

## BANK WISE INTEREST RATE STRUCTURE IN BANGLADESH (EXCEPT ISLAMIC BANKS) END APRIL 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	
<b>Savings Deposits:</b>	5.00-6.50	4.00	5.00-6.00	4.50	5.00-7.00	5.00-7.00	5.00	6.50	4.00-5.00	5.00	6.00	5.00	4.50	4.50	4.50	<b>Savings Deposits:</b>
<b>Fixed Deposits:</b>																<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	7.00	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	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	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
<b>Lending Rates:</b>																<b>Lending Rates:</b>
<b>Agriculture</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	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
<b>Term Loan to Large &amp; Medium Scale Industry</b>																<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	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
<b>Term Loan to Small Industry</b>																<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	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
<b>Working Capital to Industry</b>																<b>Working Capital to Industry</b>
<b>i) Working Capital to Large &amp; Medium Scale 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	12.00	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
<b>ii) Working Capital to Small Industry</b>																<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	16.50	13.00	14.50	14.00	13.00	13.00	13.00	Sub-Category-1
Sub-Category-2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Sub-Category-2
<b>Exports</b>	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	<b>Exports</b>
<b>Trade Financing</b>																<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	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
<b>Housing Loan</b>																<b>Housing Loan</b>
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
<b>Consumer Credit</b>																<b>Consumer Credit</b>
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
<b>Others</b>																<b>Others</b>
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 APRIL 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	
<b>Savings Deposits:</b>	5.50-6.00	5.00	4.00	5.00	8.00	5.50	4.00-5.00	6.00	<b>Savings Deposits:</b>
<b>Fixed Deposits:</b>									<b>Fixed Deposits:</b>
i) Three months and above but less than six months	7.25	8.00	8.00-9.00	8.50	9.00	8.00-8.25	6.50	8.50	i) Three months and above but less than six months
ii) Six months and above but less than one year	7.25	8.25	8.25-9.00	8.50	9.00	8.00-8.25	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	8.50	9.25	8.25	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	8.50	-	-	8.25	7.00	9.87-9.92	iv) Two years & above but less than three years
v) Three years & above	7.75	-	8.50	-	-	8.25	7.00	9.68-10.03	v) Three years & above
<b>Lending Rates:</b>									<b>Lending Rates:</b>
<b>Agriculture</b>									<b>Agriculture</b>
Sub-Category-1	13.00	13.00	7.00	13.00	12.00		11.00	13.00	Sub-Category-1
Sub-Category-2	13.00	-	-	-	-	-	13.00	2.00	Sub-Category-2
<b>Term Loan to Large &amp; Medium Scale Industry</b>									<b>Term Loan to Large &amp; Medium Scale Industry</b>
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
<b>Term Loan to Small Industry</b>									<b>Term Loan to Small Industry</b>
Sub-Category-1	13.50	14.50	13.00	14.50	15.50	13.00	15.50	11.50	Sub-Category-1
Sub-Category-2	-	-	-	-	-	-	-	-	Sub-Category-2
<b>Working Capital to Industry</b>									<b>Working Capital to Industry</b>
i) <b>Working Capital to Large &amp; Medium Scale Industry</b>									i) <b>Working Capital to Large &amp; Medium Scale Industry</b>
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) <b>Working Capital to Small Industry</b>									ii) <b>Working Capital to Small Industry</b>
Sub-Category-1	-	14.50	13.00	-	15.50	13.00	15.50	11.50	Sub-Category-1
Sub-Category-2	-	-	-	-	-	-	-	-	Sub-Category-2
<b>Exports</b>	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	<b>Exports</b>
<b>Trade Financing</b>									<b>Trade Financing</b>
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
<b>Housing Loan</b>									<b>Housing Loan</b>
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
<b>Consumer Credit</b>									<b>Consumer Credit</b>
Sub-Category-1	16.00	15.50	12.00-19.00	16.00	16.50	16.50	13.00-17.50	16.00	Sub-Category-1
Sub-Category-2	19.50	-	-	-	-	-	-	-	Sub-Category-2
<b>Others</b>									<b>Others</b>
Sub-Category-1	13.00	12.50-14.50	15.50-17.00	15.50	13.00-16.00	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 APRIL 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	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	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	9.25	8.00-8.50	6.50-8.50	9.00	8.50	8.50	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	-	8.50	-	iv) Two years & above but less than three years								
v) Three years & above	-	-	8.00-8.50	5.00-8.00	9.00	-	8.50	-	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 APRIL 2010**

