



# SBAC BANK PLC.

## এসবিএসি ব্যাংক পিএলসি.

### Demand Deposit Account

Type of Account	Amount	Interest Rate	Effective From
Current Account	Minimum Balance: Tk. 1,000	0.00%	-
Short Notice Deposit Account (SND)	Below Tk. 1 Cr.	2.00%	November 29, 2022
	Tk. 1 Cr. - below Tk. 25 Cr.	2.50%	
	Tk. 25 Cr. - below Tk. 50 Cr.	2.50%	
	Tk. 50 Cr. - below Tk. 100 Cr.	2.50%	
	Tk. 100 Cr. & above	2.50%	
SBAC Samriddhi (সমৃদ্ধি) (Special Product for Non-individual)	Below Tk. 1,00,000	0.00%	October 01, 2024
	Tk. 1,00,001 - Tk. 1,00,00,000	6.50%	
	Tk. 1,00,00,001 - Tk. 5,00,00,000	6.75%	
	Tk. 5,00,00,001 & Above	7.50%	
Savings Account (General)	Minimum Balance: Tk. 1,000	2.50%	May 01, 2023
Staff Savings Account	Any Amount	2.50%	
Student Savings Account	Any Amount	2.50%	
Senior Citizen Savings Account	Minimum Balance: Tk. 1,000	3.50%	
Tk.10/- Privileged Savings Account	Any Amount	3.50%	
Tk.50/- Privileged Savings Account	Any Amount	3.50%	
Tk.100/- Privileged Savings Account	Any Amount	3.50%	
SBAC Probashi (প্রবাসী) Savings	Minimum Balance: Tk. 1,000	5.00%	April 03, 2023
SBAC Payroll (For Corporate Salary)	Minimum Balance: Tk. 200	2.50%	
Surokkha Sonchoyi Hisab (SSH) (সুরক্ষা সঞ্চয়ী হিসাব) (Special Product for Individual)	Below Tk. 10,000	0.00%	October 01, 2024
	Tk. 10,000 - Tk. 1,00,000	4.00%	
	Tk. 1,00,001 - Tk. 10,00,000	6.00%	
	Tk. 10,00,001 & Above	7.00%	
SBAC Uchasha (উচ্চাশা) (For Higher Studies)	Minimum Balance: Tk. 1,000	3.50%	April 16, 2024
SBAC Parua (পড়ুয়া)	Minimum Balance: Tk. 500	3.00%	December 04, 2024
SBAC FAST Account (e-KYC based for Individual)	Below Tk. 10,000	0.00%	May 20, 2022
	Tk. 10,001 & Above	3.00%	



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## Time Deposit Account

### Special Benefit Scheme

Product Name	Maturity Period	Interest Rate	Effective From
Double Benefit Scheme (DBS)	6 Years 0 Months	12.25%	December 04, 2024
Triple Benefit Scheme (TBS)	9 Years 9 Months	11.93%	

### Monthly Benefit Scheme (MBS)

Product Name	Benefit per Lac	Interest Rate	Effective From
MBS- 01 Year	Tk. 1,000.00 (Before Tax)	12.00%	December 04, 2024
MBS- 02 Years	Tk. 1,000.00 (Before Tax)	12.00%	
MBS- 03 Years	Tk. 1,000.00 (Before Tax)	12.00%	
MBS- 05 Years	Tk. 1,000.00 (Before Tax)	12.00%	

### SBAC Secured

Product Name	Amount	Interest Rate	Effective From
01 Month	Any Amount	5.50%	December 04, 2024
03/06/09/12 Months		7.50%	

### Fixed Deposit (FD)

Types of Fixed Deposit (FD)	Amount	Interest Rate	Effective From
01 (One) Month	Any Amount	6.50%	December 04, 2024
03 (Three) Months	Below 100.00 Cr	8.50%	
	100.00 Cr & Above	11.50%	
06 (Six) Months	Below 100.00 Cr	9.00%	
	100.00 Cr & Above	11.50%	
09 (Nine) Months	Below 100.00 Cr	9.00%	
	100.00 Cr & Above	11.50%	
12 (Twelve) Months	Below 100.00 Cr	9.50%	
	100.00 Cr & Above	11.50%	



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**Scheme Deposit Account**

**Monthly Savings Scheme (MSS):**

Term	Monthly Installment	New Maturity Amount (Before Tax)	Interest Rate	Effective From
01 Years	500/-	6,390/-	12.00%	December 04, 2024
02 Years		13,546/-	12.00%	
03 Years		21,562/-	12.00%	
05 Years		40,594/-	12.00%	
08 Years		78,595/-	12.00%	
10 Years		1,12,136/-	12.00%	

\* Monthly Installment May be Tk 500 (Five Hundred) or Its Multiple.

