

STANDARD CHARTERED BANK, BANGLADESH
INTEREST RATE MATRIX - CONVENTIONAL
(Annual Percentage Rate)
EFFECTIVE DATE : 07.10.2018



DEPOSIT RATES

Savings Deposit	Special Notice Deposit (SND)						Fixed / Term Deposit						Effective Date
	Less than 1 Crore	1 Crore & above but less than 25 Crore	25 Crore & above but less than 50 Crore	50 Crore & above but less than 100 Crore	100 Crore & above	Less than 3 Months	3 Months and above but less than 6 Months	6 Months and above but less than 1 Year	1 Year and above but less than 2 Years	2 Year and above but less than 3 Years	3 Years and above		
1	2	3	4	5	6	7	8	9	10	11	12	13	
0.75% to 5.00%	0.75%	0.75%	1.25%	2.00%	2.00%	1% to 6.00%	2.00% to 6.00%	2.25% to 6.00%	3.00% to 7.00%	3.50% to 6.00%	4.00% to 5.75%	7-Oct-18	

LENDING RATES

Agriculture	Large & Medium Scale Industry (Term Loan)		Small Industry (Term Loan)	Small Industry (Term Loan)	Industrial Sector (Working Capital)		Industrial Sector (Working Capital) Small Scale Industry	Exports	Commercial Loan		
	Secured	Others	Secured	Others	Large & Medium Scale Industry	Small Scale Industry	Small Scale Industry	(Highest)	Secured	Others	
1	2		3	3	4(a)		4(b)	4(b)	5	6	
(Highest) 9.00%	Secured 8.25%	Others 8.25%	Secured 15.50%	Others 15.50%	Secured 8.25%	Others 8.25%	Secured 10.50%	Others 10.50%	(Highest) 7.00%	Secured 8.25%	Others 8.25%

Housing Loan	Consumer Loan				Loans to NBFIs		Others		Effective Date
	Consumer Credit		Credit Card						
7	8		9		10		11		12
10.50%	Secured 11.00%	Unsecured 11.00%	Islamic Credit Card N/A	Regular 23.50%	Secured 8.25%	Others 8.25%	Secured 5.50%	Others 18.50%	7-Oct-18

* Note : Consumer loan to the staff of Development Organizations, Employee Banking Category A, Tier 1 at 7.5% p.a.

* Note: The Lending rates stated above are Mid Rates. Actual loan rates may be 1.5% higher or lower than the quoted rates above.