

Sl. No.	Particulars	Profit Rate (w.e.f 1st January 2021)
01.	Agriculture (Bai-Murabaha TR/ Bai-Muajjal General/ Bai-Muajjal Term/ HPSM)	9.00%
02.	Bai-Murabaha / Bai-Muajjal, Agriculture Investment on Pulse, Oil seed, Spice and Maize.	4.00%
03.	Bai-Murabaha / Bai-Muajjal, Agriculture Investment to the farmers for salt cultivation.	4.00%
04.	Bai-Murabaha / Bai-Muajjal, NGO Linkage (Micro Investment/Other than Agriculture investment)	9.00%
05.	HPSM Term Investment (Industry, Syndicate Finance, Club): a) Large b) Medium c) Small	9.00% 9.00% 9.00%
06.	HPSM Term Investment Other:	9.00%
07.	Working Capital to Industry (Bai-Murabaha TR/ Bai-Muajjal/MPI-TR): a) Large b) Medium c) Small	9.00% 9.00% 9.00%
08.	Working Capital to Trade & Commerce (Bai-Murabaha TR/ Bai-Muajjal)	9.00%
09.	Bai-Muajjal Short Term Investment	9.00%
10.	SME Investment/HPSM/ Bai-Muajjal (Term, General)	9.00%
11.	Bai-Salam Pre-Shipment (Packing Credit)	7.00%
12.	Commercial Investment (MPI/MBE/Bai-Murabaha (TR), Bai-Muajjal, Musaraka, Bai-As-Sarf, HPSM.)	9.00%
13.	Commercial Investment (Food Grain) Bai-Murabaha TR/MPI-TR/ Bai-Muajjal.	9.00%
14.	Other Investment:	
	(i) Cottage Industry (Bai-Muajjal Term/ HPSM)	9.00%
	(ii)HPSM House Building Investment (Commercial, Industrial, General, Semi-Pucca, Renovation)	9.00%
	(iii) HPSM Transport Investment (Personal, Commercial, Auto).	9.00%
	(iv) Quard	Cost of Fund Plus 2% Charge (But not more than 9%)

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	v) Quard against MTDR/Bank Deposit Scheme with our Bank.	No Profit will be charged against the amount given as Quard against MTDR/Scheme. Simultaneously no profit will be given by the bank to the MTDRs amount equivalent to the Quard amount. Only stamp charge & Tk. 3000/- will be collected from the client as stationary charge.
	(vi) Quard against MTDR/Bank Deposit Scheme with other Bank	Cost of Fund Plus 2% Charge (But not more than 9%)
	(vii) HPSM Consumer Investment Scheme (CIS).	9.00%
	(viii) Bai- Muajjal Forced Investment	9.00%
	(ix) Woman Entrepreneurs (HPSM/ Bai-Murabaha (TR) / MPI(TR)/Bai-Muajjal, Bai-Muajjal Term.)	As per guideline of BB for the related Scheme
	(x) Agro Based Industries (HPSM/ Bai-Murabaha (TR) / MPI-TR/Bai-Muajjal General, Bai-Muajjal Term.)	As per guideline of BB for the related Scheme.
15.	Investment to NBFIs	9.00%
16	SBL Tijarah Card	Commission, Fees, Charges & Profit
17.	Staff Investment (HPSM)	
	(i)HPSM Staff House Building	5.00%
	(ii) HPSM Staff House Renovation	9.00%
	(iii) HPSM Staff Consumer Investment Scheme (CIS)	8.00%
	(iv)Transport Investment HPSM	-