Jamuna Bank

Declared Lending Interest Rate on Loans & Advances

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Name of the bank: Jamuna Bank PLC.

As on 01-08-2026

Categories of Loans & Advances	Declared rate	Lowest rate	Highest rate
A. Agriculture, Fishing & Forestry			
1. Agriculture			
a) Cultivation	12.00%	11.00%	13.00%
b) Plantation	12.00%	11.00%	13.00%
c) Agricultural Machineries and Implements	12.00%	11.00%	13.00%
d) Fertilizers and Pesticides Loans for Farmers	12.00%	11.00%	13.00%
e) Livestock	12.00%	11.00%	13.00%
f) Vegetables/Fruits Preservation in cold storage	12.00%	11.00%	13.00%
g) Agriculture Loan Disbursed through NGOs	12.00%	11.00%	13.00%
2. Fishing	12.00%	11.00%	13.00%
3. Forestry and Logging	12.00%	11.00%	13.00%
b) Small and Medium Industries	14.00%	13.00%	15.00%
c) Cottage Industries/Micro Industries	14.00%	13.00%	15.00%

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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) Other Industries	14.00%	13.00%	15.00%
2. Working Capital Financing (Excluding Export & Import 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) Other Industries	14.00%	13.00%	15.00%

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C. Construction/ Housing			
1. Housing (Commercial) For Developer/Contractor	14.00%	13.00%	15.00%
2. Housing (Residential) in urban area for individual person	14.00%	13.00%	15.00%
3. Housing (Residential) in rural area for individual person	14.00%	13.00%	15.00%
4. Infrastructure Development (Road, Culvert, Bridge, etc.)	14.00%	13.00%	15.00%
5. House Renovation or Repairing or Extension	14.00%	13.00%	15.00%
6. Commercial Building (Market, Factory, Hotel, Cold storage, Ware-house etc.)	14.00%	13.00%	15.00%
7. Establishment of Solar panel	14.00%	13.00%	15.00%
8. Effluent Treatment Plant	14.00%	13.00%	15.00%
9. Loan against Work Order/Pay Order/Earnest Money	14.00%	13.00%	15.00%
10. Power, Gas & Water-works	14.00%	13.00%	15.00%
11. Sanitary Services	14.00%	13.00%	15.00%

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D. Transport			
1. Road Transport (excluding personal vehicle & lease finance)	14.00%	13.00%	15.00%
2. Water Transport (excluding Fishing Boats)	14.00%	13.00%	15.00%
3. Air Transport	14.00%	13.00%	15.00%
E. Trade & Commerce			
1. Wholesale and Retail Trade (CC, OD etc.)			
a) Wholesale Trading	14.00%	13.00%	15.00%
b) Retail Trading	14.00%	13.00%	15.00%
c) Other Commercial lending	14.00%	13.00%	15.00%
2. Procurement by Government			
a) Jute	14.00%	13.00%	15.00%
b) Paddy	14.00%	13.00%	15.00%

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c) Wheat	14.00%	13.00%	15.00%
d) Others	14.00%	13.00%	15.00%
3. Export Financing (PC, ECC etc.)			
a) Jute and Jute Products	12.00%	11.00%	13.00%
b) Tea	12.00%	11.00%	13.00%
c) Hides and Skins	12.00%	11.00%	13.00%
d) Ready-made Garments	12.00%	11.00%	13.00%
e) Non-traditional Items	12.00%	11.00%	13.00%
f) Other Exported Items	12.00%	11.00%	13.00%
4. Import Financing (LIM, LTR, TR etc.)			
a) Food Items	14.00%	13.00%	15.00%
b) Petroleum and Petroleum Products	14.00%	13.00%	15.00%
c) Machineries and Implements	14.00%	13.00%	15.00%
d) Textile and Textile Products	14.00%	13.00%	15.00%

