

State Bank of India, Bangladesh Operations
Rate of Interest (% p.a.) w.e.f 12.05.2024
Loans & Advance

Particulars	Agriculture & Rural Credit	Term Loan		Working Capital		Export/Pre-Shipment Export	NBF/ MFI	
		CMSME	Other than CMSME	CMSME	Other than CMSME		8 (Agri.)	9 (CMSME)
1	2	3	4	5	6	7	8 (Agri.)	9 (CMSME)
Existing Rate	SMART rate +2.00% (max)	SMART rate +3.00% (max)	SMART rate +3.00% (max)	SMART rate +3.00% (max)	SMART rate +3.00% (max)	SMART rate +2.00% (max)	SMART rate +3.00% (max)	
Proposed Rate	11.50% (Reference Rate)	12.50% (Reference Rate)	13.50% (Reference Rate)	12.00% (Reference Rate)	13.00% (Reference Rate)	11.50% (Reference Rate)	11.50% (Reference Rate)	12.00% (Reference Rate)

Particulars	House Building Loan	Car/Auto Loan	Personal Loan	Others	Effective Date
	9	10	11	12	13
Existing Rate	SMART rate +3.00% (max)	SMART rate +3.00% (max)	SMART rate +3.00% (max)	SMART rate +3.00% (max)	from 01-Apr-2024
Proposed Rate	12.50% (Reference Rate)	14.50% (Reference Rate)	15.00% (Reference Rate)	14.50% (Reference Rate)	from 12-May-2024

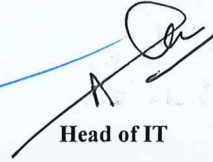
- * The rate of interest under the category can go maximum up and below upto 1% from the reference rate based on risk profile of the borrowing unit.
- * Any concession from the reference rate remains with respective authority as mentioned in BD Loan Policy
- *The existing facilities which are availing lesser rate of interest with earlier ROI revision, will continue till maturity of the facilities as per ROI reset clause.
- *In case of variable loan interest, change in interest rates will be applicable 4 times in a year.
- *Under Secured Overdraft (SOD) facility, spread to be @ 2.50% above of the applicable rate of interest on deposit as per scheme to the customer.
- *As per BRPD circular no. 10/2024, for any overdue in continuous/demand loan or partial/ complete overdue in TL instalment, a maximum penal interest of 1.50% will be charged on entire outstanding balance of continuous/demand loans and overdue amount on Term Loan installment respectively.
- * Based on the market trend the rate may be revised as and when desired by the committee ,

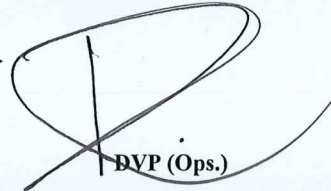
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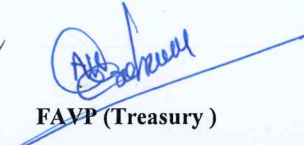
Country Head


CRO


Head of Credit


Head of IT


DVP (Ops.)


FAVP (Treasury)

