

BANK WISE INTEREST RATE STRUCTURE IN BANGLADESH (EXCEPT ISLAMIC BANKS) END MARCH 2010

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	BDBL	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	5.00-7.00	5.00	6.50	4.00-5.00	5.00	6.00	5.00	4.50	4.50	4.50	Savings Deposits:
Fixed Deposits:																Fixed Deposits:
i) Three months and above but less than six months	7.25	7.25	7.00	7.50	7.25	7.50	7.00	7.00	8.00	8.50	8.25-8.50	8.25	7.75-9.05	7.75	7.75	i) Three months and above but less than six months
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	8.50	8.50-9.00	8.25-8.50	8.00	8.00-9.05	8.00	7.75	ii) Six months and above but less than one year
iii) One year & above but less than two years	8.00	8.00-8.50	7.75	8.00	8.00	8.25	7.75	7.50	7.00-9.00	8.50-9.00	8.25-8.50	8.00	8.50-9.05	8.25	8.00	iii) One year & above but less than two years
iv) Two years & above but less than three years	8.25	8.00-8.50	8.00	8.50	8.25	8.50	8.00	7.75	8.50	-	7.50	-	8.60-9.15	8.50	-	iv) Two years & above but less than three years
v) Three years & above	-	8.00-8.50	-	-	8.25	8.50	8.50	7.75	8.50	-	-	-	8.60-9.15	8.50	-	v) Three years & above
Lending Rates:																Lending Rates:
Agriculture																Agriculture
Sub-Category-1	10.00-12.50	8.00-11.00	2.00-10.00	10.00	10.00-11.00	10.00	10.00	10.00	13.00	10.00	13.00	12.00	13.00	13.00	5.00-8.00	Sub-Category-1
Sub-Category-2	2.00-11.00	-	-	-	-	12.00	-	-	13.00	-	-	-	-	-	7.00-10.00	Sub-Category-2
Term Loan to Large & Medium Scale Industry																Term Loan to Large & Medium Scale Industry
Sub-Category-1	12.50	13.00	11.00-12.50	13.00	12.50	12.00	11.50	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	Sub-Category-1
Sub-Category-2	-	-	-	-	-	-	12.50	-	13.00	-	-	-	-	-	-	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	12.50	12.00-12.50	12.00	10.00	11.50-12.50	16.50	13.25	14.75	14.50	13.00	11.50	12.00	Sub-Category-1
Sub-Category-2	12.50	-	-	-	-	-	11.00	-	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	13.00	12.00-13.00	13.00	13.00	13.00	12.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	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	13.00	13.00	12.00	12.50	13.00	13.00	13.00	13.00	16.50	13.00	14.50	14.00	13.00	13.00	13.00	Sub-Category-1
Sub-Category-2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	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	Exports
Trade Financing																Trade Financing
Sub-Category-1	13.00	13.00	12.00-13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	Sub-Category-1
Sub-Category-2	-	-	-	-	-	-	13.00	-	13.00	-	-	-	-	-	-	Sub-Category-2
Housing Loan																Housing Loan
Sub-Category-1	13.00	13.00	13.00	13.00	-	-	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	Sub-Category-1
Sub-Category-2	-	-	-	-	-	-	-	-	13.00	-	-	-	-	-	-	Sub-Category-2
Consumer Credit																Consumer Credit
Sub-Category-1	14.00	14.00	14.00	13.00	14.00	13.00	-	14.75	11.50	15.50	16.00	13.00-15.00	17.00	12.50	12.00-13.50	Sub-Category-1
Sub-Category-2	-	-	-	-	-	-	-	-	17.50	-	-	15.50-16.50	-	-	-	Sub-Category-2
Others																Others
Sub-Category-1	13.00	14.00	5.00-17.00	12.00	11.00-12.00	6.00-13.00	10.00	11.50-14.75	14.50	13.00-13.50	12.50	14.75	12.00-16.00	11.50-12.50	13.00	Sub-Category-1
Sub-Category-2	-	-	-	-	-	-	13.00	-	16.50	-	13.50	-	-	-	-	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 2010

TABLE-XV (Contd.)

