



Declared Lending Interest Rate by Economic Sector

Name of the bank: Standard Chartered Bank

Economic Purposes	As on 01-12-2025		
	Declared rate	Lowest rate	Highest rate
A	B	C	D
A. Agriculture, Fishing & Forestry			
1. Agriculture			
a) Cultivation	8.50%	7.50%	9.50%
b) Plantation	8.50%	7.50%	9.50%
c) Agricultural Machineries and Implements	8.50%	7.50%	9.50%
d) Fertilizers and Pesticides Loans for Farmers	8.50%	7.50%	9.50%
e) Livestock	8.50%	7.50%	9.50%
f) Vegetables/Fruits Preservation in cold storage	8.50%	7.50%	9.50%
g) Agriculture Loan Disbursed through NGOs	8.50%	7.50%	9.50%
2. Fishing	8.50%	7.50%	9.50%
3. Forestry and Logging	8.50%	7.50%	9.50%
B. Industry			
1. Term Loan (Other than Working Capital Financing)			
a) Large Industries			
(aa) RMG	11.00%	10.00%	12.00%
(ab) Others	12.50%	11.50%	13.50%
b) Small and Medium Industries	13.00%	12.00%	14.00%
c) Cottage Industries/Micro Industries	13.00%	12.00%	14.00%
d) Service Industries	13.00%	12.00%	14.00%
2. Working Capital Financing (Excluding Export & Import Financing)			
a) Large Industries			
(aa) RMG	10.00%	9.00%	11.00%
(ab) Others	10.75%	9.75%	11.75%
b) Small and Medium Industries	12.00%	11.00%	13.00%
c) Cottage Industries/Micro Industries	12.00%	11.00%	13.00%
d) Service Industries	9.50%	8.50%	10.50%
C. Construction			
1. Housing (Commercial) For Developer/Contractor	12.00%	11.00%	13.00%
2. Housing (Residential) in urban area for individual person	9.99%	8.99%	10.99%
3. Housing (Residential) in rural area for individual person	N/A	N/A	N/A

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4. Infrastructure Development (Road, Culvert, Bridge, etc.)	12.00%	11.00%	13.00%
5. House Renovation or Repairing or Extension	9.99%	8.99%	10.99%
6. Commercial Building (Market, Factory, Hotel, Cold storage, Ware-house etc.)	11.00%	10.00%	12.00%
7. Establishment of Solar panel	11.00%	10.00%	12.00%
8. Effluent Treatment Plant	11.00%	10.00%	12.00%
9. Loan against Work Order/Pay Order/Earnest Money	12.00%	11.00%	13.00%
10. Water-works	11.00%	10.00%	12.00%
11. Sanitary Services	11.00%	10.00%	12.00%
D. Transport			
1. Road Transport (excluding personal vehicle & lease finance)	12.00%	11.00%	13.00%
2. Water Transport (excluding Fishing Boats)	12.00%	11.00%	13.00%
3. Air Transport	12.00%	11.00%	13.00%
E. Trade & Commerce			
1. Wholesale and Retail Trade (CC, OD etc.)			
a) Wholesale Trading	12.00%	11.00%	13.00%
b) Retail Trading	12.00%	11.00%	13.00%
c) Other Commercial lending	12.00%	11.00%	13.00%
2. Procurement by Government			
a) Jute	12.00%	11.00%	13.00%
b) Paddy	12.00%	11.00%	13.00%
c) Wheat	12.00%	11.00%	13.00%
d) Others	12.00%	11.00%	13.00%
3. Export Financing (PC, ECC etc.)			
a) Jute and Jute Products	10.00%	9.00%	11.00%
b) Tea	10.00%	9.00%	11.00%
c) Hides and Skins	10.00%	9.00%	11.00%
d) Ready-made Garments	10.00%	9.00%	11.00%
e) Non-traditional Items	10.00%	9.00%	11.00%
f) Other Exported Items	10.00%	9.00%	11.00%

