Treasury Division Circular No. 2026/21 **23-Sep-26**

Declared Investment Profit Rate by Economic Sector
Name of the bank: Prime Bank PLC.

Effective Date	**As on 24-09-2026**		
Economic Purposes	**Declared rate***	**Lowest rate**	**Highest rate**
A	**B**	C	D
A. AGRICULTURE, FISHING & FORESTRY			
1. Agriculture			
a) Cultivation	**12.00%**	11.00%	13.00%
b) Plantation	**12.00%**	11.00%	13.00%
c) Agricultural Machineries and Implements	**11.50%**	10.50%	12.50%
d) Fertilizers and Pesticides Investments for Farmers	**12.00%**	11.00%	13.00%
e) Livestock	**12.00%**	11.00%	13.00%
f) Vegetables/Fruits Preservation in cold storage	**11.00%**	10.00%	12.00%
g) Agriculture Investment Disbursed through NGOs	**11.50%**	10.50%	12.50%
2. Fishing	**12.00%**	11.00%	13.00%
3. Forestry and Logging	**12.00%**	11.00%	13.00%
B. INDUSTRY			
1. Term Investment (Other than Working Capital Financing)			
a) Large Industries			
(aa) RMG	**12.50%**	11.50%	13.50%
(ab) Others	**13.00%**	12.00%	14.00%
b) Small and Medium Industries	**14.00%**	13.00%	15.00%
c) Cottage Industries/Micro Industries	**14.00%**	13.00%	15.00%
d) Service Industries	**13.00%**	12.00%	14.00%
2. Working Capital Financing (Excluding Export & Import Financing)			
a) Large Industries			
(aa) RMG	**12.50%**	11.50%	13.50%
(ab) Others	**13.00%**	12.00%	14.00%
b) Small and Medium Industries	**13.00%**	12.00%	14.00%
c) Cottage Industries/Micro Industries	**13.00%**	12.00%	14.00%
d) Service Industries	**13.00%**	12.00%	14.00%
C. CONSTRUCTION			
1. Housing (Commercial) For Developer/Contractor	**13.00%**	12.00%	14.00%
2 . Housing (Residential) in urban area for individual person	**9.99%**	8.99%	10.99%
3. Housing (Residential) in rural area for individual person	**9.99%**	8.99%	10.99%
4. Infrastructure Development (Road, Culvert, Bridge, etc.)	**13.00%**	12.00%	14.00%
5. House Renovation or Repairing or Extension for individual person	**9.99%**	8.99%	10.99%
6. Commercial Building (Market, Factory, Hotel, Cold storage, Ware-house etc.)	**12.50%**	11.50%	13.50%
7. Establishment of Solar panel	**13.00%**	12.00%	14.00%
8. Effluent Treatment Plant	**13.00%**	12.00%	14.00%
9. Investment against Work Order/Pay Order/Earnest Money	**13.00%**	12.00%	14.00%
10. Water-works	**13.00%**	12.00%	14.00%
11. Sanitary Services	**13.00%**	12.00%	14.00%
D. TRANSPORT			
1. Road Transport (excluding personal vehicle & lease finance)	**13.00%**	12.00%	14.00%
2. Water Transport (excluding Fishing Boats)	**13.00%**	12.00%	14.00%
3. Air Transport	**13.00%**	12.00%	14.00%
E. TRADE & COMMERCE			
1. Wholesale and Retail Trade (CC, OD etc.)			
a) Wholesale Trading	**12.50%**	11.50%	13.50%
b) Retail Trading	**13.00%**	12.00%	14.00%
c) Other Commercial lending	**13.00%**	12.00%	14.00%
2. Procurement by Government			
a) Jute	**13.00%**	12.00%	14.00%
b) Paddy	**13.00%**	12.00%	14.00%
c) Wheat	**13.00%**	12.00%	14.00%
d) Others	**11.50%**	10.50%	12.50%
3. Export Financing (PC, ECC etc.)			
a) Jute and Jute Products	**10.00%**	9.00%	11.00%
b) Tea	**10.00%**	9.00%	11.00%
c) Hides and Skins	**10.00%**	9.00%	11.00%
d) Ready-made Garments	**10.00%**	9.00%	11.00%
e) Non-traditional Items	**10.00%**	9.00%	11.00%
f) Other Exported Items	**10.00%**	9.00%	11.00%

