

BANK WISE INTEREST RATE STRUCTURE IN BANGLADESH (EXCEPT ISLAMIC BANKS) END SEPTEMBER 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	5.00-7.00	5.00	5.00	7.00	3.00-4.00	5.00	6.00	5.00	5.00	5.50	4.50	Savings Deposits:
Fixed Deposits:																	Fixed Deposits:
i) Three months and above but less than six months	7.50	7.50	7.00	7.50	8.25	8.25	7.00	7.75-8.25	7.25	6.00	8.50	8.00	8.25	7.75-8.25	7.75	8.00	i) Three months and above but less than six months
ii) Six months and above but less than one year	8.00	8.00	7.50	7.75	8.50	8.50	7.50	8.00-8.50	7.50	7.00	8.50	8.00	8.50	8.00-8.50	8.00	8.25	ii) Six months and above but less than one year
iii) One year & above but less than two years	8.50	8.50	7.75	8.00	8.75	8.75	7.75	8.25-8.75	8.00	7.00-8.50	8.50	8.50	8.50	8.00-8.50	8.25	8.50	iii) One year & above but less than two years
iv) Two years & above but less than three years	8.55	8.50	8.00	8.50	9.00	9.00	8.00	9.00	8.25	-	-	7.50	-	8.00-8.50	8.50	8.50	iv) Two years & above but less than three years
v) Three years & above	-	8.50	-	-	9.00	9.00	8.50	-	8.25	-	-	-	-	8.00-8.50	8.50	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	8.00	10.00	-	10.00	13.00	10.00	13.00	13.00	12.00	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 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	13.00	13.00	13.00	13.00	13.00	13.00	13.00	Sub-Category-1
Sub-Category-2	-	-	-	-	-	-	12.50	11.50	-	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	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	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	13.00	12.00-13.00	13.00	13.00	13.00	12.00	12.50	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	-	-	-	-	-	-	-	-	-	-	-	14.50	-	-	-	-	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	Exports
Trade Financing																	Trade Financing
Sub-Category-1	13.00	13.00	12.00-13.00	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	-	-	-	-	-	-	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	13.00	Sub-Category-1
Sub-Category-2	-	-	-	-	-	-	-	13.00	-	13.00	-	-	-	-	-	-	Sub-Category-2
Consumer Credit																	Consumer Credit
Sub-Category-1	14.00	14.00	14.00	13.00	14.00	13.00	-	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	-	-	13.50-16.50	-	-	-	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	11.00	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 SEPTEMBER

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:	5.50-5.75	6.00	4.00	5.00	5.00	5.50	4.50-5.50	6.00	Savings Deposits:	Savin
Fixed Deposits:									Fixed Deposits:	Fixed
i) Three months and above but less than six months	8.00-8.50	8.50	8.00-8.50	8.25-8.50	8.50	8.00-8.50	6.50	7.50	i) Three months and above but less than six months	i)
ii) Six months and above but less than one year	8.00-8.50	8.25	8.25-8.50	8.25-8.50	8.50	8.00-8.50	6.75	7.75	ii) Six months and above but less than one year	ii)
iii) One year & above but less than two years	8.50	8.00	8.50	8.50	8.50	8.00-8.25	7.00	8.00	iii) One year & above but less than two years	iii)
iv) Two years & above but less than three years	8.00	-	6.75	-	-	8.00-8.25	7.00	9.87-9.92	iv) Two years & above but less than three years	iv)
v) Three years & above	8.00	-	6.50	-	-	8.00-8.25	7.00	9.68-10.03	v) Three years & above	v)
Lending Rates:									Lending Rates:	Lendi
Agriculture									Agriculture	Agric
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 Ind.									Term Loan to Large & Medium Scale Ind.	Term Scale
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	Term
Sub-Category-1	13.50	14.50	13.00	15.00	18.00	13.00	15.50	11.50	Sub-Category-1	
Sub-Category-2	-	-	-	-	-	-	-	-	Sub-Category-2	
Working Capital to Industry									Working Capital to Industry	Work
i) Working Capital to Large & Medium Scale Industry									i) Working Capital to Large & Medium Scale Industry	i)
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	ii)
Sub-Category-1	-	14.50	13.00	-	18.00	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	Expor
Trade Financing									Trade Financing	Trade
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	Housi
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	Const
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	Other
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

Source

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

TABLE-XV (Contd.)

(Percent per annum)

