Interest Rates on Loan and Advances

Circular No: SBAC/HO/CR/2026/15069 **Effective Date:** 01st September, 2026

SL	Category of Loans & Advances	Interest Rate
1.	**Agriculture & Rural**	13.95% (Maximum)
2.	**For CMSME**	
	a) Term Loan	14.95% (Maximum)
	b) Working Capital Loan [CC (H), SOD (G), SOD (WO), Time Loan, Demand Loan etc.]	14.95% (Maximum)
	c) Forced Loan	14.95% (Maximum)
	d) HBL (Commercial)	14.95% (Maximum)
	e) Other Loan [PAD, IDBP, SOD (Export) etc.]	14.95% (Maximum)
3.	**For other than CMSME**	
	a) Term Loan	14.90% (Mid-Rate)
	b) Working Capital Loan [CC (H), SOD (G), SOD (WO), Time Loan, Demand Loan etc.]	14.90% (Mid-Rate)
	c) Forced Loan	14.90% (Mid-Rate)
	d) HBL (Commercial)	14.90% (Mid-Rate)
	e) Loan to MFI Linkage (non-agri)	14.90% (Mid-Rate)
	f) Other Loan [PAD, IDBP, SOD (Export) etc.]	14.90% (Mid-Rate)
4.	**Consumer Financing**	
	a) Personal Loan	14.50% (Mid-Rate)
	b) Auto Loan/Car Loan	14.00% (Mid-Rate)
	c) House Building Loan	14.00% (Mid-Rate)
	d) Loan to Professionals & Other Consumer Financing	14.95% (Mid-Rate)
	e) Staff Loan [Other Than HBL (Staff)]	12.50% (Mid-Rate)
5.	**Overdraft against:**	
	a) FDR issued by SBACBL	FDR Rate + Minimum 2.00%
	b) FDR (SBAC Ucchasha Account)	14.00% (Mid-Rate)
	c) Schemes deposit of SBACBL	Deposit Scheme Rate + Minimum 2.00%
	d) FDR/Other Deposit Issued by other Banks	14.90% (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) Agriculture Sector to ensure Food Security of the Country	7.00%
	g) Export Facilitation Pre-Finance Fund (EFPF)	4.00%
	h) Pre-Shipment Finance	5.00%
	i) Agriculture based Economic Hub in North Bengal	7.00%
	j) Start-Up Fund	4.00%
	k) Export Diversification Fund	7.00%
	l) Green Industries & Green Factory Building	5.00%