

BANK WISE INTEREST RATE STRUCTURE IN BANGLADESH (EXCEPT ISLAMIC BANKS) END MARCH 2009

Table-XV (Contd.)
(Percent per annum)

Interest Rates on	State Owned Commercial Banks				Specialised Banks					Private Banks							Interest Rates on
	Sonali	Agrani	Janata	Rupali	B.K.B	RAKUB	BSB	BSRS	BASIC	The CITY	UCBL	ABBL	IFIC	NBL	Uttara	Pubali	
Savings Deposits:	5.00-6.50	4.00	5.00-6.00	4.50	5.00-7.00	4.00	5.00	5.00	7.00	6.50	6.00	6.00	6.00	6.00	6.00	5.25	Savings Deposits:
Fixed Deposits:																	Fixed Deposits:
Three months and above but less than six months	8.25	8.50-9.00	7.00	7.50	8.25	6.00	7.00	7.75-8.25	7.25	11.50	12.25-12.50	11.75-13.00	12.50-13.00	11.75-13.00	9.50	11.50	above but less than six months
Six months and above but less than one year	8.50	9.00-9.50	7.50	7.75	8.50	6.25	7.50	8.00-8.50	7.50	11.50	12.50	12.00-13.25	12.50-13.00	11.75-13.00	10.00	12.00-12.50	above but less than one year
One year & above but less than two years	8.75	9.50-10.00	7.75	8.00	8.75	6.50	7.75	8.50-9.25	8.00	12.00-12.50	12.50	12.50-13.50	12.50-13.00	12.50-13.00	10.50	12.50	but less than two years
Two years & above but less than three years	9.00	10.00-10.50	8.00	8.50	9.00	7.00	8.00	9.50	8.25	11.50	-	13.00	12.25	12.50-13.00	11.50	13.00	Two years & above but less than three
Three years & above	9.00	10.00-10.50	-	-	-	-	8.50	-	8.25	-	-	-	-	12.50-13.00	11.50	-	Three years & above
Lending Rates:																	Lending Rates:
Agriculture																	Agriculture
Sub-Category-1	12.50	8.00	2.00-10.00	10.00	10.00-11.00	8.00	10.00	-	10.00	11.00	10.00	13.25	13.50-14.00	14.00	10.00	6.50	Sub-Category-1
Sub-Category-2	2.00-11.00	-	-	-	-	-	-	-	-	13.00	-	13.75	-	-	-	8.50	Sub-Category-2
Term Loan to Large & Medium Scale Ind.																	Term Loan to Large & Medium Scale Ind.
Sub-Category-1	12.50	13.00	11.00-12.50	13.00	12.50	12.00	11.50	12.50	13.00-13.50	13.25	13.25	14.75	13.25	13.25	13.25	12.50	Sub-Category-1
Sub-Category-2	-	-	-	-	-	-	12.50	11.50	-	13.25	-	14.75	-	-	-	-	Sub-Category-2
Term Loan to Small Industry																	Term Loan to Small Industry
Sub-Category-1	12.00	12.00-12.50	10.00-12.00	12.00	12.00-12.50	12.00	10.00	11.50	11.50-12.50	16.50	12.50	14.75	14.75	14.00	13.25	10.50	Sub-Category-1
Sub-Category-2	12.50	-	-	12.50	-	-	11.00	11.50	-	16.50	-	-	-	-	-	-	Sub-Category-2
Working Capital to Industry																	Working Capital to Industry
i) Working Capital to Large & Medium Scale Industry																	i) Working Capital to Large & Medium Scale Industry
Sub-Category-1	13.00	14.00	12.00-13.50	13.00	13.00	13.00	12.00	12.50	14.00-14.50	13.00	13.00	14.50	13.00	13.00	13.00	13.00	Sub-Category-1
Sub-Category-2	-	-	-	-	-	-	13.50	-	-	-	-	14.50	-	-	-	-	Sub-Category-2
ii) Working Capital to Small Industry																	ii) Working Capital to Small Industry
Sub-Category-1	13.00	14.00	12.00	12.50	13.00	13.00	12.00	-	12.00-13.50	16.50	13.00	-	14.75	14.50	13.00	13.00	Sub-Category-1
Sub-Category-2	-	-	-	-	-	-	13.50	-	-	-	-	-	-	-	-	-	Sub-Category-2
Exports	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	Export
Trade Financing																	Trade Financing
Sub-Category-1	14.00	14.50	12.00-14.00	14.00	13.00	14.00	13.50	12.50	14.75	15.00	14.00	15.50	14.75	14.50	13.25	13.25	Sub-Category-1
Sub-Category-2	-	-	-	-	-	-	13.50	-	-	16.00	-	15.00	-	-	-	-	Sub-Category-2
Housing Loan																	Housing Loan
Sub-Category-1	14.00	13.00	14.00-15.00	13.50	-	-	13.00	13.00	14.75	14.50	15.00	15.00	14.75	15.00	13.25	11.50	Sub-Category-1
Sub-Category-2	-	14.50	-	14.50	-	-	-	14.00	-	14.50	-	15.25	13.50	-	-	-	Sub-Category-2
Consumer Credit																	Consumer Credit
Sub-Category-1	14.00	14.00	14.00	14.00	14.00	12.00	-	13.00	14.75	14.50	15.00	16.00	15.00-15.50	16.00	13.25	12.75	Sub-Category-1
Sub-Category-2	-	-	-	-	-	-	-	-	-	16.50	-	15.50	16.50	-	-	-	Sub-Category-2
Others																	Others
Sub-Category-1	17.00	14.00	5.00-17.00	14.00	11.00-12.00	12.00	10.00	11.00	11.50-14.75	14.50	14.50	13.50-14.50	14.75	16.00	13.25	13.00	Sub-Category-1
Sub-Category-2	-	-	-	-	-	-	14.00	-	-	16.50	-	14.00-15.00	-	-	-	-	Sub-Category-2

