

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					
	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				SMART 10.55%+2.00% i.e. 12.55% (Maximum)	13.50% (Mid Rate)
	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					
	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		
	i. Housing (Commercial)		
	ii. Housing (Residential)		
	iii. Establishment of Solar panel		
	a. 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		
	ii. Water Transport		
	iii. Air Transport	SMART 10.55 %+3.00% i.e. 13.55% (Maximum)	14.50% (Mid Rate)

	iv. Communication v. Storage		
	C. Power , Gas, Water & Sanitary		
	i. Power ii. Gas iii. Water & Sanitary Service	SMART 10.55 %+3.00% i.e. 13.55% (Maximum)	14.50% (Mid Rate)
	D. Trade & Commerce		
	i. Pre Shipment Export Finance ii. Import Finance iii. Wholesale & Trade	SMART 10.55%+2.00% i.e. 12.55% (Maximum) SMART 10.55 %+3.00% i.e. 13.55% (Maximum)	13.50% (Mid Rate) 14.50% (Mid Rate)
	iv. Procurement by Government (Jute, Paddy, Wheat etc) v. Share Trading	SMART 10.55 %+3.00% i.e. 13.55% (Maximum)	14.50% (Mid Rate)
	E. Lease Financing/ Hire Purchase.		
	i. Industrial Machinery ii. Other than Machinery	SMART 10.55 %+3.00% i.e. 13.55% (Maximum)	14.50% (Mid Rate)
	F. Loan to Institutions.		
	i. Credit to NBFI ii. Credit to Insurance co., NGO, Co-operative iii. Credit to Merchant Banks/Brokerage Houses iv. Financing to Educational Institutions v. Others	SMART 10.55 %+3.00% i.e. 13.55% (Maximum)	14.50% (Mid Rate)
	g. Loan to Public Service		
	i. Education ii. Health iii. Hospital iv. Others	SMART 10.55 %+3.00% i.e. 13.55% (Maximum)	14.50% (Mid Rate)
04	Other		
	a. (i)Consumer Finance & Retail Portfolio		
	1. Auto Loan 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	SMART 10.55 %+3.00% i.e. 13.55% (Maximum)	14.50% (Mid Rate)
	(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% i.e. 13.55% (Maximum)	15.00% (Mid Rate)
ii. Without Collateral		
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		