



Bank Alfalah

Bank Alfalah Limited

Jan-26

Profit Rate for Financing

Agriculture (Term Loan)	Large and Medium Industrial Term Loan	Small Industrial Term Loan	Working Capital in Industry		Export Financing	Secured against Deposits	Commercial Loan (SME)	Housing Loan	Consumer Credit	Credit Card	NBFIs Loan	Others (MFI)	Effective Date
			Large & Medium Industrial WC Loan	Small Industrial Working Capital Loan									
1	2	3	4(Ka)	4(Kha)	5	6	7	8	9	10	11	12	13
9.50%-13.00%	12.50%-12.50%	N/A	8.57%-14.50%	14.00%	N/A	Maximum 3% Spread over deposit rate	N/A	N/A	N/A	N/A	N/A	11.10%	01.1.2026

Note:

- 1) Range of Profit Rates are provided above, which may vary from customer to customer depending on Obligor Rating.
- 2) Maximum rates are fixed by Bangladesh Bank.
- 3) 4% concessional rate for financing in cultivation of Pulse/Lentils, Oil Seeds, Spices and Maize.