Source: Banking Regulation and Policy Department, Bangladesh Bank.

- =Not applicable

BANK WISE INTEREST RATE STRUCTURE IN BANGLADESH (EXCEPT ISLAMIC BANKS) END MARCH 2009

Table-XV (Contd.)
(Percent per annum)

Interest Rates on	Private Banks				Private Banks				Interest Rates on
	EBL	NCCBL	Dhaka Bank Ltd.	South East Bank	BCBL	Prime Bank Ltd.	Dutch Bangla	Mercantile	
Savings Deposits:	5.50-6.00	7.00	6.50-8.00	6.00	6.00	6.00	5.00-6.00	7.50	Savings Deposits:
Fixed Deposits:									Fixed Deposits:
Three months and above but less than six months	10.00-12.00	12.25-13.00	9.50-13.50	12.50-13.50	13.00	12.00-13.00	11.25-11.75	12.50-13.00	Three months and above but less than six months
Six months and above but less than one year	10.00-12.00	12.50-13.00	12.50-13.50	12.50-13.50	12.50	12.00-13.00	11.50-12.00	12.50-13.00	Six months and above but less than one year
One year & above but less than two years	12.00-13.00	12.50-13.00	12.50-13.50	13.00-13.60	13.00	12.00-13.00	12.00-12.75	12.50-13.00	One year & above but less than two years
Two years & above but less than three years	11.00-11.50	-	12.00	-	-	12.00-13.00	-	12.06	Two years & above but less than three years
Three years & above	10.50	-	11.50	-	-	12.00-13.00	-	11.64-12.45	Three years & above
Lending Rates:									Lending Rates:
Agriculture									Agriculture
Sub-Category-1	11.50	12.50	7.00	11.50	12.00	14.25	9.50	9.00	Sub-Category-1
Sub-Category-2	11.50	-	-	-	-	-	12.50	-	Sub-Category-2
Term Loan to Large & Medium Scale Ind.									Term Loan to Large & Medium Scale Ind.
Sub-Category-1	12.00	14.50	13.00	13.25	13.25	13.25	12.50	13.25	Sub-Category-1
Sub-Category-2	13.00	-	-	-	-	-	-	-	Sub-Category-2
Term Loan to Small Industry									Term Loan to Small Industry
Sub-Category-1	13.50	14.50	14.00	15.00	16.50	13.25	13.00	15.00	Sub-Category-1
Sub-Category-2	-	-	-	-	-	-	14.00	-	Sub-Category-2
Working Capital to Industry									Working Capital to Industry
i) Working Capital to Large & Medium Scale Industry									i) Working Capital to Large & Medium Scale Industry
Sub-Category-1	13.00	14.50	13.50	13.00	13.00	13.00	12.50	13.00	Sub-Category-1
Sub-Category-2	-	-	-	-	-	-	-	-	Sub-Category-2
ii) Working Capital to small Industry									ii) Working Capital to Small Industry
Sub-Category-1	14.00	14.50	14.00	13.00	16.50	13.00	15.50	13.00	Sub-Category-1
Sub-Category-2	-	-	-	-	-	-	-	-	Sub-Category-2
Export	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	Export
Trade Financing									Trade Financing
Sub-Category-1	13.50	14.50	15.00	15.00	14.50	14.50	13.50-14.50	14.50	Sub-Category-1
Sub-Category-2	15.50	-	-	-	-	-	-	-	Sub-Category-2
Housing Loan									Housing Loan
Sub-Category-1	13.00	15.00	15.00	15.00-15.50	15.00	15.00	15.00	16.00	Sub-Category-1
Sub-Category-2	14.50	-	-	-	-	-	-	-	Sub-Category-2
Consumer Credit									Consumer Credit
Sub-Category-1	16.00	17.00	17.00	16.00	15.50	16.00	13.00-17.50	16.00	Sub-Category-1
Sub-Category-2	19.50	-	-	-	-	-	-	-	Sub-Category-2
Others									Others
Sub-Category-1	13.00	16.00	16.50	15.50	16.00-17.00	12.00-16.00	15.00	12.00	Sub-Category-1
Sub-Category-2	13.50	-	-	-	-	-	-	-	Sub-Category-2

