

## BANK WISE INTEREST RATE STRUCTURE

Interest Rates on	State Owned Commercial Banks				Specialised Banks			
	Sonali	Agrani	Janata	Rupali	B.K.B	RAKUB	BDBL	BASIC
<b>Savings Deposits:</b>	5.00-6.50	4.00	5.00-6.00	4.50	5.00-7.00	5.00-7.00	5.50	6.50
<b>Fixed Deposits:</b>								
i) Three months and above but less than six months	7.25	7.25	7.00	7.50	7.25	7.50	7.25	7.00
ii) Six months and above but less than one year	7.50	7.50	7.50	7.75	7.50	8.00	7.50	7.25
iii) One year & above but less than two years	8.00	8.00-8.50	7.75	8.00	8.00	8.25	8.25	7.50
iv) Two years & above but less than three years	8.25	8.00-8.50	8.00	8.50	8.25	8.50	8.50	7.75
v) Three years & above	-	8.00-8.50	-	-	8.25	8.50	8.50	7.75
<b>Lending Rates:</b>								
<b>Agriculture</b>								
Sub-Category-1	10.00-12.50	8.00-11.00	2.00-10.00	10.00	10.00-11.00	10.00	11.00	10.00
Sub-Category-2	2.00-11.00	-	-	-	-	12.00	-	-
<b>Term Loan to Large &amp; Medium Scale Industry</b>								
Sub-Category-1	12.50	13.00	11.00-12.50	13.00	12.50	12.00	11.50	13.00
Sub-Category-2	-	-	-	-	-	-	12.50	-
<b>Term Loan to Small Industry</b>								
Sub-Category-1	12.00	12.00-12.50	10.00-12.00	12.50	12.00-12.50	12.00	11.00	11.50-12.50
Sub-Category-2	13.00	-	-	-	-	-	11.50	-
<b>Working Capital to Industry</b>								
<b>i) Working Capital to Large &amp; Medium Scale Industry</b>								
Sub-Category-1	13.00	13.00	12.00-13.00	13.00	13.00	13.00	12.50	13.00
Sub-Category-2	-	-	-	-	-	-	-	-
<b>ii) Working Capital to Small Industry</b>								
Sub-Category-1	13.00	13.00	12.00	12.50	13.00	13.00	13.00	13.00
Sub-Category-2	-	-	-	-	-	-	-	-
<b>Exports</b>	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00
<b>Trade Financing</b>								
Sub-Category-1	13.00	13.00	12.00-13.00	13.00	13.00	13.00	13.00	13.00
Sub-Category-2	-	-	-	-	-	-	13.00	-
<b>Housing Loan</b>								
Sub-Category-1	13.00	13.00	13.00	13.00	-	-	13.00	13.00
Sub-Category-2	-	-	-	-	-	-	-	-
<b>Consumer Credit</b>								
Sub-Category-1	14.00	14.00	14.00	13.00	14.00	13.00	-	14.75
Sub-Category-2	-	-	-	-	-	-	-	-
<b>Others</b>								
Sub-Category-1	13.00	14.00	5.00-17.00	12.00	11.00-12.00	6.00-13.00	13.00	11.50-14.75
Sub-Category-2	-	-	-	-	-	-	13.00	-

Source : Banking Regulation and Policy Department, Bangladesh Bank.  
 - =Not applicable

