

Profit Rate Band on Investment for Islamic Banking with effect from October 01, 2024

Economic Purposes	Declared rate	Lowest rate	Highest rate
A	B	C	D
A. Agriculture, Fishing & Forestry			
1. Agriculture			
a) Cultivation	12.55%	11.55%	13.55%
b) Plantation	12.55%	11.55%	13.55%
c) Agricultural Machineries and Implements	12.55%	11.55%	13.55%
d) Fertilizers and Pesticides Investments for Farmers	12.55%	11.55%	13.55%
e) Livestock	12.55%	11.55%	13.55%
f) Vegetables/Fruits Preservation in cold storage	12.55%	11.55%	13.55%
g) Agriculture Investments Disbursed through NGOs	12.55%	11.55%	13.55%
2. Fishing	12.55%	11.55%	13.55%
3. Forestry and Logging	12.55%	11.55%	13.55%
B. Industry			
1. Term Investment (Other than Working Capital 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	13.75%	12.75%	14.75%
c) Cottage Industries/Micro Industries	13.75%	12.75%	14.75%
d) Service Industries	13.55%	12.55%	14.55%
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	13.75%	12.75%	14.75%
c) Cottage Industries/Micro Industries	13.75%	12.75%	14.75%
d) Service Industries	13.55%	12.55%	14.55%

Economic Purposes	Declared rate	Lowest rate	Highest rate
C. Construction			
1. Housing (Commercial) For Developer/Contractor	13.55%	12.55%	14.55%
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%
4. Infrastructure Development (Road, Culvert, Bridge, etc.)	13.55%	12.55%	14.55%
5. House Renovation or Repairing or Extension	12.00%	11.00%	13.00%
6. Commercial Building (Market, Factory, Hotel, Cold storage, Ware-house etc.)	13.55%	12.55%	14.55%
7. Establishment of Solar panel	12.55%	11.55%	13.55%
8. Effluent Treatment Plant	12.55%	11.55%	13.55%
9. Investment against Work Order/Pay Order/Earnest Money	13.55%	12.55%	14.55%
10. Water-works	12.55%	11.55%	13.55%
11. Sanitary Services	12.55%	11.55%	13.55%
D. Transport			
1. Road Transport (excluding personal vehicle & lease finance)	13.55%	12.55%	14.55%
2. Water Transport (excluding Fishing Boats)	13.55%	12.55%	14.55%
3. Air Transport	13.55%	12.55%	14.55%
E. Trade & Commerce			
1. Wholesale and Retail Trade (Bai-Muazzal, Bai-Murabaha etc.)			
a) Wholesale Trading	13.55%	12.55%	14.55%
b) Retail Trading	13.55%	12.55%	14.55%
c) Other Commercial lending	13.55%	12.55%	14.55%
2. Procurement by Government			
a) Jute	13.55%	12.55%	14.55%
b) Paddy	13.55%	12.55%	14.55%
c) Wheat	13.55%	12.55%	14.55%
d) Others	13.55%	12.55%	14.55%

Economic Purposes	Declared rate	Lowest rate	Highest rate
3. Export Financing (PC, ECC etc.)			
a) Jute and Jute Products	12.55%	11.55%	13.55%
b) Tea	12.55%	11.55%	13.55%
c) Hides and Skins	12.55%	11.55%	13.55%
d) Ready-made Garments	12.55%	11.55%	13.55%
e) Non-traditional Items	12.55%	11.55%	13.55%
f) Other Exported Items	12.55%	11.55%	13.55%
4. Import Financing (MTRI and others)			
a) Food Items	13.55%	12.55%	14.55%
b) Petroleum and Petroleum Products	13.55%	12.55%	14.55%
c) Machineries and implements	13.55%	12.55%	14.55%
d) Textile and Textile Products	13.55%	12.55%	14.55%
e) Electric and Electronic goods & Spares	13.55%	12.55%	14.55%
f) Sanitary Goods Including Tiles, Stones & Clinkers	13.55%	12.55%	14.55%
g) Cosmetics & Crockeries	13.55%	12.55%	14.55%
h) Medicine and Surgical Instruments	13.55%	12.55%	14.55%
i) New Automobiles	13.55%	12.55%	14.55%
j) Reconditioned Automobiles	13.55%	12.55%	14.55%
k) Chemicals (except Medicine)	13.55%	12.55%	14.55%
l) Iron and Steel Products	13.55%	12.55%	14.55%
m) Paper and Printed Papers	13.55%	12.55%	14.55%
n) Computer and Accessories	13.55%	12.55%	14.55%
o) Wood & Logging	13.55%	12.55%	14.55%
p) Plastic & Plastic Products including toys	13.55%	12.55%	14.55%
q) Leather Goods	13.55%	12.55%	14.55%
r) Poultry feeds	13.55%	12.55%	14.55%
s) Cattle feeds	13.55%	12.55%	14.55%
t) Coal	13.55%	12.55%	14.55%
u) Ship	13.55%	12.55%	14.55%

Economic Purposes	Declared rate	Lowest rate	Highest rate
v) Other Imported Items	13.55%	12.55%	14.55%
5. Share Trading	13.55%	12.55%	14.55%
6. Lease Financing/Leasing	13.55%	12.55%	14.55%
F. Other Institutional Investment			
1. Investment to Financial Corporations			
a) Credit to NBFI	13.55%	12.55%	14.55%
b) Credit to Insurance companies	13.55%	12.55%	14.55%
c) Credit to NGO (excluding Agriculture)	13.00%	12.00%	14.00%
d) Credit to Merchant Banks/Brokerage Houses	13.55%	12.55%	14.55%
e) Credit to Co-operative Banks/Societies	13.55%	12.55%	14.55%
2. Financing to Educational Institutions	13.55%	12.55%	14.55%
G. Consumer Finance			
1. Doctors Investment/Professional Investments	13.75%	12.75%	14.75%
2. Flat Purchase	12.00%	11.00%	13.00%
3. Transport Investment (Motor car/Motor cycle etc.)	12.00%	11.00%	13.00%
4. Consumer Goods (TV, Freeze, Air Cooler, Computer, Furniture etc.)	14.00%	13.00%	15.00%
5. Credit Cards	20.00%		
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. Investment against Salary	14.00%	13.00%	15.00%
11. Investment against PF	N/A		
12. Personal Investment against DPS, MSS etc.	Upto 3% spread		
13. Personal Investment against FDR, MBS, DBS etc.	Upto 3% spread		
14. Travelling/ Holiday Investment	14.00%	13.00%	15.00%
15. Other personal Investments	14.00%	13.00%	15.00%
H. Miscellaneous			

Economic Purposes	Declared rate	Lowest rate	Highest rate
1. Private Welfare and Development Activities	13.55%	12.55%	14.55%
2. Advances for Special Credit Program (EPZ, Special Economic Zone, Youth development etc.)	13.55%	12.55%	14.55%
3. Swarnirvar	13.55%	12.55%	14.55%
4. Poverty Alleviation Program	13.55%	12.55%	14.55%
5. SOD (MSFT/MSFD)/Term Investment favouring business concern covering 100% Own Bank FDR/DPS or any other cash collateral (in local currency)	Upto 3.00% spread but not less than COF+1.00%		
6. SOD/Term Investment favouring business concern covering 100% Own Bank FDR/DPS or any other cash collateral (in foreign currency)	Upto 4.00% spread but not less than COF+1.00%		
7. Other Investments not mentioned above	13.55%	12.55%	14.55%