Source: Banking Regulation and Policy Department, Bangladesh Bank.

- =Not applicable

- =Not applicable

BANK WISE INTEREST RATE STRUCTURE IN BANGLADESH (EXCEPT ISLAMIC BANKS) END MARCH 2009

Table-XV (Contd.)
(Percent per annum)

Interest Rates on	Private Banks					Private Banks				Interest Rates on
	One Bank	Premier Bank	The Trust Bank	First Security	BRAC	Standard Bank	Mutual Trust	Bank Asia	Jamuna Bank	
Savings Deposits:	8.00	6.50	7.00	6.00	5.50-7.50	7.00	6.25-6.50	7.00	6.00	Savings Deposits:
Fixed Deposits:										Fixed Deposits:
Three months and above but less than six months	10.00-13.50	13.00-13.50	11.00-11.75	13.00-13.50	11.00-13.60	13.00-13.50	12.50	13.00	12.50-13.50	Three months and above but less than six months
Six months and above but less than one year	12.75-13.50	13.00-13.50	11.50-12.25	13.00-13.50	11.00-13.50	13.00-13.50	12.50	13.00	12.50-13.50	Six months and above but less than one year
One year & above but less than two years	13.50	13.00-13.50	12.00-12.75	13.00-13.50	11.00-13.60	13.00-13.50	12.50	13.00	12.50-13.50	One year & above but less than two years
Two years & above but less than three years	-	-	12.00-12.75	-	10.00-12.50	13.00-13.50	-	12.50	-	Two years & above but less than three years
Three years & above	-	-	12.00-12.75	-	10.00-12.50	13.00-13.50	-	-	-	Three years & above
Lending Rates:										Lending Rates:
Agriculture										Agriculture
Sub-Category-1	9.00	11.00	10.00	7.50	14.00	9.00	8.00	9.00	10.00	Sub-Category-1
Sub-Category-2	-	9.75	-	-	16.30	-	-	-	-	Sub-Category-2
Term Loan to Large & Medium Scale Ind.										Term Loan to Large & Medium Scale Ind.
Sub-Category-1	13.25	13.25	13.25	13.25	13.25	15.00	12.50	13.00	13.25	Sub-Category-1
Sub-Category-2	15.50	-	-	-	-	-	-	-	-	Sub-Category-2
Term Loan to Small Industry										Term Loan to Small Industry
Sub-Category-1	15.50	14.00	13.75	12.50	-	15.00	12.50	13.00	14.50	Sub-Category-1
Sub-Category-2	-	-	-	-	16.30	-	-	-	-	Sub-Category-2
Working Capital to Industry										Working Capital to Industry
i) Working Capital to Large & Medium Scale Industry										i) Working Capital to Large & Medium Scale Industry
Sub-Category-1	13.00	13.00	13.25	13.00	13.00	15.00	12.50	13.00	13.00	Sub-Category-1
Sub-Category-2	13.00	-	-	-	-	-	-	-	-	Sub-Category-2
ii) Working Capital to Small Industry										ii) Working Capital to Small Industry
Sub-Category-1	13.00	14.75	13.25	13.00	-	15.00	12.50	13.50	15.00	Sub-Category-1
Sub-Category-2	13.00	-	-	-	16.30	-	-	-	-	Sub-Category-2
Export	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	Export
Trade Financing										Trade Financing
Sub-Category-1	14.50	14.50	13.00	14.50	-	15.00	14.00	16.00	15.00	Sub-Category-1
Sub-Category-2	15.50	-	-	-	16.50	-	-	-	-	Sub-Category-2
Housing Loan										Housing Loan
Sub-Category-1	-	14.75	14.00	14.50	15.00	15.00	13.00-13.50	16.00	15.50	Sub-Category-1
Sub-Category-2	-	-	-	-	-	-	14.50	-	-	Sub-Category-2
Consumer Credit										Consumer Credit
Sub-Category-1	17.00	17.00	15.00	14.50	14.00	16.00	14.50	16.00	16.50	Sub-Category-1
Sub-Category-2	16.00	-	-	-	17.00	-	-	-	-	Sub-Category-2
Others										Others
Sub-Category-1	15.50	14.75	14.00	14.50	15.50	15.00	12.00-13.50	16.00	15.50	Sub-Category-1
Sub-Category-2	16.50	-	-	-	-	-	-	-	-	Sub-Category-2

