

**Declared Lending Interest Rate by Economic Sector**

Name of the bank: SBAC Bank PLC.

As on 10-07-2024			
Economic Purposes	Declared rate	Lowest rate	Highest rate
A	B	C	D
<b>A. Agriculture, Fishing &amp; Forestry</b>			
1. Agriculture			
a) Cultivation	12.95	12.95	12.95
b) Plantation	12.95	12.95	12.95
c) Agricultural Machineries and Implements	12.95	12.95	12.95
d) Fertilizers and Pesticides Loans for Farmers	12.95	12.95	12.95
e) Livestock	12.95	12.95	12.95
f) Vegetables/Fruits Preservation in cold storage	12.95	12.95	12.95
g) Agriculture Loan Disbursed through NGOs	12.95	12.95	12.95
2. Fishing	12.95	12.95	12.95
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	13.95	12.95	14.95
(ab) Others	13.95	12.95	14.95
b) Small and Medium Industries	14.00	14.00	14.00
c) Cottage Industries/Micro Industries	14.00	14.00	14.00
d) Service Industries	13.95	12.95	14.95
2. Working Capital Financing (Excluding Export & Import Financing)			
a) Large Industries			
(aa) RMG	13.95	12.95	14.95
(ab) Others	13.95	12.95	14.95
b) Small and Medium Industries	14.00	14.00	14.00
c) Cottage Industries/Micro Industries	14.00	14.00	14.00
d) Service Industries	13.95	12.95	14.95
<b>C. Construction</b>			
1. Housing (Commercial) For Developer/Contractor	13.95	12.95	14.95
2. Housing (Residential) in urban area for individual person	13.95	12.95	14.95
3. Housing (Residential) in rural area for individual person	13.95	12.95	14.95

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4. Infrastructure Development (Road, Culvert, Bridge, etc.)	13.95	12.95	14.95
5. House Renovation or Repairing or Extension	13.95	12.95	14.95
6. Commercial Building (Market, Factory, Hotel, Cold storage, Ware-house etc.)	13.95	12.95	14.95
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	13.95	12.95	14.95
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)	13.95	12.95	14.95
2. Water Transport (excluding Fishing Boats)	13.95	12.95	14.95
3. Air Transport	13.95	12.95	14.95
<b>E. Trade &amp; Commerce</b>			
1. Wholesale and Retail Trade (CC, OD etc.)			
a) Wholesale Trading	13.95	12.95	14.95
b) Retail Trading	14.00	14.00	14.00
c) Other Commercial lending	13.95	12.95	14.95
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	12.95	12.95	12.95
e) Non-traditional Items	N/A	N/A	N/A
f) Other Exported Items	12.95	12.95	12.95

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<b>4. Import Financing (LIM, LTR, TR etc.)</b>			
a) Food Items	13.95	12.95	14.95
b) Petroleum and Petroleum Products	13.95	12.95	14.95
c) Machineries and Implements	13.95	12.95	14.95
d) Textile and Textile Products	13.95	12.95	14.95
e) Electric and Electronic goods & Spares	13.95	12.95	14.95
f) Sanitary Goods Including Tiles, Stones & Clinkers	13.95	12.95	14.95
g) Cosmetics & Crockeries	13.95	12.95	14.95
h) Medicine and Surgical Instruments	13.95	12.95	14.95
i) New Automobiles	13.95	12.95	14.95
j) Reconditioned Automobiles	13.95	12.95	14.95
k) Chemicals (except Medicine)	13.95	12.95	14.95
l) Iron and Steel Products	13.95	12.95	14.95
m) Paper and Printed Papers	13.95	12.95	14.95
n) Computer and Accessories	13.95	12.95	14.95
o) Wood & Logging	13.95	12.95	14.95
p) Plastic & Plastic Products including toys	13.95	12.95	14.95
q) Leather Goods	13.95	12.95	14.95
r) Poultry feeds	13.95	12.95	14.95
s) Cattle feeds	13.95	12.95	14.95
t) Coal	13.95	12.95	14.95
u) Ship	13.95	12.95	14.95
v) Other Imported Items	13.95	12.95	14.95
<b>5. Share Trading</b>	N/A	N/A	N/A
<b>6. Lease Financing/Leasing</b>	13.95	12.95	14.95
<b>F. Other Institutional Loan</b>			
<b>1. Loan to Financial Corporations</b>			
a) Credit to NBFIs	13.95	12.95	14.95
b) Credit to Insurance companies	13.95	12.95	14.95

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c) Credit to NGO (excluding Agriculture)	13.95	12.95	14.95
d) Credit to Merchant Banks/ Brokerage Houses	13.95	12.95	14.95
e) Credit to Co-operative Banks/Societies	13.95	12.95	14.95
2. Financing to Educational Institutions	13.95	12.95	14.95
<b>G. Consumer Finance</b>			
1. Doctors Loan/ Professional Loans	14.50	13.50	15.50
2. Flat Purchase	13.95	12.95	14.95
3. Transport loan (Motor car/Motor cycle etc.)	14.50	13.50	15.50
4. Consumer Goods (TV, Freeze, Air Coolar, Computer, Furniture etc.)	14.50	13.50	15.50
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	14.50	13.50	15.50
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	14.50	13.50	15.50
<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
Related Official's Name: Md. Shahidul Islam,			