

State Bank of India, Bangladesh
Rate of Interest (% p.a.) w.e.f 23.09.2021
Loans & Advance

Particulars	Agriculture	Term Loan to Large & Medium Scale Industries	Term Loan to SME	Working Capital			
				Loan & Medium Scale Industry		SME	Export
				Big Corporate with turnover more than BDT 1000.00 crore	Medium and small Corporate with turnover less than BDT 1000.00 crore		
1	2	3	4	5		6	7
Existing Rate	*8.00%(max)	*9.00%(max)	*9.00%(max)	*7.50%(max)	*9.00%(max)	*9.00%(max)	*7.00%(Fixed)
Proposed Rate	*8.00%(max)	*9.00%(max)	*9.00%(max)	*8.00%(max)	*9.00%(max)	*9.00%(max)	*6.00%(Fixed)

Particulars	House Building Loan	Car Loan	Personal Loan	Consumer Credit	Credit Card	NBFI	Others**	Effective Date
	8	9	10	11	12	13	14	15
Existing Rate	*9.00%(max)	*9.00%(max)	*9.00%(max)	*9.00%(max)	-	*9.00%(max)	*7.50%(max)	from 05-Jul-2021
Proposed Rate	*9.00%(max)	*9.00%(max)	*9.00%(max)	*9.00%(max)	-	*9.00%(max)	*8.00%(max)	from 23-Sep-2021

*The rate of interest under this category can go below up to 3.00% from the maximum.

*The existing facilities which are availing lesser rate of interest with earlier ROI revision, will continue till maturity of the facilities as per ROI reset clause.

**Other means products linked to Treasury Bills rate.

Under Secured Overdraft(SOD) facility @ 2.50% above the applicable rate of interest deposit on the scheme to the customer.

Special Clause:# All the loans & advances under these category should have reset clauses to change after every 06(six)months

All the other loans & advances should have annual reset clause.