- =Not applicable
- =Not applicable

BANK WISE INTEREST RATE STRUCTURE IN BANGLADESH (EXCEPT ISLAMIC BANKS) END MARCH 2009

Table-XV (Contd.)
(Percent per annum)

Interest Rates on	Foreign Banks				Foreign Banks				Interest Rates on
	Commercial Bank of Ceylon	Standard Chartered	State Bank of India	Habib Bank Ltd.	National Bank of Pakistan	CITI Bank NA	Woori Bank	H.S.B.C	
Savings Deposits:	4.00-6.50	2.50-5.75	7.00	5.50	6.50	4.50	6.50	3.50-7.50	Savings Deposits:
Fixed Deposits:									Fixed Deposits:
Three months and above but less than six months	10.00	5.25-7.80	13.00	11.00-12.25	12.50-13.00	5.50-10.75	5.50	5.50-10.10	Three months and above but less than six months
Six months and above but less than one year	10.25	5.50-9.25	13.00	11.50-12.50	12.00-12.50	5.50-10.00	6.00	5.75-10.20	Six months and above but less than one year
One year & above but less than two years	10.50-11.00	6.00-9.50	13.25	11.50-12.50	12.00-12.50	5.65-10.50	6.50	6.25-10.25	One year & above but less than two years
Two years & above but less than three years	10.85-12.00	6.50-9.80	13.25	11.50-12.50	12.00-12.50	6.15-10.00	7.00	5.00-10.35	Two years & above but less than three years
Three years & above	10.90-12.75	7.00-9.80	13.25	11.50-12.50	12.00-12.50	10.00	-	-	Three years & above
Lending Rates:									Lending Rates:
Agriculture									Agriculture
Sub-Category-1	12.75	11.00	13.00	7.00	16.00	12.00	8.50	11.25	Sub-Category-1
Sub-Category-2	-	-	-	-	-	12.00	-	12.75	Sub-Category-2
Term Loan to Large & Medium Scale Ind.									Term Loan to Large & Medium Scale Ind.
Sub-Category-1	13.00	11.50	15.00	12.00-15.00	14.00	-	11.00	11.50	Sub-Category-1
Sub-Category-2	-	13.00	-	-	-	13.50	-	13.25	Sub-Category-2
Term Loan to Small Industry									Term Loan to Small Industry
Sub-Category-1	13.00	-	14.75	12.00-15.00	-	-	10.50	13.75	Sub-Category-1
Sub-Category-2	15.00	-	-	-	-	13.50	-	15.50	Sub-Category-2
Working Capital to Industry									Working Capital to Industry
i) Working Capital to Large & Medium Scale Industry									i) Working Capital to Large & Medium Scale Industry
Sub-Category-1	11.00	11.25	15.00	11.00-14.00	16.00	13.00	10.50	12.00	Sub-Category-1
Sub-Category-2	12.50	12.50	-	-	-	13.00	-	14.00	Sub-Category-2
ii) Working Capital to Small Industry									ii) Working Capital to Small Industry
Sub-Category-1	12.50	12.50	14.50	11.00-14.00	16.00	13.00	10.50	13.75	Sub-Category-1
Sub-Category-2	14.50	-	-	-	-	13.00	-	15.50	Sub-Category-2
Export	7.00	7.00	7.00	7.00	7.00	7.00	7.00	-	Export
Trade Financing									Trade Financing
Sub-Category-1	12.50	11.25	16.00	12.00-15.00	16.00	13.00	12.50	11.00	Sub-Category-1
Sub-Category-2	-	13.00	-	-	-	13.00	-	13.00	Sub-Category-2
Housing Loan									Housing Loan
Sub-Category-1	14.00	13.38	16.00	-	-	-	11.50	15.50	Sub-Category-1
Sub-Category-2	-	-	-	-	-	-	-	-	Sub-Category-2
Consumer Credit									Consumer Credit
Sub-Category-1	13.40	16.50	16.00	14.00-16.00	-	-	10.50	19.00	Sub-Category-1
Sub-Category-2	16.50	19.00	-	-	-	-	-	-	Sub-Category-2
Others									Others
Sub-Category-1	10.50	9.50	16.00	13.00-16.00	16.00	11.50	10.50	11.50	Sub-Category-1
Sub-Category-2	12.50	11.50	-	-	-	12.00	-	14.50	Sub-Category-2

- =Not applicable
- =Not applicable