
SBM
Corporate
International Banking

SBM

For a smarter tomorrow



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About Mauritius

As a renowned business destination for investors, Mauritius offers a secure investment climate, a favourable business environment, political stability, transparent regulations, high value-addition and an efficient financial ecosystem which encompasses a wide range of services across a broad spectrum of sectors. These are, namely, agro-industry, aquaculture and ocean economy, education, financial services, healthcare, hospitality, property development and smart cities, ICT-BPO, life sciences, logistics, manufacturing, as well as media and creative industries, amongst others. Furthermore, leveraging its strategic geographic location and impressive economic trajectory, Mauritius has successfully positioned itself as a regional investment and financial hub.



Highlights of the Financial Services sector

- Economic and political stability
- Good corporate governance
- Efficient, flexible, transparent and innovative legal framework
- A panoply of modern financial products and services
- Highly qualified and bilingual (English and French) professionals
- Attractive cost of doing business
- No exchange controls
- Attractivity as a centre for capital raising and listings
- Favourable time zone (GMT+4) enabling trading on all global markets in a single day
- Comprehensive set of double taxation avoidance agreements
- Member of regional trade blocs (SADC, COMESA, IOC, IOR). Qualifies for benefits under EPA for EU Markets.
- Recognised as a 'white-listed' jurisdiction of substance by the OECD



SBM Group

- Established in 1973, SBM has a strong presence in Mauritius.
- Actively involved in the Asia-Africa corridor through dedicated banking subsidiaries in India, Madagascar, and Kenya.
- Listed on the Stock Exchange of Mauritius (SEM) since 30 June 1995.
- Market capitalisation: MUR 15.7 Bn as at 31 December 2024.
- Total assets: MUR 433.6 Bn as at 31 December 2024.
- Engaged in banking, non-banking financial services and non-financial investments.
- Strong regional footprint with subsidiaries operating in India, Kenya, and Madagascar.

SBM Group

SBM caters to the needs of individual and institutional customers.

Specialised in:

- Consumer Banking
- SME
- Private Banking
- Private Wealth
- Corporate Domestic Banking
- Institutional Banking
- Corporate International Banking
- Treasury services, amongst others
- External Asset Management

Extensive suite of products and services:

- Deposits
- Lending
- Trade finance
- Cards
- Leasing
- Treasury
- Stockbroking
- Custody
- Asset management
- Insurance
- Investment products
- Payment services

SBM Group

The SBM Non-Banking Financial Cluster (NBFC) has been operating for nearly two decades, providing services in Investment Management, Collective Investment Schemes Funds, Trading and Structuring, Corporate Finance Advisory, Capital Raising, Registry, Fund Administration, Factoring and Insurance.

By complementing the range of products and services offered by the banking cluster of the SBM Group, NBFC has consolidated the Group's position as a strong and reputable financial services provider.



Group Structure

SBM Holdings Ltd
Listed on the stock exchange of Mauritius

Banking segment

SBM (Bank) Holdings Ltd

- SBM Bank (Mauritius) Ltd
- Banque SBM Madagascar SA
- SBM Bank (India) Limited
- SBM Africa Holdings Ltd
  - SBM Bank (Kenya) Limited

