

Declared Lending Profit Rate by Economic Sector

Name of the bank: ICB Islamic Bank Limited

	As on 06-09-2026		
Economic Purposes	Declared rate	Lowest rate	Highest rate
A	B	C	D
A. Agriculture, Fishing & Forestry			
1. Agriculture			
a) Cultivation	14% - 15%	14.00%	15.00%
b) Plantation	14% - 15%	14.00%	15.00%
c) Agricultural Machineries and Implements	14% - 15%	14.00%	15.00%
d) Fertilizers and Pesticides Loans for Farmers	14% - 15%	14.00%	15.00%
e) Livestock	14% - 15%	14.00%	15.00%
f) Vegetables/Fruits Preservation in cold storage	14% - 15%	14.00%	15.00%
g) Agriculture Loan Disbursed through NGOs	14% - 15%	14.00%	15.00%
2. Fishing	14% - 15%	14.00%	15.00%
3. Forestry and Logging	14% - 15%	14.00%	15.00%
B. Industry			
1. Term Loan (Other than Working Capital Financing)			
a) Large Industries	14% - 15%	14.00%	15.00%
(aa) RMG	14% - 15%	14.00%	15.00%
(ab) Others	14% - 15%	14.00%	15.00%
b) Small and Medium Industries	14% - 15%	14.00%	15.00%
c) Cottage Industries/Micro Industries	14% - 15%	14.00%	15.00%
d) Service Industries	14% - 15%	14.00%	15.00%
2. Working Capital Financing (Excluding Export & Import Financing)	14% - 15%	14.00%	15.00%
a) Large Industries	14% - 15%	14.00%	15.00%
(aa) RMG	14% - 15%	14.00%	15.00%
(ab) Others	14% - 15%	14.00%	15.00%
b) Small and Medium Industries	14% - 15%	14.00%	15.00%
c) Cottage Industries/Micro Industries	14% - 15%	14.00%	15.00%
d) Service Industries	14% - 15%	14.00%	15.00%
C. Construction			
1. Housing (Commercial) For Developer/Contractor	14% - 15%	14.00%	15.00%
2. Housing (Residential) in urban area for individual person	14% - 15%	14.00%	15.00%
3. Housing (Residential) in rural area for individual person	14% - 15%	14.00%	15.00%

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4. Infrastructure Development (Road, Culvert, Bridge, etc.)	N/A		
5. House Renovation or Repairing or Extension	14% - 15%	14.00%	15.00%
6. Commercial Building (Market, Factory, Hotel, Cold storage, Ware-house etc.)	14% - 15%	14.00%	15.00%
7. Establishment of Solar panel	N/A		
8. Effluent Treatment Plant	N/A		
9. Loan against Work Order	14% - 15%	14.00%	15.00%
10. Pay Order/Earnest Money	N/A		
11. Water-works	N/A		
12. Sanitary Services	N/A		
D. Transport			
1. Road Transport (excluding personal vehicle & lease finance)	15% - 16%	15.00%	16.00%
2. Water Transport (excluding Fishing Boats)	N/A		
3. Air Transport	N/A		
E. Trade & Commerce			
1. Wholesale and Retail Trade (BM Hypo etc.)			
a) Wholesale Trading	14% - 15%	14.00%	15.00%
b) Retail Trading	14% - 15%	14.00%	15.00%
c) Other Commercial lending	14% - 15%	14.00%	15.00%
2. Procurement by Government	N/A		
a) Jute			
b) Paddy			
c) Wheat			
d) Others			
3. Export Financing (PC, ECC etc.)			
a) Jute and Jute Products	14% - 15%	14.00%	15.00%
b) Tea	14% - 15%	14.00%	15.00%
c) Hides and Skins	14% - 15%	14.00%	15.00%
d) Ready-made Garments	14% - 15%	14.00%	15.00%
e) Non-traditional Items	14% - 15%	14.00%	15.00%
f) Other Exported Items	14% - 15%	14.00%	15.00%

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4. Import Financing (LIM, LTR, TR etc.)			
a) Food Items	14% - 15%	14.00%	15.00%
b) Petroleum and Petroleum Products	14% - 15%	14.00%	15.00%
c) Machineries and Implements	14% - 15%	14.00%	15.00%
d) Textile and Textile Products	14% - 15%	14.00%	15.00%
e) Electric and Electronic goods & Spares	14% - 15%	14.00%	15.00%
f) Sanitary Goods Including Tiles, Stones & Clinkers	14% - 15%	14.00%	15.00%
g) Cosmetics & Crockerries	14% - 15%	14.00%	15.00%
h) Medicine and Surgical Instruments	14% - 15%	14.00%	15.00%
i) New Automobiles	14% - 15%	14.00%	15.00%
j) Reconditioned Automobiles	14% - 15%	14.00%	15.00%
k) Chemicals (except Medicine)	14% - 15%	14.00%	15.00%
l) Iron and Steel Products	14% - 15%	14.00%	15.00%
m) Paper and Printed Papers	14% - 15%	14.00%	15.00%
n) Computer and Accessories	14% - 15%	14.00%	15.00%
o) Wood & Logging	14% - 15%	14.00%	15.00%
p) Plastic & Plastic Products including toys	14% - 15%	14.00%	15.00%
q) Leather Goods	14% - 15%	14.00%	15.00%
r) Poultry feeds	14% - 15%	14.00%	15.00%
s) Cattle feeds	14% - 15%	14.00%	15.00%
t) Coal	14% - 15%	14.00%	15.00%
u) Ship	14% - 15%	14.00%	15.00%
v) Other Imported Items	14% - 15%	14.00%	15.00%
5. Share Trading	N/A		
6. Lease Financing/Leasing	15% - 16%	15.00%	16.00%
F. Other Institutional Loan			
1. Loan to Financial Corporations	N/A		
a) Credit to NBFI			
b) Credit to Insurance companies			

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c) Credit to NGO (excluding Agriculture)	N/A		
d) Credit to Merchant Banks/ Brokerage Houses	N/A		
e) Credit to Co-operative Banks/Societies	N/A		
2. Financing to Educational Institutions	N/A		
G. Consumer Finance			
1. Doctors Loan/ Professional Loans	N/A		
2. Flat Purchase	14.50% - 15.50%	14.50%	15.50%
3. Transport loan (Motor car/Motor cycle etc.)	14% - 15%	14.00%	15.00%
4. Consumer Goods (TV, Freeze, Air Coolar, Computer, Furniture etc.)	14.50% -15.50%	14.50%	15.50%
5. Credit Cards	N/A		
6. Educational Expenses	N/A		
7. Treatment Expenses	N/A		
8. Marriage Expenses	N/A		
9. Land Purchase	N/A		
10. Loan against Salary	14.5% - 15.50%	14.50%	15.50%
11. Loan against PF	9.00%	9.00%	9.00%
12. Personal Loan against DPS, MSS etc.	14.5% - 15.50%	14.50%	15.50%
13. Personal Loan against FDR, MBS, DBS etc.	14.5% - 15.50%	14.50%	15.50%
14. Travelling/ Holiday Loan	N/A		
15. Other personal Loans	N/A		
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	N/A		
Related Official's Name, Designation, Email and Contact number:			
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