

Schedule of Interest Rate effective from 11 February 2024

Products	Features	Interest Rates for LCY Deposits			
		Individuals, Provident and Post-retirement benefit fund	Non-Individual /Corporates / Institutional	FI & NBFI	SOEs & State-owned Organization
Savings Deposit	Individuals Only			N/A	
	Less than 10 Million	4.00%	4.50%	-	-
	10 Million to below 250 Million	5.00%	5.00%	3.00%	5.00%
	250 Million to below 500 Million	5.50%	5.50%	3.50%	5.50%
	500 Million to below 1 Billion	6.50%	6.50%	4.00%	6.00%
	1 Billion & above	7.00%	7.00%	4.50%	7.00%
Special Notice Deposit	01 Month to below 03 Months	Below 10 million	5.00%		
		10 million to below 50 million	5.50%		
		50 million & above	6.00%	4.00%	9.00%
	03 Months to below 06 Months	Below 10 million	9.00%		
		10 million to below 50 million	9.25%		
		50 million to below 100 million	9.75%	4.00%	9.25%
		100 million & above	10.00%		10.50%
	06 Months to below 12 Months	Below 10 million	10.00%		
		10 million to below 50 million	10.00%	4.00%	9.50%
		50 million to below 100 million	10.00%		9.75%
		100 million to 250 million	10.50%		10.50%
	12 Months to below 24 Months	Below 10 million	9.50%		
		10 million to below 50 million	9.75%	4.00%	10.50%
		50 million & above	10.00%		
		Below 10 million	7.50%		
	24 Months to below 36 Months	10 million to below 50 million	7.50%	3.50%	6.50%
		50 million & above	7.50%		
		Below 10 million	7.50%		
		10 million to below 50 million	7.50%		
	36 Months to 72 Months	50 million & above	7.50%	-	6.50%
		Below 10 million	7.50%	-	
		10 million to below 50 million	7.50%	-	
		50 million & above	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.

Pragya Arora

Shreyansh



HABIB BANK
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Products	Features		Individuals		Corporates	
Business Value Account		Less than BDT 100 Million	-		4.00%	
		BDT 100 Million but less than 250 million	-		6.00%	
		BDT 250 Million but less than 500 million			7.00%	
		Above BDT 500 million	-		8.00%	
HBL Money Club		For balance less than BDT 50,000	6.00%		-	
		For balance BDT 50,000 and above	6.50%		-	
	2 Year	BDT 0.10 million to 4.99 million	7.00%		-	
HBL Bhabnahin		BDT 5.00 million to 15.00 million	7.00%		-	
		BDT 0.10 million to 4.99 million	7.00%		-	
	3 Year	BDT 5.00 million to 15.00 million	7.00%		-	
Value Account		Any amount	9.00%		-	

Products	RFCDD		Tenor	NFCDD			
	Rate	Amount		Currency	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%
	3-month SOFR + 1.50% p.a.	USD 1,000 & above	3 Months	EUR		-	-
	3-month EURIBOR + 1.50% p.a.	EUR 600 & above		EUR	Below 1 million	3.25%	3.25%
	3-month SONIA + 1.50% p.a.	GBP 500 & above		GBP		-	-
				USD	1 million & above	3.50%	4.00%
	6-month SOFR + 1.50% p.a.	USD 1,000 & above	6 Months	EUR		-	-
	6-month EURIBOR + 1.50% p.a.	EUR 600 & above		EUR	Below 1 million	4.00%	4.50%
	6-month SONIA + 1.50% p.a.	GBP 500 & above		GBP		-	-
				USD	1 million & above	4.00%	5.25%
	1-year SOFR + 1.50% p.a.	USD 1,000 & above	1 Year	EUR		-	-
	1-year EURIBOR + 1.50% p.a.	EUR 600 & above		EUR	Below 1 million	4.50%	5.25%
	1-year SONIA + 1.50% p.a.	GBP 500 & above		GBP		-	-
				USD	1 million & above	4.50%	5.25%

Engel & Son

Shreyas

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*Applicable SMART Rate for February 2024 is 8.68%

Industry/Sector	Lending Interest Rates for LCY	Interest Rates (Max)
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 NBFI		SMART + 3.75%
Others		SMART + 3.75%



Mohammad Fazlul Qader
 Head Treasury



Fayaz Moulia
 Country Head – Liability & Cash Management