

SBM Bank India Ltd.

APR effective October 2025

Scheme	Minimum APR	Maximum APR
HOME LOAN	10.73%	15.38%
LOAN AGAINST PROPERTY	10.75%	16.73%
OVERDRAFT ACCOUNT - DROP LIMIT	10.75%	16.73%
OVERDRAFT ACCOUNT - AGAINST DEPOSITS	8.10%	11.90%
PERSONAL LOAN	10.65%	32.05%
BUSINESS LOAN	13.44%	32.05%
HOME LOAN - TOP UP	10.75%	16.73%