

BANK WISE INTEREST RATE STRUCTURE

Interest Rates on	State Owned Commercial Banks				Specialised Banks			
	Sonali	Agrani	Janata	Rupali	B.K.B	RAKUB	BDBL	BASIC
Savings Deposits:	5.00-6.50	4.00	5.00-6.00	4.50	5.00-7.00	5.00-7.00	5.50	6.50
Fixed Deposits:								
i) Three months and above but less than six months	7.25	7.25	7.00	7.50	7.25	7.50	7.25	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
Lending Rates:								
Agriculture								
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	-	-
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
Sub-Category-2	-	-	-	-	-	-	12.50	-
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	11.00	11.50-12.50
Sub-Category-2	13.00	-	-	-	-	-	11.50	-
Working Capital to 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	12.50	13.00
Sub-Category-2	-	-	-	-	-	-	-	-
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
Sub-Category-2	-	-	-	-	-	-	-	-
Exports	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00
Trade Financing								
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	-
Housing Loan								
Sub-Category-1	13.00	13.00	13.00	13.00	-	-	13.00	13.00
Sub-Category-2	-	-	-	-	-	-	-	-
Consumer Credit								
Sub-Category-1	14.00	14.00	14.00	13.00	14.00	13.00	-	14.75
Sub-Category-2	-	-	-	-	-	-	-	-
Others								
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

IN BANGLADESH (EXCEPT ISLAMIC BANKS) END SEPTEMBER 2010
TABLE-XV (Contd.)

(Percent per annum)