Non-banking financial segment

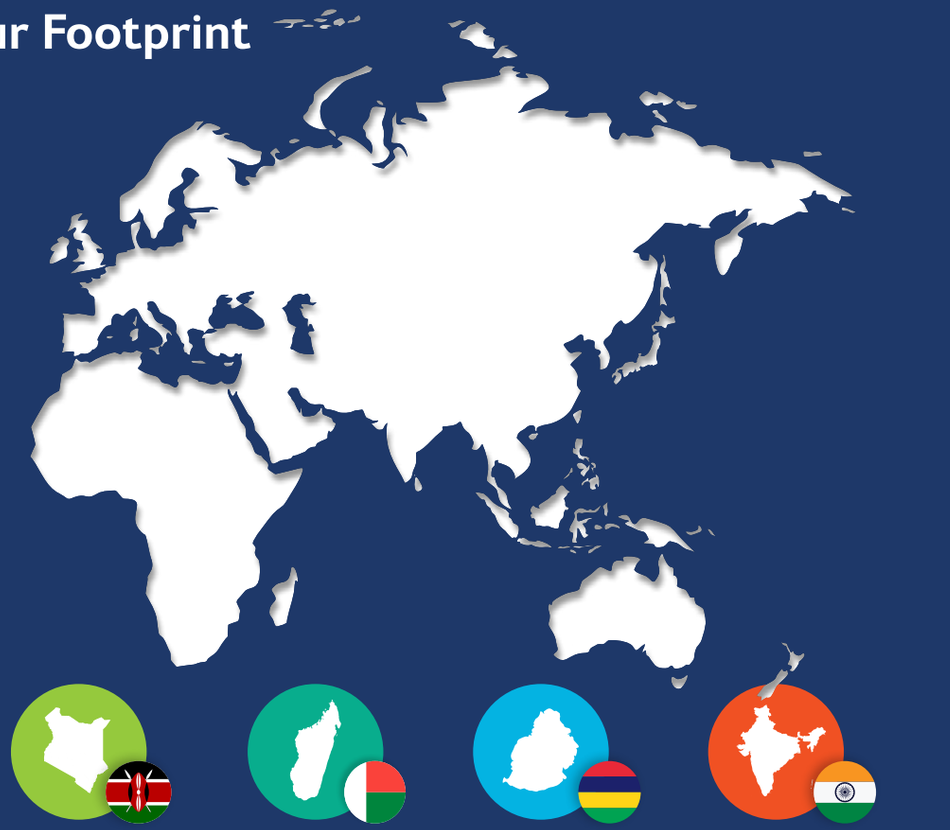
SBM (NBFC) Holdings Ltd

- SBM Factors Ltd
- SBM Insurance Agency Ltd
- SBM eBusiness Ltd
- SBM Fund Services Ltd
- SBM Capital Markets Ltd
  - SBM Mauritius Asset Managers Ltd

Non-financial segment

SBM (NFC) Holdings Ltd

Our Footprint



Kenya

SBM Bank (Kenya) Limited

41 Branches

Madagascar

Banque SBM Madagascar SA

6 Branches

Mauritius

SBM Bank (Mauritius) Ltd

44 Branches

India

SBM Bank (India) Limited

8 Branches

Competitive Charges & Advantages

Products & Services	Charges
Opening of account	No account maintenance fee
Inward remittance	Free
Outward remittances: • Inter account transfers • Transfer to account within SBM	Free Free **For manual transaction:** 0.15% (min USD 40 - max USD 85) **For transaction through Internet Banking:** 0.125% (min USD 40 - max USD 75) *excluding overseas charges
e-statements, e-advice and automatic SWIFT	Free

Corporate International Banking Products & Services

- **Dedicated point of contacts and experienced team**
- **Seamless account opening process**
- **Cash Management**
- **Custody services**
- **Structured & Trade Finance solutions**
- **Treasury services**
- **Investment solutions**
- **International wire transfers (More than 20+ correspondent banks)**
  - **Bulk Payment service**
  - **Extended cutoff time available on request**
- **Internet Banking access – Free access to first 5 users.**
- **Debit and credit cards**

Financing Solutions (Corporate)

Trade Finance (Short-term):

Import Trade Facility

- Receivables Finance
- Bill/Invoice Discounting
- Borrowing Base Facility
- Prepayment to Refinery
- Working Capital Facility

Structured Finance (Long-term):

Acquisition Finance

- Reserve Based Lending
- Prepayments/Pre-Export
- Project Finance
- Corporate Finance

Corporate International Banking at SBM – 2025 Highlights

Term Loan
Metals & Mining
India
USD 20M
Lender

Revolving Credit Facility
Global Commodities Trader UAE
USD 20M
Lender & Mandated Lead Arranger

Term Loan
Financial Services
India
USD 11M
Lender & Lead Arranger

Term Loan (RBL)
Upstream Oil & Gas
Nigeria
USD 25M
Lender

Trade Finance Facility
Commodities Trader
UAE
USD 40M
Lender

Working Capital Facility
Consumer Goods
Tanzania
USD 30M
Lender

Working Capital Facility
Commodities Trader
(Fertilizer) UAE
USD 20M
Lender & Lead Arranger

Pre-export Finance
Upstream Oil & Gas
Angola
USD 20M
Lender

Term Loan
Upstream Oil & Gas
Nigeria
USD 15M
Lender

Trade Finance Facility
Commodities Trader
UAE
USD 35M
Lender

Pre-export Finance
Upstream Oil & Gas
Nigeria
USD 10M
Lender

Term Loan (RBL)
Upstream Oil & Gas
Egypt
USD 15M
Lender & Arranger

Revolving Credit Facility
Commodities Trader
UAE
USD20M
Lender & Arranger

Term Loan
Financial Services
India
USD 20M
Lender & Mandated Lead Arranger

Receivables Finance
Refinery
United Kingdom
USD 40M
Lender



Financial Markets Division

Foreign Exchange

- Spot/Forward
- Swap
- NDF
- Options
- Multi-currencies payment/attractive conversion across 137 countries
- 24/7 Trading Platform

Fixed Income Securities

- MUR TBills & Bonds
- US Treasuries and Bonds
- FCY/ Sovereign Bonds

Structured Products:

- Short Term and Long term yield enhancement strategies
- Reverse Convertible
- Auto Callable structures
- Capital & non capital guarantees

