

**Declared Lending Interest Rate by Economic Sector**

Name of the Bank: Sonali Bank PLC

As on 16-10-2024			
Economic Purposes	Declared rate(%)	Lowest rate	Highest rate
A	B	C	D
<b>A. Agriculture, Fishing &amp; Forestry</b>			
1. Agriculture			
a) Cultivation	4.00-11.90%	N/A	N/A
b) Plantation	11.90%	N/A	N/A
c) Agricultural Machineries and Implements	11.90%	N/A	N/A
d) Fertilizers and Pesticides Loans for Farmers	11.90%	N/A	N/A
e) Livestock	11.90%	N/A	N/A
f) Vegetables/Fruits Preservation in cold storage	11.90%	N/A	N/A
g) Agriculture Loan Disbursed through NGOs	11.90%	N/A	N/A
2. Fishing	11.90%	N/A	N/A
3. Forestry and Logging	11.90%	N/A	N/A
<b>B. Industry</b>			
1. Term Loan ( Other than Working Capital Financing)			
a) Large Industries			
(aa) RMG	12.90%	N/A	N/A
(ab) Others	12.90%	N/A	N/A
b) Small and Medium Industries	12.90%	N/A	N/A
c) Cottage Industries/Micro Industries	12.90%	N/A	N/A
d) Service Industries	12.90%	N/A	N/A
2. Working Capital Financing (Excluding Export & Import Financing)			
a) Large Industries			
(aa) RMG	12.90%	N/A	N/A
(ab) Others	12.90%	N/A	N/A
b) Small and Medium Industries	12.90%	N/A	N/A
c) Cottage Industries/Micro Industries	12.90%	N/A	N/A
d) Service Industries	12.90%	N/A	N/A
<b>C. Construction</b>			
1. Housing (Commercial) For Developer/Contractor	12.90%	N/A	N/A
2. Housing (Residential) in urban area for individual person	9.00-12.50%	N/A	N/A
3. Housing (Residential) in rural area for individual person	7.00%	N/A	N/A



## Declared Lending Interest Rate by Economic Sector

Name of the Bank: Sonali Bank PLC

As on 16-10-2024			
Economic Purposes	Declared rate(%)	Lowest rate	Highest rate
A	B	C	D
4. Infrastructure Development (Road, Culvert, Bridge, etc.)	12.90%	N/A	N/A
5. House Renovation or Repairing or Extension	12.50%	N/A	N/A
6. Commercial Building (Market, Factory, Hotel, Cold storage, Ware-house etc.)	12.90%	N/A	N/A
7. Establishment of Solar panel	12.90%	N/A	N/A
8. Effluent Treatment Plant	12.90%	N/A	N/A
9. Loan against Work Order/Pay Order/Earnest Money	12.90%	N/A	N/A
10. Water-works	N/A	N/A	N/A
11. Sanitary Services	N/A	N/A	N/A
<b>D. Transport</b>			
1. Road Transport ( excluding personal vehicle & lease finance)	12.90%	N/A	N/A
2. Water Transport (excluding Fishing Boats)	12.90%	N/A	N/A
3. Air Transport	12.90%	N/A	N/A
<b>E. Trade &amp; Commerce</b>			
1. Wholesale and Retail Trade (CC, OD etc.)			
a) Wholesale Trading	12.90%	N/A	N/A
b) Retail Trading	12.90%	N/A	N/A
c) Other Commercial lending	12.90%	N/A	N/A
2. Procurement by Government			
a) Jute	12.90%	N/A	N/A
b) Paddy	12.90%	N/A	N/A
c) Wheat	12.90%	N/A	N/A
d) Others	12.90%	N/A	N/A
3. Export Financing ( PC, ECC etc.)			
a) Jute and Jute Products	11.90%	N/A	N/A
b) Tea	11.90%	N/A	N/A
c) Hides and Skins	11.90%	N/A	N/A
d) Ready-made Garments	11.90%	N/A	N/A
e) Non-traditional Items	11.90%	N/A	N/A
f) Other Exported Items	11.90%	N/A	N/A



