Annexure- A

Declared Lending Profit Rate by Economic Sector

Name of the bank: ICB Islamic Bank Limited

	As on 08-11-2025		
Economic Purposes	Declared rate	Lowest rate	Highest rate
A	B	C	D
A. Agriculture, Fishing & Forestry			
1. Agriculture			
a) Cultivation	13.50% - 14%	13.50%	14.00%
b) Plantation	13.50% - 14%	13.50%	14.00%
c) Agricultural Machineries and Implements	13.50% - 14%	13.50%	14.00%
d) Fertilizers and Pesticides Loans for Farmers	13.50% - 14%	13.50%	14.00%
e) Livestock	13.50% - 14%	13.50%	14.00%
f) Vegetables/Fruits Preservation in cold storage	13.50% - 14%	13.50%	14.00%
g) Agriculture Loan Disbursed through NGOs	13.50% - 14%	13.50%	14.00%
2. Fishing	13.50% - 14%	13.50%	14.00%
3. Forestry and Logging	13.50% - 14%	13.50%	14.00%
B. Industry			
1. Term Loan (Other than Working Capital Financing)			
a) Large Industries	13.50% - 14%	13.50%	14.00%
(aa) RMG	13.50% - 14%	13.50%	14.00%
(ab) Others	13.50% - 14%	13.50%	14.00%
b) Small and Medium Industries	13.50% - 14%	13.50%	14.00%
c) Cottage Industries/Micro Industries	13.50% - 14%	13.50%	14.00%
d) Service Industries	13.50% - 14%	13.50%	14.00%
2. Working Capital Financing (Excluding Export & Import Financing)	13.50% - 14%	13.50%	14.00%
a) Large Industries	13.50% - 14%	13.50%	14.00%
(aa) RMG	13.50% - 14%	13.50%	14.00%
(ab) Others	13.50% - 14%	13.50%	14.00%
b) Small and Medium Industries	13.50% - 14%	13.50%	14.00%
c) Cottage Industries/Micro Industries	13.50% - 14%	13.50%	14.00%
d) Service Industries	13.50% - 14%	13.50%	14.00%
C. Construction			
1. Housing (Commercial) For Developer/Contractor	13.00%	13.00%	13.00%
2 . Housing (Residential) in urban area for individual person	13.00%	13.00%	13.00%
3. Housing (Residential) in rural area for individual person	13.00%	13.00%	13.00%

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Economic Purposes	Declared rate	Lowest rate	Highest rate
A	B	C	D
4. Infrastructure Development (Road, Culvert, Bridge, etc.)	N/A		
5. House Renovation or Repairing or Extension	13.00%	13.00%	13.00%
6. Commercial Building (Market, Factory, Hotel, Cold storage, Ware-house etc.)	13.00%	13.00%	13.00%
7. Establishment of Solar panel	N/A		
8. Effluent Treatment Plant	N/A		
9. Loan against Work Order	13.00%	13.00%	13.00%
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)	14.00%	14.00%	14.00%
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	13.50% - 14%	13.50%	14.00%
b) Retail Trading	13.50% - 14%	13.50%	14.00%
c) Other Commercial lending	13.50% - 14%	13.50%	14.00%
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	13.50%	13.50%	14.00%
b) Tea	13.50%	13.50%	14.00%
c) Hides and Skins	13.50%	13.50%	14.00%
d) Ready-made Garments	13.50%	13.50%	14.00%
e) Non-traditional Items	13.50%	13.50%	14.00%
f) Other Exported Items	13.50%	13.50%	14.00%

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Economic Purposes	Declared rate	Lowest rate	Highest rate
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4. Import Financing (LIM, LTR, TR etc.)			
a) Food Items	13.50% - 14%	13.50%	14.00%
b) Petroleum and Petroleum Products	13.50% - 14%	13.50%	14.00%
c) Machineries and Implements	13.50% - 14%	13.50%	14.00%
d) Textile and Textile Products	13.50% - 14%	13.50%	14.00%
e) Electric and Electronic goods & Spares	13.50% - 14%	13.50%	14.00%
f) Sanitary Goods Including Tiles, Stones & Clinkers	13.50% - 14%	13.50%	14.00%
g) Cosmetics & Crockeries	13.50% - 14%	13.50%	14.00%
h) Medicine and Surgical Instruments	13.50% - 14%	13.50%	14.00%
i) New Automobiles	13.50% - 14%	13.50%	14.00%
j) Reconditioned Automobiles	13.50% - 14%	13.50%	14.00%
k) Chemicals (except Medicine)	13.50% - 14%	13.50%	14.00%
l) Iron and Steel Products	13.50% - 14%	13.50%	14.00%
m) Paper and Printed Papers	13.50% - 14%	13.50%	14.00%
n) Computer and Accessories	13.50% - 14%	13.50%	14.00%
o) Wood & Logging	13.50% - 14%	13.50%	14.00%
p) Plastic & Plastic Products including toys	13.50% - 14%	13.50%	14.00%
q) Leather Goods	13.50% - 14%	13.50%	14.00%
r) Poultry feeds	13.50% - 14%	13.50%	14.00%
s) Cattle feeds	13.50% - 14%	13.50%	14.00%
t) Coal	13.50% - 14%	13.50%	14.00%
u) Ship	13.50% - 14%	13.50%	14.00%
v) Other Imported Items	13.50% - 14%	13.50%	14.00%
5. Share Trading	N/A		
6. Lease Financing/Leasing	15.00%	15.00%	15.00%
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	13.00%	13.00%	13.00%
3. Transport loan (Motor car/Motor cycle etc.)	13.50%	13.50%	13.50%
4. Consumer Goods (TV, Freeze, Air Coolar, Computer, Furniture etc.)	12.45% - 13%	12.45%	13.00%
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	13%-13.50%	13.00%	13.50%
11. Loan against PF	9.00%	9.00%	9.00%
12. Personal Loan against DPS, MSS etc.	13%-13.50%	13.00%	13.50%
13. Personal Loan against FDR, MBS, DBS etc.	13.00%	13.00%	13.00%
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		

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