Risk Management Solutions:

- Financing Solution (Repo/ Reverse Repo)
- Commodity Hedging (Oil, Sugar, Gold)
- FX and Interest Rates Hedging Solutions

Payment in Exotic Currencies

SBM facilitates cross-border payment in 121 currencies

Africa

- Ghana
- Côte d'Ivoire
- Botswana
- Nigeria
- Uganda
- Other African countries

Latin America

- Brazil
- Argentina
- Chile
- Other Latin American countries

Asia

- Thailand
- Vietnam
- Malaysia
- Other Asian countries

We can facilitate transfer in the local currencies to most of the countries as mentioned above

INR Investment & Conversion

Competitive rates for INR Conversion

- Competitive USD/INR conversion including same day value
- Leverage on onshore presence of SBM India to facilitate conversion
- Issue of KYC Form and FIRC by SBM India
- Offer Hedging solutions in INR





Large Network of 20+ Correspondent Banks with focus on Clearing Payment Solutions and facilitating Foreign Trade

Excellent Stakeholder Relationships with long-established Partner Banks / DFIs/Multilateral institutions to participate in cross-Border Syndicated Loans,Club Deals on Primary and Secondary Markets, and Trade-related Transactions

Deposits and Structured Deposits

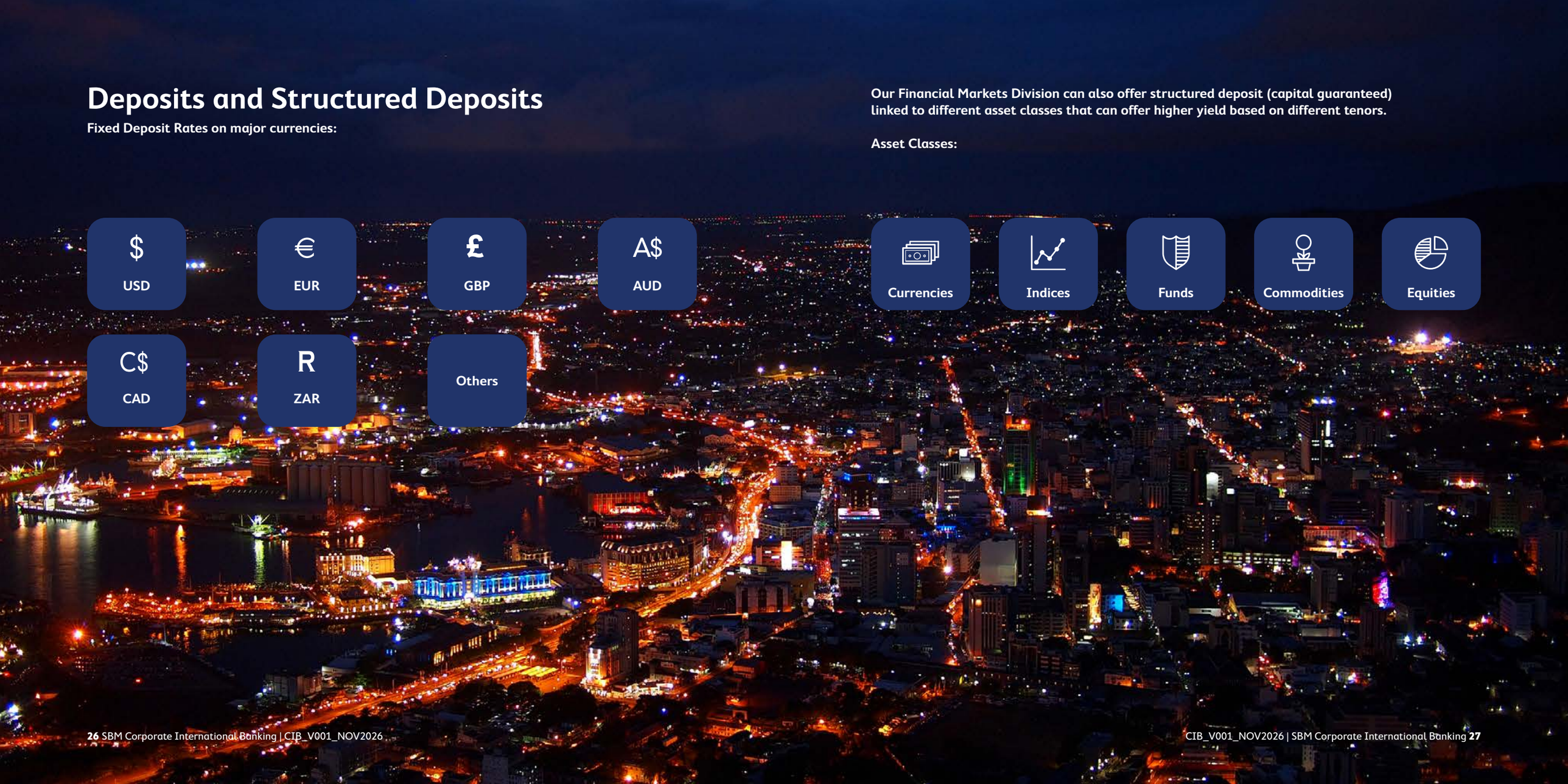
Fixed Deposit Rates on major currencies:

- $ USD
- € EUR
- £ GBP
- A$ AUD
- C$ CAD
- R ZAR
- Others

Our Financial Markets Division can also offer structured deposit (capital guaranteed) linked to different asset classes that can offer higher yield based on different tenors.

