

## SBM Bank India Ltd.

### Interest rates effective April 2025

Scheme	Minimum Interest Rate	Maximum Interest Rate
HOME LOAN	10.75%	12.40%
LOAN AGAINST PROPERTY	10.75%	13.75%
OVERDRAFT ACCOUNT-DROP LIMIT	10.75%	12.55%
OVERDRAFT ACCOUNT-AGAINST DEPOSITS	7.60%	10.00%
PERSONAL LOAN	10.75%	20.50%
BUSINESS LOAN	13.25%	23.00%
HOME LOAN-TOPUP	10.75%	13.75%

### Interest rates for Loans Disbursed – January 2025 to March 2025

Scheme	Minimum Interest Rate	Maximum Interest Rate	Mean
HOME LOAN	11.05%	12.00%	11.53%
LOAN AGAINST PROPERTY	11.15%	12.25%	11.70%
OVERDRAFT ACCOUNT-DROP LIMIT	11.50%	12.00%	11.75%
OVERDRAFT ACCOUNT-AGAINST DEPOSITS	8.05%	10.00%	9.03%
PERSONAL LOAN	12.00%	20.00%	16.00%
BUSINESS LOAN	16.00%	20.00%	18.00%
HOME LOAN-TOPUP	11.15%	12.25%	11.70%