(Percent per annum)

Interest Rates on	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	5.00	4.00	5.00	8.00	5.50	4.00-5.00	6.00	Savings Deposits:
Fixed Deposits:									Fixed Deposits:
i) Three months and above but less than six months	7.50	8.00	8.00-9.00	8.75	9.00	8.25-8.50	6.50	8.50	i) Three months and above but less than six months
ii) Six months and above but less than one year	7.50	8.25	8.25-9.00	9.00	9.00	8.25-8.50	6.75	8.50	ii) Six months and above but less than one year
iii) One year & above but less than two years	8.25	8.50	8.50-9.00	9.00	9.25	8.50	7.00	8.50	iii) One year & above but less than two years
iv) Two years & above but less than three years	7.75	9.00	6.75	-	-	8.50	7.00	9.87-9.92	iv) Two years & above but less than three years
v) Three years & above	7.75	-	6.50	-	-	8.50	7.00	9.68-10.01	v) Three years & above
Lending Rates:									Lending Rates:
Agriculture									Agriculture
Sub-Category-1	13.00	13.00	7.00	13.00	12.00	13.00	11.00	13.00	Sub-Category-1
Sub-Category-2	13.00	-	-	-	-	-	13.00	2.00	Sub-Category-2
Term Loan to Large & Medium Scale Industry									Term Loan to Large & Medium Scale Industry
Sub-Category-1	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	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	13.00	15.00	15.50	13.00	15.50	11.50	Sub-Category-1
Sub-Category-2	-	-	-	-	-	-	-	-	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	13.00	13.00	13.00	13.00	13.00	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	-	14.50	13.00	-	15.50	13.00	15.50	11.50	Sub-Category-1
Sub-Category-2	-	-	-	-	-	-	-	-	Sub-Category-2
Exports	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	Exports
Trade Financing									Trade Financing
Sub-Category-1	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	Sub-Category-1
Sub-Category-2	13.00	-	-	-	-	-	-	-	Sub-Category-2
Housing Loan									Housing Loan
Sub-Category-1	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	Sub-Category-1
Sub-Category-2	13.00	-	-	-	-	-	-	-	Sub-Category-2
Consumer Credit									Consumer Credit
Sub-Category-1	16.00	15.50	17.00	16.00	16.50	16.50	13.00-17.50	16.00	Sub-Category-1
Sub-Category-2	19.50	-	-	-	-	-	-	-	Sub-Category-2
Others									Others
Sub-Category-1	13.00	12.50-14.50	15.50-17.00	15.50	13.00-16.50	15.50	15.00	15.00	Sub-Category-1
Sub-Category-2	13.00	-	-	-	-	-	-	-	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 2010

TABLE-XV (Contd.)

(Percent per annum)

Interest Rates on	Private					Banks			Interest Rates on
	One Bank	Premier Bank	The Trust Bank	BRAC	Standard Bank	Mutual Trust	Bank Asia	Jamuna Bank	
Savings Deposits:	6.00	5.00	6.00	4.00-8.00	6.00	5.25-5.50	5.50	5.00	Savings Deposits:
Fixed Deposits:									Fixed Deposits:
i) Three months and above but less than six months	8.50-9.00	9.00	8.00-8.50	5.50-8.50	9.00	8.50	8.50	8.50	i) Three months and above but less than six months
ii) Six months and above but less than one year	8.50-9.00	9.00	8.00-8.50	6.50-8.50	9.00	8.25	8.50	8.50	ii) Six months and above but less than one year
iii) One year & above but less than two years	8.50-9.00	9.25	8.00-8.50	6.50-8.50	9.00	8.50	9.00	8.50	iii) One year & above but less than two years
iv) Two years & above but less than three years	-	-	8.00-8.50	5.00-8.00	9.00	-	9.00	-	iv) Two years & above but less than three years
v) Three years & above	-	-	8.00-8.50	5.00-8.00	9.00	-	9.00	-	v) Three years & above
Lending Rates:									Lending Rates:
Agriculture									Agriculture
Sub-Category-1	13.00	11.00	12.00	13.00	9.00	12.50	13.00	13.00	Sub-Category-1
Sub-Category-2	-	13.00	-	-	-	-	-	-	Sub-Category-2
Term Loan to Large & Medium Scale Industry									Term Loan to Large & Medium Scale Industry
Sub-Category-1	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	Sub-Category-1
Sub-Category-2	-	-	-	-	-	-	-	-	Sub-Category-2
Term Loan to Small Industry									Term Loan to Small Industry
Sub-Category-1	14.50	13.50	13.75	16.30	14.00	14.50	13.00	14.50	Sub-Category-1
Sub-Category-2	-	-	-	-	-	-	-	-	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	13.00	13.00	13.00	13.00	13.00	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	14.50	13.00	11.50	16.30	14.00	11.50	13.50	15.00	Sub-Category-1
Sub-Category-2	-	-	-	-	-	-	-	-	Sub-Category-2
Exports	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	Exports
Trade Financing									Trade Financing
Sub-Category-1	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	Sub-Category-1
Sub-Category-2	12.00	-	-	-	-	-	-	-	Sub-Category-2
Housing Loan									Housing Loan
Sub-Category-1	13.00	13.00	13.00	13.00	13.00	12.50-12.75	13.00	13.00	Sub-Category-1
Sub-Category-2	-	-	13.00	-	-	13.00	-	-	Sub-Category-2
Consumer Credit									Consumer Credit
Sub-Category-1	16.50	16.00	16.00	14.00	14.00	14.50	16.00	16.00	Sub-Category-1
Sub-Category-2	-	-	-	18.00	-	-	-	-	Sub-Category-2
Others									Others
Sub-Category-1	15.50	14.50	13.00	8.00	14.00	13.00	16.00	15.50	Sub-Category-1
Sub-Category-2	-	-	-	14.00	-	-	-	-	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 2010