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	5.00-6.00	4.50	4.50	Savings Deposits:
							Fixed Deposits:
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
							Lending Rates:
							Agriculture
13.00	10.00	13.00	12.00	12.00	13.00	8.50	Sub-Category-1
13.00	-	-	-	-	-	-	Sub-Category-2
							Term Loan to Large & Medium Scale Industry
13.00	13.00	13.00	13.00	13.00	13.00	13.00	Sub-Category-1
13.00	-	-	-	-	-	-	Sub-Category-2
							Term Loan to Small Industry
16.50	13.25	14.75	14.50	11.50	11.50	12.00	Sub-Category-1
16.50	-	-	-	-	-	-	Sub-Category-2
							Working Capital to Industry
							i) Working Capital to Large & Medium Scale Industry
13.00	13.00	13.00	13.00	13.00	13.00	13.00	Sub-Category-1
-	-	-	-	-	-	-	Sub-Category-2
							ii) Working Capital to Small Industry
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	Exports
							Trade Financing
13.00	13.00	13.00	13.00	13.00	13.00	13.00	Sub-Category-1
13.00	-	-	-	-	-	-	Sub-Category-2
							Housing Loan
13.00	13.00	13.00	13.00	13.00	13.00	13.00	Sub-Category-1
13.00	-	-	-	-	-	-	Sub-Category-2
							Consumer Credit
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
							Others
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
Savings Deposits:	5.50-8.50	6.00	4.50	5.00-8.50
Fixed Deposits:				
i) Three months and above but less than six months	7.50	8.00	8.25-9.50	8.75-9.50
ii) Six months and above but less than one year	7.50	8.25	8.50-9.50	8.75-9.50
iii) One year & above but less than two years	9.00	8.75	8.75-9.50	8.75-9.50
iv) Two years & above but less than three years	7.75	9.00	8.50	-
v) Three years & above	7.75	-	8.50	-
Lending Rates:				
Agriculture				
Sub-Category-1	13.00	13.00	13.00	13.00
Sub-Category-2	13.00	-	-	-
Term Loan to Large & Medium Scale Industry				
Sub-Category-1	13.00	13.00	13.00	13.00
Sub-Category-2	13.00	-	-	-
Term Loan to Small Industry				
Sub-Category-1	13.50	14.50	13.00	14.50
Sub-Category-2	-	-	-	-
Working Capital to Industry				
i) Working Capital to Large & Medium Scale Industry				
Sub-Category-1	13.00	13.00	13.00	13.00
Sub-Category-2	-	-	-	-
ii) Working Capital to Small Industry				
Sub-Category-1	13.00	14.50	16.00	-
Sub-Category-2	-	-	-	-
Exports	7.00	7.00	7.00	7.00
Trade Financing				
Sub-Category-1	13.00	13.00	13.00	13.00
Sub-Category-2	13.00	-	-	-
Housing Loan				
Sub-Category-1	13.00	13.00	13.00	13.00
Sub-Category-2	13.00	-	-	-
Consumer Credit				
Sub-Category-1	16.00	15.50	13.50-19.00	16.00
Sub-Category-2	19.50	-	-	-
Others				
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	Savings Deposits:
				Fixed Deposits:
				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	
				Lending Rates:
				Agriculture
12.00	13.00	11.00	13.00	Sub-Category-1
-	-	13.00	2.00	Sub-Category-2
				Term Loan to Large & Medium Scale Industry
13.00	13.00	13.00	13.00	Sub-Category-1
-	-	-	-	Sub-Category-2
				Term Loan to Small Industry
15.50	13.00	15.50	11.50	Sub-Category-1
-	-	-	-	Sub-Category-2
				Working Capital to Industry
				i) Working Capital to Large & Medium Scale Industry
13.00	13.00	13.00	13.00	Sub-Category-1
-	-	-	-	Sub-Category-2
				ii) Working Capital to Small Industry
15.50	13.00	15.50	11.50	Sub-Category-1
-	-	-	-	Sub-Category-2
7.00	7.00	7.00	7.00	Exports
				Trade Financing
13.00	13.00	13.00	13.00	Sub-Category-1
-	-	-	-	Sub-Category-2
				Housing Loan
13.00	13.00	13.00	13.00	Sub-Category-1
-	-	-	-	Sub-Category-2
				Consumer Credit
16.50	15.50	13.00-17.50	16.00	Sub-Category-1
-	-	-	-	Sub-Category-2
				Others
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
Savings Deposits:	6.00-8.10	5.00	6.00	8.50
Fixed Deposits:				
i) Three months and above but less than six months	9.50	9.00-9.50	8.00-8.50	5.50-8.50
ii) Six months and above but less than one year	9.50	9.25-9.50	8.50-8.75	6.50-8.50
iii) One year & above but less than two years	9.50	9.50-9.60	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
Lending Rates:				
Agriculture				
Sub-Category-1	13.00	11.00	12.00	13.00
Sub-Category-2	-	13.00	-	-
Term Loan to Large & Medium Scale Industry				
Sub-Category-1	13.00	13.00	13.00	13.00
Sub-Category-2	-	-	-	-
Term Loan to Small Industry				
Sub-Category-1	14.50	13.50	13.75	15.30
Sub-Category-2	-	-	-	16.30
Working Capital to Industry				
i) Working Capital to Large & Medium Scale Industry				
Sub-Category-1	13.00	13.00	13.00	13.00
Sub-Category-2	-	-	-	-
ii) Working Capital to Small Industry				
Sub-Category-1	14.50	13.00	11.50	15.30
Sub-Category-2	-	-	-	16.30
Exports	7.00	7.00	7.00	7.00
Trade Financing				
Sub-Category-1	13.00	13.00	13.00	13.00
Sub-Category-2	12.00	-	-	-
Housing Loan				
Sub-Category-1	13.00	13.00	13.00	13.00
Sub-Category-2	-	-	13.00	-
Consumer Credit				
Sub-Category-1	16.50	16.00	16.00	14.00
Sub-Category-2	-	-	-	16.50
Others				
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	5.00-6.50	Savings Deposits:
				Fixed Deposits:
9.50	9.00-9.25	9.50	9.00-9.50	i) Three months and above but less than six months
9.50	9.00	9.50	9.00-9.50	ii) Six months and above but less than one year
9.50	9.25	9.50	9.00-9.50	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
				Lending Rates:
				Agriculture
9.00	12.50	13.00	13.00	Sub-Category-1
-	-	-	-	Sub-Category-2
				Term Loan to Large & Medium Scale Industry
13.00	13.00	13.00	13.00	Sub-Category-1
-	-	-	-	Sub-Category-2
				Term Loan to Small Industry
14.00	14.50	13.00	14.50	Sub-Category-1
-	-	-	-	Sub-Category-2
				Working Capital to Industry
				i) Working Capital to Large & Medium Scale Industry
13.00	13.00	13.00	13.00	Sub-Category-1
-	-	-	-	Sub-Category-2
				ii) Working Capital to Small Industry
14.00	11.50	13.50	15.00	Sub-Category-1
-	-	-	-	Sub-Category-2
7.00	7.00	7.00	7.00	Exports
				Trade Financing
13.00	13.00	13.00	13.00	Sub-Category-1
-	-	-	-	Sub-Category-2
				Housing Loan
13.00	12.50-12.75	13.00	13.00	Sub-Category-1
-	13.00	-	-	Sub-Category-2
				Consumer Credit
14.00	14.50	16.00	16.00	Sub-Category-1
-	-	-	-	Sub-Category-2
				Others
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.
Savings Deposits:	3.00-5.50	2.00-5.00	5.00	4.75
Fixed Deposits:				
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	2.25-3.50	7.50-8.50	7.75-8.25
iii) One year & above but less than two years	7.25-7.50	2.75-8.00	8.50-9.00	8.00-8.50
iv) Two years & above but less than three years	7.25-7.50	3.75-7.10	8.50-9.50	8.00-8.50
v) Three years & above	7.25-8.05	4.25-7.25	8.50-9.50	8.00-8.50
Lending Rates:				
Agriculture				
Sub-Category-1	13.00	11.50	13.00	7.00
Sub-Category-2	-	-	-	-
Term Loan to Large & Medium Scale Industry				
Sub-Category-1	13.00	12.50	13.00	13.00
Sub-Category-2	-	13.00	-	-
Term Loan to Small Industry				
Sub-Category-1	13.00	14.00	15.00	14.00
Sub-Category-2	-	-	-	-
Working Capital to Industry				
i) Working Capital to Large & Medium Scale Industry				
Sub-Category-1	13.00	10.25	13.00	13.00
Sub-Category-2	-	13.00	-	-
ii) Working Capital to Small Industry				
Sub-Category-1	13.00	16.75	15.00	13.00-15.00
Sub-Category-2	-	-	-	-
Exports	7.00	7.00	7.00	7.00
Trade Financing				
Sub-Category-1	13.00	10.50	13.00	13.00
Sub-Category-2	-	13.00	-	-
Housing Loan				
Sub-Category-1	13.00	12.50	13.00	-
Sub-Category-2	-	-	-	-
Consumer Credit				
Sub-Category-1	13.40	14.50	16.00	14.00-16.00
Sub-Category-2	16.50	19.00	-	-
Others				
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 SEPTEMBER 2010
TABLE-XV (Concl.)

