

**SHIMANTO BANK PLC.**

শিমন্তো ব্যাংক পিএলসি.

শিমন্তো ব্যাংক

**Lending Rate Sheet: Effective from 8th January 2024**

| SL | Name of Loan Products                         | New Rate           |
|----|-----------------------------------------------|--------------------|
| 1  | SMBL Personal Loan                            | 11.65%-11.85%      |
| 2  | SMBL Personal Loan For Others                 | 11.65%-11.85%      |
| 3  | Professional Loan                             | 11.65%-11.85%      |
| 4  | SMBL Personal Loan For Payroll                | 10.95%-11.15%      |
| 5  | SMBL Projukti Rhin                            | 11.65%-11.85%      |
| 6  | SMBL Shimanto Nibash                          | 10.90%-11.40%      |
| 7  | SMBL Vehicle Loan                             | 11.15%-11.40%      |
| 8  | SMBL Staff Personal Loan                      | 9.90%              |
| 9  | SMBL BGB Salary OD                            | 9.90%              |
| 10 | SMBL Pension Backed Loan (Existing)           | 9.90%              |
| 11 | SMBL Special Loan                             | 9.90%              |
| 12 | SMBL Marriage Loan                            | 9.90%              |
| 13 | Shimanto Nir Loan                             | 9.90%              |
| 14 | SMBL Education Loan                           | 9.90%              |
| 15 | SMBL NARI SHAKTI                              | 10.65%             |
| 16 | SMBL Krishi Rin                               | 10.80%             |
| 17 | SMBL OD (Retail)                              | FDR/DPS + 1% to 3% |
| 18 | SMBL EASY LOAN                                | FDR/DPS + 1% to 3% |
| 19 | SMBL Staff Car Loan                           | 5.00%              |
| 20 | SMBL Staff Home Loan                          | 5.00%              |
| 21 | Credit Card (General)                         | 20.00%             |
| 22 | Credit Card (Take Over)                       | 18.00%             |
| 23 | Credit Card (Staff)                           | 20.00%             |
| 24 | SMBL Astha                                    | 11.85%             |
| 25 | SMBL Time Loan (Corporate)                    | 10.65%-11.85%      |
| 26 | SMBL OD (Corporate)                           | 10.65%-11.85%      |
| 27 | Corporate Term Loan (EMI)                     | 10.65%-11.85%      |
| 28 | Corporate Term Loan (EQI)                     | 10.65%-11.85%      |
| 29 | Corporate Term Loan (EHI)                     | 10.65%-11.85%      |
| 30 | Forced Loan – Corporate                       | 11.85%             |
| 31 | Payment Against Document (PAD) - Corporate    | 10.65%-11.85%      |
| 32 | LOAN AGAINST TRUST RECEIPT(LTR)               | 10.65%-11.85%      |
| 33 | Foreign Documentary Bill Purchase (FDBP) Corp | 10.65%-11.85%      |
| 34 | Local Documentary Bill Purchase (LDBP) Corp   | 10.65%-11.85%      |
| 35 | SMBL Uddipto (SME)-Startup                    | 4.00%              |
| 36 | Packing Credit- Corporate                     | 10.85%             |
| 37 | Packing Credit- SME                           | 10.85%             |
| 38 | SME Time Loan                                 | 10.90%-11.70%      |
| 39 | SME Term Loan (EMI)                           | 10.90%-11.70%      |
| 40 | SME Term Loan (EQI)                           | 10.90%-11.70%      |
| 41 | SME Term Loan (EHI)                           | 10.90%-11.70%      |
| 42 | SMBL OD (SME)                                 | 10.90%-11.70%      |
| 43 | Payment Against Document (PAD) - SME          | 10.90%-11.70%      |
| 44 | Loan Against Trust Receipt LTR- SME           | 10.90%-11.70%      |
| 45 | Foreign Documentary Bill Purchase (FDBP) SME  | 10.90%-11.70%      |
| 46 | Local Documentary Bill Purchase (LDBP) SME    | 10.90%-11.70%      |

