

**Declared Lending Interest Rate by Economic Sector**Name of the bank: **BANK ASIA PLC**

As on 04-11-2025			
Economic Purposes	Declared rate	Lowest rate	Highest rate
A	B	C	D
<b>A. Agriculture, Fishing &amp; Forestry</b>			
1. Agriculture			
a) Cultivation	12.00%	11.00%	13.00%
b) Plantation	12.00%	11.00%	13.00%
c) Agricultural Machineries and Implements	12.00%	11.00%	13.00%
d) Fertilizers and Pesticides Loans for Farmers	12.00%	11.00%	13.00%
e) Livestock	12.00%	11.00%	13.00%
f) Vegetables/Fruits Preservation in cold storage	12.00%	11.00%	13.00%
g) Agriculture Loan Disbursed through NGOs	12.00%	11.00%	13.00%
2. Fishing	12.00%	11.00%	13.00%
3. Forestry and Logging	12.00%	11.00%	13.00%
<b>B. Industry</b>			
1. Term Loan ( Other than Working Capital Financing)			
a) Large Industries			
(aa) RMG	12.50%	11.50%	13.00%
(ab) Others	13.00%	12.00%	14.00%
b) Small and Medium Industries	13.50%	12.50%	14.50%
c) Cottage Industries/Micro Industries	13.50%	12.50%	14.50%
d) Service Industries	13.00%	12.00%	14.50%
2. Working Capital Financing (Excluding Export & Import Financing)			
a) Large Industries			
(aa) RMG	12.50%	11.50%	13.00%
(ab) Others	12.00%	11.00%	13.00%
b) Small and Medium Industries	13.50%	12.50%	14.50%
c) Cottage Industries/Micro Industries	13.50%	12.50%	14.50%
d) Service Industries	13.50%	12.00%	14.50%
<b>C. Construction</b>			
1. Housing (Commercial) For Developer/Contractor	13.00%	12.00%	14.00%
2. Housing (Residential) in urban area for individual person	12.50%	10.50%	13.50%
3. Housing (Residential) in rural area for individual person	12.50%	10.50%	13.50%
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4. Infrastructure Development (Road, Culvert, Bridge, etc.)	12.00%	11.00%	13.00%
5. House Renovation or Repairing or Extension	12.50%	10.50%	13.50%
6. Commercial Building (Market, Factory, Hotel, Cold storage, Ware-house etc.)	13.00%	12.00%	14.00%
7. Establishment of Solar panel	12.00%	11.00%	13.00%
8. Effluent Treatment Plant	12.00%	11.00%	13.00%
9. Loan against Work Order/Pay Order/Earnest Money	12.00%	11.00%	13.00%
10. Water-works	12.00%	11.00%	13.00%
11. Sanitary Services	12.00%	11.00%	13.00%
<b>D. Transport</b>			
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%
<b>E. Trade &amp; Commerce</b>			
1. Wholesale and Retail Trade (CC, OD etc.)	13.00%	12.00%	14.00%
a) Wholesale Trading	13.00%	12.00%	14.00%
b) Retail Trading	13.00%	12.00%	14.00%
c) Other Commercial lending	13.00%	12.00%	14.00%
2. Procurement by Government			
a) Jute	<b>N/a</b>	<b>N/a</b>	<b>N/a</b>
b) Paddy	<b>N/a</b>	<b>N/a</b>	<b>N/a</b>
c) Wheat	<b>N/a</b>	<b>N/a</b>	<b>N/a</b>
d) Others	<b>N/a</b>	<b>N/a</b>	<b>N/a</b>
3. Export Financing ( PC, ECC etc.)			
a) Jute and Jute Products	12.00%	11.00%	13.00%
b) Tea	12.00%	11.00%	13.00%
c) Hides and Skins	12.00%	11.00%	13.00%
d) Ready-made Garments	12.00%	11.00%	13.00%
e) Non-traditional Items	12.00%	11.00%	13.00%
f) Other Exported Items	12.00%	11.00%	13.00%

