

STANDARD CHARTERED BANK, BANGLADESH
INTEREST RATE MATRIX - CONVENTIONAL
 (Annual Percentage Rate)
 EFFECTIVE DATE : 1.12.2025



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
0.05% to 3.25%		0.05%	0.25%	0.50%	0.75%	1.25%	0.05% to 1.00%	0.05% to 5.00%	0.05% to 4.75%	0.05% to 5.00%	0.05% to 2.00%	0.05%	1-Dec-25

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					
1	2		3	3	4(a)		4(b)	4(b)	5	6	
Others	Secured	Others	Secured	Others	Secured	Others	Secured	Others	Single Rate	Secured	Others
8.50%	11.00%	13.00%	12.50%	12.50%	9.50%	10.75%	9.50%	9.50%	7.00%	11.00%	12.00%

Housing Loan 7	Consumer Loan				Loans to NBFIs		Others		Effective Date
	Consumer Credit		Credit Card						
	8		9		10		11		
	Secured	Unsecured	Islamic Credit Card	Regular	Secured	Others	Secured	Others	
9.99%	11.50%	11.50%	N/A	24.00%	10.50%	11.00%	8.00%	7.00%	1-Dec-25