

Declared Lending Interest Rate by Economic Sector
Name of the Bank: ONE Bank PLC

Economic Purposes	As on 31-12-2025		
	Declared rate	Lowest rate	Highest rate
	A	B	C
A. Agriculture, Fishing & Forestry			
1. Agriculture			
a) Cultivation		13.50%	
b) Plantation		13.50%	
c) Agricultural Machineries and Implements		13.50%	
d) Fertilizers and Pesticides Loans for Farmers		13.50%	
e) Livestock		13.50%	
f) Vegetables/Fruits Preservation in cold storage		13.50%	
g) Agriculture Loan Disbursed through NGOs		13.50%	
2. Fishing	14.50%	13.50%	15.50%
3. Forestry and Logging	14.50%	13.50%	15.50%
B. Industry			
1. Term Loan (Other than Working Capital Financing)			
a) Large Industries			
(aa) RMG	14.50%	13.50%	15.50%
(ab) Others	14.50%	13.50%	15.50%
b) Small and Medium Industries	15.50%	14.50%	16.50%
c) Cottage Industries/Micro Industries	15.50%	14.50%	16.50%
d) Service Industries	15.50%	14.50%	16.50%
2. Working Capital Financing (Excluding Export & Import Financing)			
a) Large Industries			
(aa) RMG	14.50%	13.50%	15.50%
(ab) Others	14.50%	13.50%	15.50%
b) Small and Medium Industries	15.50%	14.50%	16.50%
c) Cottage Industries/Micro Industries	15.50%	14.50%	16.50%
d) Service Industries	15.50%	14.50%	16.50%
C. Construction			
1. Housing (Commercial) For Developer/Contractor		13.50%	15.50%
2 . Housing (Residential) in urban area for individual person	14.50%	13.50%	15.50%
3. Housing (Residential) in rural area for individual person	14.50%	13.50%	15.50%

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4. Infrastructure Development (Road, Culvert, Bridge, etc.)	15.50%	14.50%	16.50%
5. House Renovation or Repairing or Extension	14.50%	13.50%	15.50%
6. Commercial Building (Market, Factory, Hotel, Cold storage, Ware-house etc.)	15.50%	14.50%	16.50%
7. Establishment of Solar panel	14.50%	13.50%	15.50%
8. Effluent Treatment Plant	14.50%	13.50%	15.50%
9. Loan against Work Order/Pay Order/Earnest Money	15.50%	14.50%	16.50%
10. Water-works	15.50%	14.50%	16.50%
11. Sanitary Services	15.50%	14.50%	16.50%
D. Transport			
1. Road Transport (excluding personal vehicle & lease finance)	15.50%	14.50%	16.50%
2. Water Transport (excluding Fishing Boats)	15.50%	14.50%	16.50%
3. Air Transport	15.50%	14.50%	16.50%
E. Trade & Commerce			
1. Wholesale and Retail Trade (CC, OD etc.)	15.50%	14.50%	16.50%
a) Wholesale Trading	15.50%	14.50%	16.50%
b) Retail Trading	15.50%	14.50%	16.50%
c) Other Commercial lending	15.50%	14.50%	16.50%
2. Procurement by Government			
a) Jute	15.50%	14.50%	16.50%
b) Paddy	15.50%	14.50%	16.50%
c) Wheat	15.50%	14.50%	16.50%
d) Others	15.50%	14.50%	16.50%
3. Export Financing (PC, ECC etc.)			
a) Jute and Jute Products	13.50%	12.50%	14.50%
b) Tea	13.50%	12.50%	14.50%
c) Hides and Skins	13.50%	12.50%	14.50%
d) Ready-made Garments	13.50%	12.50%	14.50%
e) Non-traditional Items	13.50%	12.50%	14.50%
f) Other Exported Items	13.50%	12.50%	14.50%

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4. Import Financing (LIM, LTR, TR etc.)			
a) Food Items	14.50%	13.50%	15.50%
b) Petroleum and Petroleum Products	14.50%	13.50%	15.50%
c) Machineries and Implements	14.50%	13.50%	15.50%
d) Textile and Textile Products	14.50%	13.50%	15.50%
e) Electric and Electronic goods & Spares	15.50%	14.50%	16.50%
f) Sanitary Goods Including Tiles, Stones & Clinkers	15.50%	14.50%	16.50%
g) Cosmetics & Crockeries	15.50%	14.50%	16.50%
h) Medicine and Surgical Instruments	15.50%	14.50%	16.50%
i) New Automobiles	15.50%	14.50%	16.50%
j) Reconditioned Automobiles	15.50%	14.50%	16.50%
k) Chemicals (except Medicine)	15.50%	14.50%	16.50%
l) Iron and Steel Products	15.50%	14.50%	16.50%
m) Paper and Printed Papers	15.50%	14.50%	16.50%
n) Computer and Accessories	15.50%	14.50%	16.50%
o) Wood & Logging	15.50%	14.50%	16.50%
p) Plastic & Plastic Products including toys	15.50%	14.50%	16.50%
q) Leather Goods	15.50%	14.50%	16.50%
r) Poultry feeds	14.50%	13.50%	15.50%
s) Cattle feeds	14.50%	13.50%	15.50%
t) Coal	15.50%	14.50%	16.50%
u) Ship	15.50%	14.50%	16.50%
v) Other Imported Items	15.50%	14.50%	16.50%
5. Share Trading	N/A		
6. Lease Financing/Leasing	14.50%	13.50%	15.50%
F. Other Institutional Loan			
1. Loan to Financial Corporations			
a) Credit to NBFI	15.50%	14.50%	16.50%
b) Credit to Insurance companies	N/A		

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c) Credit to NGO (excluding Agriculture)	15.00%	14.00%	16.00%
d) Credit to Merchant Banks/ Brokerage Houses	15.50%	14.50%	16.50%
e) Credit to Co-operative Banks/Societies		N/A	
2. Financing to Educational Institutions	15.50%	14.50%	16.50%
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 Cooler, Computer, Furniture etc.)	15.50%	14.50%	16.50%
5. Credit Cards		25.00%	
6. Educational Expenses	14.50%	13.50%	15.50%
7. Treatment Expenses	14.50%	13.50%	15.50%
8. Marriage Expenses	15.50%	14.50%	16.50%
9. Land Purchase		N/A	
10. Loan against Salary	15.50%	14.50%	16.50%
11. Loan against PF		N/A	
12. Personal Loan against DPS, MSS etc.		2.5%-3% above the rate of Deposit	
13. Personal Loan against FDR, MBS, DBS etc.		2.5%-3% above the rate of Deposit	
14. Travelling/ Holiday Loan	15.50%	14.50%	16.50%
15. Other personal Loans	15.50%	14.50%	16.50%
H. Miscellaneous			
1. Private Welfare and Development Activities		N/A	
2. Advances for Special Credit Program (EPZ, Special Economic Zone, Youth development etc.)		N/A	
3. Swanirvar		N/A	
4. Poverty Alleviation Program		N/A	
5. Other loans not mentioned above	15.50%	14.50%	16.50%

Related Official's Name, Designation, Email and Contact number:

Name: Satirtha Kumar Paul

Designation: SAVP

Email: mis.crm@onebank.com.bd

Cell # 01839756877