

**STANDARD CHARTERED BANK, BANGLADESH**  
**REVISED INTEREST RATE MATRIX**  
(Annual Percentage Rate)  
DATE : 11.01.2012

BR-15 (Revised)

**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	1 Month but 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	
2.00% to 8.00%	0%	3.50%	3.50%	5.00%	8.75%	9.00%	5.50% to 12.00%	6.25% to 12.00%	6.50% to 12.00%	7.00% to 12.00%	6.75% to 7.50%	6.50% to 8.00%	11-Jan-12

**LENDING RATES**

Agriculture	Large & Medium Scale Industry (Term Loan)		Small Industry (Term Loan)	Industrial Sector (Working Capital)		Exports	Commercial Loan		
	2			4(a)			6		
1	2		3	4(a)		5	6		
(Highest)	Secured (Highest)	Others (Highest)		Secured	Others	(Highest)	Secured	Others	
13.00%	12.50%	13.00%	14.50%	10.00%	13.50%	18.00%	7.00%	14.00%	14.50%

Housing Loan	Consumer Loan				Loans to NBFIs		Others		Effective Date
	8		9		10		11		
7	8		9		10		11		12
	Secured	Unsecured	Islamic Credit Card	Regular	Secured	Others	Secured	Others	
13.75%	14.50%	19.50%	N/A	31.50%	11.50%	12.50%	9.50%	10.00%	11-Jan-12

\* Note : Consumer loan to the staff of Development Organizations, Tier 1 - 7.5%

\* Note : Consumer loan to the staff of Development Organizations, Tier 2 and CEP - 11.5%

\* Note : One month and below of FD rates are shown in 1 Month but less than 3 Months column in Fixed / Term Deposit buckets