

## First Security Islami Bank Ltd.

## Declared Lending Interest Rate by Economic Sector

Economic Purposes A	As on 12.05.2024		
	Declared Rate B	Lowest Rate C	Highest Rate D
<b>A. Agriculture, Fishing &amp; Forestry</b>			
<b>1. Agriculture</b>			
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 Storage	13.50	12.50	14.50
vii) Agriculture Loan Disbursed Through NGOs	13.50	12.50	14.50
2) Fishing/Pisciculture	13.50	12.50	14.50
3) Forestry & Logging	13.50	12.50	14.50
<b>B. Industry</b>			
<b>1. Term Loan( Other Than Working Capital Financing)</b>			
i) Large Industries			
a) RMG	15.50	14.50	16.50
b) Others	15.50	14.50	16.50
ii) Small and Medium Industries	15.50	14.50	16.50
iii) Cottage / Micro Industries	15.50	14.50	16.50
iv) Service Industries	15.50	14.50	16.50
<b>2) Working Capital Financing( Excluding Export &amp; Import Financing)</b>			
i) Large Industries			
a) RMG	15.50	14.50	16.50
b) Others	15.50	14.50	16.50
ii) Small and Medium Industries	15.50	14.50	16.50
iii) Cottage / Micro Industries	15.50	14.50	16.50
iv) Service Industries	15.50	14.50	16.50
<b>C. Construction</b>			
1) Housing (Commercial for Developer/Contractor	15.50	14.50	16.50
2) Housing (Residential) in urban area for individual Person	15.50	14.50	16.50
3) Housing (Residential) in Rural area for individual Person	15.50	14.50	16.50
4) Infrastructure Development(Road,Culvert, Bridge,etc)	N/A	N/A	N/A
5) House Renovation or Repairing or Extension	15.50	14.50	16.50
6) Commercial Building( Market, Factory, Hotel,Cold Storage,Ware-House etc.)	15.50	14.50	16.50
7) Establishment of Solar panel	N/A	N/A	N/A
8) Effluent Treatment Plant	N/A	N/A	N/A
9) Loan Against Work order/pay order/Earnest Money	15.50	14.50	16.50
10) Water-Works	N/A	N/A	N/A
10) Sanitary Services	N/A	N/A	N/A
<b>D. Transport</b>			
1) Road Transport (excluding personal vehicle & lease finance)	15.50	14.50	16.50
2) Water Transport (excluding Fishing Boats)	15.50	14.50	16.50
3) Air Transport	N/A	N/A	N/A
<b>E. Trade &amp; Commerce</b>			
<b>1) Wholesale &amp; Retail Trade( CC, OD etc.)</b>			
i) Whole sale Trading	15.50	14.50	16.50
iii) Retail Trading	15.50	14.50	16.50
iv) Other Commercial Lending	15.50	14.50	16.50
<b>2) Procurement by Government</b>			
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
<b>3) Export Financing</b>			
i) Jute & jute Products	15.00	14.00	16.00
ii) Tea	15.00	14.00	16.00
iii) Hides & Skins	15.00	14.00	16.00
vi) Readymade Garments	15.00	14.00	16.00
v) Non-traditional Items	15.00	14.00	16.00
<b>4) Import Financing( LIM,LTR, TR etc.)</b>			
i) Food Items	15.50	14.50	16.50
ii) Petroleum & Petroleum Products	15.50	14.50	16.50
iii) Machineries & Implements	15.50	14.50	16.50
iv) Textile & Textile Products	15.50	14.50	16.50
v) Electric & Electronic Goods and Spares	15.50	14.50	16.50
vi) Sanitary Goods including Tiles, Stones and Clinkers	15.50	14.50	16.50
vii) Cosmetics & Crockeries	15.50	14.50	16.50
viii) Medicine & Surgical Instrument	15.50	14.50	16.50
ix) New Automobiles & Spares	15.50	14.50	16.50
x) Reconditioned Automobiles	15.50	14.50	16.50

xi) Chemicals (Except Medicines)	15.50	14.50	16.50
xii) Iron & Steel Products	15.50	14.50	16.50
xiii) Paper & Printed Products	15.50	14.50	16.50
xiv) Computer & Accessories	15.50	14.50	16.50
xv) Wood & Logging	15.50	14.50	16.50
xvi) Plastic & Plastic Products	15.50	14.50	16.50
xvii) Leather Goods	15.50	14.50	16.50
xviii) Poultry Feeds	15.50	14.50	16.50
xix) Cattle Feeds	15.50	14.50	16.50
xx) Coal	15.50	14.50	16.50
xxi) Ship	15.50	14.50	16.50
xxii) Other Imported Items	15.50	14.50	16.50
5) Share Trading	15.50	14.50	16.50
6) Lease Financing/Leasing	15.50	14.50	16.50
<b>F. Other Institutional Loan</b>			
<b>1) Investment to Financial Corporations</b>			
i) Credit to NBFI	15.50	14.50	16.50
ii) Credit to Insurance Companies	15.50	14.50	16.50
iii) Credit to NGO(excluding Agriculture)	15.50	14.50	16.50
iv) Credit to Merchant Banks/ Brokerage Houses	15.50	14.50	16.50
v) Credit to Co-Operative Banks/ Societies	15.50	14.50	16.50
2) Financing to Educational Institutions	15.50	14.50	16.50
<b>G. Consumer Finance</b>			
1)Doctors Loan/Professional Loans	16.50	15.50	17.50
2) Flat Purchase	15.50	14.50	16.50
3) Transport Investment(Motor Car/Motor Cycle etc.)	15.50	14.50	16.50
4) Consumer Goods(TV,Freeze,Air Coolar,Computer, Furniture etc.)	16.50	15.50	17.50
5) Credit Cards			
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.	3% Above Deposit Rate	2% Above Deposit Rate	3% Above Deposit Rate
13) Personal Loan Against FDR, MBS, DBS etc.	3% Above Deposit Rate	2% Above Deposit Rate	3% Above Deposit Rate
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
<b>H. Miscellaneous</b>			
1) Private Welfare & Development Activities	N/A	N/A	N/A
2) Advances for Special Credit Program(epz, Sepical 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) Other Loans not mentioned above	N/A	N/A	N/A