

STANDARD CHARTERED BANK, BANGLADESH
INTEREST RATE MATRIX FOR January 2016

(Annual Percentage Rate)
 EFFECTIVE DATE : 01.01.2016

DEPOSIT RATES

Savings Deposit	Special Notice Deposit (SND)						Fixed / Term Deposit						Effective Date
	Below 200K	200K and above but 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
1.25% to 5.15%	0%	1.75%	1.75%	1.75%	2.50%	2.50%	2.00% to 6.75%	2.50% to 4.50%	2.75% to 3.25%	3.50% to 6.25%	3.75% to 7.50%	4.00% to 8.00%	1-Jan-16

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	
(Highest)	Secured	Others	Secured	Others	Secured	Others	Secured	Others	(Highest)	Secured	Others
10.00%	11.50%	11.50%	15.50%	15.50%	9.50%	9.50%	13.50%	13.50%	7.00%	12.50%	12.50%

Housing Loan	Consumer Loan				Loans to NBFIs		Others		Effective Date
	Consumer Credit		Credit Card		10		11		
7	8		9		10		11		12
	Secured	Unsecured	Islamic Credit Card	Regular	Secured	Others	Secured	Others	
10.50%	12.50%	12.50%	N/A	31.50%	7.50%	7.50%	6.50%	6.50%	1-Jan-16

* 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.