Private Banks							Interest Rates on
The CITY	UCBL	ABBL	IFIC	NBL	Uttara	Pubali	
3.00-4.00	4.50-7.50	6.00-7.75	5.00	5.00	4.50	4.50	<b>Savings Deposits:</b>
							<b>Fixed Deposits:</b>
8.00	8.50	8.50-9.50	8.25-9.00	8.00-9.50	7.75	8.25	i) Three months and above but less than six months
8.00	8.50	8.50-9.00	8.25-9.25	8.00-9.50	8.00	8.50	ii) Six months and above but less than one year
7.00-8.00	8.50	9.00-9.50	8.00-9.50	8.50-9.50	8.25	9.00	iii) One year & above but less than two years
8.00	-	8.00	-	8.50-9.50	8.50	-	iv) Two years & above but less than three years
8.00	-	-	-	8.50-9.50	-	-	v) Three years & above
							<b>Lending Rates:</b>
							<b>Agriculture</b>
13.00	10.00	13.00	12.00	12.00	13.00	8.50	Sub-Category-1
13.00	-	-	-	-	-	-	Sub-Category-2
							<b>Term Loan to Large &amp; Medium Scale Industry</b>
13.00	13.00	13.00	13.00	13.00	13.00	13.00	Sub-Category-1
13.00	-	-	-	-	-	-	Sub-Category-2
							<b>Term Loan to Small Industry</b>
16.50	13.25	14.75	14.50	11.50	11.50	12.00	Sub-Category-1
16.50	-	-	-	-	-	-	Sub-Category-2
							<b>Working Capital to Industry</b>
							<b>i) Working Capital to Large &amp; Medium Scale Industry</b>
13.00	13.00	13.00	13.00	13.00	13.00	13.00	Sub-Category-1
-	-	-	-	-	-	-	Sub-Category-2
							<b>ii) Working Capital to Small Industry</b>
16.50	13.00	14.50	14.00	11.50	13.00	13.00	Sub-Category-1
-	-	-	-	-	-	-	Sub-Category-2
7.00	7.00	7.00	7.00	7.00	7.00	7.00	<b>Exports</b>
							<b>Trade Financing</b>
13.00	13.00	13.00	13.00	13.00	13.00	13.00	Sub-Category-1
13.00	-	-	-	-	-	-	Sub-Category-2
							<b>Housing Loan</b>
13.00	13.00	13.00	13.00	13.00	13.00	13.00	Sub-Category-1
13.00	-	-	-	-	-	-	Sub-Category-2
							<b>Consumer Credit</b>
11.50	15.50	16.00	13.00-15.00	17.00	12.50	12.00-13.50	Sub-Category-1
17.50	-	-	15.50-16.50	-	-	-	Sub-Category-2
							<b>Others</b>
14.50	13.00-13.50	10.00	14.75	12.00-16.00	11.50-12.50	13.00	Sub-Category-1
16.50	-	14.00	-	-	-	-	Sub-Category-2

## BANK WISE INTEREST RATE STRUCTURE

Interest Rates on	Private			
	EBL	NCCBL	Dhaka Bank Ltd.	South East Bank
<b>Savings Deposits:</b>	5.50-7.25	5.00	4.50	5.00-8.50
<b>Fixed Deposits:</b>				
i) Three months and above but less than six months	6.25-6.50	8.00	8.25-9.50	8.75-9.50
ii) Six months and above but less than one year	6.25-6.50	8.25	8.50-9.50	8.75-9.50
iii) One year & above but less than two years	8.00-8.25	8.75	8.75-9.50	8.75-9.50
iv) Two years & above but less than three years	7.25	9.00	8.50	-
v) Three years & above	7.25	-	8.50	-
<b>Lending Rates:</b>				
<b>Agriculture</b>				
Sub-Category-1	13.00	13.00	13.00	13.00
Sub-Category-2	13.00	-	-	-
<b>Term Loan to Large &amp; Medium Scale Industry</b>				
Sub-Category-1	13.00	13.00	13.00	13.00
Sub-Category-2	13.00	-	-	-
<b>Term Loan to Small Industry</b>				
Sub-Category-1	13.50	14.50	13.00	14.50
Sub-Category-2	-	-	-	-
<b>Working Capital to Industry</b>				
<b>i) Working Capital to Large &amp; Medium Scale Industry</b>				
Sub-Category-1	13.00	13.00	13.00	13.00
Sub-Category-2	-	-	-	-
<b>ii) Working Capital to Small Industry</b>				
Sub-Category-1	13.00	14.50	16.00	-
Sub-Category-2	-	-	-	-
<b>Exports</b>	7.00	7.00	7.00	7.00
<b>Trade Financing</b>				
Sub-Category-1	13.00	13.00	13.00	13.00
Sub-Category-2	13.00	-	-	-
<b>Housing Loan</b>				
Sub-Category-1	13.00	13.00	13.00	13.00
Sub-Category-2	13.00	-	-	-
<b>Consumer Credit</b>				
Sub-Category-1	16.00	15.50	13.50-19.00	16.00
Sub-Category-2	19.50	-	-	-
<b>Others</b>				
Sub-Category-1	13.00	12.50-14.50	10.00-15.00	15.50
Sub-Category-2	13.00	-	-	-