## Declared Lending Interest Rate by Economic Sector

Name of the Bank: Sonali Bank PLC

As on 16-10-2024			
Economic Purposes	Declared rate(%)	Lowest rate	Highest rate
A	B	C	D
<b>4. Import Financing (LIM, LTR, TR etc.)</b>			
a) Food Items	12.90%	N/A	N/A
b) Petroleum and Petroleum Products	12.90%	N/A	N/A
c) Machineries and Implements	12.90%	N/A	N/A
d) Textile and Textile Products	12.90%	N/A	N/A
e) Electric and Electronic goods & Spares	12.90%	N/A	N/A
f) Sanitary Goods Including Tiles, Stones & Clinkers	12.90%	N/A	N/A
g) Cosmetics & Crockeries	12.90%	N/A	N/A
h) Medicine and Surgical Instruments	12.90%	N/A	N/A
i) New Automobiles	12.90%	N/A	N/A
j) Reconditioned Automobiles	12.90%	N/A	N/A
k) Chemicals (except Medicine)	12.90%	N/A	N/A
l) Iron and Steel Products	12.90%	N/A	N/A
m) Paper and Printed Papers	12.90%	N/A	N/A
n) Computer and Accessories	12.90%	N/A	N/A
o) Wood & Logging	12.90%	N/A	N/A
p) Plastic & Plastic Products including toys	12.90%	N/A	N/A
q) Leather Goods	12.90%	N/A	N/A
r) Poultry feeds	12.90%	N/A	N/A
s) Cattle feeds	12.90%	N/A	N/A
t) Coal	12.90%	N/A	N/A
u) Ship	12.90%	N/A	N/A
v) Other Imported Items	12.90%	N/A	N/A
<b>5. Share Trading</b>	12.90%	N/A	N/A
<b>6. Lease Financing/Leasing</b>	12.90%	N/A	N/A
<b>F. Other Institutional Loan</b>			
<b>1. Loan to Financial Corporations</b>			
a) Credit to NBFIs	12.90%	N/A	N/A
b) Credit to Insurance companies	12.90%	N/A	N/A



## Declared Lending Interest Rate by Economic Sector

Name of the Bank: Sonali Bank PLC

As on 16-10-2024			
Economic Purposes	Declared rate(%)	Lowest rate	Highest rate
A	B	C	D
c) Credit to NGO (excluding Agriculture)	11.90%	N/A	N/A
d) Credit to Merchant Banks/ Brokerage Houses	12.90%	N/A	N/A
e) Credit to Co-operative Banks/Societies	12.90%	N/A	N/A
2. Financing to Educational Institutions	12.90%	N/A	N/A
<b>G. Consumer Finance</b>			
1. Doctors Loan/ Professional Loans	12.90%	N/A	N/A
2. Flat Purchase	9.00-12.50%	N/A	N/A
3. Transport loan (Motor car/Motor cycle etc.)	N/A	N/A	N/A
4. Consumer Goods (TV, Freeze, Air Coolar, Computer, Furniture etc.)	12.90%	N/A	N/A
5. Credit Cards	14.00-16.00%	N/A	N/A
6. Educational Expenses	12.90%	N/A	N/A
7. Treatment Expenses	N/A	N/A	N/A
8. Marriage Expenses	N/A	N/A	N/A
9. Land Purchase	N/A	N/A	N/A
10. Loan against Salary	12.90%	N/A	N/A
11. Loan against PF	N/A	N/A	N/A
12. Personal Loan against DPS, MSS etc.	3% above the Interest Rate payable to the Clients but maximum 12.90%	N/A	N/A
13. Personal Loan against FDR, MBS, DBS etc.	3% above the Interest Rate payable to the Clients but maximum 12.90%	N/A	N/A
14. Travelling/ Holiday Loan	N/A	N/A	N/A
15. Other personal Loans	12.90%	N/A	N/A
<b>H. Miscellaneous</b>		N/A	N/A
1. Private Welfare and Development Activities	11.90%	N/A	N/A
2. Advances for Special Credit Program (EPZ, Special Economic Zone, Youth development etc.)	12.90%	N/A	N/A
3. Swanirvar	11.90%	N/A	N/A
4. Poverty Alleviation Program	11.90%	N/A	N/A
5. Other loans not mentioned above	4.00-12.90%	N/A	N/A

  
**BIDHAN DEBNATH**  
Principal Officer  
Treasury Management Division-1 (Front Office)  
Sonali Bank PLC  
Head Office, Dhaka.

  
Md. Mahbuzar Rahman  
Assistant General Manager  
Treasury Management Division-1 (Front Office)  
Sonali Bank PLC  
Head Office, Dhaka.

  
Mohammad Fazlul Kabir  
Deputy General Manager  
Treasury Management Division-1 (Front Office)  
Sonali Bank PLC  
Head Office, Dhaka.