

The Hongkong and Shanghai Banking Corporation Limited
April-25

Retail Customer
Corporate Customer

Deposit Interest Rate													
Savings Deposit	Special Notice Deposit (SND)					Fixed and Term Deposit *							
	Less than BDT 1 Crore	BDT 1 Crore & above but less than BDT 25 Crore	BDT 25 Crore & above but less than BDT 50 Crore	BDT 50 Crore & above but less than BDT 100 Crore	BDT 100 Crore & above	1 Month	2 Months	3 Months and Above (less than 6 Months)	6 Months and Above (less than 1 Year)	1 Year and Above (less than 2 Years)	2 Year and Above (less than 3 Years)	3 Year and Above	Effective Date
1	2	3	4	5	6			7	8	9	10	11	12
0.50% - 2.5%	0.00%	0.00%	0.00%	0.00%	0.00%	1.50%	2.25% - 3.50%	2.25%-3.50%	2.25%-6.00%	2.25%-5.00%	2.25%-5.00%	2.25%-5.00%	9-Feb-25
0.25% -6.00%	0.05%	0.20%	0.40%	0.60%	1.50%	0.20% - 4.50%	0.20% - 4.50%	0.20% - 6.80%	0.20% - 6.80%	0.30% - 6.50%	0.30%-6.00%	0.30%-6.00%	2-Feb-25

* Term deposits for 7days-29days @ (0.20% - 2.50%) for Corporate customer, which is not included in above format.
* Interest on the deposits is calculated on the basis of 360-day year.
** In case of premature liquidation, the Bank reserves the right to decide applicable interest rate based on tenure, encashment time, and amount.

Declared Lending Interest Rate by Economic Sector
Name of the bank: HSBC Bangladesh

Economic Purposes	Effective from 9 March 2025		
	Declared rate	Lowest rate	Highest rate
A	B	C	D
A. Agriculture, Fishing & Forestry			
1. Agriculture	10.50%	9.50%	11.50%
a) Cultivation	10.50%	9.50%	11.50%
b) Plantation	10.50%	9.50%	11.50%
c) Agricultural Machineries and Implements	10.50%	9.50%	11.50%
d) Fertilizers and Pesticides Loans for Farmers	10.50%	9.50%	11.50%
e) Livestock	10.50%	9.50%	11.50%
f) Vegetables/Fruits Preservation in cold storage	10.50%	9.50%	11.50%
g) Agriculture Loan Disbursed through NGOs	10.50%	9.50%	11.50%
2. Fishing	10.50%	9.50%	11.50%
3. Forestry and Logging	10.50%	9.50%	11.50%
B. Industry			
1. Term Loan (Other than Working Capital Financing)	13.00%	12.00%	14.00%
a) Large Industries	13.00%	12.00%	14.00%
(aa) RMG	13.00%	12.00%	14.00%
(ab) Others	13.00%	12.00%	14.00%
(aba) Exporters - Others	11.00%	10.00%	12.00%
(abb) Exporters - Secured	Lien + 3.5%	Lien + 2.5%	Lien + 4.5%
(abc) Corporates - Secured	11.50%	10.50%	12.50%
(abd) Corporates - Others	11.00%	10.00%	12.00%
b) Small and Medium Industries	11.15%	10.15%	12.15%
c) Cottage Industries/Micro Industries	13.00%	12.00%	14.00%
d) Service Industries	13.00%	12.00%	14.00%
2. Working Capital Financing (Excluding Export & Import Financing)	13.00%	12.00%	14.00%
a) Large Industries	13.00%	12.00%	14.00%
(aa) RMG	13.00%	12.00%	14.00%
(ab) Others	13.00%	12.00%	14.00%
(aba) Exporters - Others	11.00%	10.00%	12.00%
(abb) Exporters - Secured	Lien + 3.5%	Lien + 2.5%	Lien + 4.5%
(abc) Corporates - Secured	11.50%	10.50%	12.50%
(abd) Corporates - Others	11.00%	10.00%	12.00%
b) Small and Medium Industries	11.15%	10.15%	12.15%
c) Cottage Industries/Micro Industries	13.00%	12.00%	14.00%
d) Service Industries	13.00%	12.00%	14.00%
C. Construction			
1. Housing (Commercial) For Developer/Contractor	13.00%	12.00%	14.00%
2 . Housing (Residential) in urban area for individual person	13.00%	12.00%	14.00%
3. Housing (Residential) in rural area for individual person	N/A	N/A	N/A

Declared Lending Interest Rate by Economic Sector

Name of the bank: HSBC Bangladesh

Effective from 9 March 2025			
Economic Purposes	Declared rate	Lowest rate	Highest rate
A	B	C	D
4. Infrastructure Development (Road, Culvert, Bridge, etc.)	13.00%	12.00%	14.00%
5. House Renovation or Repairing or Extension	N/A	N/A	N/A
6. Commercial Building (Market, Factory, Hotel, Cold storage, Ware-house etc.)	13.00%	12.00%	14.00%
7. Establishment of Solar panel	13.00%	12.00%	14.00%
8. Effluent Treatment Plant	13.00%	12.00%	14.00%
9. Loan against Work Order/Pay Order/Earnest Money	13.00%	12.00%	14.00%
10. Water-works	13.00%	12.00%	14.00%
11. Sanitary Services	13.00%	12.00%	14.00%
D. Transport			
1. Road Transport (excluding personal vehicle & lease finance)	13.00%	12.00%	14.00%
2. Water Transport (excluding Fishing Boats)	13.00%	12.00%	14.00%
3. Air Transport	13.00%	12.00%	14.00%
E. Trade & Commerce			
1. Wholesale and Retail Trade (CC, OD etc.)	13.00%	12.00%	14.00%
a) Wholesale Trading	13.00%	12.00%	14.00%
b) Retail Trading	13.00%	12.00%	14.00%
c) Other Commercial lending	13.00%	12.00%	14.00%
2. Procurement by Government	13.00%	12.00%	14.00%
a) Jute	13.00%	12.00%	14.00%
b) Paddy	13.00%	12.00%	14.00%
c) Wheat	13.00%	12.00%	14.00%
d) Others	13.00%	12.00%	14.00%
3. Export Financing (PC, ECC etc.)	13.00%	12.00%	14.00%
a) Jute and Jute Products	13.00%	12.00%	14.00%
b) Tea	13.00%	12.00%	14.00%
c) Hides and Skins	13.00%	12.00%	14.00%
d) Ready-made Garments	13.00%	12.00%	14.00%
e) Non-traditional Items	13.00%	12.00%	14.00%
f) Other Exported Items	13.00%	12.00%	14.00%

