

**Declared Lending Interest Rate by Economic Sector**

Name of the bank: BASIC Bank Limited

| Economic Purposes                                                  | Effective for September 2025 |              |              |
|--------------------------------------------------------------------|------------------------------|--------------|--------------|
|                                                                    | Declared rate                | Lowest rate  | Highest rate |
|                                                                    | B                            | C            | D            |
| <b>A. Agriculture, Fishing &amp; Forestry</b>                      |                              |              |              |
| 1. Agriculture                                                     |                              |              |              |
| a) Cultivation                                                     | 12.50% p.a.                  | 11.50% p.a.  | 12.50% p.a.  |
| b) Plantation                                                      | 13.00% p.a.                  | 12.00 % p.a. | 13.00% p.a.  |
| c) Agricultural Machineries and Implements                         | 13.00% p.a.                  | 12.00 % p.a. | 13.00% p.a.  |
| d) Fertilizers and Pesticides Loans for Farmers                    | 13.00% p.a.                  | 12.00 % p.a. | 13.00% p.a.  |
| e) Livestock                                                       | 13.00% p.a.                  | 12.00 % p.a. | 13.00% p.a.  |
| f) Vegetables/Fruits Preservation in cold storage                  | 13.00% p.a.                  | 12.00 % p.a. | 13.00% p.a.  |
| g) Agriculture Loan Disbursed through NGOs                         | 13.00% p.a.                  | 12.00 % p.a. | 13.00% p.a.  |
| 2. Fishing                                                         | 13.00% p.a.                  | 12.00 % p.a. | 13.00% p.a.  |
| 3. Forestry and Logging                                            | 13.00% p.a.                  | 12.00 % p.a. | 13.00% p.a.  |
| <b>B. Industry</b>                                                 |                              |              |              |
| 1. Term Loan ( Other than Working Capital Financing)               |                              |              |              |
| a) Large Industries                                                |                              |              |              |
| (aa) RMG                                                           | 14.00 % p.a.                 | 13.00% p.a.  | 14.00 % p.a. |
| (ab) Others                                                        | 14.00 % p.a.                 | 13.00% p.a.  | 14.00 % p.a. |
| b) Small and Medium Industries                                     | 14.00 % p.a.                 | 13.00% p.a.  | 14.00 % p.a. |
| c) Cottage Industries/Micro Industries                             | 14.00 % p.a.                 | 13.00% p.a.  | 14.00 % p.a. |
| d) Service Industries                                              | 14.00 % p.a.                 | 13.00% p.a.  | 14.00 % p.a. |
| 2. Working Capital Financing (Excluding Export & Import Financing) |                              |              |              |
| a) Large Industries                                                |                              |              |              |
| (aa) RMG                                                           | 14.00 % p.a.                 | 13.00% p.a.  | 14.00 % p.a. |
| (ab) Others                                                        | 14.00 % p.a.                 | 13.00% p.a.  | 14.00 % p.a. |
| b) Small and Medium Industries                                     | 14.00 % p.a.                 | 13.00% p.a.  | 14.00 % p.a. |
| c) Cottage Industries/Micro Industries                             | 14.00 % p.a.                 | 13.00% p.a.  | 14.00 % p.a. |
| d) Service Industries                                              | 14.00 % p.a.                 | 13.00% p.a.  | 14.00 % p.a. |
| <b>C. Construction</b>                                             |                              |              |              |
| 1. Housing (Commercial) For Developer/Contractor                   | 14.00 % p.a.                 | 13.00% p.a.  | 14.00 % p.a. |
| 2. Housing (Residential) in urban area for individual person       | 14.00 % p.a.                 | 13.00% p.a.  | 14.00 % p.a. |
| 3. Housing (Residential) in rural area for individual person       | 14.00 % p.a.                 | 13.00% p.a.  | 14.00 % p.a. |