(Percent per annum)

Banks				Interest Rates on
National Bank of Pakistan	CITI Bank NA	Woori Bank	HSBC	
6.50	3.75	1.00	1.50-3.50	Savings Deposits:
				Fixed Deposits:
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	2.00-6.70	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
				Lending Rates:
				Agriculture
13.00	12.00	-	13.00	Sub-Category-1
-	12.00	-	13.00	Sub-Category-2
				Term Loan to Large & Medium Scale Industry
13.00	-	12.00-13.00	13.00	Sub-Category-1
-	13.00	-	13.00	Sub-Category-2
				Term Loan to Small Industry
-	-	12.00-13.00	13.00	Sub-Category-1
-	11.50	-	15.50	Sub-Category-2
				Working Capital to Industry
				i) Working Capital to Large & Medium Scale Industry
13.00	10.00	12.00-13.00	13.00	Sub-Category-1
-	11.75	-	13.00	Sub-Category-2
				ii) Working Capital to Small Industry
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	-	Exports
	7.00			Trade Financing
13.00	12.00	12.00-13.00	13.00	Sub-Category-1
-	13.00	-	13.00	Sub-Category-2
				Housing Loan
-	-	13.00	9.99	Sub-Category-1
-	-	-	13.00	Sub-Category-2
				Consumer Credit
-	-	13.00	16.00	Sub-Category-1
-	-	16.00	19.00	Sub-Category-2
				Others
13.00	10.00	-	10.00	Sub-Category-1
-	11.50	-	13.00	Sub-Category-2