

Declared Lending Interest Rate by Economic Sector

Name of the bank: IFIC Bank PLC

Economic Purposes	As on 01-01-2025		
	Declared rate	Lowest rate	Highest rate
A	B	C	D
A. Agriculture, Fishing & Forestry			
1. Agriculture			
a) Cultivation	12%	11%	13%
b) Plantation	12%	11%	13%
c) Agricultural Machineries and Implements	12%	11%	13%
d) Fertilizers and Pesticides Loans for Farmers	12%	11%	13%
e) Livestock	12%	11%	13%
f) Vegetables/Fruits Preservation in cold storage	12%	11%	13%
g) Agriculture Loan Disbursed through NGOs	12%	11%	13%
2. Fishing	12%	11%	13%
3. Forestry and Logging	N/A	N/A	N/A
B. Industry			
1. Term Loan (Other than Working Capital Financing)			
a) Large Industries			
(aa) RMG	14%	13%	15%
(ab) Others	14%	13%	15%
b) Small and Medium Industries	14%	13%	15%
c) Cottage Industries/Micro Industries	14%	13%	15%
d) Service Industries	14%	13%	15%
2. Working Capital Financing (Excluding Export & Import Financing)			
a) Large Industries			
(aa) RMG	14%	13%	15%
(ab) Others	14%	13%	15%
b) Small and Medium Industries	14%	13%	15%
c) Cottage Industries/Micro Industries	14%	13%	15%
d) Service Industries	14%	13%	15%
C. Construction			
1. Housing (Commercial) For Developer/Contractor	14%	13%	15%
2. Housing (Residential) in urban area for individual person	13%	12%	14%
3. Housing (Residential) in rural area for individual person	13%	12%	14%

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4. Infrastructure Development (Road, Culvert, Bridge, etc.)	N/A	N/A	N/A
5. House Renovation or Repairing or Extension	13%	12%	14%
6. Commercial Building (Market, Factory, Hotel, Cold storage, Ware-house etc.)	14%	13%	15%
7. Establishment of Solar panel	14%	13%	15%
8. Effluent Treatment Plant	14%	13%	15%
9. Loan against Work Order/Pay Order/Earnest Money	14%	13%	15%
10. Water-works	14%	13%	15%
11. Sanitary Services	14%	13%	15%
D. Transport			
1. Road Transport (excluding personal vehicle & lease finance)	14%	13%	15%
2. Water Transport (excluding Fishing Boats)	14%	13%	15%
3. Air Transport	14%	13%	15%
E. Trade & Commerce			
1. Wholesale and Retail Trade (CC, OD etc.)			
a) Wholesale Trading	14%	13%	15%
b) Retail Trading	14%	13%	15%
c) Other Commercial lending	14%	13%	15%
2. Procurement by Government			
a) Jute	14%	13%	15%
b) Paddy	14%	13%	15%
c) Wheat	14%	13%	15%
d) Others	14%	13%	15%
3. Export Financing (PC, ECC etc.) ***			
a) Jute and Jute Products	13%	12%	14%
b) Tea	13%	12%	14%
c) Hides and Skins	N/A	N/A	N/A
d) Ready-made Garments	13%	12%	14%
e) Non-traditional Items	N/A	N/A	N/A
f) Other Exported Items	13%	12%	14%

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4. Import Financing (LIM, LTR, TR etc.)			
a) Food Items	14%	13%	15%
b) Petroleum and Petroleum Products	14%	13%	15%
c) Machineries and Implements	14%	13%	15%
d) Textile and Textile Products	14%	13%	15%
e) Electric and Electronic goods & Spares	14%	13%	15%
f) Sanitary Goods Including Tiles, Stones & Clinkers	14%	13%	15%
g) Cosmetics & Crockeries	14%	13%	15%
h) Medicine and Surgical Instruments	14%	13%	15%
i) New Automobiles	14%	13%	15%
j) Reconditioned Automobiles	14%	13%	15%
k) Chemicals (except Medicine)	14%	13%	15%
l) Iron and Steel Products	14%	13%	15%
m) Paper and Printed Papers	14%	13%	15%
n) Computer and Accessories	14%	13%	15%
o) Wood & Logging	14%	13%	15%
p) Plastic & Plastic Products including toys	14%	13%	15%
q) Leather Goods	14%	13%	15%
r) Poultry feeds	14%	13%	15%
s) Cattle feeds	14%	13%	15%
t) Coal	14%	13%	15%
u) Ship	14%	13%	15%
v) Other Imported Items	14%	13%	15%
5. Share Trading	N/A	N/A	N/A
6. Lease Financing/Leasing	14%	13%	15%
F. Other Institutional Loan			
1. Loan to Financial Corporations			
a) Credit to NBFIs	14%	13%	15%
b) Credit to Insurance companies	14%	13%	15%

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c) Credit to NGO (excluding Agriculture)	14%	13%	15%
d) Credit to Merchant Banks/ Brokerage Houses	14%	13%	15%
e) Credit to Co-operative Banks/Societies	14%	13%	15%
2. Financing to Educational Institutions	14%	13%	15%
G. Consumer Finance			
1. Doctors Loan/ Professional Loans	N/A	N/A	N/A
2. Flat Purchase	13%	12%	14%
3. Transport loan (Motor car/Motor cycle etc.)	14%	13%	15%
4. Consumer Goods (TV, Freeze, Air Coolar, Computer, Furniture etc.)	14%	13%	15%
5. Credit Cards	25%	25%	25%
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	14%	13%	15%
11. Loan against PF	N/A	N/A	N/A
12. Personal Loan against DPS, MSS etc.	FD/DS Rate+ 2.00%	FD/DS Rate+ 2.00%	FD/DS Rate+ 2.00%
13. Personal Loan against FDR, MBS, DBS etc.	FD/DS Rate+ 2.00%	FD/DS Rate+ 2.00%	FD/DS Rate+ 2.00%
14. Travelling/ Holiday Loan	N/A	N/A	N/A
15. Other personal Loans	14%	13%	15%
H. Miscellaneous			
1. Private Welfare and Development Activities	N/A	N/A	N/A
2. Advances for Special Credit Program (EPZ, Special Economic Zone, Youth development etc.)	N/A	N/A	N/A
3. Swanirvar	14%	13%	15%
4. Poverty Alleviation Program	N/A	N/A	N/A
5. Other loans not mentioned above	14%	13%	15%
Related Officer: Shaharia Akbar,			