



# Standard Bank Limited

## Treasury Division

### Head Office :

Metropolitan Chamber Building (3rd Floor)  
122-124 Motijheel C/A, Dhaka- 1000, Bangladesh  
PABX : 88-02-9578385, 9577913, 9558375, 9552981  
Fax : 88-02-9577898, SWIFT : SDBLBDDH  
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sblho@standardbankbd.com  
Web : www.standardbankbd.com

Instruction Circular No. HO/Treasury/2018/20

February 27, 2018

All Divisional/Departmental Heads of Head Office  
Head of Regional Offices &  
Managers of all Branches of  
Standard Bank Limited

**Subject: Re-fixation of Lending Rate of Interest w.e.f 1<sup>st</sup> March 2018**

Considering the demand of different business community, trend of the money market, cost of fund of the bank and lending rate of different Banks, Management of the Bank decided to review the rate of interest of the lending products shown in the table hereunder **w.e.f 1<sup>st</sup> March 2018**.

It may be mentioned that the rates as shown in the table under column "Fixed Rate" are the highest rates instructed by Bangladesh Bank excepting staff loans and under column "Mid-rate" have been fixed by bank itself. Considering the merit of the individual borrower rate of interest may be determined at  $\pm 1.50$  of the mid-rate by the Managing Director.

Sl. No.	Particulars	Existing Rate		Revised Rate w.e.f. 1 <sup>st</sup> March 2018		Remarks
		Fixed Rate	Mid-Rate	Fixed Rate	Mid-Rate	
01.	Agriculture	9.00%	--	9.00%	--	Unchanged
02.	NGO Linkage (Micro Credit/other then agriculture loan)	--	12.50%	--	13.50%	
03.	a) Term Loan (Large Scale Industry)		12.50%		12.50%	Unchanged
	b) Term Loan (Large Scale – Prime Customer)	--	10.00%	--	11.50%	Unchanged
	c) Term Loan (Medium Scale Industry)		12.50%		12.50%	
04.	Short Term Loan, Maximum 120 days tenure (Large & Medium Enterprise)	--	9.00%	--	11.00%	
05.	a) Working Capital (Large Scale Industry)		12.50%		12.50%	Unchanged
	b) Working Capital (Large Scale – Prime Customer)	--	10.00%	--	11.50%	Unchanged
	c) Working Capital (Medium Scale Industry)		12.50%		12.50%	
06.	Term Loan (Other than Industry)	--	12.50%	--	13.50%	
07.	Working Capital ( Other than Large & Medium Scale Industry)	--	12.50%	--	13.50%	
08.	Export Packing Credit	7.00%	--	7.00%	--	Unchanged
09.	Commercial Lending (Cash Credit, Hire Purchase, PAD, TR, etc.)	--	12.00%	--	13.50%	
10.	Commercial Lending (Food Grain)	--	12.00%	--	12.50%	
11.	Agriculture Credit on Pulse, Oil-seed, Spice and Maize.	4.00%	--	4.00%	--	Unchanged
12.	Agriculture Credit to the farmers for salt cultivation	4.00%	--	4.00%	--	Unchanged



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Sl. No.	Particulars	Existing Rate		Revised Rate w.e.f. 1 <sup>st</sup> March 2018		Remarks
		Fixed Rate	Mid-Rate	Fixed Rate	Mid-Rate	
13.	LDBP	--	12.50%	--	13.00%	
14.	FDBP	--	12.50%	--	12.50%	Unchanged
15.	(i) Lease Finance	--	12.50%	--	13.50%	
	(ii) NBFIFinance	--	11.00%	--	13.50%	
<b>Staff Loan:</b>						
16.	(i) House Building	5.00%	--	5.00%	--	Unchanged
	(ii) House Renovation	10.00%	--	10.00%	--	Unchanged
	(iii) CCS	8.00%	--	8.00%	--	Unchanged
<b>Other Credit:</b>						
17.	(i) Small & Cottage Industry (Term Loan)	--	12.50%	--	13.50%	
	(ii) House Building Loan (Commercial)	--	12.00%	--	13.50%	
	(iii) House Building Loan (Residential)	--	12.00%	--	13.00%	
	(iv) Transport Loan	--	12.50%	--	13.50%	
	(v) SOD against work order /ICB unit certificate/ Wage Earner's Development Bonds	--	12.50%	--	13.50%	
	(vi) SOD General:					
	a) Large	--	10.50%	--	12.00%	Unchanged
	b) Medium	--	12.00%	--	12.00%	
	(vii) SOD against FDR and other scheme of the bank as well as other Commercial Banks FO.	--	2.00% p.a to 4.00% p.a above the Interest Rate of concerned FDR or Scheme Deposit but not less than 9.00% p.a.	--	3.00% p.a to 4.00% p.a above the Interest Rate of concerned FDR or Scheme Deposit but not less than 10.00% p.a.	
	(viii) Consumer Credit Scheme	--	12.50%	--	14.50%	
	(ix) SME Finance	--	12.50%	--	13.50%	
(x) Women Entrepreneurs	10.00%	--	10.00%	--	Unchanged	
(xi) Agro Based Industries/Processing	Rate for the loan under	--	Rate for the loan under Re-	--	Unchanged	

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		Fixed Rate	Mid-Rate	Fixed Rate	Mid-Rate	
		Re-finance/Special Program of Bangladesh Bank will be fixed as per guideline of BB for the related Scheme		finance/Special Program of Bangladesh Bank will be fixed as per guideline of BB for the related Scheme		
	(xii) Loan Others (Not defined above)	--	12.50%	--	14.50%	

\*\* 1.00% additional interest rate to be charged on overdue installments of Term Loan and expired loans of other nature. All other charges, commissions and fees shall remain unchanged.

  
**Shah Rahat Uddin Ahmed**  
VP & Head of Treasury

  
**Md. Tariqul Azam**  
Managing Director (CC)