

Declared Investment Profit Rate by Economic Sector

Name of the bank: Islami Bank Bangladesh PLC

		With effect from 04.11.2024		
Economic Purposes		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 NBFI	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 Cooler, 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%

