Annexure- A

Declared Lending Interest Rate by Economic Sector

Name of the bank: BANK ASIA PLC

	As on 18-10-2026		
Economic Purposes	Declared rate	Lowest rate	Highest rate
A	B	C	D
A. Agriculture, Fishing & Forestry			
1. Agriculture			
a) Cultivation	10.00%	9.00%	11.00%
b) Plantation	10.00%	9.00%	11.00%
c) Agricultural Machineries and Implements	10.00%	9.00%	11.00%
d) Fertilizers and Pesticides Loans for Farmers	10.00%	9.00%	11.00%
e) Livestock	10.00%	9.00%	11.00%
f) Vegetables/Fruits Preservation in cold storage	10.00%	9.00%	11.00%
g) Agriculture Loan Disbursed through NGOs	10.00%	9.00%	11.00%
2. Fishing	10.00%	9.00%	11.00%
3. Forestry and Logging	10.00%	9.00%	11.00%
B. Industry			
1. Term Loan (Other than Working Capital Financing)			
a) Large Industries			
(aa) RMG	11.00%	10.00%	12.00%
(ab) Others	11.50%	10.50%	12.50%
b) Small and Medium Industries	12.00%	11.00%	13.00%
c) Cottage Industries/Micro Industries	13.00%	12.00%	14.00%
d) Service Industries	10.00%	9.00%	11.00%
2. Working Capital Financing (Excluding Export & Import Financing)			
a) Large Industries			
(aa) RMG	10.50%	9.50%	11.50%
(ab) Others	11.00%	10.00%	12.00%
b) Small and Medium Industries	11.00%	10.00%	12.00%
c) Cottage Industries/Micro Industries	12.00%	11.00%	13.00%
d) Service Industries	9.50%	8.50%	10.50%
C. Construction			
1. Housing (Commercial) For Developer/Contractor	12.00%	11.00%	13.00%

2 . Housing (Residential) in urban area for individual person	9.50%	8.50%	10.50%
3. Housing (Residential) in rural area for individual person	9.50%	8.50%	10.50%

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Economic Purposes	Declared rate	Lowest rate	Highest rate
A	B	C	D
4. Infrastructure Development (Road, Culvert, Bridge, etc.)	10.00%	9.00%	11.00%
5. House Renovation or Repairing or Extension	9.50%	8.50%	10.50%
6. Commercial Building (Market, Factory, Hotel, Cold storage, Ware-house etc.)	12.00%	11.00%	13.00%
7. Establishment of Solar panel	10.00%	9.00%	11.00%
8. Effluent Treatment Plant	10.00%	9.00%	11.00%
9. Loan against Work Order/Pay Order/Earnest Money	10.00%	9.00%	11.00%
10. Water-works	10.00%	9.00%	11.00%
11. Sanitary Services	10.00%	9.00%	11.00%
D. Transport			
1. Road Transport (excluding personal vehicle & lease finance)	12.00%	11.00%	13.00%
2. Water Transport (excluding Fishing Boats)	12.00%	11.00%	13.00%
3. Air Transport	12.00%	11.00%	13.00%
E. Trade & Commerce			
1. Wholesale and Retail Trade (CC, OD etc.)			
a) Wholesale Trading	12.00%	11.00%	13.00%
b) Retail Trading	12.00%	11.00%	13.00%
c) Other Commercial lending	12.00%	11.00%	13.00%
2. Procurement by Government			
a) Jute	**N/a**	**N/a**	**N/a**
b) Paddy	**N/a**	**N/a**	**N/a**
c) Wheat	**N/a**	**N/a**	**N/a**
d) Others	**N/a**	**N/a**	**N/a**
3. Export Financing (PC, ECC etc.)			
a) Jute and Jute Products	10.00%	9.00%	11.00%
b) Tea	10.00%	9.00%	11.00%
c) Hides and Skins	10.00%	9.00%	11.00%
d) Ready-made Garments	10.00%	9.00%	11.00%
e) Non-traditional Items	10.00%	9.00%	11.00%

