accessories		-	-
o) Wood & Logging		-	-
p) Plastic & Plastic Products including toys		-	-
q) Leather Goods		-	-
r) Poultry feeds		-	-
s) Cattle feeds		-	-
t) Coal		-	-
u) Ship		-	-
v) Other Imported Items		-	-
5. Share Trading		-	-
6. Lease Financing/Leasing		-	-
F. Other Institutional Loan	13.00	12.85	13.00
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 (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		-	-
G. Consumer Finance		-	-
1. Doctors Loan/ Professional Loans		-	-
2. Flat Purchase		-	-
3. Transport loan (Motor car/Motor cycle etc.)		-	-
4. Consumer Goods (TV, Freeze, Air 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		-	-
H. Miscellaneous		-	-
1. Private Welfare and Development Activities		-	-
2. Advances for Special Credit Program (EPZ, Special Economic Zone, Youth development etc.)		-	-
3. Swanirvar		-	-
4. Poverty Alleviation Program		-	-
5. Other loans not mentioned above		-	-
Related Official's Name, Designation, Email and Contact number:			