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e) Electric and Electronic goods & Spares	14.00%	13.00%	15.00%
f) Sanitary Goods Including Tiles, Stones & Clinkers	14.00%	13.00%	15.00%
g) Cosmetics & Crockeries	14.00%	13.00%	15.00%
h) Medicine and Surgical Instruments	14.00%	13.00%	15.00%
i) New Automobiles	14.00%	13.00%	15.00%
j) Reconditioned Automobiles	14.00%	13.00%	15.00%
k) Chemicals (except Medicine)	14.00%	13.00%	15.00%
l) Iron and Steel Products	14.00%	13.00%	15.00%
m) Paper and Printed Papers	14.00%	13.00%	15.00%
n) Computer and Accessories	14.00%	13.00%	15.00%
o) Wood & Logging	14.00%	13.00%	15.00%

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p) Plastic & Plastic Products including toys	14.00%	13.00%	15.00%
q) Leather Goods	14.00%	13.00%	15.00%
r) Poultry feeds	14.00%	13.00%	15.00%
s) Cattle feeds	14.00%	13.00%	15.00%
t) Coal	14.00%	13.00%	15.00%
u) Ship	14.00%	13.00%	15.00%
v) Other Imported Items	14.00%	13.00%	15.00%
5. Share Trading	14.00%	13.00%	15.00%
6. Lease Financing/Leasing	14.00%	13.00%	15.00%
F. Other Institutional Loan			
1. Loan to Financial Corporations			
a) Credit to NBFI	14.00%	13.00%	15.00%
b) Credit to Insurance companies	14.00%	13.00%	15.00%

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c) Credit to NGO (excluding Agriculture)	14.00%	13.00%	15.00%
d) Credit to Merchant Banks/ Brokerage Houses	14.00%	13.00%	15.00%
e) Credit to Co-operative Banks/Societies	14.00%	13.00%	15.00%
2. Financing to Educational Institutions	14.00%	13.00%	15.00%
G. Consumer Finance			
1. Auto Loan	10.99%	09.99%	11.99%
2. Jamuna Amar Ghor	13.00%	12.00%	14.00%
3. Home Loan (JBL Homes)	12.00%	11.00%	13.00%
4. Doctors Loan	13.00%	12.00%	14.00%
5. Personal Loan	13.00%	12.00%	14.00%
6. Salary Loan	13.00%	12.00%	14.00%
7. Education Loan	13.00%	12.00%	14.00%

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8. Overseas Job Loan	15.00%	14.00%	16.00%
9. Green Loan/ Investment	12.50%	11.50%	13.50%
10. Remittance Fighter's Loan/ Investment	13.00%	12.00%	14.00%
11. Expatriate Home Loan/ Investment	13.00%	12.00%	14.00%
12. Prestigious Home Loan	09.99% - 10.99%	N/A	N/A
13. Credit Cards	2.0833% (Monthly)	N/A	N/A
14. Personal Loan against FDR issued by JBPLC.	FDR Rate + 3.00%	N/A	N/A
15. Personal Loan against Scheme Deposit of JBPLC.	Scheme Rate + 3.00%	N/A	N/A
16. Personal Loan against FDR/Other Deposit Scheme of Other Bank/NBFIs/BGTB	12.00%	11.00%	13.00%
17. Quick Loan against JBPLC's FDR/TD & Scheme	Deposit Rate + 3.00%	N/A	N/A
18. Quick Loan against other Bank FDR/TD & Scheme/BGTB	12.00%	11.00%	13.00%
19. Rapid Repo (against "Jamuna Bank Short Note" Deposit)	Short Note Rate + 3.00%	Short Note Rate + 2.00%	Short Note Rate + 4.00%

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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	14.00%	13.00%	15.00%
** Short Term Loan for Prime Customer			
a) One Month	12.00%	11.00%	13.00%
b) Two Months	12.00%	11.00%	13.00%
c) Three Months	12.00%	11.00%	13.00%
d) Six Months	12.00%	11.00%	13.00%
e) Twelve Months	12.00%	11.00%	13.00%
** Mid-Long Term Loan for Prime Customer	12.00%	11.00%	13.00%