

Declared Lending Interest Rate by Economic Sector

Name of the bank: Jamuna Bank PLC.

	As on 10-12-2024		
Economic Purposes	Declared rate	Lowest rate	Highest rate
A	B	C	D
A. Agriculture, Fishing & Forestry			
1. Agriculture			
a) Cultivation	12.50%	11.50%	13.50%
b) Plantation	12.50%	11.50%	13.50%
c) Agricultural Machineries and Implements	12.50%	11.50%	13.50%
d) Fertilizers and Pesticides Loans for Farmers	12.50%	11.50%	13.50%
e) Livestock	12.50%	11.50%	13.50%
f) Vegetables/Fruits Preservation in cold storage	12.50%	11.50%	13.50%
g) Agriculture Loan Disbursed through NGOs	12.50%	11.50%	13.50%
2. Fishing	12.50%	11.50%	13.50%
3. Forestry and Logging	12.50%	11.50%	13.50%
B. Industry			
1. Term Loan (Other than Working Capital Financing)			
a) Large Industries	14.00%	13.00%	15.00%
(aa) RMG	14.00%	13.00%	15.00%
(ab) Others	14.00%	13.00%	15.00%
b) Small and Medium Industries	14.00%	13.00%	15.00%
c) Cottage Industries/Micro Industries	14.00%	13.00%	15.00%
d) Service Industries	14.00%	13.00%	15.00%
2. Working Capital Financing (Excluding Export & Import Financing)			
a) Large Industries	15.00%	14.00%	16.00%
(aa) RMG	15.00%	14.00%	16.00%
(ab) Others	15.00%	14.00%	16.00%
b) Small and Medium Industries	15.00%	14.00%	16.00%
c) Cottage Industries/Micro Industries	15.00%	14.00%	16.00%
d) Service Industries	15.00%	14.00%	16.00%
C. Construction			
1. Housing (Commercial) For Developer/Contractor	15.00%	14.00%	16.00%
2 . Housing (Residential) in urban area for individual person	15.00%	14.00%	16.00%

3. Housing (Residential) in rural area for individual person	15.00%	14.00%	16.00%
4. Infrastructure Development (Road, Culvert, Bridge, etc.)	15.00%	14.00%	16.00%
5. House Renovation or Repairing or Extension	15.00%	14.00%	16.00%
6. Commercial Building (Market, Factory, Hotel, Cold storage, Ware-house etc.)	15.00%	14.00%	16.00%
7. Establishment of Solar panel	15.00%	14.00%	16.00%
8. Effluent Treatment Plant	15.00%	14.00%	16.00%
9. Loan against Work Order/Pay Order/Earnest Money	15.00%	14.00%	16.00%
10. Water-works	15.00%	14.00%	16.00%
11. Sanitary Services	15.00%	14.00%	16.00%
D. Transport			
1. Road Transport (excluding personal vehicle & lease finance)	15.00%	14.00%	16.00%
2. Water Transport (excluding Fishing Boats)	15.00%	14.00%	16.00%
3. Air Transport	15.00%	14.00%	16.00%
E. Trade & Commerce			
1. Wholesale and Retail Trade (CC, OD etc.)			
a) Wholesale Trading	15.00%	14.00%	16.00%
b) Retail Trading	15.00%	14.00%	16.00%
c) Other Commercial lending	15.00%	14.00%	16.00%
2. Procurement by Government			
a) Jute	15.00%	14.00%	16.00%
b) Paddy	15.00%	14.00%	16.00%
c) Wheat	15.00%	14.00%	16.00%
d) Others	15.00%	14.00%	16.00%
3. Export Financing (PC, ECC etc.)			
a) Jute and Jute Products	12.50%	11.50%	13.50%
b) Tea	12.50%	11.50%	13.50%
c) Hides and Skins	12.50%	11.50%	13.50%
d) Ready-made Garments	12.50%	11.50%	13.50%
e) Non-traditional Items	12.50%	11.50%	13.50%
f) Other Exported Items	12.50%	11.50%	13.50%
4. Import Financing (LIM, LTR, TR etc.)			

