

**Lending Rate Sheet**

Effective from 26th January,2026

SL	Name of Loan Products	Base Rate
1	SMBL Personal Loan	13.50%
2	SMBL Personal Loan For Others	13.50%
3	Professional Loan	13.50%
4	SMBL Personal Loan For Payroll	13.00%
5	SMBL Projukti Rhin	13.50%
6	SMBL Shimanto Nibash	12.00%
7	SMBL Vehicle Loan	13.00%
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 Neer Loan	9.99%
14	SMBL Education Loan	9.90%
15	SMBL OD (Retail)	FDR/DPS + 1% to 3%
16	SMBL EASY LOAN	FDR/DPS + 1% to 3%
17	SMBL Staff Car Loan	5.00%
18	SMBL Staff Home Loan	5.00%
19	Credit Card (General)	24.00%
20	Credit Card (Staff)	24.00%
21	SMBL NARI SHAKTI	12.25%
22	SMBL Krishi Rin	12.50%
23	SMBL Time Loan (Corporate)	13.00%
24	SMBL OD (Corporate)	13.00%
25	Corporate Term Loan (EMI)	13.00%
26	Corporate Term Loan (EQI)	13.00%
27	Corporate Term Loan (EHI)	13.00%
28	Forced Loan – Corporate	13.50%
29	Payment Against Document (PAD) - Corporate	13.50%
30	LOAN AGAINST TRUST RECEIPT(LTR)	13.50%
31	Foreign Documentary Bill Purchase (FDBP) Corp	13.50%
32	Local Documentary Bill Purchase (LDBP) Corp	13.50%
33	Packing Credit- Corporate	12.50%
34	Packing Credit- SME	12.99%
35	SMBL Uddipto (SME)-Startup	4.00%
36	Earnest Money Financing	13.00%
37	SMBL Astha	13.99%
38	SME Time Loan	13.99%
39	SME Term Loan (EMI)	13.99%
40	SME Term Loan (EQI)	13.99%
41	SME Term Loan (EHI)	13.99%
42	SMBL OD (SME)	13.99%
43	NGO Linkage SME Financing	12.00%
44	NGO Linkage Agri Financing	12.00%
45	Payment Against Document (PAD) - SME	13.99%
46	Loan Against Trust Receipt LTR- SME	13.99%
47	Foreign Documentary Bill Purchase (FDBP) SME	13.99%
48	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.