Source : Banking Regulation and Policy Department, Bangladesh Bank.  
 - =Not applicable

Banks				Interest Rates on
BCBL	Prime Bank Ltd.	Dutch Bangla	Mercantile	
6.00	5.50	4.00-5.00	6.00	<b>Savings Deposits:</b>
				<b>Fixed Deposits:</b>
				i) Three months and above but less than six months
9.00	8.25-8.75	8.00	9.00	ii) Six months and above but less than one year
9.00	8.25-8.75	8.00	9.00	iii) One year & above but less than two years
9.25	8.25-8.75	8.00	9.25	iv) Two years & above but less than three years
-	8.25-8.75	8.00	9.87-9.92	v) Three years & above
-	8.25-8.75	8.00	9.68-10.03	
				<b>Lending Rates:</b>
				<b>Agriculture</b>
12.00	13.00	11.00	13.00	Sub-Category-1
-	-	13.00	2.00	Sub-Category-2
				<b>Term Loan to Large &amp; Medium Scale Industry</b>
13.00	13.00	13.00	13.00	Sub-Category-1
-	-	-	-	Sub-Category-2
				<b>Term Loan to Small Industry</b>
15.50	13.00	15.50	11.50	Sub-Category-1
-	-	-	-	Sub-Category-2
				<b>Working Capital to Industry</b>
				<b>i) Working Capital to Large &amp; Medium Scale Industry</b>
13.00	13.00	13.00	13.00	Sub-Category-1
-	-	-	-	Sub-Category-2
				<b>ii) Working Capital to Small Industry</b>
15.50	13.00	15.50	11.50	Sub-Category-1
-	-	-	-	Sub-Category-2
7.00	7.00	7.00	7.00	
				<b>Exports</b>
				<b>Trade Financing</b>
13.00	13.00	13.00	13.00	Sub-Category-1
-	-	-	-	Sub-Category-2
				<b>Housing Loan</b>
13.00	13.00	13.00	13.00	Sub-Category-1
-	-	-	-	Sub-Category-2
				<b>Consumer Credit</b>
16.50	15.50	13.00-17.50	16.00	Sub-Category-1
-	-	-	-	Sub-Category-2
				<b>Others</b>
13.00-16.00	15.50	15.00	15.00	Sub-Category-1
-	-	-	-	Sub-Category-2

## BANK WISE INTEREST RATE STRUCTURE

Interest Rates on	Private			
	One Bank	Premier Bank	The Trust Bank	BRAC
<b>Savings Deposits:</b>	6.00-8.10	5.00	6.00	8.50
<b>Fixed Deposits:</b>				
i) Three months and above but less than six months	9.50	9.00	8.00-8.50	5.50-8.50
ii) Six months and above but less than one year	9.50	9.25	8.50-8.75	6.50-8.50
iii) One year & above but less than two years	9.50	9.50	8.50-9.00	6.50-8.50
iv) Two years & above but less than three years	-	-	8.50-9.00	5.00-8.00
v) Three years & above	-	-	8.50-9.00	5.00-8.00
<b>Lending Rates:</b>				
<b>Agriculture</b>				
Sub-Category-1	13.00	11.00	12.00	13.00
Sub-Category-2	-	13.00	-	-
<b>Term Loan to Large &amp; Medium Scale Industry</b>				
Sub-Category-1	13.00	13.00	13.00	13.00
Sub-Category-2	-	-	-	-
<b>Term Loan to Small Industry</b>				
Sub-Category-1	14.50	13.50	13.75	15.30
Sub-Category-2	-	-	-	<b>16.30</b>
<b>Working Capital to Industry</b>				
<b>i) Working Capital to Large &amp; Medium Scale Industry</b>				
Sub-Category-1	13.00	13.00	13.00	13.00
Sub-Category-2	-	-	-	-
<b>ii) Working Capital to Small Industry</b>				
Sub-Category-1	14.50	13.00	11.50	15.30
Sub-Category-2	-	-	-	<b>16.30</b>
<b>Exports</b>	7.00	7.00	7.00	7.00
<b>Trade Financing</b>				
Sub-Category-1	13.00	13.00	13.00	13.00
Sub-Category-2	12.00	-	-	-
<b>Housing Loan</b>				
Sub-Category-1	13.00	13.00	13.00	13.00
Sub-Category-2	-	-	13.00	-
<b>Consumer Credit</b>				
Sub-Category-1	16.50	16.00	16.00	14.00
Sub-Category-2	-	-	-	16.30
<b>Others</b>				
Sub-Category-1	15.50	14.50	13.00	8.00
Sub-Category-2	-	-	-	11.00