a) Food Items	15.00%	14.00%	16.00%
b) Petroleum and Petroleum Products	15.00%	14.00%	16.00%
c) Machineries and Implements	15.00%	14.00%	16.00%
d) Textile and Textile Products	15.00%	14.00%	16.00%
e) Electric and Electronic goods & Spares	15.00%	14.00%	16.00%
f) Sanitary Goods Including Tiles, Stones & Clinkers	15.00%	14.00%	16.00%
g) Cosmetics & Crockeries	15.00%	14.00%	16.00%
h) Medicine and Surgical Instruments	15.00%	14.00%	16.00%
i) New Automobiles	15.00%	14.00%	16.00%
j) Reconditioned Automobiles	15.00%	14.00%	16.00%
k) Chemicals (except Medicine)	15.00%	14.00%	16.00%
l) Iron and Steel Products	15.00%	14.00%	16.00%
m) Paper and Printed Papers	15.00%	14.00%	16.00%
n) Computer and Accessories	15.00%	14.00%	16.00%
o) Wood & Logging	15.00%	14.00%	16.00%
p) Plastic & Plastic Products including toys	15.00%	14.00%	16.00%
q) Leather Goods	15.00%	14.00%	16.00%
r) Poultry feeds	15.00%	14.00%	16.00%
s) Cattle feeds	15.00%	14.00%	16.00%
t) Coal	15.00%	14.00%	16.00%
u) Ship	15.00%	14.00%	16.00%
v) Other Imported Items	15.00%	14.00%	16.00%
5. Share Trading	15.00%	14.00%	16.00%
6. Lease Financing/Leasing	15.00%	14.00%	16.00%
F. Other Institutional Loan			
1. Loan to Financial Corporations			
a) Credit to NBFIs	15.00%	14.00%	16.00%
b) Credit to Insurance companies	15.00%	14.00%	16.00%
c) Credit to NGO (excluding Agriculture)	15.00%	14.00%	16.00%
d) Credit to Merchant Banks/ Brokerage Houses	15.00%	14.00%	16.00%
e) Credit to Co-operative Banks/Societies	15.00%	14.00%	16.00%
2. Financing to			
Educational Institutions	15.00%	14.00%	16.00%

G. Consumer Finance

1. Doctors Loan/ Professional Loans	15.00%	14.00%	16.00%
2. Flat Purchase	15.00%	14.00%	16.00%
3. Transport loan (Motor car/Motor cycle etc.)	15.00%	14.00%	16.00%
4. Consumer Goods (TV, Freeze, Air Coolar, Computer, Furniture etc.)	15.00%	14.00%	16.00%
5. Credit Cards	20.00%	20.00%	20.00%
6. Educational Expenses	15.00%	14.00%	16.00%
7. Treatment Expenses	N/A	N/A	N/A
8. Marriage Expenses	N/A	N/A	N/A
9. Land Purchase	N/A	N/A	N/A
10. Loan against Salary	15.00%	14.00%	16.00%
11. Loan against PF	N/A	N/A	N/A
12. Personal Loan against DPS, MSS etc.	Scheme Rate +3%	Scheme Rate +3%	Scheme Rate +3%
13. Personal Loan against FDR, MBS, DBS etc.	FDR Rate +3%	FDR Rate +3%	FDR Rate +3%
14. Travelling/ Holiday Loan	N/A	N/A	N/A
15. Other personal Loans	15.00%	14.00%	16.00%
H. Miscellaneous			
1. Private Welfare and Development Activities	15.00%	14.00%	16.00%
2. Advances for Special Credit Program (EPZ, Special Economic Zone, Youth development etc.)	15.00%	14.00%	16.00%
3. Swanirvar	15.00%	14.00%	16.00%
4. Poverty Alleviation Program	15.00%	14.00%	16.00%
5. Other loans not mentioned above	15.00%	14.00%	16.00%
** Short Term Loan for Prime Customer			
a) One Month	13.00%	12.00%	14.00%
b) Two Months	13.00%	12.00%	14.00%
c) Three Months	13.00%	12.00%	14.00%
d) Six Months	13.00%	12.00%	14.00%
e) Twelve Months	13.00%	12.00%	14.00%
** Mid-Long Term Loan for Prime Customer	13.00%	12.00%	14.00%