Note:

\* 1.00 % p.a. Supervision Charge will be applicable for CMSME, Personal Loan, Auto Loan under consumer financing

\* Lending Rate will be applicable for New Loan Only



## Deposit Rate Sheet: Effective from 8th January 2024

| SL | Name of Products                            |                            | New Rate        |                           |             |
|----|---------------------------------------------|----------------------------|-----------------|---------------------------|-------------|
| 1  | Shimanto Shanchay                           |                            | 2.00%           |                           |             |
| 2  | BGB Payroll Account                         |                            | 2.00%           |                           |             |
| 3  | SMBL Staff Salary Account                   |                            | 2.00%           |                           |             |
| 4  | SMBL Payroll Account (for BGB School)       |                            | 2.00%           |                           |             |
| 5  | BGB School PF Account                       |                            | 2.50%           |                           |             |
| 6  | BGB School Gratuity Account                 |                            | 2.50%           |                           |             |
| 7  | SMBL Payroll Account                        |                            | 2.00%           |                           |             |
| 8  | SMBL Payroll Sapphire                       |                            | 3.00%           |                           |             |
| 9  | SMBL Payroll Platinum                       |                            | 3.00%           |                           |             |
| 10 | SMBL Payroll Gold                           |                            | 3.00%           |                           |             |
| 11 | Shimanto Student Account                    |                            | 4.00%           |                           |             |
| 12 | RFCD Account (FCY)                          |                            | 6.85%           |                           |             |
| 13 | SMBL RFCD Account (GBP)                     |                            | 6.85%           |                           |             |
| 14 | SMBL RFCD Account (EUR)                     |                            | 6.85%           |                           |             |
| 15 | SMBL PRIVATE FOREIGN CURRENCY ACCOUNT       |                            | 0.00%           |                           |             |
| 16 | SMBL ERQ ACCOUNT (USD)                      |                            | 0.00%           |                           |             |
| 17 | SMBL ERQ ACCOUNT (EURO)                     |                            | 0.00%           |                           |             |
| 18 | QR Merchant Shadow Account                  |                            | 0.00%           |                           |             |
| 19 | SHOINIK BHABISHWAT (Double Benefit for BGB) |                            | 9.00%           | 8 years 1 Months          |             |
| 20 | Double Benefit for Others                   |                            | 9.00%           | 8 years 1 Months          |             |
| 21 | SMBL SHOPNO                                 |                            | 4.00%           |                           |             |
| 22 | Shimanto DPS                                |                            | 9.00%           |                           |             |
| 23 | SMBL Student DPS                            |                            | 9.00%           |                           |             |
| 24 | Connect DPS                                 |                            | 9.00%           |                           |             |
| 25 | Current Account (Individual)                |                            | 0.00%           |                           |             |
| 26 | Current Account (SME)                       |                            | 0.00%           |                           |             |
| 27 | Current Account (Corporate)                 |                            | 0.00%           |                           |             |
| 28 | SMBL SND Account (SME)                      |                            | 5 Lac and above |                           | 2.00%       |
| 29 | SND Special                                 |                            | 50 Cr and above |                           | 6% to 9.00% |
| 30 | SMBL SND Account (Corporate)                |                            | 5 Lac and above |                           | 2.00%       |