Source : Banking Regulation and Policy Department, Bangladesh Bank.  
 - =Not applicable

Banks				Interest Rates on
Standard Bank	Mutual Trust	Bank Asia	Jamuna Bank	
6.00	5.25-5.50	5.50-8.25	5.00-6.00	<b>Savings Deposits:</b>
				<b>Fixed Deposits:</b>
9.50	9.00-9.25	9.50	8.75-9.25	i) Three months and above but less than six months
9.50	9.00	9.50	8.75-9.25	ii) Six months and above but less than one year
9.50	9.25	9.50	8.75-9.25	iii) One year & above but less than two years
9.50	-	8.50	-	iv) Two years & above but less than three years
-	-	8.50	-	v) Three years & above
				<b>Lending Rates:</b>
				<b>Agriculture</b>
9.00	12.50	13.00	13.00	Sub-Category-1
-	-	-	-	Sub-Category-2
				<b>Term Loan to Large &amp; Medium Scale Industry</b>
13.00	13.00	13.00	13.00	Sub-Category-1
-	-	-	-	Sub-Category-2
				<b>Term Loan to Small Industry</b>
14.00	14.50	13.00	14.50	Sub-Category-1
-	-	-	-	Sub-Category-2
				<b>Working Capital to Industry</b>
				<b>i) Working Capital to Large &amp; Medium Scale Industry</b>
13.00	13.00	13.00	13.00	Sub-Category-1
-	-	-	-	Sub-Category-2
				<b>ii) Working Capital to Small Industry</b>
14.00	11.50	13.50	15.00	Sub-Category-1
-	-	-	-	Sub-Category-2
7.00	7.00	7.00	7.00	<b>Exports</b>
				<b>Trade Financing</b>
13.00	13.00	13.00	13.00	Sub-Category-1
-	-	-	-	Sub-Category-2
				<b>Housing Loan</b>
13.00	12.50-12.75	13.00	13.00	Sub-Category-1
-	13.00	-	-	Sub-Category-2
				<b>Consumer Credit</b>
14.00	14.50	16.00	16.00	Sub-Category-1
-	-	-	-	Sub-Category-2
				<b>Others</b>
14.00	13.00	16.00	15.50	Sub-Category-1
-	-	-	-	Sub-Category-2