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4. Import Financing (LIM, LTR, TR etc.)			
a) Food Items	11.00%	10.00%	12.00%
b) Petroleum and Petroleum Products	11.00%	10.00%	12.00%
c) Machineries and Implements	11.00%	10.00%	12.00%
d) Textile and Textile Products	11.00%	10.00%	12.00%
e) Electric and Electronic goods & Spares	11.00%	10.00%	12.00%
f) Sanitary Goods Including Tiles, Stones & Clinkers	11.00%	10.00%	12.00%
g) Cosmetics & Crockeries	11.00%	10.00%	12.00%
h) Medicine and Surgical Instruments	11.00%	10.00%	12.00%
i) New Automobiles	11.00%	10.00%	12.00%
j) Reconditioned Automobiles	11.00%	10.00%	12.00%
k) Chemicals (except Medicine)	11.00%	10.00%	12.00%
l) Iron and Steel Products	11.00%	10.00%	12.00%
m) Paper and Printed Papers	11.00%	10.00%	12.00%
n) Computer and Accessories	11.00%	10.00%	12.00%
o) Wood & Logging	11.00%	10.00%	12.00%
p) Plastic & Plastic Products including toys	11.00%	10.00%	12.00%
q) Leather Goods	11.00%	10.00%	12.00%
r) Poultry feeds	11.00%	10.00%	12.00%
s) Cattle feeds	11.00%	10.00%	12.00%
t) Coal	N/A	N/A	N/A
u) Ship	11.00%	10.00%	12.00%
v) Other Imported Items	11.00%	10.00%	12.00%
5. Share Trading	11.50%	10.50%	12.50%
6. Lease Financing/Leasing	11.50%	10.50%	12.50%
F. Other Institutional Loan			
1. Loan to Financial Corporations			
a) Credit to NBFI	10.50%	9.50%	11.50%
b) Credit to Insurance companies	N/A	N/A	N/A

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c) Credit to NGO (excluding Agriculture)	8.50%	7.50%	9.50%
d) Credit to Merchant Banks/ Brokerage Houses	11.00%	10.00%	12.00%
e) Credit to Co-operative Banks/Societies	N/A	N/A	N/A
2. Financing to Educational Institutions	N/A	N/A	N/A
G. Consumer Finance			
1. Doctors Loan/ Professional Loans	11.50%	10.50%	12.50%
2. Flat Purchase	9.99%	8.99%	10.99%
3. Transport loan (Motor car/Motor cycle etc.)	11.50%	10.50%	12.50%
4. Consumer Goods (TV, Freeze, Air Cooler, Computer, Furniture etc.)	11.50%	10.50%	12.50%
5. Credit Cards	24.00%	23.00%	25.00%
6. Educational Expenses	11.50%	10.50%	12.50%
7. Treatment Expenses	11.50%	10.50%	12.50%
8. Marriage Expenses	11.50%	10.50%	12.50%
9. Land Purchase	N/A	N/A	N/A
10. Loan against Salary	11.50%	10.50%	12.50%
11. Loan against PF	N/A	N/A	N/A
12. Personal Loan against DPS, MSS etc.	11.50%	10.50%	12.50%
13. Personal Loan against FDR, MBS, DBS etc.	7.00%	6.00%	8.00%
14. Travelling/ Holiday Loan	11.50%	10.50%	12.50%
15. Other personal Loans	11.50%	10.50%	12.50%
H. Miscellaneous			
1. Private Welfare and Development Activities	9.00%	8.00%	10.00%
2. Advances for Special Credit Program (EPZ, Special Economic Zone, Youth development etc.)	9.00%	8.00%	10.00%
3. Swanirvar	N/A	N/A	N/A
4. Poverty Alleviation Program	N/A	N/A	N/A
5*. Other loans not mentioned above	8.00%	7.00%	9.00%
H5*: applicable for 100% cash/Gsec backed financing			