

		Interest Rates for LCY Deposits				
Products	Features	Individuals, Provident and Post-retirement benefit fund	Non-Individual /Corporates / Institutional	Fi & NBFi	SOEs & State-owned Organization	
Savings Deposit	Individuals Only	3.00%	N/A			
Special Notice Deposit	Less than 10 Million	2.50%	2.50%	-	-	
	10 Million to below 250 Million	3.50%	3.50%	1.00%	4.00%	
	250 Million to below 500 Million	3.50%	3.50%	1.50%	4.25%	
	500 Million to below 1 Billion	3.50%	3.50%	-	4.50%	
	1 Billion & above	3.00%	3.50%	-	4.50%	
Fixed Deposit	01 Month to below 03 Months	Below 10 million	3.25%	3.25%	2.00%	3.50%
		10 million to below 50 million	3.50%	3.50%		
		50 million & above	3.75%	3.75%		
	03 Months to below 06 Months	Below 10 million	7.00%	7.00%	2.00%	6.00%
		10 million to below 50 million	7.00%	7.00%		7.00%
		50 million to below 100 million	7.00%	7.00%		7.00%
		100 million & above	7.50%	7.00%		7.50%
	06 Months to below 12 Months	Below 10 million	8.50%	8.00%	2.50%	8.00%
		10 million to below 50 million	8.50%	8.50%		8.50%
		50 million to below 100 million	8.50%	8.50%		9.00%
		100 million to 250 million	8.50%	9.00%		9.00%
	12 Months to below 24 Months	Below 10 million	9.00%	8.00%	3.00%	9.00%
		10 million to below 50 million	9.00%	9.00%		
		50 million & above	9.00%	9.00%		
	24 Months to below 36 Months	Below 10 million	7.50%	7.50%	3.50%	6.50%
		10 million to below 50 million	7.50%	7.50%		
		50 million & above	7.50%	7.50%		
	36 Months to 72 Months	Below 10 million	7.50%	7.50%	-	6.50%
		10 million to below 50 million	7.50%	7.50%	-	
		50 million & above	7.50%	7.50%	-	
	*Effective interest rate will be 2.00% lower than the above rate matrix for all Fixed Deposits marked lien against Letter of Guarantees in our book.					



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**Schedule of Interest Rate effective fom 01 January 2024**

Products	Features		Individuals	Corporates
Business Value Account	Less than BDT 10 Million		-	Nil
	BDT 10 Million but less than 250 million		-	6.00%
	BDT 250 million and below BDT 500 Million		-	7.00%
HBL Money Club	For balance less than BDT 50,000		6.00%	-
	For balance BDT 50,000 and above		6.50%	-
HBL Bhabnahin	2 Year	BDT 0.10 million to 4.99 million	7.00%	-
		BDT 5.00 million to 15.00 million	7.00%	-
	3 Year	BDT 0.10 million to 4.99 million	7.00%	-
		BDT 5.00 million to 15.00 million	7.00%	-
Value Account	Any amount		5.00%	-

Products	RFCD		Tenor	Currency	NFC		
	Rate	Amount			Amount	Individuals	Non-Individual /Corporates / Institutional
FCY Deposits	1-month SOFR + 1.50% p.a.	USD 1,000 & above	1 Month	USD	Below 1 million	1.00%	1.00%
	1-month EURIBOR + 1.50% p.a.	EUR 600 & above		EUR		-	-
	1-month SONIA + 1.50% p.a.	GBP 500 & above		GBP		-	-
				USD	1 million & above	1.00%	1.00%
				EUR		-	-
				GBP		-	-
	3-month SOFR + 1.50% p.a.	USD 1,000 & above	3 Months	USD	Below 1 million	3.25%	3.25%
	3-month EURIBOR + 1.50% p.a.	EUR 600 & above		EUR		-	-
	3-month SONIA + 1.50% p.a.	GBP 500 & above		GBP		-	-
				USD	1 million & above	3.50%	4.00%
				EUR		-	-
				GBP		-	-
	6-month SOFR + 1.50% p.a.	USD 1,000 & above	6 Months	USD	Below 1 million	4.00%	4.50%
	6-month EURIBOR + 1.50% p.a.	EUR 600 & above		EUR		-	-
	6-month SONIA + 1.50% p.a.	GBP 500 & above		GBP		-	-
				USD	1 million & above	4.00%	5.25%
				EUR		-	-
				GBP		-	-
	1-year SOFR + 1.50% p.a.	USD 1,000 & above	1 Year	USD	Below 1 million	4.50%	5.25%
	1-year EURIBOR + 1.50% p.a.	EUR 600 & above		EUR		-	-
1-year SONIA + 1.50% p.a.	GBP 500 & above	GBP		-		-	
		USD		1 million & above	4.50%	5.25%	
		EUR			-	-	
		GBP			-	-	



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**Schedule of Interest Rate effective from 01 January 2024**

*\*Applicable SMART Rate for January 2024 is 8.14%*

<b>Lending Interest Rates for LCY</b>	
<b>Industry/Sector</b>	<b>Interest Rates (Max)</b>
Agriculture	SMART + 2.75%
Large/Medium Scale Industrial Term Loans	SMART + 3.75%
Small Scale Industrial Term Loan	SMART + 3.75%
Working Capital in Industrial Sector Large/Medium Industry	SMART + 3.75%
Working Capital in Industrial Sector Small Industry	SMART + 3.75%
Export Credit	SMART + 2.75%
Commercial Finance/Loan	SMART + 3.75%
House Building Loan	N/A
Consumer Credit	N/A
Credit Card	N/A
Loan to NBFIs	SMART + 3.75%
Others	SMART + 3.75%

**Mohammad Fazlul Qader**  
Head Treasury

**Fayaz Moula**  
Country Head – Liability & Cash Management