

## SBM Bank India Ltd.

### Interest rates effective October 2025

Scheme	Minimum Interest Rate	Maximum Interest Rate
HOME LOAN	10.60%	14.00%
LOAN AGAINST PROPERTY	10.60%	15.10%
OVERDRAFT ACCOUNT - DROP LIMIT	10.60%	15.10%
OVERDRAFT ACCOUNT - AGAINST DEPOSITS	8.10%	10.00%
PERSONAL LOAN	10.65%	24.00%
BUSINESS LOAN	12.35%	24.00%
HOME LOAN - TOP UP	10.60%	15.10%

### Interest rates for Loans Disbursed - July 2025 to Sept 2025

Scheme	Minimum Interest Rate	Maximum Interest Rate	Mean
HOME LOAN	11.00%	11.50%	11.25%
LOAN AGAINST PROPERTY	11.00%	11.65%	11.33%
OVERDRAFT ACCOUNT - DROP LIMIT	11.00%	12.30%	11.65%
OVERDRAFT ACCOUNT - AGAINST DEPOSITS	9.75%	9.85%	9.80%
PERSONAL LOAN	11.00%	20.00%	15.50%
BUSINESS LOAN	16.00%	20.00%	18.00%
HOME LOAN - TOP UP	11.00%	11.65%	11.33%