

Interest Rates on Loan and Advances

Circular No: SBAC/HO/CR/2025/8507
Effective Date: 29th May, 2025

SL	Category of Loans & Advances	Interest Rate
1.	Agriculture & Rural	14.20% (Maximum)
2.	For CMSME	
	a) Term Loan	15.25% (Mid-Rate)
	b) Working Capital Loan [CC (H), SOD (G), SOD (WO), Time Loan, Demand Loan etc.]	15.25% (Mid-Rate)
	c) Forced Loan	15.25% (Mid-Rate)
	d) HBL (Commercial)	15.25% (Mid-Rate)
	e) Other Loan [PAD, IDBP, SOD (Export) etc.]	15.25% (Mid-Rate)
3.	For other than CMSME	
	a) Term Loan	15.20% (Mid-Rate)
	b) Working Capital Loan [CC (H), SOD (G), SOD (WO), Time Loan, Demand Loan etc.]	15.20% (Mid-Rate)
	c) Forced Loan	15.20% (Mid-Rate)
	d) HBL (Commercial)	15.20% (Mid-Rate)
	e) Loan to MFI Linkage (non-agri)	15.20% (Mid-Rate)
	f) Other Loan [PAD, IDBP, SOD (Export) etc.]	15.20% (Mid-Rate)
4.	Consumer Financing	
	a) Personal Loan	15.75% (Mid-Rate)
	b) Auto Loan/Car Loan	15.75% (Mid-Rate)
	c) House Building Loan	15.20% (Mid-Rate)
	d) Loan to Professionals & Other Consumer Financing	15.75% (Mid-Rate)
	e) Staff Loan [Other Than HBL (Staff)]	13.75% (Mid-Rate)
5.	Overdraft against:	
	a) FDR issued by SBACBL	FDR Rate + Minimum 2.00%
	b) FDR (SBAC Uchasha Account)	14.75% (Mid-Rate)
	c) Schemes deposit of SBACBL	Deposit Scheme Rate + Minimum 2.00%
	d) FDR/Other Deposit Issued by other Banks	15.20% (Mid-Rate)
6.	Export Packing Credit	14.20% (Maximum)
7.	Different Bangladesh Bank Refinance Schemes: (Latest BB Circular to be applicable)	
	a) EDF	SOFR + 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%
	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%