



Declared Lending Profit Rate by Economic Sector
Islamic Banking Wing, United Commercial Bank PLC

		Effective From 23-07-2026	
Economic Purposes	Declared rate	Lowest rate	Highest rate
A	B	C	D
A. Agriculture, Fishing & Forestry			
1. Agriculture	13.00%	12.00%	14.00%
a) Cultivation	13.00%	12.00%	14.00%
b) Plantation	13.00%	12.00%	14.00%
c) Agricultural Machineries and Implements	13.00%	12.00%	14.00%
d) Fertilizers and Pesticides Loans for Farmers	13.00%	12.00%	14.00%
e) Livestock	13.00%	12.00%	14.00%
f) Vegetables/Fruits Preservation in cold storage	13.00%	12.00%	14.00%
g) Agriculture Loan Disbursed through NGOs	13.00%	12.00%	14.00%
2. Fishing	13.00%	12.00%	14.00%
3. Forestry and Logging	13.00%	12.00%	14.00%
B. Industry			
1. Term Loan (Other than Working Capital Financing)	13.00%	12.00%	14.00%
a) Large Industries	13.00%	12.00%	14.00%
(aa) RMG	13.00%	12.00%	14.00%
(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%
2. Working Capital Financing (Excluding Export & Import Financing)	13.00%	12.00%	14.00%
a) Large Industries	13.00%	12.00%	14.00%
(aa) RMG	13.00%	12.00%	14.00%
(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	10.50%	9.50%	11.50%
3. Housing (Residential) in rural area for individual person	10.50%	9.50%	11.50%
4. Infrastructure Development (Road, Culvert, Bridge, etc.)	13.00%	12.00%	14.00%
5. House Renovation or Repairing or Extension	10.50%	9.50%	11.50%
6. Commercial Building (Market, Factory, Hotel, Cold storage, Ware-house etc.)	13.00%	12.00%	14.00%
7. Establishment of Solar panel	13.00%	12.00%	14.00%
8. Effluent Treatment Plant	13.00%	12.00%	14.00%
9. Loan 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.)	13.00%	12.00%	14.00%
a) Wholesale Trading	13.00%	12.00%	14.00%
b) Retail Trading	13.00%	12.00%	14.00%
c) Other Commercial lending	13.00%	12.00%	14.00%
2. Procurement by Government	13.00%	12.00%	14.00%
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	13.00%	12.00%	14.00%
3. Export Financing (PC, ECC etc.)	13.00%	12.00%	14.00%
a) Jute and Jute Products	13.00%	12.00%	14.00%
b) Tea	13.00%	12.00%	14.00%
c) Hides and Skins	13.00%	12.00%	14.00%
d) Ready-made Garments	13.00%	12.00%	14.00%
e) Non-traditional Items	13.00%	12.00%	14.00%
f) Other Exported Items	13.00%	12.00%	14.00%
4. Import Financing (LIM, LTR, TR etc.)	13.00%	12.00%	14.00%
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	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 Loan			
1. Loan to Financial Corporations	13.00%	12.00%	14.00%
a) Credit to NBFI	13.00%	12.00%	14.00%
b) Credit to Insurance companies	13.00%	12.00%	14.00%
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	13.00%	12.00%	14.00%
2. Financing to Educational Institutions	13.00%	12.00%	14.00%
G. Consumer Finance			
1. Doctors Loan/ Professional Loans	14.00%	13.00%	15.00%

2. Flat Purchase	10.50%	9.50%	11.50%
3. Transport loan (Motor car/Motor cycle etc.)	11.50%	10.50%	12.50%
4. Consumer Goods (TV, Freeze, Air Cooler, Computer, Furniture etc.)	14.00%	13.00%	15.00%
5. Credit Cards	25.00%	25.00%	25.00%
6. Educational Expenses	NA	NA	NA
7. Treatment Expenses	14.00%	13.00%	15.00%
8. Marriage Expenses	14.00%	13.00%	15.00%
9. Land Purchase	NA	NA	NA
10. Loan against Salary	13.00%	12.00%	14.00%
11. Loan against PF	8.75%	8.75%	8.75%
12. Personal Loan against DPS, MSS etc.	Security IR + Uo to 3%	Security IR + Uo to 3%	Security IR + Uo to 3%
13. Personal Loan against FDR, MBS, DBS etc.	Security IR + Up to 3%	Security IR + Up to 3%	Security IR + Up to 3%
14. Travelling/ Holiday Loan	14.00%	13.00%	15.00%
15. Other personal Loans	14.00%	13.00%	15.00%
H. Miscellaneous			
1. Private Welfare and Development Activities	14.00%	13.00%	15.00%
2. Advances for Special Credit Program (EPZ, Special Economic Zone, Youth development etc.)	14.00%	13.00%	15.00%
3. Swanirvar	14.00%	13.00%	15.00%
4. Poverty Alleviation Program	14.00%	13.00%	15.00%
5. Other loans not mentioned above (UCB E-Loan)	17.00%	18.00%	19.00%
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