

**Lending Rate Sheet: Effective from 1st July 2024**

<b>Name of Loan Products</b>	<b>Base Rate</b>
SMBL Personal Loan	13.50%
SMBL Personal Loan For Others	13.50%
Professional Loan	13.50%
SMBL Personal Loan For Payroll	13.00%
SMBL Projukti Rhin	13.50%
SMBL Shimanto Nibash	12.00%
SMBL Vehicle Loan	13.00%
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	12.25%
SMBL Krishi Rin	12.50%
SMBL Time Loan (Corporate)	13.50%
SMBL OD (Corporate)	13.50%
Corporate Term Loan (EMI)	13.50%
Corporate Term Loan (EQI)	13.50%
Corporate Term Loan (EHI)	13.50%
Forced Loan – Corporate	13.50%
Payment Against Document (PAD) - Corporate	13.50%
LOAN AGAINST TRUST RECEIPT(LTR)	13.50%
Foreign Documentary Bill Purchase (FDBP) Corp	13.50%
Local Documentary Bill Purchase (LDBP) Corp	13.50%
Packing Credit- Corporate	12.50%
Packing Credit- SME	12.99%
SMBL Uddipto (SME)-Startup	4.00%
Earnest Money Financing	13.00%
SMBL Astha	13.99%
SME Time Loan	13.99%
SME Term Loan (EMI)	13.99%
SME Term Loan (EQI)	13.99%
SME Term Loan (EHI)	13.99%
SMBL OD (SME)	13.99%
Payment Against Document (PAD) - SME	13.99%
Loan Against Trust Receipt LTR- SME	13.99%
Foreign Documentary Bill Purchase (FDBP) SME	13.99%
Local Documentary Bill Purchase (LDBP) SME	13.99%

Note:

\* Rate may be charged 1% higher or lower than the declared rate based on risk exposure.

\*This rate will not applicable for Incentive package/special fund/re-finance/pre-finance formed by Bangladesh Bank or Government.

\* Variable interest rate may be revised on quarterly basis and the rate can be changed up to maximum 2.00%.