

**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 Uchasha 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%