TABLE-XV (Concl.)

(Percent per annum)

Interest Rates on	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	HSBC	
Savings Deposits:	4.00-6.50	2.00-5.00	5.00	4.75	6.50	3.00	1.00	2.25-7.50	Savings Deposits:
Fixed Deposits:									Fixed Deposits:
i) Three months and above but less than six months	5.00	1.50-2.00	7.25-8.25	7.75-8.25	9.00	3.00-3.50	3.00-5.25	1.25-4.25	i) Three months and above but less than six months
ii) Six months and above but less than one year	5.50	2.10-3.35	7.50-8.25	8.00-8.50	9.00	3.00-3.50	5.25-6.00	2.00-5.00	ii) Six months and above but less than one year
iii) One year & above but less than two years	6.30-6.50	2.65-4.25	8.50	8.00-8.50	9.00	3.00-3.50	7.25-8.00	3.00-5.75	iii) One year & above but less than two years
iv) Two years & above but less than three years	6.30-6.70	3.65-5.00	8.50-9.50	8.00-8.50	9.00	3.00-3.50	7.25-8.00	3.00-6.00	iv) Two years & above but less than three years
v) Three years & above	6.30-7.50	4.15-7.25	8.50-9.50	8.00-8.50	9.00	-	7.25-8.00	-	v) Three years & above
Lending Rates:									Lending Rates:
Agriculture									Agriculture
Sub-Category-1	13.00	11.50	13.00	7.00	13.00	12.00	8.50	13.00	Sub-Category-1
Sub-Category-2	-	-	-	-	-	12.00	-	13.00	Sub-Category-2
Term Loan to Large & Medium Scale Industry									Term Loan to Large & Medium Scale Industry
Sub-Category-1	13.00	12.50	13.00	13.00	13.00	-	13.00	13.00	Sub-Category-1
Sub-Category-2	-	13.00	-	-	-	13.00	-	13.00	Sub-Category-2
Term Loan to Small Industry									Term Loan to Small Industry
Sub-Category-1	13.00	14.00	15.00	14.00	-	-	13.00	13.00	Sub-Category-1
Sub-Category-2	-	-	-	-	-	11.50	-	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	13.00	11.00	13.00	13.00	13.00	11.00	13.00	13.00	Sub-Category-1
Sub-Category-2	-	13.00	-	-	-	13.00	-	13.00	Sub-Category-2
ii) Working Capital to Small Industry									ii) Working Capital to Small Industry
Sub-Category-1	13.00	17.50	15.00	13.00-15.00	13.00	11.50	13.00	13.00	Sub-Category-1
Sub-Category-2	-	-	-	-	-	11.50	-	15.50	Sub-Category-2
Exports	7.00	7.00	7.00	7.00	7.00	7.00	7.00	-	Exports
Trade Financing									Trade Financing
Sub-Category-1	13.00	11.50	13.00	13.00	13.00	12.00	13.00	13.00	Sub-Category-1
Sub-Category-2	-	13.00	-	-	-	13.00	-	13.00	Sub-Category-2
Housing Loan									Housing Loan
Sub-Category-1	13.00	13.00	13.00	-	-	-	13.00	13.00	Sub-Category-1
Sub-Category-2	-	-	-	-	-	-	-	13.00	Sub-Category-2
Consumer Credit									Consumer Credit
Sub-Category-1	13.40	14.50	16.00	14.00-16.00	-	-	13.00	16.00	Sub-Category-1
Sub-Category-2	16.50	19.25	-	-	-	-	16.00	19.00	Sub-Category-2
Others									Others
Sub-Category-1	10.50	9.50	16.00	12.00-15.00	13.00	10.50	10.50	10.00	Sub-Category-1
Sub-Category-2	12.50	11.50	-	-	-	12.00	-	13.00	Sub-Category-2

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