

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

|                                                                    | As on 31-10-2025 |             |              |
|--------------------------------------------------------------------|------------------|-------------|--------------|
| Economic Purposes                                                  | Declared rate    | Lowest rate | Highest rate |
| A                                                                  | B                | C           | D            |
| <b>A. Agriculture, Fishing &amp; Forestry</b>                      |                  |             |              |
| 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>B. Industry</b>                                                 |                  |             |              |
| 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%           |             |              |
| <b>C. Construction</b>                                             |                  |             |              |
| 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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| A                                                                              | B                     | C           | D            |
| 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                                                          |                       |             |              |
| <b>D. Transport</b>                                                            |                       |             |              |
| 1. Road Transport ( excluding personal vehicle & lease finance)                |                       |             |              |
| 2. Water Transport (excluding Fishing Boats)                                   | 13.00%                |             |              |
| 3. Air Transport                                                               |                       |             |              |
| <b>E. Trade &amp; Commerce</b>                                                 |                       |             |              |
| 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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| A                                                       | B                | C           | D            |
| 4. Import Financing<br>(LIM, LTR, TR etc.)              | 13.00%           |             |              |
| a) Food Items                                           | 13.00%           |             |              |
| b) Petroleum and<br>Petroleum Products                  | 13.00%           |             |              |
| c) Machineries and Implements                           | 13.00%           |             |              |
| d) Textile and Textile Products                         | 13.00%           |             |              |
| e) Electric and Electronic<br>goods & Spares            | 13.00%           |             |              |
| f) Sanitary Goods Including<br>Tiles, Stones & Clinkers | 13.00%           |             |              |
| g) Cosmetics & Crockeries                               | 13.00%           |             |              |
| h) Medicine and Surgical<br>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<br>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                              |                  |             |              |
| <b>F. Other Institutional Loan</b>                      |                  |             |              |
| 1. Loan to Financial Corporations                       |                  |             |              |
| a) Credit to NBFI                                       | 13.00%           |             |              |
| b) Credit to Insurance companies                        |                  |             |              |

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| Economic Purposes                                                                                 | Declared rate    | Lowest rate | Highest rate |
| A                                                                                                 | B                | C           | D            |
| c) Credit to NGO<br>(excluding Agriculture)                                                       | 13.00%           |             |              |
| d) Credit to Merchant Banks/<br>Brokerage Houses                                                  |                  |             |              |
| e) Credit to Co-operative<br>Banks/Societies                                                      |                  |             |              |
| 2. Financing to<br>Educational Institutions                                                       |                  |             |              |
| <b>G. Consumer Finance</b>                                                                        |                  |             |              |
| 1. Doctors Loan/<br>Professional Loans                                                            | 13.00%           |             |              |
| 2. Flat Purchase                                                                                  | 13.00%           |             |              |
| 3. Transport loan<br>(Motor car/Motor cycle etc.)                                                 | 13.00%           |             |              |
| 4. Consumer Goods (TV, Freeze, Air<br>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<br>DPS, MSS etc.                                                        | Deposit Rate+3%  |             |              |
| 13. Personal Loan against<br>FDR, MBS, DBS etc.                                                   | Deposit Rate+3%  |             |              |
| 14. Travelling/ Holiday Loan                                                                      |                  |             |              |
| 15. Other personal Loans                                                                          | 13.00%           |             |              |
| <b>H. Miscellaneous</b>                                                                           |                  |             |              |
| 1. Private Welfare and<br>Development Activities                                                  |                  |             |              |
| 2. Advances for Special Credit<br>Program (EPZ, Special Economic<br>Zone, Youth development etc.) | 12.00%           |             |              |
| 3. Swanirvar                                                                                      | 12.00%           |             |              |
| 4. Poverty Alleviation Program                                                                    | 12.00%           |             |              |
| 5. Other loans<br>not mentioned above                                                             |                  |             |              |
| Related Official's Name, Designation, Email and Contact number:                                   |                  |             |              |