

**STANDARD CHARTERED BANK, BANGLADESH**  
**INTEREST RATE MATRIX - CONVENTIONAL**  
(Annual Percentage Rate)  
EFFECTIVE DATE : 01.09.2021



**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	
0.05% to 5.00%	0.05%	0.05%	0.10%	0.15%	0.25%	0.05% to 1.00%	N/A	N/A	N/A	N/A	N/A	1-Sep-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)	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	
Others	Secured	Others	Secured	Others	Secured	Others	Secured	Others	(Highest)	Secured	Others
4.00%	6.75%	6.75%	7.50%	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		Secured	Others	Secured	Others	
7	8		9						10
(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%	6.50%	3.50%	1-Sep-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.