

**STANDARD CHARTERED BANK, BANGLADESH**  
**INTEREST RATE MATRIX - CONVENTIONAL**  
(Annual Percentage Rate)  
EFFECTIVE DATE : 01.01.2021



**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%	0.25%	0.50%	0.75%	1.25%	1.50%	1.00% to 3.25%	1.75% to 2.00%	2.00% to 2.50%	2.00% to 3.00%	2.50% to 3.00%	2.50% to 3.00%	1-Jan-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		
	Secured	Others	Secured	Others	Large & Medium Scale Industry	Small Scale Industry			(Highest)	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%	7.50%	7.50%	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		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	4.25%	1-Jan-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.