## BANK WISE INTEREST RATE STRUCTURE

Interest Rates on	Foreign			
	Commercial Bank of Ceylon	Standard Chartered	State Bank of India	Habib Bank Ltd.
<b>Savings Deposits:</b>	3.00-5.50	2.00-5.00	5.00	4.75
<b>Fixed Deposits:</b>				
i) Three months and above but less than six months	5.50	1.25-1.80	7.25-8.50	7.50-8.00
ii) Six months and above but less than one year	7.50	2.25-4.00	7.50-8.50	7.75-8.25
iii) One year & above but less than two years	7.25-7.50	2.75-4.00	8.50-9.00	8.00-8.50
iv) Two years & above but less than three years	7.27-7.75	3.75-4.75	8.50-9.50	8.00-8.50
v) Three years & above	7.25-8.05	-	8.50-9.50	8.00-8.50
<b>Lending Rates:</b>				
<b>Agriculture</b>				
Sub-Category-1	13.00	11.50	13.00	7.00
Sub-Category-2	-	-	-	-
<b>Term Loan to Large &amp; Medium Scale Industry</b>				
Sub-Category-1	13.00	12.50	13.00	13.00
Sub-Category-2	-	13.00	-	-
<b>Term Loan to Small Industry</b>				
Sub-Category-1	13.00	14.00	15.00	14.00
Sub-Category-2	-	-	-	-
<b>Working Capital to Industry</b>				
<b>i) Working Capital to Large &amp; Medium Scale Industry</b>				
Sub-Category-1	13.00	10.25	13.00	13.00
Sub-Category-2	-	13.00	-	-
<b>ii) Working Capital to Small Industry</b>				
Sub-Category-1	13.00	17.25	15.00	13.00-15.00
Sub-Category-2	-	-	-	-
<b>Exports</b>	7.00	7.00	7.00	7.00
<b>Trade Financing</b>				
Sub-Category-1	13.00	10.50	13.00	13.00
Sub-Category-2	-	13.00	-	-
<b>Housing Loan</b>				
Sub-Category-1	13.00	12.50	13.00	-
Sub-Category-2	-	-	-	-
<b>Consumer Credit</b>				
Sub-Category-1	13.40	14.50	16.00	14.00-16.00
Sub-Category-2	16.50	19.00	-	-
<b>Others</b>				
Sub-Category-1	9.00	9.50	16.00	13.50
Sub-Category-2	12.00	10.00	-	-

Source : Banking Regulation and Policy Department, Bangladesh Bank.  
 - =Not applicable

**IN BANGLADESH (EXCEPT ISLAMIC BANKS) END AUGUST 2010**
**TABLE-XV (Concl.)**

(Percent per annum)

<b>Banks</b>				<b>Interest Rates on</b>
<b>National Bank of Pakistan</b>	<b>CITI Bank NA</b>	<b>Woori Bank</b>	<b>HSBC</b>	
6.50	3.75	1.00	1.50-3.50	<b>Savings Deposits:</b>
				<b>Fixed Deposits:</b>
9.00	5.25	5.25	1.25-3.25	i) Three months and above but less than six months
9.00	5.50	6.00	1.75-4.95	ii) Six months and above but less than one year
9.00	5.50	8.00	2.00-6.60	iii) One year & above but less than two years
9.00	5.50	8.00	2.00-6.00	iv) Two years & above but less than three years
9.00	-	8.00	-	v) Three years & above
				<b>Lending Rates:</b>
				<b>Agriculture</b>
13.00	12.00	-	13.00	Sub-Category-1
-	12.00	-	13.00	Sub-Category-2
				<b>Term Loan to Large &amp; Medium Scale Industry</b>
13.00	-	12.00-13.00	13.00	Sub-Category-1
-	13.00	-	13.00	Sub-Category-2
				<b>Term Loan to Small Industry</b>
-	-	12.00-13.00	13.00	Sub-Category-1
-	11.50	-	15.50	Sub-Category-2
				<b>Working Capital to Industry</b>
				<b>i) Working Capital to Large &amp; Medium Scale Industry</b>
13.00	10.00	12.00-13.00	13.00	Sub-Category-1
-	11.75	-	13.00	Sub-Category-2
				<b>ii) Working Capital to Small Industry</b>
13.00	11.50	12.00-13.00	13.00	Sub-Category-1
-	11.50	-	15.50	Sub-Category-2
7.00	7.00	7.00	-	<b>Exports</b>
	7.00			<b>Trade Financing</b>
13.00	12.00	12.00-13.00	13.00	Sub-Category-1
-	13.00	-	13.00	Sub-Category-2
				<b>Housing Loan</b>
-	-	13.00	9.99	Sub-Category-1
-	-	-	13.00	Sub-Category-2
				<b>Consumer Credit</b>
-	-	13.00	16.00	Sub-Category-1
-	-	16.00	19.00	Sub-Category-2
				<b>Others</b>
13.00	10.00	-	10.00	Sub-Category-1
-	11.50	-	13.00	Sub-Category-2