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



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



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|                                                                                                                                                        | B                            | C           | D            |
| A                                                                                                                                                      |                              |             |              |
| c) Credit to NGO (excluding Agriculture)                                                                                                               | 14.00 % p.a.                 | 13.00% p.a. | 14.00 % p.a. |
| d) Credit to Merchant Banks/ Brokerage Houses                                                                                                          | 14.00 % p.a.                 | 13.00% p.a. | 14.00 % p.a. |
| e) Credit to Co-operative Banks/Societies                                                                                                              | 14.00 % p.a.                 | 13.00% p.a. | 14.00 % p.a. |
| 2. Financing to Educational Institutions                                                                                                               | 14.00 % p.a.                 | 13.00% p.a. | 14.00 % p.a. |
| <b>G. Consumer Finance</b>                                                                                                                             |                              |             |              |
| 1. Doctors Loan/ Professional Loans                                                                                                                    | 14.00 % p.a.                 | 13.00% p.a. | 14.00 % p.a. |
| 2. Flat Purchase                                                                                                                                       | 14.00 % p.a.                 | 13.00% p.a. | 14.00 % p.a. |
| 3. Transport loan (Motor car/Motor cycle etc.)                                                                                                         | 14.00 % p.a.                 | 13.00% p.a. | 14.00 % p.a. |
| 4. Consumer Goods (TV, Freeze, Air Cooler, Computer, Furniture etc.)                                                                                   | 14.00 % p.a.                 | 13.00% p.a. | 14.00 % p.a. |
| 5. Credit Cards                                                                                                                                        | 14.00 % p.a.                 | 13.00% p.a. | 14.00 % p.a. |
| 6. Educational Expenses                                                                                                                                | 14.00 % p.a.                 | 13.00% p.a. | 14.00 % p.a. |
| 7. Treatment Expenses                                                                                                                                  | 14.00 % p.a.                 | 13.00% p.a. | 14.00 % p.a. |
| 8. Marriage Expenses                                                                                                                                   | 14.00 % p.a.                 | 13.00% p.a. | 14.00 % p.a. |
| 9. Land Purchase                                                                                                                                       | 14.00 % p.a.                 | 13.00% p.a. | 14.00 % p.a. |
| 10. Loan against Salary                                                                                                                                | 14.00 % p.a.                 | 13.00% p.a. | 14.00 % p.a. |
| 11. Loan against PF                                                                                                                                    | 14.00 % p.a.                 | 13.00% p.a. | 14.00 % p.a. |
| 12. Personal Loan against DPS, MSS etc.                                                                                                                | 14.00 % p.a.                 | 13.00% p.a. | 14.00 % p.a. |
| 13. Personal Loan against FDR, MBS, DBS etc.                                                                                                           | 14.00 % p.a.                 | 13.00% p.a. | 14.00 % p.a. |
| 14. Travelling/ Holiday Loan                                                                                                                           | 14.00 % p.a.                 | 13.00% p.a. | 14.00 % p.a. |
| 15. Other personal Loans                                                                                                                               | 14.00 % p.a.                 | 13.00% p.a. | 14.00 % p.a. |
| <b>H. Miscellaneous</b>                                                                                                                                |                              |             |              |
| 1. Private Welfare and Development Activities                                                                                                          | 14.00 % p.a.                 | 13.00% p.a. | 14.00 % p.a. |
| 2. Advances for Special Credit Program (EPZ, Special Economic Zone, Youth development etc.)                                                            | 14.00 % p.a.                 | 13.00% p.a. | 14.00 % p.a. |
| 3. Swanirvar                                                                                                                                           | 14.00 % p.a.                 | 13.00% p.a. | 14.00 % p.a. |
| 4. Poverty Alleviation Program                                                                                                                         | 14.00 % p.a.                 | 13.00% p.a. | 14.00 % p.a. |
| 5. Other loans not mentioned above                                                                                                                     | 14.00 % p.a.                 | 13.00% p.a. | 14.00 % p.a. |
| Related Official's Name, Designation, Email and Contact number: Fauzia Tabassum, Senior Principal Officer, tabassumF@basicbanklimited.com, 01790746739 |                              |             |              |

