

Habib Bank Limited
Dhaka-Bangladesh

(Schedule of Interest Rate with effect from 01 August 2022)

Deposit Rate – LCY (BDT) Percentage (%)

Savings Deposit	Special Notice Deposit (SND)					Fixed Deposit*							Revised Date
	Less than 1 Crore	1 Crore to below 25 Crores	25 Crores to below 50 Crores	50 Crores to below 100 Crores	100 Crores & above	Amount	01 Month to below 03 Months	03 Months to below 06 Months	06 Months to Below 12 Months	12 Months to below 24 Months	24 Months to below 36 Months	36 Months to 72 Months	
1	2	3	4	5	6	7	8	9	10	11	12	13	14
2.50	2.50	3.50	3.50	3.50	3.00								01JUN22
						Below 10 million	3.25	4.50	4.75	5.00	5.00	6.00	01JUL22
						10 million to below 50 million	3.50	4.75	5.00	6.00	6.00	6.25	01JUL22
						50 million & above	3.75	5.00	5.50	6.50	6.50	6.50	01JUL22

* FDR Interest Rate for Individuals, Provident and Post-retirement benefit funds of employees from public and private organizations will be at 6.00% for any amount with the tenor three months and above.

* FDR Interest rates: For all the FDRs liened against Letter of Guarantee in our book, effective rate will be 2.00% lower than above mentioned rate matrix.

	Special Notice Deposit (SND)				Fixed Deposit						Revised Date
	1 Crore to below 25 Crores	25 Crores to below 50 Crores	50 Crores to below 100 Crores	100 Crores & above	1 (one) Month*	3 Month & above but less than 6 Month*	6 Month & above but less than 12 Month*	1 Year & above but less than 2 Year*	2 Year and above but less than 3 years	3 Year & above up to 6 years	
FI & NBFIs	1.00	1.50	-	-	1.75	2.00	2.50	3.00	3.50	-	01JUL22
SOEs & State-owned Organization	3.25	4.25	-	-	3.50	4.50	5.50	6.50	6.50	6.50	01JUL22

Fund Transfer Pricing/Pool Rate LCY(BDT) - with effect from 01 August 2022

Pool Rate/Fund Transfer Pricing	Interest Rate	Revised Date
Buy from Branches	7.90%	01JUN2021
Sell to Branches	8.00%	01JUN2021

Deposit Rate of USD, Euro & GBP-Percentage- with effect from 01 August 2022

Amount	1 Month	3 Months	6 Months	Effective date
USD Up to 1 million	0.50%	1.00%	00.00%	01NOV2021
USD above 1 million	0.75%	1.25%	00.00%	01NOV2021
Euro	0.00%	0.00%	0.00%	01NOV2017
GBP	0.00%	0.00%	0.00%	01NOV2017

Deposit Rate -HBL Money Club with effect from 01 August 2022

Account Type	Interest Rate (Balance below BDT50K)	Interest Rate (Balance BDT50K and above)	Revised Date
Saving	3.50%	4.00%	01 May 2022

Deposit Rate- HBL-Bhabnahin-Percentage % -with effect from with effect from 01 June 2022

Amount	2 Year	3 Year	Revised date
BDT 0.10 million to 4.99 million	4.50	4.50	01MAR2017
BDT5.00 million to 15.00 million	4.50	4.50	01MAR2017

Deposit Rate- Value Account -with effect from with effect from 01 August 2022

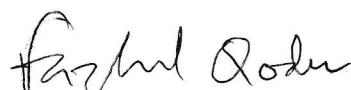
Rate of interest (PA)	3.50%
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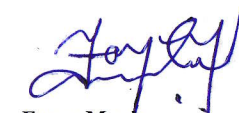
Name of product: Business Value Account: With effect from 01 August 2022

Amount	Interest Rate (PA)	Revised Date
Less than BDT 100,000.00	NiL	01OCT21
BDT 100,000.00 but less 100 million	3.50%	01OCT21
BDT 100.00 million and above	4.50%	01JUL22

Lending Rate LCY (BDT) -Percentage% - with effect from 01 August 2022

Lending Rate ECI (BDI) - Percentage % - with effect from 01 August 2022												
Agriculture	Large/Medium Scale Industrial Term Loan	Small Scale Industrial term Loan	Working Capital in Industrial Sector		Export	Commercial Finance/ Loan	House Building Loan	Consumer Credit	Credit Card	Loan to NBFIs	Others	Revised date
			Large/Medium Industry	Small Industry								
1	2	3	4	5	6	7	8	9	10	11	12	13
8.00% maximum	9.00% maximum	9.00% maximum	9.00% maximum	9.00% maximum	7% maximum	9.00% maximum	N/A	N/A	N/A	9.00% maximum	9.00% maximum	01MAY2021


 Mohammad Fazlul Qader
 Head- Treasury


 Fayaz Moulia
 Country Head – Liability & Cash Management