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4. Import Financing (LIM, LTR, TR etc.)			
a) Food Items	**13.00%**	12.00%	14.00%
b) Petroleum and Petroleum Products	**13.00%**	12.00%	14.00%
c) Machineries and Implements	**13.00%**	12.00%	14.00%
d) Textile and Textile Products	**13.00%**	12.00%	14.00%
e) Electric and Electronic goods & Spares	**13.00%**	12.00%	14.00%
f) Sanitary Goods Including Tiles, Stones & Clinkers	**13.00%**	12.00%	14.00%
g) Cosmetics & Crockeries	**13.00%**	12.00%	14.00%
h) Medicine and Surgical Instruments	**13.00%**	12.00%	14.00%
i) New Automobiles	**13.00%**	12.00%	14.00%
j) Reconditioned Automobiles	**13.00%**	12.00%	14.00%
k) Chemicals (except Medicine)	**13.00%**	12.00%	14.00%
l) Iron and Steel Products	**13.00%**	12.00%	14.00%
m) Paper and Printed Papers	**13.00%**	12.00%	14.00%
n) Computer and Accessories	**13.00%**	12.00%	14.00%
o) Wood & Logging	**13.00%**	12.00%	14.00%
p) Plastic & Plastic Products including toys	**13.00%**	12.00%	14.00%
q) Leather Goods	**13.00%**	12.00%	14.00%
r) Poultry feeds	**13.00%**	12.00%	14.00%
s) Cattle feeds	**13.00%**	12.00%	14.00%
t) Coal	**13.00%**	12.00%	14.00%
u) Ship	**13.00%**	12.00%	14.00%
v) Other Imported Items			
i. Government	**11.50%**	10.50%	12.50%
ii. Other than Government	**13.00%**	12.00%	14.00%
5. Share Trading	**13.00%**	12.00%	14.00%
6. Lease Financing/Leasing	**13.00%**	12.00%	14.00%
F.OTHER INSTITUTIONAL INVESTMENT			
1. Investment to Financial Corporations			
a) Credit to NBFI	**11.00%**	10.00%	12.00%
b) Credit to Insurance companies	**13.50%**	12.50%	14.50%
c) Credit to NGO(excluding Agriculture)	**13.00%**	12.00%	14.00%
d) Credit to Merchant Banks/Brokerage Houses	**13.00%**	12.00%	14.00%
e) Credit to Co-operative Banks/Societies	**N/A**	N/A	N/A
2. Financing to Educational Institutions	**13.00%**	12.00%	14.00%
G. CONSUMER FINANCE			
1. Doctors Investment/ Professional Investments	**12.00%**	11.00%	13.00%
2. Flat Purchase	**9.99%**	8.99%	10.99%
3. Transport Investment (Motor car/Motor cycle etc.)	**9.99%**	8.99%	10.99%
4. Consumer Goods (TV, Freeze, Air Coolar, Computer, Furniture etc.)	**12.00%**	11.00%	13.00%
5. Hasanah Credit Cards	**N/A**	N/A	N/A
6. Educational Expenses	**12.00%**	11.00%	13.00%
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. Investment against Salary	**N/A**	N/A	N/A
11. Investment against PF	**N/A**	N/A	N/A
12. Personal Investment against TD, MBS, DBS, DPS, MSS etc. maintained with our Bank**	**Instrument Rate + 3.00%**		
13. Personal Investment against Term Deposit maintained with other Bank**	**12.00%**	11.00%	13.00%
14. Travelling/ Holiday Investment	**N/A**	N/A	N/A
15. Other personal Investments	**12.00%**	11.00%	13.00%
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.)	**13.00%**	12.00%	14.00%
3. Swanirvar	**N/A**	N/A	N/A
4. Poverty Alleviation Program	**N/A**	N/A	N/A
5.Other Investments			
5(a) Secured Investrment under Bai Murabaha/HPSM against FCY Term Deposit maintained with our Bank (WB)***	**9.75%**	8.75%	10.75%
5 (b) Secured Investrment undedr Bai Murabaha/HPSM against PHTD, MSND/PHSND, DPS & other deposit maintained with our bank (for WB & MSME) **	**Instrument Rate + 3.00%**		
5 (c) Secured Investrment under Bai Murabaha/HPSM against TD maintained with other Bank (for MSME) **	**13.00%**	12.00%	14.00%
5 (d) Quard	**N/A**	N/A	N/A
5 (e) WB Special Investment****	**10.00%**	9.00%	11.00%
5 (f) Other Investment not mentioned above	**13.00%**	12.00%	14.00%

**** Any disbursement below declared rate by all segments other than Consumer & MSME Banking will require CEO's approval; Consumer & MSME will obtain approval from AMD - Consumer & MSME Banking.***

***** If spread is below 3.00%, Secured Investment under Bai Murabaha/HPSM against LCY for all Segments other than Consumer & MSME Banking will require approval from HOCRM, and respective authority will check counter party limit for secured investment against other bank instruments. Consumer & MSME banking is permitted secured investment with 1.00% margin subjet to the approval of AMD - Consumer & MSME Banking.***

****Bai Murabaha/HPSM against FCY for Wholesale Banking require approval from CEO, if rate is below 10.00%.*

****Any investment under the WB Spedial Investment will require prior approval from CEO.*

✓*Profit Rate Application will be governed by* ***BRPD Circular no.10, dated 08 May 2024*** *issued by Bangladesh Bank.*