Interest Rates on	Private Banks									Interest Rates on	
	One Bank	Premier Bank	The Trust Bank	First Security	BRAC	Standard Bank	Mutual Trust	Bank Asia	Jamuna Bank		
Deposits:	6.00	5.00	6.00	7.00	4.00-8.00	6.00	5.25-5.50	5.50	5.00	Savings Deposits:	Savings Deposits:
Deposits:										Fixed Deposits:	Fixed Deposits:
Three months and above but less than six months	7.50-8.00	8.00	8.00-8.50	9.50	5.00-7.75	8.50	8.00	8.50-9.00	7.50-8.00	i) Three months and above but less than six months	i)
Six months and above but less than one year	7.75-8.25	8.25	8.00-8.50	9.50	6.50-8.00	8.50	8.25	9.00	7.50-8.00	ii) Six months and above but less than one year	ii)
One year & above but less than two years	8.00-8.50	8.50	8.00-8.50	9.50	6.50-8.50	8.50	8.50	9.00	7.50-8.00	iii) One year & above but less than two years	iii)
Two years & above but less than three years	-	-	8.00-8.50	-	5.00-8.00	8.50	-	8.50	-	iv) Two years & above but less than three years	iv)
Three years & above	-	-	8.00-8.50	-	5.00-8.00	8.50	-	8.50	-	v) Three years & above	v)
Lending Rates:										Lending Rates:	Lending Rates:
Loan to Large & Medium Scale Ind.										Loan to Large & Medium Scale Ind.	Loan to Large & Medium Scale Ind.
Sub-Category-1	13.00	13.00	12.00	13.00	13.00	9.00	13.00	13.00	13.00	Sub-Category-1	Sub-Category-1
Sub-Category-2	-	-	-	-	-	-	-	-	-	Sub-Category-2	Sub-Category-2
Loan to Small Industry										Loan to Small Industry	Loan to Small Industry
Sub-Category-1	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	Sub-Category-1	Sub-Category-1
Sub-Category-2	-	-	-	-	-	-	-	-	-	Sub-Category-2	Sub-Category-2
Working Capital to Large & Medium Scale Industry										Working Capital to Large & Medium Scale Industry	Working Capital to Large & Medium Scale Industry
Sub-Category-1	13.00	13.00	13.00	13.00	9.50	13.00	13.00	13.00	13.00	Sub-Category-1	Sub-Category-1
Sub-Category-2	-	-	-	-	11.50	-	-	-	-	Sub-Category-2	Sub-Category-2
Working Capital to Small Industry										Working Capital to Small Industry	Working Capital to Small Industry
Sub-Category-1	14.50	14.75	11.50	13.00	16.30	15.00	11.50	13.50	15.00	Sub-Category-1	Sub-Category-1
Sub-Category-2	-	-	-	-	-	-	-	-	-	Sub-Category-2	Sub-Category-2
Exports Financing	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	Exports Financing	Exports Financing
Sub-Category-1	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	Sub-Category-1	Sub-Category-1
Sub-Category-2	-	-	-	-	-	-	-	-	-	Sub-Category-2	Sub-Category-2
Housing Loan										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	Sub-Category-1	Sub-Category-1
Sub-Category-2	-	-	13.00	-	-	-	-	-	-	Sub-Category-2	Sub-Category-2
Consumer Credit										Consumer Credit	Consumer Credit
Sub-Category-1	16.50	17.00-19.00	16.00	14.50	14.00	16.00	14.50	16.00	16.00	Sub-Category-1	Sub-Category-1
Sub-Category-2	-	-	-	-	17.00	-	-	-	-	Sub-Category-2	Sub-Category-2
Others										Others	Others
Sub-Category-1	15.50	14.50	13.00	14.50	9.50	15.00	13.00	16.00	15.50	Sub-Category-1	Sub-Category-1
Sub-Category-2	-	-	-	-	11.50	-	-	-	-	Sub-Category-2	Sub-Category-2

e : Banking Regulation and Policy Department, Bangladesh Bank.

- =Not applicable

Source

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

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	
Current Deposits:	4.00-6.50	2.25-6.00	5.00	4.75	6.50	3.00	1.00	2.75-7.50	Savings Deposits:
Deposits:									Fixed Deposits:
Three months and above but less than six months	5.50	2.25-3.50	8.00	7.50-8.00	9.00	3.00-3.50	3.00-5.25	1.25-5.50	i) Three months and above but less than six months
Six months and above but less than one year	6.00	3.00-4.50	8.25	7.75-8.25	9.00	3.00-3.50	5.25-6.00	2.00-6.25	ii) Six months and above but less than one year
One year & above but less than two years	7.70-8.00	3.50-5.50	8.50	8.00-8.50	9.00	3.00-3.50	7.25-8.00	3.00-6.50	iii) One year & above but less than two years
Two years & above but less than three years	7.70-8.30	5.00-6.25	8.50	8.00-8.50	9.00	3.00-3.50	7.25-8.00	3.00-7.00	iv) Two years & above but less than three years
Three years & above	7.70-12.00	6.00-8.00	8.50	8.00-8.50	9.00	-	7.25-8.00	-	v) Three years & above
Lending Rates:									Lending Rates:
Structure									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
Loan to Large & Medium Ind.									Term Loan to Large & Medium Scale Ind.
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
Loan to Small Industry									Term Loan to Small Industry
Sub-Category-1	13.00	-	15.00	14.00	-	-	13.00	13.00	Sub-Category-1
Sub-Category-2	15.00	-	-	-	-	11.50	-	15.50	Sub-Category-2
Working Capital to Industry									Working Capital to Industry
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	12.00	13.00	13.00	Sub-Category-1
Sub-Category-2	-	13.00	-	-	-	13.00	-	13.00	Sub-Category-2
Working Capital to Small Industry									ii) Working Capital to Small Industry
Sub-Category-1	12.50	17.75	15.00	13.00-15.00	13.00	11.50	12.50	13.00	Sub-Category-1
Sub-Category-2	14.50	-	-	-	-	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	Sub-Category-1
Sub-Category-2	-	-	-	-	-	-	-	-	Sub-Category-2
Consumer Credit									Consumer Credit
Sub-Category-1	13.40	15.50	16.00	14.00-16.00	-	-	15.00	19.00	Sub-Category-1
Sub-Category-2	16.50	19.25	-	-	-	-	-	-	Sub-Category-2
Others									Others
Sub-Category-1	10.50	9.50	16.00	12.00-15.00	13.00	10.50	10.50	11.50	Sub-Category-1
Sub-Category-2	12.50	11.50	-	-	-	13.50	-	14.50	Sub-Category-2

e : Banking Regulation and Policy Department, Bangladesh Bank.

- =Not applicable