

State Bank of India, Bangladesh Operations
Rate of Interest (% p.a.) w.e.f 27.11.2023
Loans & Advance

Particulars	Agriculture & Rural Credit	Term Loan		Working Capital		Export/Pre-Shipment Export	NBF1
		CMSME	Other than CMSME	CMSME	Other than CMSME		
1	2	3	4	5	6	7	8
Existing Rate	*SMART rate +2.5% (max)	*SMART rate +3.5% (max)	*SMART rate +3.5% (max)	*SMART rate +3.5% (max)	*SMART rate +3.5% (max)	*SMART rate +2.5% (max)	*SMART rate +3.5% (max)
Proposed Rate	*SMART rate +2.75% (max)	*SMART rate +3.75% (max)	*SMART rate +3.75% (max)	*SMART rate +3.75% (max)	*SMART rate +3.75% (max)	*SMART rate +2.75% (max)	*SMART rate +3.75% (max)

Particulars	House Building Loan	Car/Auto Loan	Personal Loan	Others	Effective Date
	9	10	11	12	13
Existing Rate	*SMART rate +3.5% (max)	*SMART rate +3.5% (max)	*SMART rate +3.5% (max)	*SMART rate +3.5% (max)	from 05-Oct-2023
Proposed Rate	*SMART rate +3.75% (max)	*SMART rate +3.75% (max)	*SMART rate +3.75% (max)	*SMART rate +3.75% (max)	from 27-Nov-2023

* Any concession with respect to margin will remain with sanctioning authority as per BD Loan Policy (Chapter-9 at Pricing).

*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 CMSME loan and Consumer Financing (Personal loan and Auto loan) additional, maximum 1% Supervision Charge to be recovered annually. No compounding of charge or interest is allowed to impose with the Supervision Charge. But while adjustment of a loan during a year the Supervision of Charge can be recovered 1% proportionate to the time.

*In case of variable loan interest, change in interest rates will be applied after six (06) months.

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

*As per BRPD circular no. 27/2023, 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.

