

**SHIMANTO BANK PLC.**

সীমান্ত আর্থিক পরিদলন.

সীমান্ত ব্যাংক

Lending Rate Sheet: Effective from 7th March 2024

Name of Loan Products	New Rate
SMBL Personal Loan	12.90%-13.10%
SMBL Personal Loan For Others	12.90%-13.10%
Professional Loan	12.90%-13.10%
SMBL Personal Loan For Payroll	12.20%-12.40%
SMBL Projukti Rhin	12.90%-13.10%
SMBL Shimanto Nibash	12.15%-12.65%
SMBL Vehicle Loan	12.40%-12.65%
SMBL Staff Personal Loan	9.90%
SMBL BGB Salary OD	9.90%
SMBL Pension Backed Loan (Existing)	9.90%
SMBL Special Loan	9.90%
SMBL Marriage Loan	9.90%
Shimanto Nir Loan	9.90%
SMBL Education Loan	9.90%
SMBL OD (Retail)	FDR/DPS + 1% to 3%
SMBL EASY LOAN	FDR/DPS + 1% to 3%
SMBL Staff Car Loan	5.00%
SMBL Staff Home Loan	5.00%
Credit Card (General)	20.00%
Credit Card (Take Over)	18.00%
Credit Card (Staff)	20.00%
SMBL NARI SHAKTI	11.95%
SMBL Krishi Rin	12.10%
SMBL Time Loan (Corporate)	11.90%-13.10%
SMBL OD (Corporate)	11.90%-13.10%
Corporate Term Loan (EMI)	11.90%-13.10%
Corporate Term Loan (EQI)	11.90%-13.10%
Corporate Term Loan (EHI)	11.90%-13.10%
Forced Loan – Corporate	13.10%
Payment Against Document (PAD) - Corporate	11.90%-13.10%
LOAN AGAINST TRUST RECEIPT(LTR)	11.90%-13.10%
Foreign Documentary Bill Purchase (FDBP) Corp	11.90%-13.10%
Local Documentary Bill Purchase (LDBP) Corp	11.90%-13.10%
Packing Credit- Corporate	12.10%
Packing Credit- SME	12.10%
SMBL Uddipto (SME)-Startup	4.00%
SMBL Astha	13.10%
SME Time Loan	12.15%-12.95%
SME Term Loan (EMI)	12.15%-12.95%
SME Term Loan (EQI)	12.15%-12.95%
SME Term Loan (EHI)	12.15%-12.95%
SMBL OD (SME)	12.15%-12.95%
Payment Against Document (PAD) - SME	12.15%-12.95%
Loan Against Trust Receipt LTR- SME	12.15%-12.95%
Foreign Documentary Bill Purchase (FDBP) SME	12.15%-12.95%
Local Documentary Bill Purchase (LDBP) SME	12.15%-12.95%

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

* For syndication loan, interest rate may be fixed as per syndication

Deposit Rate Sheet: Effective from 7th March 2024

Name of Products		New Rate		
Shimanto Shanchay		2.00%		
BGB Payroll Account		2.00%		
SMBL Staff Salary Account		2.00%		
SMBL Payroll Account (for BGB School)		2.00%		
BGB School PF Account		2.50%		
BGB School Gratuity Account		2.50%		
SMBL Payroll Account		2.00%		
SMBL Payroll Sapphire		3.00%		
SMBL Payroll Platinum		3.00%		
SMBL Payroll Gold		3.00%		
Shimanto Student Account		4.00%		
RFCF Account (FCY)		6.85%		
SMBL RFCF Account (GBP)		6.85%		
SMBL RFCF Account (EUR)		6.85%		
SMBL PRIVATE FOREIGN CURRENCY ACCOUNT		0.00%		
SMBL ERQ ACCOUNT (USD)		0.00%		
SMBL ERQ ACCOUNT (EURO)		0.00%		
QR Merchant Shadow Account		0.00%		
SHOINIK BHABISHWAT (Double Benefit for BGB)		9.50%	7 years 8 Months	
Double Benefit for Others		9.50%	7 years 8 Months	
SMBL SHOPNO		4.00%		
Shimanto DPS		9.00%		
SMBL Student DPS		9.00%		
Connect DPS		9.00%		
Current Account (Individual)		0.00%		
Current Account (SME)		0.00%		
Current Account (Corporate)		0.00%		
SMBL SND Account (SME)		5 Lac and above		2.00%
SMBL SND Account (Corporate)		5 Lac and above		2.00%
SND Special		Below 50 Crore		5.00%
Asthai Obsor		9.60%	BDT 800 Per Month Per Lac	
Monthly Benefit FDR		9.60%	BDT 800 Per Month Per Lac	
Fixed Deposit		Retail	SME	Corporate
Fixed Deposit – 1 Month		2.50%	3.00%	3.00%
Fixed Deposit – 3 Month		Below 50 lacs	6.50%	5.50%
		50 lacs to below 1.0 Crore	6.75%	5.75%
		1.0 cr and above	7.00%	6.00%
Connect Fixed Deposit/Term Deposit-3 Month		Any Amount	7.50%	
Special Fixed Deposit - 89 Days		Below 50 lacs	7.50%	7.50%
		50 lacs to below 1.0 Crore	8.50%	8.50%
		1.0 cr and above	9.00%	9.00%
Fixed Deposit – 6 Month		Less than BDT 1.00Cr.	7.00%	5.50%
		BDT 1.00Cr.< BDT 5.00Cr.	7.25%	7.00%
		BDT 5.00 Cr. and Above	7.50%	7.25%
Connect Fixed Deposit/Term Deposit-6 Month		Any Amount	7.50%	
Special Fixed Deposit - 182 Days		Below 50 lacs	7.50%	7.50%
		50 lacs to below 1.0 Crore	8.50%	8.50%
		BDT 1.00Cr.< BDT 5.00Cr.	9.00%	9.00%
		BDT 5.00 Cr. and Above	9.50%	9.50%
Fixed Deposit – 1 Year		Less than BDT 1.00Cr.	7.50%	6.00%
		BDT 1.00Cr.< BDT 5.00Cr.	7.50%	7.25%
		BDT 5.00 Cr. and Above	7.75%	7.50%
Connect Fixed Deposit/Term Deposit-12 Month		Any Amount	8.00%	
Special Fixed Deposit - 360 Days		Less than BDT 1.00Cr.	8.50%	8.50%
		BDT 1.00Cr.< BDT 5.00Cr.	9.00%	9.00%
		BDT 5.00 Cr. and Above	9.50%	9.50%
Fixed Deposit – 2 Year		Less than BDT 1.00Cr.	8.50%	8.50%
		BDT 1.00Cr.< BDT 5.00Cr.	8.75%	8.75%
		BDT 5.00 Cr. and Above	9.00%	9.00%
Connect Fixed Deposit/Term Deposit-24 Month		Any Amount	8.50%	
Fixed Deposit – 3 Year		Less than BDT 1.00Cr.	7.50%	7.50%
		BDT 1.00Cr.< BDT 5.00Cr.	8.00%	8.00%
		BDT 5.00 Cr. and Above	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.