

STANDARD CHARTERED BANK, BANGLADESH
INTEREST RATE MATRIX FOR DECEMBER 2017

(Annual Percentage Rate)
 EFFECTIVE DATE : 07.12.2017



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% | 1.00% to 6.00% | 2.00% to 6.00% | 2.25% to 6.50% | 3.00% to 7.00% | 3.50% to 7.00% | 4.00% to 7.00% | 7-Dec-17 | |

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 | | |
|-------------|---|--------|----------------------------|----------------------------|-------------------------------------|----------------------|-------------------------------------|---------|-----------------|---------|--------|
| | 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 | |
| 8.00% | 8.00% | 8.00% | 15.50% | 15.50% | 7.50% | 7.50% | 9.50% | 9.50% | 7.00% | 10.50% | 10.50% |

| Housing Loan | Consumer Loan | | | | Loans to NBFIs | | Others | | Effective Date |
|--------------|-----------------|-----------|---------------------|---------|----------------|--------|---------|--------|----------------|
| | Consumer Credit | | Credit Card | | Secured | Others | Secured | Others | |
| 7 | 8 | | 9 | | 10 | | 11 | | 12 |
| 9.50% | Secured | Unsecured | Islamic Credit Card | Regular | Secured | Others | Secured | Others | 7-Dec-17 |
| | 10.50% | 10.50% | N/A | 34.50% | 6.25% | 6.25% | 5.30% | 18.50% | |

* Note : Consumer loan to the staff of Development Organizations, Employee Banking Category A, Tier 1 at 7.5% p.a.
 * Note : Consumer loan to the staff of Employee Banking, Category A, Tier 2 at 11.5% p.a.