

SBM Bank India Ltd.

Interest rates effective January 2025

Scheme	Minimum Interest Rate	Maximum Interest Rate
HOME LOAN	11.00%	12.65%
LOAN AGAINST PROPERTY	11.00%	14.00%
OVERDRAFT ACCOUNT-DROP LIMIT	11.00%	13.30%
OVERDRAFT ACCOUNT-AGAINST DEPOSITS	7.40%	9.90%
PERSONAL LOAN	11.00%	20.50%
BUSINESS LOAN	13.25%	23.00%
HOME LOAN-TOPUP	11.00%	14.00%

Interest rates for Loans Disbursed – October 2024 to December 2024

Scheme	Minimum Interest Rate	Maximum Interest Rate	Mean
HOME LOAN	11.85%	12.00%	11.93%
LOAN AGAINST PROPERTY	11.80%	12.80%	11.99%
OVERDRAFT ACCOUNT-DROP LIMIT	11.00%	13.30%	12.14%
OVERDRAFT ACCOUNT-AGAINST DEPOSITS	7.40%	9.90%	9.62%
PERSONAL LOAN	12.50%	20.00%	14.69%
BUSINESS LOAN	16.00%	21.00%	17.77%
HOME LOAN-TOPUP	11.80%	12.80%	11.99%