**TABLE-XV (Concl'd.)**

(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	
<b>Savings Deposits:</b>	4.00-6.50	2.00-5.00	5.00	4.75	6.50	3.00	1.00	2.25-7.50	<b>Savings Deposits:</b>
<b>Fixed Deposits:</b>									<b>Fixed Deposits:</b>
i) Three months and above but less than six months	5.00	1.25-1.80	7.25-8.25	7.50-8.00	9.00	3.00-3.50	3.00-5.25	1.25-4.00	i) Three months and above but less than six months
ii) Six months and above but less than one year	5.50	2.20-3.25	7.50-8.25	7.75-8.25	9.00	3.00-3.50	5.25-6.00	1.75-4.75	ii) Six months and above but less than one year
iii) One year & above but less than two years	6.30-6.50	2.75-4.25	8.50	8.00-8.50	9.00	3.00-3.50	7.25-8.00	2.00-5.75	iii) One year & above but less than two years
iv) Two years & above but less than three years	6.30-6.70	3.75-4.75	8.50-9.50	8.00-8.50	9.00	3.00-3.50	7.25-8.00	2.00-6.00	iv) Two years & above but less than three years
v) Three years & above	6.30-7.50	4.25-7.25	8.50-9.50	8.00-8.50	9.00	-	7.25-8.00	-	v) Three years & above
<b>Lending Rates:</b>									<b>Lending Rates:</b>
<b>Agriculture</b>									<b>Agriculture</b>
Sub-Category-1	13.00	11.50	13.00	7.00	13.00	12.00	-	13.00	Sub-Category-1
Sub-Category-2	-	-	-	-	-	12.00	-	13.00	Sub-Category-2
<b>Term Loan to Large &amp; Medium Scale Industry</b>									<b>Term Loan to Large &amp; Medium Scale Industry</b>
Sub-Category-1	13.00	12.50	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
<b>Term Loan to Small Industry</b>									<b>Term Loan to Small Industry</b>
Sub-Category-1	13.00	14.00	15.00	14.00	-	-	12.00-13.00	13.00	Sub-Category-1
Sub-Category-2	-	-	-	-	-	11.50	-	15.50	Sub-Category-2
<b>Working Capital to Industry</b>									<b>Working Capital to Industry</b>
<b>i) Working Capital to Large &amp; Medium Scale Industry</b>									<b>i) Working Capital to Large &amp; Medium Scale Industry</b>
Sub-Category-1	13.00	10.50	13.00	13.00	13.00	11.00	12.00-13.00	13.00	Sub-Category-1
Sub-Category-2	-	13.00	-	-	-	13.00	-	13.00	Sub-Category-2
<b>ii) Working Capital to Small Industry</b>									<b>ii) Working Capital to Small Industry</b>
Sub-Category-1	13.00	17.25	15.00	13.00-15.00	13.00	11.50	12.00-13.00	13.00	Sub-Category-1
Sub-Category-2	-	-	-	-	-	11.50	-	15.50	Sub-Category-2
<b>Exports</b>	7.00	7.00	7.00	7.00	7.00	7.00	7.00	-	<b>Exports</b>
<b>Trade Financing</b>									<b>Trade Financing</b>
Sub-Category-1	13.00	10.50	13.00	13.00	13.00	12.00	12.00-13.00	13.00	Sub-Category-1
Sub-Category-2	-	13.00	-	-	-	13.00	-	13.00	Sub-Category-2
<b>Housing Loan</b>									<b>Housing Loan</b>
Sub-Category-1	13.00	12.50	13.00	-	-	-	13.00	8.50	Sub-Category-1
Sub-Category-2	-	-	-	-	-	-	-	13.00	Sub-Category-2
<b>Consumer Credit</b>									<b>Consumer Credit</b>
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
<b>Others</b>									<b>Others</b>
Sub-Category-1	9.00	9.50	16.00	12.00-15.00	13.00	8.50	-	10.00	Sub-Category-1
Sub-Category-2	12.00	11.50	-	-	-	12.00	-	13.00	Sub-Category-2

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