| 31 | Asthai Obsor                                |                            | 9.00%           | BDT 750 Per Month Per Lac |             |
| 32 | Monthly Benefit FDR                         |                            | 9.00%           | BDT 750 Per Month Per Lac |             |
| 33 | Fixed Deposit                               |                            | Retail          | SME                       | Corporate   |
| 34 | Fixed Deposit – 1 Month                     |                            | 2.50%           | 3.00%                     | 3.00%       |
| 35 | Fixed Deposit – 3 Month                     | Below 50 lacs              | 6.50%           | 5.50%                     | 5.50%       |
|    |                                             | 50 lacs to below 1.0 Crore | 6.75%           | 5.75%                     | 5.75%       |
|    |                                             | 1.0 cr and above           | 7.00%           | 6.00%                     | 6.00%       |
| 36 | Connect Fixed Deposit/Term Deposit-3 Month  |                            | Any Amount      | 7.50%                     |             |
| 37 | Special Fixed Deposit - 89 Days             | Below 50 lacs              | 7.50%           | 7.50%                     | 7.50%       |
|    |                                             | 50 lacs to below 1.0 Crore | 8.00%           | 8.00%                     | 8.00%       |
|    |                                             | 1.0 cr and above           | 8.50%           | 8.50%                     | 8.50%       |
| 38 | Fixed Deposit – 6 Month                     | Less than BDT 1.00Cr.      | 7.00%           | 5.50%                     | 5.50%       |
|    |                                             | BDT 1.00Cr.< BDT 5.00Cr.   | 7.25%           | 7.00%                     | 7.00%       |
|    |                                             | BDT 5.00 Cr. and Above     | 7.50%           | 7.25%                     | 7.25%       |
|    | Connect Fixed Deposit/Term Deposit-6 Month  |                            | Any Amount      | 7.50%                     |             |
| 39 | Special Fixed Deposit - 182 Days            | Less than BDT 1.00Cr.      | 7.50%           | 7.50%                     | 7.50%       |
|    |                                             | BDT 1.00Cr.< BDT 5.00Cr.   | 8.00%           | 8.00%                     | 8.00%       |
|    |                                             | BDT 5.00 Cr. and Above     | 9.00%           | 9.00%                     | 9.00%       |
| 40 | Fixed Deposit – 1 Year                      | Less than BDT 1.00Cr.      | 7.50%           | 6.00%                     | 6.00%       |
|    |                                             | BDT 1.00Cr.< BDT 5.00Cr.   | 7.50%           | 7.25%                     | 7.25%       |
|    |                                             | BDT 5.00 Cr. and Above     | 7.75%           | 7.50%                     | 7.50%       |
|    | Connect Fixed Deposit/Term Deposit-12 Month |                            | Any Amount      | 8.00%                     |             |
| 41 | Special Fixed Deposit - 360 Days            | Less than BDT 1.00Cr.      | 8.50%           | 8.50%                     | 8.50%       |
|    |                                             | BDT 1.00Cr.< BDT 5.00Cr.   | 8.75%           | 8.75%                     | 8.75%       |
|    |                                             | BDT 5.00 Cr. and Above     | 9.00%           | 9.00%                     | 9.00%       |
| 42 | Fixed Deposit – 2 Year                      | Less than BDT 1.00Cr.      | 8.50%           | 8.50%                     | 8.50%       |
|    |                                             | BDT 1.00Cr.< BDT 5.00Cr.   | 8.75%           | 8.75%                     | 8.75%       |
|    |                                             | BDT 5.00 Cr. and Above     | 9.00%           | 9.00%                     | 9.00%       |
|    | Connect Fixed Deposit/Term Deposit-24 Month |                            | Any Amount      | 8.50%                     |             |
| 43 | Fixed Deposit – 3 Year                      | Less than BDT 1.00Cr.      | 7.50%           | 7.50%                     | 7.50%       |
|    |                                             | BDT 1.00Cr.< BDT 5.00Cr.   | 8.00%           | 8.00%                     | 8.00%       |
|    |                                             | BDT 5.00 Cr. and Above     | 8.00%           | 8.00%                     | 8.00%       |
|    | Connect Fixed Deposit/Term Deposit-36 Month |                            | Any Amount      | 7.50%                     |             |

**Note:**

1. Deposit Rate will be applicable for any amount of New and Renewal Deposit.
2. RFCF account interest rate will be payable on the deposits maintained for minimum one month.