

Interest rates on Loans & Advances:

Sl. #	Economic Purpose	Categories of Loans and Advances		Existing Rate		Revised Rate	
				Term Loans	Working Capital	Term Loans	Working Capital
01.	Agriculture, Fishing and Forestry			SMART 10.55%+2.00% i.e. 12.55% (Maximum)		13.50% (Mid Rate)	
	a) Cultivation						
		i) Food Crops (Paddy, Wheat, Potato, Maize etc)					
		ii) Cash Crops (Jute, Cotton, Tobacco, Sugarcane etc)					
		iii) Lentils (Mug, Masur, Kalai etc)					
		iv) Oil Seeds (Sayabeen, Mastered oil, Peanut etc)					
		v) Others					
	b) Plantation						
	c) Agricultural Machineries and Implements						
	d) Fertilizers and Pesticides Loans for Farmers						
	e) Livestock						
	f) Vegetables/Fruits Preservation in cold storage						
	g) Agriculture Loan Disbursed through NGOs						
	h. Fishing						
		i. Inland Fishing (Other than Shrimp Culture)					
		ii. Marine Fishing					
		iii. Shrimp/Prawn Culture (including hatchery)					
		iv. Purchase of Fishing Equipments , etc.					
i. Forestry and Logging							
Sl. #	Categories of Investments			Existing Rate		Revised Rate	
				Term Investments	Working Capital	Term Investments	Working Capital
02.	Industry			SMART 10.55 %+3.00% i.e. 13.55% (Maximum)		13.50% (Mid Rate)	14.50% (Mid Rate)
	a. Food Manufacturing						
	b. Beverage						
	c. Tobacco						
	d. RMG & Textile						
	e. Footwear, other Wearing, Apparel & Made up Textiles						
	f. Wood cork & Allied products						

		g. Furniture & Fixture		
		h. Paper & Paper products		
		i. Printing, Publishing & Allied		
		j. Leather & Leather products		
		k. Rubber products		
		l. Chemical & Chemical products		
		m. Petroleum & Coal products		
		n. Non-metallic mineral products		
		o. Basic metal products		
		p. Metal products except machinery		
		q. Machinery except electrical		
		r. Transport equipment		
		s. Ship building & breaking		
		t. Pharmaceutical		
		u. Other manufacturing industries		
		v. Other small & medium industries		
		w. Other large industries		
		x. Cottage/Micro industries		
		y. Other industries		
03.	Service			
	A. Construction/Housing			
	a.	i. Housing (Commercial)	SMART 10.55 % + 3.00% i.e. 13.55% (Maximum)	14.50% (Mid Rate)
		ii Housing (Residential)		
		iii. Establishment of Solar panel		
		iv. Effluent Treatment Plant		
		v. Loan against WO/PO/Earnest Money		
		vi. Real Estate Finance		
		vii. Others		
	b.	Construction of buildings for educational institutions, hospitals etc (having social importance)	SMART 10.55 % + 3.00% i.e. 13.55% (Maximum)	14.50% (Mid Rate)
Sl. #	Categories of Investments		Existing Rate	Revised Rate
	B. Transport, Storage & Communication			
		i. Road Transport	SMART 10.55 % + 3.00% i.e. 13.55% (Maximum)	14.50% (Mid Rate)
		ii. Water Transport		
		iii. Air Transport		

		iv. Communication		
		v. Storage		
		C. Power , Gas, Water & Sanitary		
		i. Power	SMART 10.55 %+3.00% i.e. 13.55% (Maximum)	14.50% (Mid Rate)
		ii. Gas		
		iii. Water & Sanitary Service		
		D. Trade & Commerce		
		i. Pre Shipment Export Finance	SMART 10.55%+2.00% i.e. 12.55% (Maximum)	13.50% (Mid Rate)
		ii. Import Finance	SMART 10.55 %+3.00% i.e. 13.55% (Maximum)	14.50% (Mid Rate)
		iii. Wholesale & Trade		
		iv. Procurement by Government (Jute, Paddy, Wheat etc)	SMART 10.55 %+3.00% i.e. 13.55% (Maximum)	14.50% (Mid Rate)
		v. Share Trading		
		E. Lease Financing/ Hire Purchase.		
		i. Industrial Machinery	SMART 10.55 %+3.00% i.e. 13.55% (Maximum)	14.50% (Mid Rate)
		ii. Other than Machinery		
		F. Loan to Institutions.		
		i. Credit to NBFI	SMART 10.55 %+3.00% i.e. 13.55% (Maximum)	14.50% (Mid Rate)
		ii. Credit to Insurance co., NGO, Co-operative		
		iii. Credit to Merchant Banks/Brokerage Houses		
		iv. Financing to Educational Institutions		
		v. Others		
		g. Loan to Public Service		
		i. Education	SMART 10.55 %+3.00% i.e. 13.55% (Maximum)	14.50% (Mid Rate)
		ii. Health		
		iii. Hospital		
		iv. Others		
04		Other		
		a. (i)Consumer Finance & Retail Portfolio		
		1. Auto Loan	SMART 10.55 %+3.00% i.e. 13.55% (Maximum)	14.50% (Mid Rate)
		2. Any Purpose Loan		
		3. Home Loan (JBL Homes)		
		4. Doctors Loan		
		5. Personal Loan		
		6. Salary Loan		
		7. Education Loan		
		8. Overseas Job Loan		
		(ii)Consumer Finance & Retail Portfolio(employee)	7.00% (Fixed)	Unchanged
		b. Employee Salary Loan	7.00% (Fixed)	Unchanged
		Categories of Investments	Existing Rate	Revised Rate

c. Credit Card			
i. JBL Employee		1.167% (Monthly)	Unchanged
ii. Other than JBL Employee		1.667% (Monthly)	Unchanged
d. SME Finance			
i. With Collateral		SMART 10.55 %+3.00%	15.00% (Mid Rate)
ii. Without Collateral		i.e. 13.55% (Maximum)	
e. Secured Overdraft (SOD)			
i. Against FDR issued by JBL		FDR rate+3.00%	FDR rate+3.00%
ii. Against Scheme deposit of JBL		Scheme rate+3.00%	Scheme rate+3.00%
iii. Against FDR/Other Deposit Scheme of other Bank/NBFIs		SMART 10.55 %+3.00% i.e. 13.55% (Maximum)	14.50% (Mid Rate)
f. Finance to Corporate Customer			
a) Short Term Loan			
1. One Month		SMART 10.55 %+3.00% i.e. 13.55% (Maximum)	12.00% (Mid Rate)
2. Two Months			
3. Three Months			
4. Six Months			
5. Twelve Months			
b) Mid-long Term Loan			
g) Forced Loan (ABP/BG/Others)		SMART 10.55 %+3.00% i.e. 13.55% (Maximum)	14.50% (Mid Rate)
h) Private Welfare and Development Activities			
i) Advances for Special Credit Program			
j) Swanirvar			
k) Poverty Alleviation Program			
l) Other Loans not mentioned above			