

Declared Lending Interest Rate by Economic Sector

Name of the bank: Habib Bank Limited

	Applicable from 01 December 2025		
Economic Purposes	Declared rate	Lowest rate	Highest rate
A	B	C	D
A. Agriculture, Fishing & Forestry			
1. Agriculture			
a) Cultivation	10.90%	9.90%	11.90%
b) Plantation	10.90%	9.90%	11.90%
c) Agricultural Machineries and Implements	10.90%	9.90%	11.90%
d) Fertilizers and Pesticides Loans for Farmers	10.90%	9.90%	11.90%
e) Livestock	10.90%	9.90%	11.90%
f) Vegetables/Fruits Preservation in cold storage	10.90%	9.90%	11.90%
g) Agriculture Loan Disbursed through NGOs	10.90%	9.90%	11.90%
2. Fishing	10.90%	9.90%	11.90%
3. Forestry and Logging	10.90%	9.90%	11.90%
B. Industry			
1. Term Loan (Other than Working Capital Financing)			
a) Large Industries			
(aa) RMG	11.90%	10.90%	12.90%
(ab) Others	11.90%	10.90%	12.90%
b) Small and Medium Industries	11.90%	10.90%	12.90%
c) Cottage Industries/Micro Industries	11.90%	10.90%	12.90%
d) Service Industries	11.90%	10.90%	12.90%
2. Working Capital Financing (Excluding Export & Import Financing)			
a) Large Industries			
(aa) RMG	11.90%	10.90%	12.90%
(ab) Others	11.90%	10.90%	12.90%
b) Small and Medium Industries	11.90%	10.90%	12.90%
c) Cottage Industries/Micro Industries	11.90%	10.90%	12.90%
d) Service Industries	11.90%	10.90%	12.90%
C. Construction			
1. Housing (Commercial) For Developer/Contractor	11.90%	10.90%	12.90%
2. Housing (Residential) in urban area for individual person	11.90%	10.90%	12.90%
3. Housing (Residential) in rural area for individual person	11.90%	10.90%	12.90%

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4. Infrastructure Development (Road, Culvert, Bridge, etc.)	11.90%	10.90%	12.90%
5. House Renovation or Repairing or Extension	11.90%	10.90%	12.90%
6. Commercial Building (Market, Factory, Hotel, Cold storage, Ware-house etc.)	11.90%	10.90%	12.90%
7. Establishment of Solar panel	11.90%	10.90%	12.90%
8. Effluent Treatment Plant	11.90%	10.90%	12.90%
9. Loan against Work Order/Pay Order/Earnest Money	11.90%	10.90%	12.90%
10. Water-works	11.90%	10.90%	12.90%
11. Sanitary Services	11.90%	10.90%	12.90%
D. Transport			
1. Road Transport (excluding personal vehicle & lease finance)	11.90%	10.90%	12.90%
2. Water Transport (excluding Fishing Boats)	11.90%	10.90%	12.90%
3. Air Transport	11.90%	10.90%	12.90%
E. Trade & Commerce			
1. Wholesale and Retail Trade (CC, OD etc.)			
a) Wholesale Trading	11.90%	10.90%	12.90%
b) Retail Trading	11.90%	10.90%	12.90%
c) Other Commercial lending	11.90%	10.90%	12.90%
2. Procurement by Government			
a) Jute	11.90%	10.90%	12.90%
b) Paddy	11.90%	10.90%	12.90%
c) Wheat	11.90%	10.90%	12.90%
d) Others	11.90%	10.90%	12.90%
3. Export Financing (PC, ECC etc.)			
a) Jute and Jute Products	N/A	N/A	N/A
b) Tea	N/A	N/A	N/A
c) Hides and Skins	N/A	N/A	N/A
d) Ready-made Garments	N/A	N/A	N/A
e) Non-traditional Items	N/A	N/A	N/A
f) Other Exported Items	N/A	N/A	N/A

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4. Import Financing (LIM, LTR, TR etc.)			
a) Food Items	11.90%	10.90%	12.90%
b) Petroleum and Petroleum Products	11.90%	10.90%	12.90%
c) Machineries and Implements	11.90%	10.90%	12.90%
d) Textile and Textile Products	11.90%	10.90%	12.90%
e) Electric and Electronic goods & Spares	11.90%	10.90%	12.90%
f) Sanitary Goods Including Tiles, Stones & Clinkers	11.90%	10.90%	12.90%
g) Cosmetics & Crockerries	11.90%	10.90%	12.90%
h) Medicine and Surgical Instruments	11.90%	10.90%	12.90%
i) New Automobiles	11.90%	10.90%	12.90%
j) Reconditioned Automobiles	11.90%	10.90%	12.90%
k) Chemicals (except Medicine)	11.90%	10.90%	12.90%
l) Iron and Steel Products	11.90%	10.90%	12.90%
m) Paper and Printed Papers	11.90%	10.90%	12.90%
n) Computer and Accessories	11.90%	10.90%	12.90%
o) Wood & Logging	11.90%	10.90%	12.90%
p) Plastic & Plastic Products including toys	11.90%	10.90%	12.90%
q) Leather Goods	11.90%	10.90%	12.90%
r) Poultry feeds	11.90%	10.90%	12.90%
s) Cattle feeds	11.90%	10.90%	12.90%
t) Coal	11.90%	10.90%	12.90%
u) Ship	11.90%	10.90%	12.90%
v) Other Imported Items	11.90%	10.90%	12.90%
5. Share Trading	11.90%	10.90%	12.90%
6. Lease Financing/Leasing	11.90%	10.90%	12.90%
F. Other Institutional Loan			
1. Loan to Financial Corporations			
a) Credit to NBFI	10.90%	9.90%	11.90%
b) Credit to Insurance companies	N/A	N/A	N/A

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c) Credit to NGO (excluding Agriculture)	10.90%	9.90%	11.90%
d) Credit to Merchant Banks/ Brokerage Houses	N/A	N/A	N/A
e) Credit to Co-operative Banks/Societies	N/A	N/A	N/A
2. Financing to Educational Institutions	11.90%	10.90%	12.90%
G. Consumer Finance			
1. Doctors Loan/ Professional Loans	N/A	N/A	N/A
2. Flat Purchase	N/A	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.)	N/A	N/A	N/A
5. Credit Cards	N/A	N/A	N/A
6. Educational Expenses	N/A	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	N/A	N/A	N/A
11. Loan against PF	N/A	N/A	N/A
12. Personal Loan against DPS, MSS etc.	N/A	N/A	N/A
13. Personal Loan against FDR, MBS, DBS etc.	N/A	N/A	N/A
14. Travelling/ Holiday Loan	N/A	N/A	N/A
15. Other personal Loans	N/A	N/A	N/A
H. Miscellaneous			
1. Private Welfare and Development Activities	11.90%	10.90%	12.90%
2. Advances for Special Credit Program (EPZ, Special Economic Zone, Youth development etc.)	11.90%	10.90%	12.90%
3. Swanirvar	11.90%	10.90%	12.90%
4. Poverty Alleviation Program	11.90%	10.90%	12.90%
5. Other loans not mentioned above	11.90%	10.90%	12.90%
6. Cash Covered Facilities	HBL FDR + 2% margin	HBL FDR + 1% margin	HBL FDR + 3% margin