Annexure- A

Declared Lending Interest Rate by Economic Sector

Name of the Bank: ONE Bank PLC

	As on 31-10-2026		
Economic Purposes	Declared rate	Lowest rate	Highest rate
A	B	C	D
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	13.50%	12.50%	14.50%
(ab) Others	13.50%	12.50%	14.50%
b) Small and Medium Industries	14.50%	13.50%	15.50%
c) Cottage Industries/Micro Industries	14.50%	13.50%	15.50%
d) Service Industries	13.50%	12.50%	14.50%
2. Working Capital Financing (Excluding Export & Import Financing)			
a) Large Industries			
(aa) RMG	13.00%	12.00%	14.00%
(ab) Others	13.00%	12.00%	14.00%
b) Small and Medium Industries	14.50%	13.50%	15.50%
c) Cottage Industries/Micro Industries	14.50%	13.50%	15.50%
d) Service Industries	13.00%	12.00%	14.00%
C. Construction			
1. Housing (Commercial) For Developer/Contractor	13.00%	12.00%	14.00%
2 . Housing (Residential) in urban area for individual person	12.00%	11.00%	13.00%
3. Housing (Residential) in rural area for individual person	12.00%	11.00%	13.00%

Declared Lending Interest Rate by Economic Sector

Name of the Bank: ONE Bank PLC

	As on 31-10-2026		
Economic Purposes	Declared rate	Lowest rate	Highest rate
A	B	C	D
4. Infrastructure Development (Road, Culvert, Bridge, etc.)	13.00%	12.00%	14.00%
5. House Renovation or Repairing or Extension	14.50%	13.50%	15.50%
6. Commercial Building (Market, Factory, Hotel, Cold storage, Ware-house etc.)	13.00%	12.00%	14.00%
7. Establishment of Solar panel	13.00%	12.00%	14.00%
8. Effluent Treatment Plant	13.00%	12.00%	14.00%
9. Loan against Work Order/Pay Order/Earnest Money	14.00%	13.00%	15.00%
10. Water-works	13.00%	12.00%	14.00%
11. Sanitary Services	13.00%	12.00%	14.00%
D. Transport			
1. Road Transport (excluding personal vehicle & lease finance)	13.00%	12.00%	14.00%
2. Water Transport (excluding Fishing Boats)	13.00%	12.00%	14.00%
3. Air Transport	13.00%	12.00%	14.00%
E. Trade & Commerce			
1. Wholesale and Retail Trade (CC, OD etc.)	13.50%	12.50%	14.50%
a) Wholesale Trading	13.50%	12.50%	14.50%
b) Retail Trading	13.50%	12.50%	14.50%
c) Other Commercial lending	13.50%	12.50%	14.50%
2. Procurement by Government	13.50%	12.50%	14.50%
a) Jute	13.50%	12.50%	14.50%
b) Paddy	13.50%	12.50%	14.50%
c) Wheat	13.50%	12.50%	14.50%
d) Others	13.50%	12.50%	14.50%
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%

Declared Lending Interest Rate by Economic Sector

Name of the Bank: ONE Bank PLC

	As on 31-10-2026		
Economic Purposes	Declared rate	Lowest rate	Highest rate
A	B	C	D
4. Import Financing (LIM, LTR, TR etc.)			
a) Food Items	13.50%	12.50%	14.50%
b) Petroleum and Petroleum Products	13.50%	12.50%	14.50%
c) Machineries and Implements	13.50%	12.50%	14.50%
d) Textile and Textile Products	13.50%	12.50%	14.50%
e) Electric and Electronic goods & Spares	13.50%	12.50%	14.50%
f) Sanitary Goods Including Tiles, Stones & Clinkers	13.50%	12.50%	14.50%
g) Cosmetics & Crockeries	13.50%	12.50%	14.50%
h) Medicine and Surgical Instruments	13.50%	12.50%	14.50%
i) New Automobiles	13.50%	12.50%	14.50%
j) Reconditioned Automobiles	13.50%	12.50%	14.50%
k) Chemicals (except Medicine)	13.50%	12.50%	14.50%
l) Iron and Steel Products	13.50%	12.50%	14.50%
m) Paper and Printed Papers	13.50%	12.50%	14.50%
n) Computer and Accessories	13.50%	12.50%	14.50%
o) Wood & Logging	13.50%	12.50%	14.50%
p) Plastic & Plastic Products including toys	13.50%	12.50%	14.50%
q) Leather Goods	13.50%	12.50%	14.50%
r) Poultry feeds	13.50%	12.50%	14.50%
s) Cattle feeds	13.50%	12.50%	14.50%
t) Coal	13.50%	12.50%	14.50%
u) Ship	13.50%	12.50%	14.50%
v) Other Imported Items	13.50%	12.50%	14.50%
5. Share Trading	N/A		
6. Lease Financing/Leasing	14.00%	13.00%	15.00%
F. Other Institutional Loan			
1. Loan to Financial Corporations			
a) Credit to NBFI	14.50%	13.50%	15.50%
b) Credit to Insurance companies	N/A		

Declared Lending Interest Rate by Economic Sector

Name of the Bank: ONE Bank PLC

	As on 31-10-2026		
Economic Purposes	Declared rate	Lowest rate	Highest rate
A	B	C	D
c) Credit to NGO (excluding Agriculture)	15.50%	14.50%	16.50%
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	13.00%	12.00%	14.00%
2. Flat Purchase	12.00%	11.00%	13.00%
3. Transport loan (Motor car/Motor cycle etc.)	12.00%	11.00%	13.00%
4. Consumer Goods (TV, Freeze, Air Coolar, Computer, Furniture etc.)	14.00%	13.00%	15.00%
5. Credit Cards	25.00%		
6. Educational Expenses	14.00%	13.00%	15.00%
7. Treatment Expenses	14.00%	13.00%	15.00%
8. Marriage Expenses	14.00%	13.00%	15.00%
9. Land Purchase	N/A		
10. Loan against Salary	14.00%	13.00%	15.00%
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	14.00%	13.00%	15.00%
15. Other personal Loans	14.00%	13.00%	15.00%
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