

Declared Lending Interest Rate by Economic Sector**Name of the bank: Janata Bank PLC.**

	As on 31-12-2025		
Economic Purposes	Declared rate	Lowest rate	Highest rate
A	B	C	D
A. Agriculture, Fishing & Forestry			
1. Agriculture			
a) Cultivation	12.00%		
b) Plantation	12.00%		
c) Agricultural Machineries and Implements	12.00%		
d) Fertilizers and Pesticides Loans for Farmers	12.00%		
e) Livestock	12.00%		
f) Vegetables/Fruits Preservation in cold storage	12.00%		
g) Agriculture Loan Disbursed through NGOs	NA		
2. Fishing	12.00%		
3. Forestry and Logging	12.00%		
B. Industry			
1. Term Loan (Other than Working Capital Financing)			
a) Large Industries			
(aa) RMG	13.00%		
(ab) Others	13.00%		
b) Small and Medium Industries	13.00%		
c) Cottage Industries/Micro Industries	13.00%		
d) Service Industries	13.00%		
2. Working Capital Financing (Excluding Export & Import Financing)			
a) Large Industries			
(aa) RMG	13.00%		
(ab) Others	13.00%		
b) Small and Medium Industries	13.00%		
c) Cottage Industries/Micro Industries	13.00%		
d) Service Industries	13.00%		
C. Construction			
1. Housing (Commercial) For Developer/Contractor	13.00%		
2. Housing (Residential) in urban area for individual person	13.00%		
3. Housing (Residential) in rural area for individual person	13.00%		

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4. Infrastructure Development (Road, Culvert, Bridge, etc.)			
5. House Renovation or Repairing or Extension	13.00%		
6. Commercial Building (Market, Factory, Hotel, Cold storage, Ware-house etc.)	13.00%		
7. Establishment of Solar panel	13.00%		
8. Effluent Treatment Plant	As per BB Regulations		
9. Loan against Work Order/Pay Order/Earnest Money	13.00%		
10. Water-works			
11. Sanitary Services			
D. Transport			
1. Road Transport (excluding personal vehicle & lease finance)			
2. Water Transport (excluding Fishing Boats)	13.00%		
3. Air Transport			
E. Trade & Commerce			
1. Wholesale and Retail Trade (CC, OD etc.)	13.00%		
a) Wholesale Trading	13.00%		
b) Retail Trading	13.00%		
c) Other Commercial lending	13.00%		
2. Procurement by Government			
a) Jute			
b) Paddy			
c) Wheat			
d) Others			
3. Export Financing (PC, ECC etc.)			
a) Jute and Jute Products	12.00%		
b) Tea	12.00%		
c) Hides and Skins	12.00%		
d) Ready-made Garments	12.00%		
e) Non-traditional Items	12.00%		
f) Other Exported Items	12.00%		

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4. Import Financing (LIM, LTR, TR etc.)	13.00%		
a) Food Items	13.00%		
b) Petroleum and Petroleum Products	13.00%		
c) Machineries and Implements	13.00%		
d) Textile and Textile Products	13.00%		
e) Electric and Electronic goods & Spares	13.00%		
f) Sanitary Goods Including Tiles, Stones & Clinkers	13.00%		
g) Cosmetics & Crockerries	13.00%		
h) Medicine and Surgical Instruments	13.00%		
i) New Automobiles	13.00%		
j) Reconditioned Automobiles	13.00%		
k) Chemicals (except Medicine)	13.00%		
l) Iron and Steel Products	13.00%		
m) Paper and Printed Papers	13.00%		
n) Computer and Accessories	13.00%		
o) Wood & Logging	13.00%		
p) Plastic & Plastic Products including toys	13.00%		
q) Leather Goods	13.00%		
r) Poultry feeds	13.00%		
s) Cattle feeds	13.00%		
t) Coal	13.00%		
u) Ship	13.00%		
v) Other Imported Items	13.00%		
5. Share Trading			
6. Lease Financing/Leasing			
F. Other Institutional Loan			
1. Loan to Financial Corporations			
a) Credit to NBFI	13.00%		
b) Credit to Insurance companies			

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c) Credit to NGO (excluding Agriculture)	13.00%		
d) Credit to Merchant Banks/ Brokerage Houses			
e) Credit to Co-operative Banks/Societies			
2. Financing to Educational Institutions			
G. Consumer Finance			
1. Doctors Loan/ Professional Loans	13.00%		
2. Flat Purchase	13.00%		
3. Transport loan (Motor car/Motor cycle etc.)	13.00%		
4. Consumer Goods (TV, Freeze, Air Cooler, Computer, Furniture etc.)	13.00%		
5. Credit Cards	14.00%		
6. Educational Expenses	13.00%		
7. Treatment Expenses	13.00%		
8. Marriage Expenses			
9. Land Purchase			
10. Loan against Salary	13.00%		
11. Loan against PF			
12. Personal Loan against DPS, MSS etc.	Deposit Rate+3%		
13. Personal Loan against FDR, MBS, DBS etc.	Deposit Rate+3%		
14. Travelling/ Holiday Loan			
15. Other personal Loans	13.00%		
H. Miscellaneous			
1. Private Welfare and Development Activities			
2. Advances for Special Credit Program (EPZ, Special Economic Zone, Youth development etc.)	12.00%		
3. Swanirvar	12.00%		
4. Poverty Alleviation Program	12.00%		
5. Other loans not mentioned above			
Related Official's Name, Designation, Email and Contact number:			