

**STANDARD CHARTERED BANK, BANGLADESH**  
**INTEREST RATE MATRIX - CONVENTIONAL**  
(Annual Percentage Rate)  
EFFECTIVE DATE : 01.06.2019



**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	
0.50% to 5.00%	0.75%	0.75%	1.25%	2.00%	2.00%	1.00% to 9.00%	2.00% to 9.00%	2.25% to 9.00%	3.00% to 9.00%	3.50% to 6.00%	4.00% to 5.75%	1-Jun-19	

**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)	Exports	Commercial Loan			
				Large & Medium Scale Industry	Small Scale Industry				Small Scale Industry		
1	2		3	3	4(a)		4(b)	4(b)	5	6	
(Highest)	Secured	Others	Secured	Others	Secured	Others	Secured	Others	(Highest)	Secured	Others
9.00%	9.37%	9.37%	15.50%	15.50%	8.45%	8.45%	10.50%	10.50%	7.00%	8.45%	8.45%

Housing Loan	Consumer Loan				Loans to NBFIs		Others		Effective Date
	Consumer Credit		Credit Card						
7	8		9		10		11		12
	Secured	Unsecured	Islamic Credit Card	Regular	Secured	Others	Secured	Others	
11.00%	11.50%	12.50%	N/A	23.50%	8.45%	8.45%	6.50%	18.50%	1-Jun-19

\* 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.