Annexure- A

Declared Lending Interest Rate by Economic Sector

Name of the bank: BASIC Bank PLC

.	Effective for November 2026		
Economic Purposes	Declared rate	Lowest rate	Highest rate
A	B	C	D
A. Agriculture, Fishing & Forestry			
1. Agriculture			
a) Cultivation	12.50% p.a.		
b) Plantation	13.00% p.a.		
c) Agricultural Machineries and Implements	13.00% p.a.		
d) Fertilizers and Pesticides Loans for Farmers	13.00% p.a.		
e) Livestock	13.00% p.a.		
f) Vegetables/Fruits Preservation in cold storage	13.00% p.a.		
g) Agriculture Loan Disbursed through NGOs	13.00% p.a.		
2. Fishing	13.00% p.a.		
3. Forestry and Logging	13.00% p.a.		
B. Industry			
1. Term Loan (Other than Working Capital Financing)			
a) Large Industries			
(aa) RMG	14.00 % p.a.		
(ab) Others	14.00 % p.a.		
b) Small and Medium Industries	14.00 % p.a.		
c) Cottage Industries/Micro Industries	14.00 % p.a.		
d) Service Industries	14.00 % p.a.		
2. Working Capital Financing (Excluding Export & Import Financing)			
a) Large Industries			
(aa) RMG	14.00 % p.a.		
(ab) Others	14.00 % p.a.		
b) Small and Medium Industries	14.00 % p.a.		
c) Cottage Industries/Micro Industries	14.00 % p.a.		
d) Service Industries	14.00 % p.a.		
C. Construction			
1. Housing (Commercial) For Developer/Contractor	14.00 % p.a.		
2 . Housing (Residential) in urban area for individual person	14.00 % p.a.		
3. Housing (Residential) in rural area for individual person	14.00 % p.a.		

BASIC Bank PLC. HO, Dhaka

Declared Lending Interest Rate by Economic Sector

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	Effective for November 2026		
Economic Purposes	Declared rate	Lowest rate	Highest rate
A	B	C	D
4. Infrastructure Development (Road, Culvert, Bridge, etc.)	14.00 % p.a.		
5. House Renovation or Repairing or Extension	14.00 % p.a.		
6. Commercial Building (Market, Factory, Hotel, Cold storage, Ware-house etc.)	14.00 % p.a.		
7. Establishment of Solar panel	14.00 % p.a.		
8. Effluent Treatment Plant	14.00 % p.a.		
9. Loan against Work Order/Pay Order/Earnest Money	14.00 % p.a.		
10. Water-works	14.00 % p.a.		
11. Sanitary Services	14.00 % p.a.		
D. Transport			
1. Road Transport (excluding personal vehicle & lease finance)	14.00 % p.a.		
2. Water Transport (excluding Fishing Boats)	14.00 % p.a.		
3. Air Transport	14.00 % p.a.		
E. Trade & Commerce			
1. Wholesale and Retail Trade (CC, OD etc.)			
a) Wholesale Trading	14.00 % p.a.		
b) Retail Trading	14.00 % p.a.		
c) Other Commercial lending	14.00 % p.a.		
2. Procurement by Government			
a) Jute	14.00 % p.a.		
b) Paddy	14.00 % p.a.		
c) Wheat	14.00 % p.a.		
d) Others	14.00 % p.a.		
3. Export Financing (PC, ECC etc.)			
a) Jute and Jute Products	13.00% p.a.		
b) Tea	13.00% p.a.		
c) Hides and Skins	13.00% p.a.		
d) Ready-made Garments	13.00% p.a.		
e) Non-traditional Items	13.00% p.a.		
f) Other Exported Items	13.00% p.a.		

Declared Lending Interest Rate by Economic Sector

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	Effective for November 2026		
Economic Purposes	Declared rate	Lowest rate	Highest rate
A	B	C	D
4. Import Financing (LIM, LTR, TR etc.)			
a) Food Items	14.00 % p.a.		
b) Petroleum and Petroleum Products	14.00 % p.a.		
c) Machineries and Implements	14.00 % p.a.		
d) Textile and Textile Products	14.00 % p.a.		
e) Electric and Electronic goods & Spares	14.00 % p.a.		
f) Sanitary Goods including Tiles, Stones & Clinkers	14.00 % p.a.		
g) Cosmetics & Crockeries	14.00 % p.a.		
h) Medicine and Surgical Instruments	14.00 % p.a.		
i) New Automobiles	14.00 % p.a.		
j) Reconditioned Automobiles	14.00 % p.a.		
k) Chemicals (except Medicine)	14.00 % p.a.		
l) Iron and Steel Products	14.00 % p.a.		
m) Paper and Printed Papers	14.00 % p.a.		
n) Computer and Accessories	14.00 % p.a.		
o) Wood & Logging	14.00 % p.a.		
p) Plastic & Plastic Products including toys	14.00 % p.a.		
q) Leather Goods	14.00 % p.a.		
r) Poultry feeds	14.00 % p.a.		
s) Cattle feeds	14.00 % p.a.		
t) Coal	14.00 % p.a.		
u) Ship	14.00 % p.a.		
v) Other Imported Items	14.00 % p.a.		
5. Share Trading	14.00 % p.a.		
6. Lease Financing/Leasing	14.00 % p.a.		
F. Other Institutional Loan			
1. Loan to Financial Corporations	14.00 % p.a.		
a) Credit to NBFI	14.00 % p.a.		
b) Credit to Insurance companies	14.00 % p.a.		

Declared Lending Interest Rate by Economic Sector

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Economic Purposes	Effective for **November** 2026		
	Declared rate	Lowest rate	Highest rate
A	B	C	D
c) Credit to NGO (excluding Agriculture)	14.00 % p.a.		
d) Credit to Merchant Banks/ Brokerage Houses	14.00 % p.a.		
e) Credit to Co-operative Banks/Societies	14.00 % p.a.		
2. Financing to Educational Institutions	14.00 % p.a.		
G. Consumer Finance			
1. Doctors Loan/ Professional Loans	14.00 % p.a.		
2. Flat Purchase	14.00 % p.a.		
3. Transport loan (Motor car/Motor cycle etc.)	14.00 % p.a.		
4. Consumer Goods (TV, Freeze, Air Coolar, Computer, Furniture etc.)	14.00 % p.a.		
5. Credit Cards	14.00 % p.a.		
6. Educational Expenses	14.00 % p.a.		
7. Treatment Expenses	14.00 % p.a.		
8. Marriage Expenses	14.00 % p.a.		
9. Land Purchase	14.00 % p.a.		
10. Loan against Salary	14.00 % p.a.		
11. Loan against PF	14.00 % p.a.		
12. Personal Loan against DPS, MSS etc.	14.00 % p.a.		
13. Personal Loan against FDR, MBS, DBS etc.	14.00 % p.a.		
14. Travelling/ Holiday Loan	14.00 % p.a.		
15. Other personal Loans	14.00 % p.a.		
H. Miscellaneous			
1. Private Welfare and Development Activities	14.00 % p.a.		
2. Advances for Special Credit Program (EPZ, Special Economic Zone, Youth development etc.)	14.00 % p.a.		
3. Swanirvar	14.00 % p.a.		
4. Poverty Alleviation Program	14.00 % p.a.		
5. Other loans not mentioned above	14.00 % p.a.		

Related Official's Name, Designation, Email and Contact number: Fauzia Tabassum, Senior Principal Officer, tabassumF@basicbanklimited.com, 01790746739 . For Further query please contact with branch.