f) Other Exported Items	10.00%	9.00%	11.00%
Declared Lending Interest Rate by Economic Sector			
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	As on 18-10-2026		
Economic Purposes	Declared rate	Lowest rate	Highest rate
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4. Import Financing (LIM, LTR, TR etc.)			
a) Food Items	11.00%	10.00%	12.00%
b) Petroleum and Petroleum Products	11.00%	10.00%	12.00%
c) Machineries and Implements	11.00%	10.00%	12.00%
d) Textile and Textile Products	11.00%	10.00%	12.00%
e) Electric and Electronic goods & Spares	11.00%	10.00%	12.00%
f) Sanitary Goods Including Tiles, Stones & Clinkers	11.00%	10.00%	12.00%
g) Cosmetics & Crockeries	11.00%	10.00%	12.00%
h) Medicine and Surgical Instruments	11.00%	10.00%	12.00%
i) New Automobiles	11.00%	10.00%	12.00%
j) Reconditioned Automobiles	11.00%	10.00%	12.00%
k) Chemicals (except Medicine)	11.00%	10.00%	12.00%
l) Iron and Steel Products	11.00%	10.00%	12.00%
m) Paper and Printed Papers	11.00%	10.00%	12.00%
n) Computer and Accessories	11.00%	10.00%	12.00%
o) Wood & Logging	11.00%	10.00%	12.00%
p) Plastic & Plastic Products including toys	11.00%	10.00%	12.00%
q) Leather Goods	11.00%	10.00%	12.00%
r) Poultry feeds	11.00%	10.00%	12.00%
s) Cattle feeds	11.00%	10.00%	12.00%
t) Coal	11.00%	10.00%	12.00%
u) Ship	11.00%	10.00%	12.00%
v) Other Imported Items	11.00%	10.00%	12.00%
5. Share Trading	**N/a**	**N/a**	**N/a**
6. Lease Financing/Leasing	11.00%	10.00%	12.00%
F. Other Institutional Loan			
1. Loan to Financial Corporations			
a) Credit to NBFI	10.50%	9.50%	11.50%
b) Credit to Insurance companies	10.50%	9.50%	11.50%
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	As on 18-10-2026		
Economic Purposes	Declared rate	Lowest rate	Highest rate
A	B	C	D
c) Credit to NGO (excluding Agriculture)	10.50%	9.50%	11.50%
d) Credit to Merchant Banks/ Brokerage Houses	10.50%	9.50%	11.50%
e) Credit to Co-operative Banks/Societies	10.50%	9.50%	11.50%
2. Financing to Educational Institutions	10.00%	9.00%	11.00%
G. Consumer Finance			
1. Doctors Loan/ Professional Loans	9.99%	8.99%	10.99%
2. Flat Purchase	9.50%	8.50%	10.50%
3. Transport loan (Motor car/Motor cycle etc.)	9.99%	8.99%	10.99%
4. Consumer Goods (TV, Freeze, Air Coolar, Computer, Furniture etc.)	9.99%	8.99%	10.99%
5. Credit Cards	25.00%	25.00%	25.00%
6. Educational Expenses	9.99%	8.99%	10.99%
7. Treatment Expenses	9.99%	8.99%	10.99%
8. Marriage Expenses	9.99%	8.99%	10.99%
9. Land Purchase	**N/a**	**N/a**	**N/a**
10. Loan against Salary	9.99%	8.99%	10.99%
11. Loan against PF	9.99%	8.99%	10.99%
12. Personal Loan against DPS, MSS etc.	Product Rate + 3%	Product Rate + 3%	Product Rate + 3%
13. Personal Loan against FDR, MBS, DBS etc.	Product Rate + 3%	Product Rate + 3%	Product Rate + 3%
14. Travelling/ Holiday Loan	9.99%	8.99%	10.99%
15. Other personal Loans	9.99%	8.99%	10.99%
H. Miscellaneous			
1. Private Welfare and Development Activities	**N/a**	**N/a**	**N/a**
2. Advances for Special Credit Program (EPZ, Special Economic Zone, Youth development etc.)	**N/a**	**N/a**	**N/a**
3. Swanirvar	**N/a**	**N/a**	**N/a**
4. Poverty Alleviation Program	**N/a**	**N/a**	**N/a**
5. Other loans not mentioned above	11.00%	10.00%	12.00%
5.a SOD against other Bank's instruments (DPS, MSS, FDR, DBS, etc.)	12.00%	12.00%	12.00%
5. b Bangladesh Bank Re-finance & Pre-finance based Schemes	As per prescribed rates in respctive BB Circular		