

**Declared Lending Interest Rate by Economic Sector**

Name of the bank: SBAC Bank PLC.

	As on 31-03-2025		
Economic Purposes	Declared rate	Lowest rate	Highest rate
A	B	C	D
<b>A. Agriculture, Fishing &amp; Forestry</b>			
1. Agriculture			
a) Cultivation	13.95	13.95	13.95
b) Plantation	13.95	13.95	13.95
c) Agricultural Machineries and Implements	13.95	13.95	13.95
d) Fertilizers and Pesticides Loans for Farmers	13.95	13.95	13.95
e) Livestock	13.95	13.95	13.95
f) Vegetables/Fruits Preservation in cold storage	13.95	13.95	13.95
g) Agriculture Loan Disbursed through NGOs	13.95	13.95	13.95
2. Fishing	13.95	13.95	13.95
3. Forestry and Logging	N/A	N/A	N/A
<b>B. Industry</b>			
1. Term Loan ( Other than Working Capital Financing)			
a) Large Industries			
(aa) RMG	14.95	14.45	15.95
(ab) Others	14.95	14.45	15.95
b) Small and Medium Industries	15.00	15.00	15.00
c) Cottage Industries/Micro Industries	15.00	15.00	15.00
d) Service Industries	14.95	14.45	15.95
2. Working Capital Financing (Excluding Export & Import Financing)			
a) Large Industries			
(aa) RMG	14.95	14.45	15.95
(ab) Others	14.95	14.45	15.95
b) Small and Medium Industries	15.00	15.00	15.00
c) Cottage Industries/Micro Industries	15.00	15.00	15.00
d) Service Industries	14.95	14.45	15.95
<b>C. Construction</b>			
1. Housing (Commercial) For Developer/Contractor	14.95	14.45	15.95
2. Housing (Residential) in urban area for individual person	14.95	14.45	15.95
3. Housing (Residential) in rural area for individual person	14.95	14.45	15.95

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4. Infrastructure Development (Road, Culvert, Bridge, etc.)	14.95	14.45	15.95
5. House Renovation or Repairing or Extension	14.95	14.45	15.95
6. Commercial Building (Market, Factory, Hotel, Cold storage, Ware-house etc.)	14.95	14.45	15.95
7. Establishment of Solar panel	N/A	N/A	N/A
8. Effluent Treatment Plant	N/A	N/A	N/A
9. Loan against Work Order/Pay Order/Earnest Money	14.95	14.45	15.95
10. Water-works	N/A	N/A	N/A
11. Sanitary Services	N/A	N/A	N/A
<b>D. Transport</b>			
1. Road Transport ( excluding personal vehicle & lease finance)	14.95	14.45	15.95
2. Water Transport (excluding Fishing Boats)	14.95	14.45	15.95
3. Air Transport	14.95	14.45	15.95
<b>E. Trade &amp; Commerce</b>			
1. Wholesale and Retail Trade (CC, OD etc.)			
a) Wholesale Trading	14.95	14.45	15.95
b) Retail Trading	15.50	14.50	16.50
c) Other Commercial lending	14.95	14.45	15.95
2. Procurement by Government			
a) Jute	N/A	N/A	N/A
b) Paddy	N/A	N/A	N/A
c) Wheat	N/A	N/A	N/A
d) Others	N/A	N/A	N/A
3. Export Financing ( PC, ECC etc.)			
a) Jute and Jute Products	N/A	N/A	N/A
b) Tea	N/A	N/A	N/A
c) Hides and Skins	N/A	N/A	N/A
d) Ready-made Garments	13.95	13.95	13.95
e) Non-traditional Items	N/A	N/A	N/A
f) Other Exported Items	13.95	13.95	13.95

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4. Import Financing (LIM, LTR, TR etc.)			
a) Food Items	14.95	14.45	15.95
b) Petroleum and Petroleum Products	14.95	14.45	15.95
c) Machineries and Implements	14.95	14.45	15.95
d) Textile and Textile Products	14.95	14.45	15.95
e) Electric and Electronic goods & Spares	14.95	14.45	15.95
f) Sanitary Goods Including Tiles, Stones & Clinkers	14.95	14.45	15.95
g) Cosmetics & Crockerries	14.95	14.45	15.95
h) Medicine and Surgical Instruments	14.95	14.45	15.95
i) New Automobiles	14.95	14.45	15.95
j) Reconditioned Automobiles	14.95	14.45	15.95
k) Chemicals (except Medicine)	14.95	14.45	15.95
l) Iron and Steel Products	14.95	14.45	15.95
m) Paper and Printed Papers	14.95	14.45	15.95
n) Computer and Accessories	14.95	14.45	15.95
o) Wood & Logging	14.95	14.45	15.95
p) Plastic & Plastic Products including toys	14.95	14.45	15.95
q) Leather Goods	14.95	14.45	15.95
r) Poultry feeds	14.95	14.45	15.95
s) Cattle feeds	14.95	14.45	15.95
t) Coal	14.95	14.45	15.95
u) Ship	14.95	14.45	15.95
v) Other Imported Items	14.95	14.45	15.95
5. Share Trading	N/A	N/A	N/A
6. Lease Financing/Leasing	14.95	14.45	15.95
<b>F. Other Institutional Loan</b>			
1. Loan to Financial Corporations			
a) Credit to NBFI	14.95	14.45	15.95
b) Credit to Insurance companies	14.95	14.45	15.95

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c) Credit to NGO (excluding Agriculture)	14.95	14.45	15.95
d) Credit to Merchant Banks/ Brokerage Houses	14.95	14.45	15.95
e) Credit to Co-operative Banks/Societies	14.95	14.45	15.95
2. Financing to Educational Institutions	14.95	14.45	15.95
<b>G. Consumer Finance</b>			
1. Doctors Loan/ Professional Loans	15.50	14.50	16.50
2. Flat Purchase	14.95	14.45	15.95
3. Transport loan (Motor car/Motor cycle etc.)	15.50	14.50	16.50
4. Consumer Goods (TV, Freeze, Air Coolar, Computer, Furniture etc.)	15.50	14.50	16.50
5. Credit Cards	20.00	20.00	20.00
6. Educational Expenses	N/A	N/A	N/A
7. Treatment Expenses	N/A	N/A	N/A
8. Marriage Expenses	N/A	N/A	N/A
9. Land Purchase	N/A	N/A	N/A
10. Loan against Salary	15.50	14.50	16.50
11. Loan against PF	N/A	N/A	N/A
12. Personal Loan against DPS, MSS etc.	Scheme Rate+minimum 2.00%	Scheme Rate+minimum 2.00%	Scheme Rate+minimum 2.00%
13. Personal Loan against FDR, MBS, DBS etc.	Scheme Rate+minimum 2.00%	Scheme Rate+minimum 2.00%	Scheme Rate+minimum 2.00%
14. Travelling/ Holiday Loan	N/A	N/A	N/A
15. Other personal Loans	15.50	14.50	16.50
<b>H. Miscellaneous</b>			
1. Private Welfare and Development Activities	N/A	N/A	N/A
2. Advances for Special Credit Program (EPZ, Special Economic Zone, Youth development etc.)	N/A	N/A	N/A
3. Swanirvar	N/A	N/A	N/A
4. Poverty Alleviation Program	N/A	N/A	N/A
5. Other loans not mentioned above	N/A	N/A	N/A
<b>Related Official's Name: Md. Shahidul Islam,</b> <b>Designation: Executive Officer</b> <b>Email: islam.shahidul@sbacbank.com</b> <b>Contact number: 01714-215841</b>			