

SBM Bank India Ltd.

APR effective April 2025

Scheme	Minimum APR	Maximum APR
HOME LOAN	10.89%	13.30%
LOAN AGAINST PROPERTY	10.93%	14.66%
OVERDRAFT ACCOUNT-DROP LIMIT	11.37%	13.45%
OVERDRAFT ACCOUNT-AGAINST DEPOSITS	9.49%	11.90%
PERSONAL LOAN	11.63%	26.44%
BUSINESS LOAN	14.35%	28.98%
HOME LOAN-TOPUP	10.93%	14.66%