Anexure A

First Security Islami Bank PLC

Declared Investment Profit Rate by Economic Sector

Economic Purposes	As on 04.07.2024		
	Declared Rate	Lowest Rate	Highest Rate
A	B	C	D
A. Agriculture, Fishing & Forestry			
1. Agriculture			
i) Cultivation of Crops	13.50	12.50	14.50
ii) Plantation	13.50	12.50	14.50
iii) Agriculture machineries and Implements	13.50	12.50	14.50
iv) Agricultural Fertilizers & Pesticides	13.50	12.50	14.50
v) Livestocks	13.50	12.50	14.50
vi) Vegetables/Fruits Preservation In Cold Stroage	13.50	12.50	14.50
vii) Agriculture Loan Disbursed Through NGOs	13.50	12.50	14.50
2) Fishing/Psciculture	13.50	12.50	14.50
3) Forestry & Logging	13.50	12.50	14.50
B. Industry			
1. Term Loan(Other Than Working Capital Financing)			
i) Large Industries			
a) RMG	14.00	13.00	15.00
b) Others	14.00	13.00	15.00
ii) Small and Medium Industries	14.00	13.00	15.00
iii) Cottage / Micro Industries	14.00	13.00	15.00
iv) Service Industries	14.00	13.00	15.00
2) Working Capital Financing(Excluding Export & Import Financing)			
i) Large Industries			
a) RMG	14.00	13.00	15.00
b) Others	14.00	13.00	15.00
ii) Small and Medium Industries	14.00	13.00	15.00
iii) Cottage / Micro Industries	14.00	13.00	15.00
iv) Service Industries	14.00	13.00	15.00
C. Construction			
1) Housing (Commercial for Developer/Contractor	14.00	13.00	15.00
2) Housing (Residential) in urban area for individual Person	14.50	13.50	15.50
3) Housing (Residential) in Rural area for individual Person	14.00	13.00	15.00
4) Infrastructure Development(Road,Culvert, Bridge,etc)	14.00	13.00	15.00
5) House Renovation or Repairing or Extension	15.00	14.00	16.00
6) Commercial Building(Market, Factory, Hotel,Cold Stroage,Ware	14.50	13.50	15.50
7) Establishment of Solar panel	14.00	13.00	15.00
8) Effluent Treatment Plant	14.00	13.00	15.00
9) Loan Against Work order/pay order/Earnest Money	14.50	13.50	15.50
10) Water-Works	14.00	13.00	15.00
10) Sanitary Services	14.00	13.00	15.00
D. Transport			
1) Road Transport (excluding personal vehicle & lease finance)	14.50	13.50	15.50
2) Water Transport (excluding Fishing Boats)	14.50	13.50	15.50
3) Air Transport	N/A	N/A	N/A
E. Trade & Commerce			
1) Wholesale & Retail Trade(CC, OD etc.)			
i) Whole sale Trading	14.50	13.50	15.50
iii) Retail Trading	14.50	13.50	15.50
iv) Other Commercial Lending	14.50	13.50	15.50
2) Procurement by Government			
i) Jute	N/A	N/A	N/A
ii) Paddy	N/A	N/A	N/A
iii) Wheat	N/A	N/A	N/A
iv) Others	N/A	N/A	N/A
3) Export Financing			
i) Jute & jute Products	13.50	12.50	14.50
ii) Tea	13.50	12.50	14.50

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iii) Hides & Skins	13.50	12.50	14.50
vi) Readymade Garments	13.50	12.50	14.50
v) Non-traditional Items	13.50	12.50	14.50
4) Import Financing(LIM,LTR, TR etc.)			
i) Food Items	14.50	13.50	15.50
ii) Petrolium & Petrolium Products	14.00	13.00	15.00
iii) Machineries & Implements	14.50	13.50	15.50
iv) Textile & Textile Products	14.50	13.50	15.50
v) Electric & Electronic Goods and Spares	14.00	13.00	15.00
vi) Sanitary Goods including Tiles, Stones and Clinkers	14.00	13.00	15.00
vii) Cosmetics & Crockeries	14.00	13.00	15.00
viii) Medicine & Surgical Instrument	14.00	13.00	15.00
ix) New Automobiles & Spares	14.00	13.00	15.00
x) Reconditioned Automobiles	14.00	13.00	15.00
xi) Chemicals (Except Medicines)	14.00	13.00	15.00
xii) Iron & Steel Products	14.00	13.00	15.00
xiii) Paper & Printed Products	14.00	13.00	15.00
xiv) Computer & Accessories	14.00	13.00	15.00
xv) Wood & Logging	14.00	13.00	15.00
xvi) Plastic & Plastic Products	14.00	13.00	15.00
xvii) Leather Goods	14.00	13.00	15.00
xviii) Poultry Feeds	14.00	13.00	15.00
xix) Cattle Feeds	14.00	13.00	15.00
xx) Coal	14.00	13.00	15.00
xxi) Ship	14.00	13.00	15.00
xxii) Other Imported Items	14.00	13.00	15.00
5) Share Trading	14.00	13.00	15.00
6) Lease Financing/Leasing	14.00	13.00	15.00
F. Other Institutional Loan			
1) Investment to Financial Corporations			
i) Credit to NBFI	14.00	13.00	15.00
ii) Credit to Insurance Compaanies	14.00	13.00	15.00
iii) Credit to NGO (excluding Agriculture)	14.00	13.00	15.00
iv) Credit to Merchant Banks/ Brokerage Houses	14.50	13.50	15.50
v) Credit to Co-Operative Banks/ Societies	N/A	N/A	N/A
2) Financing to Educational Institutions	N/A	N/A	N/A
G. Consumer Finance			
1)Doctors Loan/Professional Loans	15.00	14.00	16.00
2) Flat Purchase	15.00	14.00	16.00
3) Transport Investment(Motor Car/Motor Cycle etc.)	15.00	14.00	16.00
4) Consumer Goods(TV,Freeze,Air Coolar,Computer, Furniture etc.	15.00	14.00	16.00
5) Credit Cards	N/A	N/A	N/A
6)Educational Expenses	N/A	N/A	N/A
7) Treatment Expenses	N/A	N/A	N/A
8) Marriage Expenses	N/A	N/A	N/A
9) Land Purchase	N/A	N/A	N/A
10)Loan against salary	N/A	N/A	N/A
11) Loan Against PF	9.00	8.00	10.00
12) Personal Loan Against DPS, MSS etc.	PR+3	N/A	N/A
13) Personal Loan Against FDR, MBS, DBS etc.	PR+3	N/A	N/A
14)Travelling/Holiday Loan/Hajj Loan	As Per Hajj Scheme	As Per Hajj Scheme	As Per Hajj Scheme
15) Other Personal Loans	N/A	N/A	N/A
H. Miscellaneous			
1) Private Welfare & Development Activities	N/A	N/A	N/A
2) Advances for Special Credit Program(epz,Sepicial Economic	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) Other Loans not mentioned above	N/A	N/A	N/A

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