

Declared Investment Profit Rate by Economic Sector

Name of the bank: Islami Bank Bangladesh PLC

Economic Purposes	With effect from 04.11.2024		
	Declared rate	Lowest rate	Highest rate
A	B	C	D
A. Agriculture, Fishing & Forestry			
1. Agriculture	12.50%	N/A	N/A
a) Cultivation	12.50%	N/A	N/A
b) Plantation	12.50%	N/A	N/A
c) Agricultural Machineries and Implements	12.50%	N/A	N/A
d) Fertilizers and Pesticides Investments for Farmers	12.50%	N/A	N/A
e) Livestock	12.50%	N/A	N/A
f) Vegetables/Fruits Preservation in cold storage	12.50%	N/A	N/A
g) Agriculture Investment Disbursed through NGOs	N/A	N/A	N/A
2. Fishing	12.50%	N/A	N/A
3. Forestry and Logging	12.50%	N/A	N/A
B. Industry			
1. Term Investment (Other than Working Capital Financing)			
a) Large Industries	14.00%	13.00%	15.00%
(aa) RMG	14.00%	13.00%	15.00%
(ab) Others	14.00%	13.00%	15.00%
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	14.50%	13.50%	15.50%
2. Working Capital Financing/ Investment (Excluding Export(Bai Salam) & Import Financing)			
a) Large Industries	14.00%	13.00%	15.00%
(aa) RMG	14.00%	13.00%	15.00%
(ab) Others	14.00%	13.00%	15.00%
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	14.50%	13.50%	15.50%
C. Construction			
1. Housing (Commercial) For Developer/Contractor	14.50%	13.50%	15.50%
2. Housing (Residential) in urban area for individual person	15.00%	N/A	N/A
3. Housing (Residential) in rural area for individual person	15.00%	N/A	N/A



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4. Infrastructure Development (Road, Culvert, Bridge, etc.)	14.50%	13.50%	15.50%
5. House Renovation or Repairing or Extension	15.00%	N/A	N/A
6. Commercial Building (HIP-Commercial)	16.00%	N/A	N/A
7. Establishment of Solar panel	14.25%	13.25%	15.25%
8. Effluent Treatment Plant	14.25%	13.25%	15.25%
9. Investment against Work Order/Pay Order/Earnest Money	14.50%	13.50%	15.50%
10. Water-works	14.25%	13.25%	15.25%
11. Sanitary Services	14.25%	13.25%	15.25%
D. Transport			
1. Road Transport (excluding personal vehicle)	14.50%	13.50%	15.50%
2. Water Transport (excluding Fishing Boats)	14.50%	13.50%	15.50%
3. Air Transport	14.50%	13.50%	15.50%
E. Trade & Commerce			
1. Wholesale and Retail Trade			
a) Wholesale Trading	14.50%	13.50%	15.50%
b) Retail Trading	14.50%	13.50%	15.50%
c) Other Commercial Investments	14.50%	13.50%	15.50%
2. Procurement by Government			
a) Jute	14.50%	N/A	N/A
b) Paddy	14.50%	N/A	N/A
c) Wheat	14.50%	N/A	N/A
d) Others	14.50%	N/A	N/A
3. Export Financing (Bai Salam)			
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%



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



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c) Credit to NGO (excluding Agriculture)	14.50%	13.50%	15.50%
d) Credit to Merchant Banks/ Brokerage Houses	14.50%	13.50%	15.50%
e) Credit to Co-operative Banks/Societies	14.50%	13.50%	15.50%
2. Financing to Educational Institutions	14.50%	13.50%	15.50%
G. Consumer Finance/Investment			
1. Doctors Investment/ Professional Investments	15.00%	N/A	N/A
2. Flat Purchase	15.00%	N/A	N/A
3. Transport Investment (Motor car/Motor cycle etc.)	16.00%	N/A	N/A
4. Consumer Goods (TV, Freeze, Air Coolar, Computer, Furniture etc.)	16.00%	N/A	N/A
5. Credit/Khidma Cards	N/A	N/A	N/A
6. Educational Expenses	15.00%	N/A	N/A
7. Treatment Expenses	15.00%	N/A	N/A
8. Marriage Expenses	N/A	N/A	N/A
9. Land Purchase	N/A	N/A	N/A
10. Investment against Salary	N/A	N/A	N/A
11. Investment against PF	N/A	N/A	N/A
12. Personal Investment against DPS, MSS etc.	N/A	N/A	N/A
13. Personal Investment against FDR, MBS, DBS etc.	N/A	N/A	N/A
14. Travelling/ Holiday Investment	N/A	N/A	N/A
15. Other personal/Consumer Investments	16.00%	N/A	N/A
H. Miscellaneous			
1. Private Welfare and Development Activities	N/A	N/A	N/A
2. Advances for Special Credit Program (EPZ, Special Economic Zone, Youth development etc.)	N/A	N/A	N/A
3. Swanirvar	N/A	N/A	N/A
4. Poverty Alleviation Program	N/A	N/A	N/A
5. Rural Investment (RDS, UPDS and others)	13.00%	N/A	N/A
6. Other Investments not mentioned above	14.50%	13.50%	15.50%

