

The Hongkong and Shanghai Banking Corporation Limited
February-24

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
Retail Customer	0.50% - 4.50%	0.00%	0.00%	0.00%	0.00%	1.50%	2.25%-3.50%	NA	2.25%-5.50%	2.25%-6.50%	2.25%-6.50%	2.25%-6.50%	15-Nov-23
Corporate Customer	0.25% - 5.00%	0.05%	0.20%	0.40%	0.60%	1.00%	0.20%-2.50%	0.20% - 3.00%	0.20%-4.75%	0.25%-6.00%	0.30%-6.00%	0.30%-6.00%	7-Feb-24

* 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.

Loan Interest Rate (Based on latest SMART Rate: 8.68%)															
Agriculture	Long Term Loan	Small Industry	Working Capital		Pre Shipment Export Loan	Other Commercial Loan (from 30 days to maximum 89 days)	Other Commercial Loan (Below 1 Month)	Other Trade Loan (Upto 89 Days)	Home Loan	Consumer Credit	Credit Card	Loans to NBFIs	Others (WPB) Secured Loan	Others (WPB) Unsecured Loan	Effective Date
			Medium and Large Industry	Small Industry**											
1	2	3	4(a)	4(b)	5	6 (a)	6 (a)	6 (b)	7	8	9	10	11(a)	11(b)	12
SMART + 2.75% = 11.43%	SMART + 3.75% = 12.43%	SMART + 3.75% = 12.43%	SMART + 3.75% = 12.43%	SMART + 3.75% = 12.43%	SMART + 2.75% = 11.43%	SMART + 3.75% = 12.43%	SMART + 3.75% = 12.43%	SMART + 3.75% = 12.43%	9.00%	9.75%	N/A	SMART + 3.75% = 12.43%	12.00%	SMART + 3.75% = 12.43%	WSB: 01 Feb 24 WPB: 18 Feb 24

* All lending rates represent the Maximum Interest Rate

** Customer under SME product program have been incorporated under this category

The above rates do not include facilities with provisions/ re-scheduled loans.