Annexure- A

Declared Lending Interest Rate by Economic Sector

Name of the bank: State Bank of India

	As on 31.08.2026		
Economic Purposes	Declared rate	Lowest rate	Highest rate
A	B	C	D
A. Agriculture, Fishing & Forestry			
1. Agriculture			
a) Cultivation	11.50%	10.50%	12.50%
b) Plantation	11.50%	10.50%	12.50%
c) Agricultural Machineries and Implements	11.50%	10.50%	12.50%
d) Fertilizers and Pesticides Loans for Farmers	11.50%	10.50%	12.50%
e) Livestock	11.50%	10.50%	12.50%
f) Vegetables/Fruits Preservation in cold storage	11.50%	10.50%	12.50%
g) Agriculture Loan Disbursed through NGOs	9.50%	8.50%	10.50%
2. Fishing	11.50%	10.50%	12.50%
3. Forestry and Logging	11.50%	10.50%	12.50%
B. Industry			
1. Term Loan (Other than Working Capital Financing)	12.50%	11.50%	13.50%
a) Large Industries			
(aa) RMG	12.50%	11.50%	13.50%
(ab) Others	12.75%	11.75%	13.75%
b) Small and Medium Industries	11.50%	10.50%	12.50%
c) Cottage Industries/Micro Industries	11.50%	10.50%	12.50%
d) Service Industries	12.50%	11.50%	13.50%
2. Working Capital Financing (Excluding Export & Import Financing)			
a) Large Industries			
(aa) RMG	12.50%	11.50%	13.50%
(ab) Others	11.25%	10.25%	12.25%
b) Small and Medium Industries	12.00%	11.00%	13.00%
c) Cottage Industries/Micro Industries	12.00%	11.00%	13.00%
d) Service Industries	12.50%	11.50%	13.50%
C. Construction			
1. Housing (Commercial) For Developer/Contractor	12.50%	11.50%	13.50%
2 . Housing (Residential) in urban area for individual person	12.00%	11.00%	13.00%
3. Housing (Residential) in rural area for individual person	12.00%	11.00%	13.00%

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	As on 31.08.2026		
Economic Purposes	Declared rate	Lowest rate	Highest rate
A	B	C	D
4. Infrastructure Development (Road, Culvert, Bridge, etc.)	12.50%	11.50%	13.50%
5. House Renovation or Repairing or Extension	12.00%	11.00%	13.00%
6. Commercial Building (Market, Factory, Hotel, Cold storage, Ware-house etc.)	12.50%	11.50%	13.50%
7. Establishment of Solar panel	12.00%	11.00%	13.00%
8. Effluent Treatment Plant	12.00%	11.00%	13.00%
9. Loan against Work Order/Pay Order/Earnest Money	12.50%	11.50%	13.50%
10. Water-works	12.50%	11.50%	13.50%
11. Sanitary Services	12.50%	11.50%	13.50%
D. Transport			
1. Road Transport (excluding personal vehicle & lease finance)	12.50%	11.50%	13.50%
2. Water Transport (excluding Fishing Boats)	12.50%	11.50%	13.50%
3. Air Transport	12.50%	11.50%	13.50%
E. Trade & Commerce			
1. Wholesale and Retail Trade (CC, OD etc.)			
a) Wholesale Trading	12.50%	11.50%	13.50%
b) Retail Trading	12.50%	11.50%	13.50%
c) Other Commercial lending	12.50%	11.50%	13.50%
2. Procurement by Government			
a) Jute	12.50%	11.50%	13.50%
b) Paddy	12.50%	11.50%	13.50%
c) Wheat	12.50%	11.50%	13.50%
d) Others	12.50%	11.50%	13.50%
3. Export Financing (PC, ECC etc.)			
a) Jute and Jute Products	11.00%	10.00%	12.00%
b) Tea	11.00%	10.00%	12.00%
c) Hides and Skins	11.00%	10.00%	12.00%
d) Ready-made Garments	11.00%	10.00%	12.00%
e) Non-traditional Items	11.00%	10.00%	12.00%
f) Other Exported Items	11.00%	10.00%	12.00%

