

**Lending Rate Sheet: Effective from 4th April 2024**

Name of Loan Products	Proposed Rate
SMBL Personal Loan	13.35%-13.55%
SMBL Personal Loan For Others	13.35%-13.55%
Professional Loan	13.35%-13.55%
SMBL Personal Loan For Payroll	12.65%-12.85%
SMBL Projukti Rhin	13.35%-13.55%
SMBL Shimanto Nibash	12.60%-13.10%
SMBL Vehicle Loan	12.85%-13.10%
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	12.40%
SMBL Krishi Rin	12.55%
SMBL Time Loan (Corporate)	12.35%-13.55%
SMBL OD (Corporate)	12.35%-13.55%
Corporate Term Loan (EMI)	12.35%-13.55%
Corporate Term Loan (EQI)	12.35%-13.55%
Corporate Term Loan (EHI)	12.35%-13.55%
Forced Loan – Corporate	13.55%
Payment Against Document (PAD) - Corporate	12.35%-13.55%
LOAN AGAINST TRUST RECEIPT(LTR)	12.35%-13.55%
Foreign Documentary Bill Purchase (FDBP) Corp	12.35%-13.55%
Local Documentary Bill Purchase (LDBP) Corp	12.35%-13.55%
Packing Credit- Corporate	12.55%
Packing Credit- SME	12.55%
SMBL Uddipto (SME)-Startup	4.00%
SMBL Astha	13.55%
SME Time Loan	12.60%-13.40%
SME Term Loan (EMI)	12.60%-13.40%
SME Term Loan (EQI)	12.60%-13.40%
SME Term Loan (EHI)	12.60%-13.40%
SMBL OD (SME)	12.60%-13.40%
Payment Against Document (PAD) - SME	12.60%-13.40%
Loan Against Trust Receipt LTR- SME	12.60%-13.40%
Foreign Documentary Bill Purchase (FDBP) SME	12.60%-13.40%
Local Documentary Bill Purchase (LDBP) SME	12.60%-13.40%

Note:

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

* Lending Rate will be applicable for New Loan Only

**Deposit Rate Sheet: Effective from 4th April 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%			
RFCD Account (FCY)	6.85%			
SMBL RFCD Account (GBP)	6.85%			
SMBL RFCD 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		10.00%	BDT 833 Per Month Per Lac	
Monthly Benefit FDR		10.00%	BDT 833 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%	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%
Connect Fixed Deposit/Term Deposit-3 Month	Any Amount	8.00%		
Special Fixed Deposit - 89 Days	Below 50 lacs	7.50%	7.50%	7.50%
	50 lacs to below 1.0 Crore	8.50%	8.50%	8.50%
	1.0 cr and above	9.00%	9.00%	9.00%
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	8.00%		
Special Fixed Deposit - 182 Days	Below 50 lacs	7.50%	7.50%	7.50%
	50 lacs to below 1.0 Crore	8.50%	8.50%	8.50%
	BDT 1.00Cr.< BDT 5.00Cr.	9.00%	9.00%	9.00%
	BDT 5.00 Cr. and Above	9.50%	9.50%	9.50%
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	8.25%		
Special Fixed Deposit - 360 Days	Less than BDT 1.00Cr.	8.50%	8.50%	8.50%
	BDT 1.00Cr.< BDT 5.00Cr.	9.00%	9.00%	9.00%
	BDT 5.00 Cr. and Above	9.50%	9.50%	9.50%
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%		
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	8.25%		

Note:

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