

## The Development Bank of Jamaica

### LINES OF CREDIT AND INTEREST RATES

Lines of Credit	Rate to Sub borrowers		Maximum loan per project	Tenure (Depends on cash flow)			Moratorium
				Short Term	Medium Term	Long Term	
<b>DBJ US\$ Loans</b>	<b>Fixed</b>	<b>11.5%</b>	<b>US\$1 million</b>	<b>Up to 3 years</b>	<b>Up to 5 years</b>	<b>Up to 10 years</b>	<b>Up to 3 years</b>
<b>JA\$ LINES OF CREDIT</b>							
<b>DBJ Regular (Ja\$)</b>	<b>Fixed</b>	<b>13%</b>	<b>J\$50 million</b>	<b>Up to 3 years</b>	<b>Up to 7 years</b>	<b>Up to 12 years</b>	<b>Up to 4 years</b>
<b>DBJ/CDB Small Agricultural Entrepreneurs</b>	<b>Fixed</b>	<b>10%</b>	<b>\$7.2 million</b>	<b>Up to 3 years</b>	<b>Up to 7 years</b>	<b>Up to 10 years</b>	<b>Six months to 4 years</b>
<b>DBJ/Petrocaribe SME Energy Fund for Tourism &amp;/or SMEs</b>	<b>Fixed</b>	<b>12.5%</b>	<b>\$5 million</b>	<b>Up to 3 years</b>	<b>Up to 7 years</b>		<b>Up to 1 year</b>
<b>DBJ/SME Development Fund</b>	<b>Fied</b>	<b>12.5%</b>	<b>\$15 million</b>	<b>Up to 3 years</b>	<b>Up to 7 years</b>		<b>Up to 1 year</b>
<b>DBJ/Combined Disabilities Association Special Line for Disabled Entrepreneurs</b>	<b>Fixed</b>	<b>12.5%</b>	<b>\$15 million</b>	<b>Up to 3 years</b>	<b>Up to 7 years</b>		<b>Up to 1 year</b>
<b>Fishermen's Revolving Loan Scheme</b>	<b>Fixed</b>	<b>10.375%</b>	<b>\$500,000.00</b>	<b>Up to 3 years</b>			