

STANDARD CHARTERED BANK, BANGLADESH
INTEREST RATE MATRIX - CONVENTIONAL
(Annual Percentage Rate)
EFFECTIVE DATE : 01.04.2021



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	
0.10% to 5.00%	0.10%	0.10%	0.20%	0.30%	0.50%	0.25% to 1.00%	0.25% to 2.00%	0.50% to 2.50%	1.00% to 3.00%	1.00% to 3.00%	1.00% to 3.00%	1-Apr-21	

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			
				Large & Medium Scale Industry	Small Scale Industry			Secured	Others		
1	2	3	3	4(a)		4(b)	5	6			
Others	Secured	Others	Secured	Others	Secured	Others	Secured	Others	(Highest)	Secured	Others
7.50%	6.75%	6.75%	7.50%	7.50%	7.50%	7.50%	7.50%	7.00%	7.50%	7.50%	

Housing Loan	Consumer Loan				Loans to NBFIs		Others		Effective Date
	Consumer Credit		Credit Card		10		11		
7	8		9		10		11		12
(Single Rate)	Secured	Unsecured	Islamic Credit Card	Regular	Secured	Others	Secured	Others	
9.00%	7.50%	7.50%	N/A	18.50%	7.50%	7.50%	N/A	4.00%	1-Apr-21

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

* Note: Lending rates stated above, except housing loan rates, are mid-rates. Actual loan rates may be 1.5% higher or lower than the quoted rates above.