

Interest/profit rates on loans & advances and Investments

Agriculture, Fishing and Forestry Loan:

SL.	Categories of Loans and Advances	Rate	
		Term Loans	Working Capital
01.	Agriculture, Fishing and Forestry	12.50% (Mid Rate)	
	a) Cultivation		
	i) Food Crops (Paddy, Wheat, Potato, Maize etc)		
	ii) Cash Crops (Jute, Cotton, Tobacco, Sugarcane etc)		
	iii) Lentils (Mug, Masur, Kalaietc)		
	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		

Industry Loan:

SL.	Categories of Investments	Rate	
		Term Investments	Working Capital
02.	Industry		
	a. Food Manufacturing	13.00% (Mid Rate)	14.00% (Mid Rate)
	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		

Service Loan:

SL.	Categories of Investments	Rate
03.	Services	
	A. Construction/Housing	
	a. i. Housing (Commercial)	14.00% (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)	14.00% (Mid Rate)
	B. Transport, Storage & Communication	
	i. Road Transport	14.00% (Mid Rate)
	ii. Water Transport	
	iii. Air Transport	
	iv. Communication	
	v. Storage	
	C. Power , Gas, Water & Sanitary	
	i. Power	14.00% (Mid Rate)
	ii. Gas	
	iii. Water & Sanitary Service	
	D. Trade & Commerce	
	i. Pre Shipment Export Finance	12.50% (Mid Rate)
	ii. Import Finance	14.00% (Mid Rate)
	iii. Wholesale & Trade	
	iv. Procurement by Government (Jute, Paddy, Wheat etc)	14.00% (Mid Rate)
	v. Share Trading	
	E. Lease Financing/ Hire Purchase.	
	i. Industrial Machinery	14.00% (Mid Rate)
	ii. Other than Machinery	
	F. Loan to Institutions.	
	i. Credit to NBFI	14.00% (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	14.00% (Mid Rate)
	ii. Health	
	iii. Hospital	
	iv. Others	

SL. #	Categories of Investments	Rate
04	Other	
	a. (i) Consumer Finance & Retail Portfolio	
	1. Auto Loan	14.00% (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	
	c. Credit Card	
	Interest rate	1.667% (Monthly)
	d. SME Finance	
	i. With Collateral	14.00% (Mid Rate)
	ii. Without Collateral	
	e. Secured Overdraft (SOD)	
	i. Against FDR issued by JBL	FDR rate+3.00%
	ii. Against Scheme deposit of JBL	Scheme rate+3.00%
	iii. Against FDR/Other Deposit Scheme of other Bank/NBFIs	14.00% (Mid Rate)
	f. Finance to Corporate Customer	
	a) Short Term Loan	
	1. One Month	13.00% (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)	
	h) Private Welfare and Development Activities	14.00% (Mid Rate)
	i) Advances for Special Credit Program	

j) Swanirvar	
k) Poverty Alleviation Program	
l) Other Loans not mentioned above	

