

SBM Bank India Ltd.

APR&ROI rate as of December 2023,Quarter for RBS tranche III

APR Details

Scheme	Minimum Interest Rate	Maximum Interest Rate	Mean
HOMELoAN	10.95%	12.77%	11.86%
LoANAGAINST PROPERTY	10.95%	14.15%	12.55%
OVERDRAFT ACCOUNT-DROP LIMIT	10.95%	12.75%	11.85%
OVERDRAFT ACCOUNT-AGAINST DEPOSITS	8.50%	11.00%	9.75%
PERSONAL LoAN	10.95%	17.10%	14.03%
BUSINESS INSTALLMENT LoAN	15.00%	24.00%	19.50%
HOME LoAN-TOPUP	10.95%	12.77%	11.86%

ROI Details

Scheme	Minimum Interest Rate	Maximum Interest Rate	Mean
HOMELoAN	10.95%	12.60%	11.78%
LoANAGAINST PROPERTY	10.95%	13.95%	12.45%
OVERDRAFT ACCOUNT-DROP LIMIT	10.95%	12.55%	11.75%
OVERDRAFT ACCOUNT-AGAINST DEPOSITS	8.50%	11.00%	9.75%
PERSONALLoAN	10.95%	16.50%	13.73%
BUSINESS INSTALLMENT LoAN	15.00%	23.00%	19.00%
HOME LoAN-TOPUP	10.95%	12.60%	11.78%