

STANDARD CHARTERED BANK, BANGLADESH
INTEREST RATE MATRIX FOR September 2016

(Annual Percentage Rate)
 EFFECTIVE DATE : 01.09.2016

DEPOSIT RATES

Savings Deposit	Special Notice Deposit (SND)						Fixed / Term Deposit						Effective Date
	Below 200K	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%	N/A	1.25%	1.25%	1.25%	2.00%	2.00%	1.00% to 3.50%	2.25% to 3.75%	3.00% to 4.00%	3.50% to 5.00%	3.75% to 6.75%	4.50% to 7.25%	1-Sep-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			
				Large & Medium Scale Industry	Small Scale Industry			Small Scale Industry	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
9.00%	9.50%	9.50%	14.50%	14.50%	7.50%	7.50%	12.00%	12.00%	7.00%	10.50%	10.50%

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	
10.00%	11.00%	11.00%	N/A	31.50%	6.75%	6.75%	5.50%	5.50%	1-Sep-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.