Declared Lending Interest Rate by Economic Sector

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	Effective from 9 March 2025		
Economic Purposes	Declared rate	Lowest rate	Highest rate
A	B	C	D
4. Import Financing (LIM, LTR, TR etc.)	13.00%	12.00%	14.00%
a) Food Items	13.00%	12.00%	14.00%
b) Petroleum and Petroleum Products	13.00%	12.00%	14.00%
c) Machineries and Implements	13.00%	12.00%	14.00%
d) Textile and Textile Products	13.00%	12.00%	14.00%
e) Electric and Electronic goods & Spares	13.00%	12.00%	14.00%
f) Sanitary Goods Including Tiles, Stones & Clinkers	13.00%	12.00%	14.00%
g) Cosmetics & Crockerries	13.00%	12.00%	14.00%
h) Medicine and Surgical Instruments	13.00%	12.00%	14.00%
i) New Automobiles	13.00%	12.00%	14.00%
j) Reconditioned Automobiles	13.00%	12.00%	14.00%
k) Chemicals (except Medicine)	13.00%	12.00%	14.00%
l) Iron and Steel Products	13.00%	12.00%	14.00%
m) Paper and Printed Papers	13.00%	12.00%	14.00%
n) Computer and Accessories	13.00%	12.00%	14.00%
o) Wood & Logging	13.00%	12.00%	14.00%
p) Plastic & Plastic Products including toys	13.00%	12.00%	14.00%
q) Leather Goods	13.00%	12.00%	14.00%
r) Poultry feeds	13.00%	12.00%	14.00%
s) Cattle feeds	13.00%	12.00%	14.00%
t) Coal	13.00%	12.00%	14.00%
u) Ship	13.00%	12.00%	14.00%
v) Other Imported Items	13.00%	12.00%	14.00%
5. Share Trading	13.00%	12.00%	14.00%
6. Lease Financing/Leasing	13.00%	12.00%	14.00%
F. Other Institutional Loan			
1. Loan to Financial Corporations	13.00%	12.00%	14.00%
a) Credit to NBFIs	13.00%	12.00%	14.00%
b) Credit to Insurance companies	13.00%	12.00%	14.00%

Declared Lending Interest Rate by Economic Sector

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c) Credit to NGO (excluding Agriculture)	11.15%	10.15%	12.15%
d) Credit to Merchant Banks/ Brokerage Houses	N/A	N/A	N/A
e) Credit to Co-operative Banks/Societies	N/A	N/A	N/A
2. Financing to Educational Institutions	13.00%	12.00%	14.00%
G. Consumer Finance			
1. Doctors Loan/ Professional Loans	N/A	N/A	N/A
2. Flat Purchase	12.00%	12.00%	12.00%
3. Transport loan (Motor car/Motor cycle etc.)	N/A	N/A	N/A
4. Consumer Goods (TV, Freeze, Air Cooler, Computer, Furniture etc.)	N/A	N/A	N/A
5. Credit Cards	N/A	N/A	N/A
6. Educational Expenses	N/A	N/A	N/A
7. Treatment Expenses	N/A	N/A	N/A
8. Marriage Expenses	N/A	N/A	N/A
9. Land Purchase	N/A	N/A	N/A
10. Loan against Salary	N/A	N/A	N/A
11. Loan against PF	N/A	N/A	N/A
12. Personal Loan against DPS, MSS etc.	N/A	N/A	N/A
13.1. Personal Loan against government securities & bond	LCY: FD + 3% FCY: 12.0%	LCY: FD + 2.5% FCY: 11.5%	LCY: FD + 3% FCY: 12.0%
13.2. Personal Loan against FDR, MBS, DBS etc.	LCY: FD + 3% FCY: 12.0%	LCY: FD + 2.5% FCY: 11.5%	LCY: FD + 3% FCY: 12.0%
14. Travelling/ Holiday Loan			
15. Other personal Loans (Unsecured)	12.00%	11.50%	12.00%
16. Other personal Loans (Secured Credit/ Overdraft)	LCY: FD + 3% FCY: 12.0%	LCY: FD + 2.5% FCY: 11.5%	LCY: FD + 3% FCY: 12.0%
H. Miscellaneous			
1. Private Welfare and Development Activities	N/A	N/A	N/A
2. Advances for Special Credit Program (EPZ, Special Economic Zone, Youth development etc.)	N/A	N/A	N/A
3. Swanirvar	N/A	N/A	N/A
4. Poverty Alleviation Program	N/A	N/A	N/A
5. Other loans not mentioned above	13.00%	12.00%	14.00%

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