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4. Import Financing (LIM, LTR, TR etc.)			
a) Food Items	13.00%	12.00%	14.00%
b) Petroleum and Petroleum Products	13.00%	12.00%	14.00%
c) Machineries and Implements	13.00%	12.00%	14.00%
d) Textile and Textile Products	13.00%	12.00%	14.00%

e) Electric and Electronic goods & Spares	13.00%	12.00%	14.00%
f) Sanitary Goods Including Tiles, Stones & Clinkers	13.00%	12.00%	14.00%
g) Cosmetics & Crockeries	13.00%	12.00%	14.00%
h) Medicine and Surgical Instruments	13.00%	12.00%	14.00%
i) New Automobiles	13.00%	12.00%	14.00%
j) Reconditioned Automobiles	13.00%	12.00%	14.00%
k) Chemicals (except Medicine)	13.00%	12.00%	14.00%
l) Iron and Steel Products	13.00%	12.00%	14.00%
m) Paper and Printed Papers	13.00%	12.00%	14.00%
n) Computer and Accessories	13.00%	12.00%	14.00%
o) Wood & Logging	13.00%	12.00%	14.00%
p) Plastic & Plastic Products including toys	13.00%	12.00%	14.00%
q) Leather Goods	13.00%	12.00%	14.00%
r) Poultry feeds	13.00%	12.00%	14.00%
s) Cattle feeds	13.00%	12.00%	14.00%
t) Coal	13.00%	12.00%	14.00%
u) Ship	13.00%	12.00%	14.00%
v) Other Imported Items	13.00%	12.00%	14.00%
5. Share Trading	N/a	N/a	N/a
6. Lease Financing/Leasing	13.00%	12.00%	14.00%
<b>F. Other Institutional Loan</b>			
1. Loan to Financial Corporations			
a) Credit to NBFIs	13.00%	12.00%	14.00%
b) Credit to Insurance companies	13.00%	12.00%	14.00%
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c) Credit to NGO (excluding Agriculture)	13.00%	12.00%	14.00%
d) Credit to Merchant Banks/ Brokerage Houses	13.00%	12.00%	14.00%
e) Credit to Co-operative Banks/Societies	13.00%	12.00%	14.00%
2. Financing to Educational Institutions	12.00%	11.00%	13.00%
<b>G. Consumer Finance</b>			
1. Doctors Loan/ Professional Loans	13.50%	12.50%	14.50%
2. Flat Purchase	12.50%	10.50%	13.50%
3. Transport loan (Motor car/Motor cycle etc.)	12.50%	11.50%	13.50%
4. Consumer Goods (TV, Freeze, Air Coolar, Computer, Furniture etc.)	13.50%	12.50%	14.50%
5. Credit Cards	25.00%	25.00%	25.00%
6. Educational Expenses	13.50%	12.50%	14.50%
7. Treatment Expenses	13.50%	12.50%	14.50%
8. Marriage Expenses	13.50%	12.50%	14.50%

9. Land Purchase	<b>N/a</b>	<b>N/a</b>	<b>N/a</b>
10. Loan against Salary	13.50%	12.50%	14.50%
11. Loan against PF	13.50%	12.50%	14.50%
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	13.50%	12.50%	14.50%
15. Other personal Loans	13.50%	12.50%	14.50%
<b>H. Miscellaneous</b>			
1. Private Welfare and Development Activities	<b>N/a</b>	<b>N/a</b>	<b>N/a</b>
2. Advances for Special Credit Program (EPZ, Special Economic Zone, Youth development etc.)	<b>N/a</b>	<b>N/a</b>	<b>N/a</b>
3. Swanirvar	<b>N/a</b>	<b>N/a</b>	<b>N/a</b>
4. Poverty Alleviation Program	<b>N/a</b>	<b>N/a</b>	<b>N/a</b>
5. Other loans not mentioned above			
5.a SOD against other Bank's instruments ( DPS, MSS, FDR, DBS, etc.)	13.50%	13.50%	13.50%
5. b Bangladesh Bank Re-finance & Pre-finance based Schemes	As per prescribed rates in respective BB Circular		

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