**Monthly Savings Scheme – Parua (পড়ুয়া):**

Term	Monthly Installment	New Maturity Amount (Before Tax)	Interest Rate	Effective From
02 Years	500/-	13,613/-	12.50%	December 04, 2024
03 Years		21,721/-	12.50%	
05 Years		41,104/-	12.50%	
08 Years		80,246/-	12.50%	
10 Years		1,15,175/-	12.50%	

\* Monthly Installment May be Tk 500 (Five Hundred) or Its Multiple but not more than Tk 25,000/-

**Scheme Deposit Account**

**Lakhopoti Savings Scheme (LSS)**

Term	Monthly Installment	Interest Rate	Maturity Amount (Before Tax)	Effective From
03 (Three) Years	2,319/-	12.00%	Tk. 1,00,000.00	September 02, 2024
05 (Five) Years	1,232/-			
10 (Ten) Years	446/-			
15 (Fifteen) Years	210/-			

**Surokkha Millionaire Scheme (SMS)**

Term	Monthly Installment	Interest Rate	Maturity Amount (Before Tax)	Effective From
03 (Three) Years	23,189/-	12.00%	Tk. 10,00,000.00	September 02, 2024
05 (Five) Years	12,317/-			
07 (Seven) Years	7,756/-			
10 (Ten) Years	4,459/-			

**Kotipoti Scheme Deposit (KS)**

Term	New Monthly Installment	Revised Int. Rate	Maturity Amount (Before Tax)	Effective From
03 (Three) Years	2,31,767/-	12.00%	Tk. 1,00,00,000.00	September 02, 2024
05 (Five) Years	1,23,060/-			
08 (Eight) Years	63,618/-			
10 (Ten) Years	44,589/-			

**Loan (Effective from 1<sup>st</sup> September 2024)**

Category of Loans & Advances	Interest Rate
<b>Agriculture &amp; Rural</b>	13.45% (Maximum)
<b>For CMSME</b>	
a) Term Loan	14.50% (Maximum)
b) Working Capital Loan [CC (H), SOD (G), SOD (WO), Time Loan, Demand Loan etc.]	14.50% (Maximum)
c) Forced Loan	14.50% (Maximum)
d) HBL (Commercial)	14.50% (Maximum)
e) Other Loan	14.50% (Maximum)
<b>For other than CMSME</b>	
a) Term Loan	14.45% (Mid-Rate)
b) Working Capital Loan [CC (H), SOD (G), SOD (WO), Time Loan, Demand Loan etc.]	14.45% (Mid-Rate)
c) Forced Loan	14.45% (Mid-Rate)
d) HBL (Commercial)	14.45% (Mid-Rate)
e) Loan to MFI Linkage (non-agri)	14.45% (Mid-Rate)
f) Other Loan	14.45% (Mid-Rate)
<b>Consumer Financing</b>	
a) Personal Loan	15.00% (Mid-Rate)
b) Auto Loan/Car Loan	15.00% (Mid-Rate)
c) House Building Loan	14.45% (Mid-Rate)
d) Loan to Professionals & Other Consumer Financing	15.00% (Mid-Rate)
e) Staff Loan [Other Than HBL (Staff)]	13.00% (Mid-Rate)
<b>Overdraft against:</b>	
a) FDR issued by SBACBL	FDR Rate + Minimum 2.00%
b) FDR (SBAC Uchhasha Account)	14.00% (Mid-Rate)
c) Schemes deposit of SBACBL	Deposit Scheme Rate + Minimum 2.00%
d) FDR/Other Deposit Issued by other Banks	14.45% (Mid-Rate)
<b>Pre-Shipment Finance (Export Packing Credit)</b>	13.45% (Maximum)
<b>Different Bangladesh Bank Refinance Schemes: (Latest BB Circular to be applicable)</b>	
a) EDF	BB Rate + 1.50%
b) SME Women Entrepreneur Loan	5.00%
c) For setting up Agro based product processing industries in rural areas	7.00%
d) Green Financing	5.00%
e) Pre-Finance scheme for CMSME Loan under Tk. 25000/- crore	7.00%
f) Tk 10/50/100 account holders	7.00%
g) Agriculture Sector to ensure Food Security of the Country	4.00%

Category of Loans & Advances	Interest Rate
h) Stimulus Package on Outbreak of COVID-19 under CMSME/Non CMSME/Agri	9.00%
i) Export Facilitation Pre-Finance Fund (EFPF)	4.00%
j) Pre-Shipment Finance	5.00%