



Standard Bank Limited

Head Office
Credit Division

Lending rate has been shown in the following table where fixed rate (Bangladesh bank instructed rate) and mid-rate are given. Bank may re-fix ± 1.50 over the mid rate considering the risk involvement. These rates are effective from September 01, 2012.

Sl.	Particulars	Fixed Rate	Mid Rate
01	Agriculture/Agro based/Agro processing	13.00%	--
02	Term Loan (Large & Medium Scale Industry)	--	15.50%
03	Working Capital (Large & Medium Scale Industry)	--	15.50%
04	Term Loan (Other than Industry)	--	15.50%
05	Working Capital (Other than Large & Medium Scale Industry)	--	15.50%
06	Export Packing Credit	7.00%	--
07	Commercial Lending (Cash Credit, Hire Purchase, PAD, TR etc.)	--	15.50%
08	Commercial Lending (Food Grain)	--	15.50%
09	Agricultural Credit on Pulse, Oil-seed, Spice and Maize	4.00%	--
10	Agricultural Credit to the farmers for salt cultivation	4.00%	--
11	LDBP	--	15.50%
12	FDBP	--	15.50%
13	(i) Lease Finance	--	15.50%
	(ii) NBF Finance	--	15.50%
14	Staff Loan		
	(i) House Building Loan	9.00%	--
	(ii) House Renovation	12.00%	--
	(iii) CCS	12.00%	--
	(iv) Transport Loan	Bank Rate	--
15	Other Credit		
	(i) Small Cottage Industry (Term Loan)	--	16.50%
	(ii) House Building Loan (Commercial)	--	16.00%
	(iii) House Building Loan (Residential)	--	16.00%
	(iv) Transport Loan	--	16.00%
	(v) SOD against share certificate	--	16.00%
	(vi) SOD against work order/ other bank's FDR's/ ICB unit certificate/ Wage Earner's Development Bonds	--	16.00%
	(vii) SOD General	--	16.00%
	(viii) SOD against FDR and other scheme of the bank	--	2.00% p.a. to 4.00% p.a. above the Interest Rate of concerned FDR or Scheme deposit.
	(ix) Consumer Credit Scheme	--	16.50%
	(x) SME Finance	--	16.50%
	(xi) Woman Entrepreneurs	--	16.00%
(xii) Loan Others (Not defined above)	--	16.00%	

2.00% additional interest rate will be charged for default in payment/ adjustment. All other charges, commissions and fees shall remain unchanged.