Declared Lending Interest Rate by Economic Sector

Name of the bank: State Bank of India

	As on 31.08.2026		
Economic Purposes	Declared rate	Lowest rate	Highest rate
A	B	C	D
4. Import Financing (LIM, LTR, TR etc.)			
a) Food Items	12.50%	11.50%	13.50%
b) Petroleum and Petroleum Products	12.50%	11.50%	13.50%
c) Machineries and Implements	12.50%	11.50%	13.50%
d) Textile and Textile Products	12.50%	11.50%	13.50%
e) Electric and Electronic goods & Spares	12.50%	11.50%	13.50%
f) Sanitary Goods Including Tiles, Stones & Clinkers	12.50%	11.50%	13.50%
g) Cosmetics & Crockeries	12.50%	11.50%	13.50%
h) Medicine and Surgical Instruments	12.50%	11.50%	13.50%
i) New Automobiles	12.50%	11.50%	13.50%
j) Reconditioned Automobiles	12.50%	11.50%	13.50%
k) Chemicals (except Medicine)	12.50%	11.50%	13.50%
l) Iron and Steel Products	12.50%	11.50%	13.50%
m) Paper and Printed Papers	12.50%	11.50%	13.50%
n) Computer and Accessories	12.50%	11.50%	13.50%
o) Wood & Logging	12.50%	11.50%	13.50%
p) Plastic & Plastic Products including toys	12.50%	11.50%	13.50%
q) Leather Goods	12.50%	11.50%	13.50%
r) Poultry feeds	12.50%	11.50%	13.50%
s) Cattle feeds	12.50%	11.50%	13.50%
t) Coal	12.50%	11.50%	13.50%
u) Ship	12.50%	11.50%	13.50%
v) Other Imported Items	12.50%	11.50%	13.50%
5. Share Trading	12.25%	11.25%	13.25%
6. Lease Financing/Leasing	12.25%	11.25%	13.25%
F. Other Institutional Loan			
1. Loan to Financial Corporations			
a) Credit to NBFI	12.00%	11.00%	13.00%
b) Credit to Insurance companies	12.50%	11.50%	13.50%

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Economic Purposes	Declared rate	Lowest rate	Highest rate
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c) Credit to NGO (excluding Agriculture)	9.00%	8.00%	10.00%
d) Credit to Merchant Banks/ Brokerage Houses	12.50%	11.50%	13.50%
e) Credit to Co-operative Banks/Societies	12.50%	11.50%	13.50%
2. Financing to Educational Institutions	12.50%	11.50%	13.50%
G. Consumer Finance			
1. Doctors Loan/ Professional Loans	12.50%	11.50%	13.50%
2. Flat Purchase	12.50%	11.50%	13.50%
3. Transport loan (Motor car/Motor cycle etc.)	12.50%	11.50%	13.50%
4. Consumer Goods (TV, Freeze, Air Coolar, Computer, Furniture etc.)	12.50%	11.50%	13.50%
5. Credit Cards	N/A	N/A	N/A
6. Educational Expenses	12.50%	11.50%	13.50%
7. Treatment Expenses	12.50%	11.50%	13.50%
8. Marriage Expenses	12.50%	11.50%	13.50%
9. Land Purchase	12.50%	11.50%	13.50%
10. Loan against Salary	12.50%	11.50%	13.50%
11. Loan against PF	10.00%	9.00%	11.00%
12. Personal Loan against DPS, MSS etc.	2.50% above of interest rate on deposit	2.50% above of interest rate on deposit	2.50% above of interest rate on deposit
13. Personal Loan against FDR, MBS, DBS etc.	2.50% above of interest rate on deposit	2.50% above of interest rate on deposit	2.50% above of interest rate on deposit
14. Travelling/ Holiday Loan	12.50%	11.50%	13.50%
15. Other personal Loans	12.50%	11.50%	13.50%
H. Miscellaneous			
1. Private Welfare and Development Activities	12.50%	11.50%	13.50%
2. Advances for Special Credit Program (EPZ, Special Economic Zone, Youth development etc.)	12.50%	11.50%	13.50%
3. Swanirvar	12.50%	11.50%	13.50%
4. Poverty Alleviation Program	12.00%	11.00%	13.00%
5. Other loans not mentioned above	12.50%	11.50%	13.50%

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