

THE CITY BANK LIMITED
Revised profit/rent rate on Islamic Investment (%)

Circular no. _____ Effective date: 07/11/2018

SL	SECTORS	GROUP	CATEGORY UNDER THE GROUP	PREVIOUS MID RATE (+/-1.50 AFFIXED)	REVISED MID RATE (+/-1.50 AFFIXED)
1 AGRICULTURE					
	Primary Producers	I	Any type of investment/financet given to produce any kind of agricultural products (e.g. paddy, jute, horticulture), Investment/Finances for fish culture, forestry etc.	7.50	7.50
2 TERM Investment/Finance TO LARGE & MEDIUM SCALE INDUSTRY					
	Large Scale Industry	I	Loans given to large scale industries engaged in export, import or manufacturing of any products and services.(e.g. ready made garments, fabric, leather and leather goods, shrimp or any kind of sea foods etc).	10.50	12.00
	Medium Scale Industry	II	Loans given to medium scale industries engaged in export, import or manufacturing of any products and services.(e.g. ready made garments, fabric, leather and leather goods, shrimp or any kind of sea foods etc).	12.00	13.00
3 TERM Investment/Finance TO SMALL & COTTAGE INDUSTRY					
	Term investment/finance to small Industries	I		17.00	17.00
	Term investment/finance to cottage Industries	II		20.50	20.50
4 WORKING CAPITAL FINANCING					
	Working Capital Investment/Finance to Large Industry	I	Investment/Finances in the form of CC(Hypo), CC (Pledge), LTR, LIM against inventory of raw, wip and finished goods both Mfg and NON-MFG.	10.50	11.50
	Working Capital Investment/Finance to SME	II	Working capital Investment/Finances to enterprises engaged in manufacturing and non-manufacturing, agricultural inputs trading, agro-processing units, fertilizer dealers/distributors	14.50	14.50
	Working Capital Investment/Finance to Large-Medium Enterprise and	III	Working capital Investment/Finances to enterprises engaged in manufacturing and non-manufacturing, agricultural inputs trading, agro-processing units, fertilizer dealers/distributors	10.50	11.50
	Supply Chain Finance	iv	Short term revolving loan against corporate anchors receivables	12.00	13.00
5 EXPORT FINANCING					
		N/A	Working capital Investment/Finances to 100% export oriented (direct-export) enterprises against lien on LC/Contract in the form of ECC/PCC.	7.00 (Fixed Rate)	7.00 (Fixed Rate)
6 COMMERCIAL LENDING					
	Import Financing	I	Post - import financing to trader- importers in the form of PAD, LIM, LTR and or CC(P) against goods imported through CBL etc. (Except items as prohibited by BRPD circular no 3/2011) to commercial & SME commercial customer	14.00	14.50
	Others	II	Loans to local traders/shop keepers/suppliers/contractors or any local commercial enterprises in the form of CC(Hypo), CC(Pledge) or SOD(WO), SOD(Others). Spread of SOD: a) Our Banks FDR & Deposits - i) spread is 2.50%-3.00% for LTV within 80% and ii) spread is 3%-4% for LTV more than 80% b) Others Banks Deposits/Governments Bonds & other en-cashable and eligible securities - 12.00%	14.00	14.50
7 HOUSING					
	Commercial	I	Investment/Finances to house -developers, real estate industry, and/or any individual for the purpose of construction of any residential or commercial building for sale and /or rent.	13.50	13.50
	Others	II	House Investment/Finances for building construction for residential purpose.	11.25	12.00
8 CONSUMER CREDIT					
	Secured	I	Loans to procure consumer goods/services against 100% cash margin or any other en-cashable and eligible security e.g. Bond, shares. This includes SOD (FO). a) Our Banks FDR & Deposits - i) spread is 2.50%-3.00% for LTV within 80% and ii) spread is 3%-4% for LTV more than 80% b) Others Banks Deposits/Governments Bonds & other en-cashable and eligible securities - 12.00% c) Wage Earner Development Bond, U.S. Dollar Investment Bond & U.S. Dollar Premium Bond - 9.00% d) Consumer loan to procure car under hypothecation-13.00% and special MOU partners 12.50%	13.00	13.00
	Unsecured	II	Investment/Finances against personal guarantee and/or under specific scheme for CCS. (Consumer Credit Scheme). Salaried Executives - 11.50%, salaried executives of reputed educational institutions-10.50%	14.00	14.00
9 CREDIT CARDS					
	Secured	I	Both local and / or foreign cards credit limit fully secured by lien on credit balance deposit/lien on financial instruments (taka deposit or FC deposit which ever is applicable).	N/A	N/A
	Unsecured	II	Both local and foreign cards credit limit not secured as described against group I.	N/A	N/A
10 Investment/Finances TO NON BANK FINANCIAL INSTITUTIONS					
	Listed in Stock Exchange	I	Investment/Finance to NBFI's listed with any stock exchange.	20.50	20.50
	Others	II	Investment/Finance to NBFI's not listed with any stock exchange.	20.50	20.50
11 OTHERS					
	Others	I	Short term working capital finance or investment to corporate/100% collateral based Working Capital/One off facilities to large corporate of any industry.	10.50	12.00

Note :

- At the discretion of the Head Office Management & Depending on the Banker Customer relationship, in case of demand investment/OAP, the additional profit/rent rate i. e. 2% will be applicable on client's approved working capital rate.
- Rate of profit/rent may be considered at the discretion of the H.O. depending on the client/banker relationship, volume of business, ancillary source of income, nature and quality of security offered etc.
- 1.50% above the prescribed Mid Rate of profit/rent rate be applied in case of Investment/Finances sanctioned by the Branches where applicable.