

Declared Lending Interest/Profit Rate by Economic Sector

Name of the bank: Al-Arafah Islami Bank PLC.

| As on 01-01-2025 | | | |
|--|---------------|-------------|--------------|
| Economic Purposes | Declared rate | Lowest rate | Highest rate |
| A | B | C | D |
| A. Agriculture, Fishing & Forestry | | | |
| 1. Agriculture | | | |
| a) Cultivation | 13.00% | 12.00% | 14.00% |
| b) Plantation | 13.00% | 12.00% | 14.00% |
| c) Agricultural Machineries and Implements | 13.00% | 12.00% | 14.00% |
| d) Fertilizers and Pesticides Loans for Farmers | 13.00% | 12.00% | 14.00% |
| e) Livestock | 13.00% | 12.00% | 14.00% |
| f) Vegetables/Fruits Preservation in cold storage | 13.00% | 12.00% | 14.00% |
| g) Agriculture Loan Disbursed through NGOs | 13.00% | 12.00% | 14.00% |
| 2. Fishing | 13.00% | 12.00% | 14.00% |
| 3. Forestry and Logging | 13.00% | 12.00% | 14.00% |
| B. Industry | | | |
| 1. Term Loan (Other than Working Capital Financing) | | | |
| a) Large Industries | | | |
| (aa) RMG | 14.00% | 13.00% | 15.00% |
| (ab) Others | 14.00% | 13.00% | 15.00% |
| b) Small and Medium Industries | 14.00% | 13.00% | 15.00% |
| c) Cottage Industries/Micro Industries | 14.00% | 13.00% | 15.00% |
| d) Service Industries | 14.00% | 13.00% | 15.00% |
| 2. Working Capital Financing (Excluding Export & Import Financing) | | | |
| a) Large Industries | 14.00% | 13.00% | 15.00% |
| (aa) RMG | 14.00% | 13.00% | 15.00% |
| (ab) Others | 14.00% | 13.00% | 15.00% |
| b) Small and Medium Industries | 14.00% | 13.00% | 15.00% |
| c) Cottage Industries/Micro Industries | 14.00% | 13.00% | 15.00% |
| d) Service Industries | 14.00% | 13.00% | 15.00% |
| C. Construction | | | |
| 1. Housing (Commercial) For Developer/Contractor | 14.00% | 13.00% | 15.00% |
| 2. Housing (Residential) in urban area for individual person | 14.00% | 13.00% | 15.00% |
| 3. Housing (Residential) in rural area for individual person | 14.00% | 13.00% | 15.00% |

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| 4. Infrastructure Development (Road, Culvert, Bridge, etc.) | 14.00% | 13.00% | 15.00% |
| 5. House Renovation or Repairing or Extension | 14.00% | 13.00% | 15.00% |
| 6. Commercial Building (Market, Factory, Hotel, Cold storage, Ware-house etc.) | 14.00% | 13.00% | 15.00% |
| 7. Establishment of Solar panel | 14.00% | 13.00% | 15.00% |
| 8. Effluent Treatment Plant | 14.00% | 13.00% | 15.00% |
| 9. Loan against Work Order/Pay Order/Earnest Money | 14.00% | 13.00% | 15.00% |
| 10. Water-works | 14.00% | 13.00% | 15.00% |
| 11. Sanitary Services | 14.00% | 13.00% | 15.00% |
| D. Transport | | | |
| 1. Road Transport (excluding personal vehicle & lease finance) | 14.00% | 13.00% | 15.00% |
| 2. Water Transport (excluding Fishing Boats) | 14.00% | 13.00% | 15.00% |
| 3. Air Transport | 14.00% | 13.00% | 15.00% |
| E. Trade & Commerce | | | |
| 1. Wholesale and Retail Trade (CC, OD etc.) | 14.00% | 13.00% | 15.00% |
| a) Wholesale Trading | 14.00% | 13.00% | 15.00% |
| b) Retail Trading | 14.00% | 13.00% | 15.00% |
| c) Other Commercial lending | 14.00% | 13.00% | 15.00% |
| 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 | 13.00% | 12.00% | 14.00% |
| b) Tea | 13.00% | 12.00% | 14.00% |
| c) Hides and Skins | 13.00% | 12.00% | 14.00% |
| d) Ready-made Garments | 13.00% | 12.00% | 14.00% |
| e) Non-traditional Items | 13.00% | 12.00% | 14.00% |
| f) Other Exported Items | 13.00% | 12.00% | 14.00% |