Asset Classes:

- Currencies
- Indices
- Funds
- Commodities
- Equities





Custodian Services

As a leading financial services provider in Mauritius, SBM simplifies access to investments in the local and international securities markets and is a one-stop solution.

As custodian bank, SBM is committed to serving clients with the following services:

- Opening of investment and securities accounts
- Trade settlement
- Safekeeping of assets
- Corporate actions management
- Income collection
- AGM and proxy voting solutions
- Client reporting
- Online access to your portfolio of investments through a full-fledged custody platform
- Brokerage services (through our SBM Group partner)
- Single point of contact through a dedicated Officer

Recognition

2022

Best Retail Customer Services Bank
International Finance Awards

Best Private Bank
International Finance Awards

2021

Bank of the Year Mauritius
The Banker Magazine

Most Innovative Retail Bank
Global Business Outlook Magazine

Best Private Bank In Africa for Excellence In Crisis: Client Services
Global Finance World's Best Private Bank Awards

Straight-Through Processing Excellence Award Citigroup

2020

Best Bank Of The Year
The Global Economics Awards

Best Bank
Global Finance Magazine

Our credentials and accolades

Among the leading banks in Mauritius

Market share

Highest market share in mortgage ~ 39%
Total domestic loans ~ 25%
Total rupee deposits ~ 24%

Rated Ba1
by Moody's Investors Service

Awards and recognitions

Best Bank for SMEs in Mauritius

Euromoney Awards for Excellence 2023

Best SME Bank in Mauritius

The Asian Banker Global Middle East and Africa Awards 2023

Market Leader in Mauritius for Corporate Banking and Private Banking

Euromoney Market Leaders 2023

2024 & 2025 accolades

'Mauritius' Best for HNW' at the Euromoney Private Banking Awards 2025
Outstanding Use of Digital Channels for Improved CX – Mauritius - Digital CX Awards 2025

'Best Private Bank in Mauritius' at the Global Private Banker MEA Awards 2024



Articulation of the SBM Group Sustainability Agenda

A significant development in the Bank's journey has been the formal endorsement and adoption of the SBM Group Sustainability Agenda, which serves as a guiding framework for all sustainability-driven initiatives. Recognising that long-term business success is closely tied to sustainability, the Bank took a decisive step towards embedding sustainability at the core of its business model. The Sustainability Agenda is structured around three fundamental pillars: Sustainable Business, Responsible Organisation and Inclusive Communities — all underpinned by six Sustainable Development Goals (SDGs) that define how the Bank integrates sustainability across its operations.



Our pillars and commitments

The SBM Group Sustainability Agenda guides all entities of the Group through responsible business practices, sustainable finance and inclusive growth. It reflects the Group's mission, core values and deep-rooted philosophy of driving positive impact for society and the economy.

At SBM Bank (Mauritius) Ltd, these commitments are embedded across our operations, governance structures and financial products. By integrating sustainability into lending decisions, fostering financial inclusion and supporting community-driven programs, the Bank ensures that sustainability is a key part of its business strategy and stakeholder engagement efforts.

Defining our pillars and SDGs

Sustainable business	Responsible organisation	Inclusive communities
Sustainable business is the pillar aimed at increasing the top line of SBM Group and its operating entities by implementing bold sustainability initiatives.	Being a responsible organisation entails aligning its entire business model, operations, governance and corporate culture towards environmental sustainability, social responsibility and ethical practices across all entities and stakeholders.	Inclusive communities means that the Group fundamentally ties its sustainability goals to creating an environment that genuinely embraces diversity and inclusion across all levels.

As the Bank looks to the future, it remains committed to reinforcing its position as a leading financial institution that balances profitability with sustainability. With a workforce of nearly 1,700 employees dedicated to service excellence, it aims to support long-term economic, environmental and social progress. By staying true to its founding principles while embracing innovation and sustainability, the Bank is contributing to a more resilient financial future for Mauritius and beyond.




For a smarter tomorrow



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Terms & conditions apply
SBM Bank (Mauritius) Ltd is licensed by the Bank of Mauritius and the Financial Services Commission.