

# Islami Bank Bangladesh Limited

Investment Policy and Planning Department

Investment Administration Division

Head Office

Sl. No.	Sector (Economic Purpose)					Revised Rate of Profit/Rent effective from 08.01.2012	
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	
<b>1</b>	<b>Agriculture, Fishing &amp; Forestry:</b>						
	i	Cultivation of Crops				12.50%	
	ii	Irrigation, Agricultural Fertilizer & Pesticides to Farmers and Agricultural Machineries & Implements to Farmers (Other than				13.00%	
	iii	Plantation, Nursery, Livestocks, Dairy, Poultry, Fisheries/Pisciculture etc.(Other than Special Schemes)				13.00%	
<b>2</b>	<b>Industry (Term Investment):</b>						
	I	<b>Large &amp; Medium Industry</b>					
		<b>a. Clients Rated by ECAIs</b>					
		i	Clients having Risk Weight at 20%			15.50%	
		ii	Clients having Risk Weight at 50%			15.70%	
		iii	Clients having Risk Weight at 100%			15.80%	
		iv.	Clients having Risk Weight at 150%			16.00%	
		<b>b. Other Clients (unrated)</b>				16.00%	
	II	<b>Small Industry (Investment From Tk. 0.50 lac to Tk. 50.00 Lac)</b>				15.00%	
	III	<b>Agro based Industry As defined by Bangladesh Bank circulated vide HO Circular Letter No.IAMD/IPPD/3363 dated 30.11.2008)</b>					
		<b>a. Clients Rated by ECAIs</b>					
		i	Clients having Risk Weight at 20%			15.50%	
		ii	Clients having Risk Weight at 50%			15.70%	
		iii	Clients having Risk Weight at 100%			15.80%	
		iv.	Clients having Risk Weight at 150%			16.00%	
		<b>b. Other Clients (unrated)</b>				16.00%	
<b>3</b>	<b>Working Capital Investment:</b>						
	I	<b>Large &amp; Medium Industry (Other than Bai-Muajjal BB Bills)</b>					
		<b>a. Clients Rated by ECAIs</b>					
		i	Clients having Risk Weight at 20%			15.50%	
		ii	Clients having Risk Weight at 50%			15.70%	
		iii	Clients having Risk Weight at 100%			15.80%	
		iv.	Clients having Risk Weight at 150%			16.00%	
		<b>b. Other Clients (unrated)</b>				16.00%	
	II	<b>Small Industry (Investment From Tk. 0.50 lac to Tk.50.00 lac)</b>				15.00%	
	III	<b>Bai-Muajjal Back to Back (BB) Bills</b>				11.00%	
	IV	<b>Agro based Industry As defined by Bangladesh Bank circulated vide HO Circular Letter No.IAMD/IPPD/3363 dated 30.11.2008)</b>					
		<b>a. Clients Rated by ECAIs</b>					
		i	Clients having Risk Weight at 20%			15.50%	
		ii	Clients having Risk Weight at 50%			15.70%	
		iii	Clients having Risk Weight at 100%			15.80%	
		iv.	Clients having Risk Weight at 150%			16.00%	
		<b>b. Other Clients (unrated)</b>				16.00%	
<b>4</b>	<b>Pre-Shipment Investment against Export under Confirmed Letter of Credit</b>					7.00%	
<b>5</b>	<b>Trade (Commercial Investment)</b>						
		<b>a. Clients Rated by ECAIs</b>					
		i	Clients having Risk Weight at 20%			15.50%	
		ii	Clients having Risk Weight at 50%			15.70%	
		iii	Clients having Risk Weight at 100%			15.80%	
		iv.	Clients having Risk Weight at 150%			16.00%	
		<b>b. Other Clients (unrated)</b>				16.00%	

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\* Special Rate of Return 12.00% against Investment /Import of Rice, Wheat, Edible Oil (refined and crude), Dal, Gram, Onion, Date and Sugar has been withdrawn. As such, Rate of Return mentioned at Serial No. 5 (Column No. 11) shall also be applicable for these items.

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1	2	3	4	5	6	7
6	<i>Transport &amp; Communications (Other than Special Schemes)</i>				16.00%	
7	<i>Real Estate Investment for Developers</i>				16.00%	
8	<i>Other Investment</i>				16.00%	
9	<i>Investment under Special Schemes :</i>					
	i	Agricultural Implements Investment Scheme (AIIS) *			15.00%	
	ii	Car Investment Scheme (CIS)			16.00%	
	iii	Household Durable Scheme (HDS) *			16.00%	
	iv.	Housing Investment Scheme (HIS)			16.00%	
	v.	Real Estate Investment Programme (REIP)			15.00%	
	vi	Transport Investment Scheme (TIS)			16.00%	
	vii	Investment Scheme for Doctors (ISD)			15.00%	
	viii	Micro Industries Investment Scheme (MIIS)			14.50%	
	ix	Rural Development Scheme (RDS) **			12.00%	
	x	Micro Enterprise Investment Scheme (MEIS) **			14.00%	
	xi	Small Business Investment Scheme (SBIS) *			15.00%	
	xii	Women Entrepreneurs' Investment Scheme (WEIS)			12.00%	
	xiii	Palli Griha Nirman Beniyog Prakaalpa (PGNBP)			15.00%	
	xiv	NRB Entrepreneurs Investment Scheme (NEIS)			13.00%	
	xv	Solar Panel Investment Scheme (SPIS)			10.00%	
10	I	<b>Musharaka Documentary Bills (MDB) Inland</b>			<b>Revised Rate of Profit/Rent effective from 08.01.2012</b>	
		a.	<b>Clients Rated by ECAIs</b>		When proceeds of MDB to be realized in F.C.	When proceeds of MDB to be realized in BDT
		i	Clients having Risk Weight at 20%		14.50%	15.00%
		ii	Clients having Risk Weight at 50%		15.00%	15.50%
		iii	Clients having Risk Weight at 100%		15.25%	15.75%
		iv.	Clients having Risk Weight at 150%		15.50%	16.00%
		b.	<i>Other Clients (unrated)</i>		15.50%	16.00%
	II	<b>Small Industry (Investment From Tk. 0.50 lac to Tk.50.00 lac)</b>			14.50%	15.00%

All AD Branches are advised to determine profit distribution ratio of MDB ensuring above noted ARR accordingly.

**Notes**

\* Including 2.00% Supervision Charge

\*\* Including 1.00% welfare Fund