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| 4. Import Financing (LIM, LTR, TR etc.) | | | |
| a) Food Items | 14.00% | 13.00% | 15.00% |
| b) Petroleum and Petroleum Products | 14.00% | 13.00% | 15.00% |
| c) Machineries and Implements | 14.00% | 13.00% | 15.00% |
| d) Textile and Textile Products | 14.00% | 13.00% | 15.00% |
| e) Electric and Electronic goods & Spares | 14.00% | 13.00% | 15.00% |
| f) Sanitary Goods Including Tiles, Stones & Clinkers | 14.00% | 13.00% | 15.00% |
| g) Cosmetics & Crockerics | 14.00% | 13.00% | 15.00% |
| h) Medicine and Surgical Instruments | 14.00% | 13.00% | 15.00% |
| i) New Automobiles | 14.00% | 13.00% | 15.00% |
| j) Reconditioned Automobiles | 14.00% | 13.00% | 15.00% |
| k) Chemicals (except Medicine) | 14.00% | 13.00% | 15.00% |
| l) Iron and Steel Products | 14.00% | 13.00% | 15.00% |
| m) Paper and Printed Papers | 14.00% | 13.00% | 15.00% |
| n) Computer and Accessories | 14.00% | 13.00% | 15.00% |
| o) Wood & Logging | 14.00% | 13.00% | 15.00% |
| p) Plastic & Plastic Products including toys | 14.00% | 13.00% | 15.00% |
| q) Leather Goods | 14.00% | 13.00% | 15.00% |
| r) Poultry feeds | 14.00% | 13.00% | 15.00% |
| s) Cattle feeds | 14.00% | 13.00% | 15.00% |
| t) Coal | 14.00% | 13.00% | 15.00% |
| u) Ship | 14.00% | 13.00% | 15.00% |
| v) Other Imported Items | 14.00% | 13.00% | 15.00% |
| 5. Share Trading | 14.00% | 13.00% | 15.00% |
| 6. Lease Financing/Leasing | 14.00% | 13.00% | 15.00% |
| F. Other Institutional Loan | | | |
| 1. Loan to Financial Corporations | | | |
| a) Credit to NBFI | 14.00% | 13.00% | 15.00% |
| b) Credit to Insurance companies | 14.00% | 13.00% | 15.00% |

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| c) Credit to NGO (excluding Agriculture) | 14.00% | 13.00% | 15.00% |
| d) Credit to Merchant Banks/ Brokerage Houses | 14.00% | 13.00% | 15.00% |
| e) Credit to Co-operative Banks/Societies | 14.00% | 13.00% | 15.00% |
| 2. Financing to Educational Institutions | 14.00% | 13.00% | 15.00% |
| G. Consumer Finance | | | |
| 1. Doctors Loan/ Professional Loans | 14.50% | 13.50% | 15.50% |
| 2. Flat Purchase | 14.50% | 13.50% | 15.50% |
| 3. Transport loan (Motor car/Motor cycle etc.) | 14.50% | 13.50% | 15.50% |
| 4. Consumer Goods (TV, Freeze, Air Coolar, Computer, Furniture etc.) | 14.50% | 13.50% | 15.50% |
| 5. Credit Cards | 14.50% | 13.50% | 15.50% |
| 6. Educational Expenses | 14.50% | 13.50% | 15.50% |
| 7. Treatment Expenses | 14.50% | 13.50% | 15.50% |
| 8. Marriage Expenses | 14.50% | 13.50% | 15.50% |
| 9. Land Purchase | 14.50% | 13.50% | 15.50% |
| 10. Loan against Salary | 14.50% | 13.50% | 15.50% |
| 11. Loan against PF | 14.50% | 13.50% | 15.50% |
| 12. Personal Loan against DPS, MSS etc. | 14.50% | 13.50% | 15.50% |
| 13. Personal Loan against FDR, MBS, DBS etc. | 14.50% | 13.50% | 15.50% |
| 14. Travelling/ Holiday Loan | 14.50% | 13.50% | 15.50% |
| 15. Other personal Loans | 14.50% | 13.50% | 15.50% |
| H. Miscellaneous | | | |
| 1. Private Welfare and Development Activities | 14.00% | 13.00% | 15.00% |
| 2. Advances for Special Credit Program (EPZ, Special Economic Zone, Youth development etc.) | 14.00% | 13.00% | 15.00% |
| 3. Swanirvar | 14.00% | 13.00% | 15.00% |
| 4. Poverty Alleviation Program | 14.00% | 13.00% | 15.00% |
| 5. Other loans not mentioned above | 14.00% | 13.00% | 15.00% |
| Related Official's Name, Designation, Email and Contact number: Mohammad Abu Yousuf Sobhan, Assistant Vice President, yousuf1728@aibl.com.bd, 01818466307 | | | |