

Schedule of Interest Rate effective from 23 May 2024

		Interest Rates for LCY Deposits				
Products	Features	Individuals, Provident and Post-retirement benefit fund	Non-Individual /Corporates / Institutional	FI & NBF	SOEs & State-owned Organization	
Savings Deposit	Individuals Only	4.00%	N/A			
Special Notice Deposit	Less than 10 Million	4.50%	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%	
Fixed Deposit	01 Month to below 03 Months	Below 10 million	5.00%	5.00%	4.00%	9.00%
		10 million to below 50 million	5.50%	5.50%		
		50 million & above	6.00%	6.00%		
	03 Months to below 06 Months	Below 10 million	9.00%	9.00%	4.00%	9.00%
		10 million to below 50 million	9.25%	9.25%		9.25%
		50 million to below 100 million	9.75%	9.75%		9.75%
		100 million & above	10.00%	10.50%		10.50%
	06 Months to below 12 Months	Below 10 million	10.00%	10.00%	4.00%	9.25%
		10 million to below 50 million	10.00%	10.00%		9.50%
		50 million to below 100 million	10.00%	10.00%		9.75%
		100 million to 250 million	10.50%	10.50%		10.50%
	12 Months to below 24 Months	Below 10 million	9.50%	9.50%	4.00%	10.50%
		10 million to below 50 million	9.75%	9.75%		
		50 million & above	10.00%	10.00%		
	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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Products	Features	Individuals	Corporates
Business Value Account	Below BDT 100 Million	-	5.00%
	BDT 100 Million but less than 250 million	-	11.00%
	BDT 250 million & above	-	11.25%
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	9.00%	-

Products	RFCD			NFCD		
	Rate	Amount	Tenor	Rate	Amount	Tenor
FCY Deposits	1-month SOFR + 1.50% p.a.	USD 1,000 & above	1 Month	-	-	1 Month - 3 Months
	1-month EURIBOR + 1.50% p.a.	EUR 600 & above		-	-	
	1-month SONIA + 1.50% p.a.	GBP 500 & above		-	-	
	3-month SOFR + 1.50% p.a.	USD 1,000 & above	3 Months	SOFR + 1.50% p.a.	USD 1,000 & above	3 Months - 1 Year
	3-month EURIBOR + 1.50% p.a.	EUR 600 & above		EURIBOR + 1.50% p.a.	EUR 600 & above	
	3-month SONIA + 1.50% p.a.	GBP 500 & above		SONIA + 1.50% p.a.	GBP 500 & above	
	6-month SOFR + 1.50% p.a.	USD 1,000 & above	6 Months	SOFR + 2.25% p.a.	USD 1,000 & above	1 Year - 3 Years
	6-month EURIBOR + 1.50% p.a.	EUR 600 & above		EURIBOR + 2.25% p.a.	EUR 600 & above	
	6-month SONIA + 1.50% p.a.	GBP 500 & above		SONIA + 2.25% p.a.	GBP 500 & above	
	1-year SOFR + 1.50% p.a.	USD 1,000 & above	1 Year	SOFR + 3.25% p.a.	USD 1,000 & above	3 Years - 5 Years
	1-year EURIBOR + 1.50% p.a.	EUR 600 & above		EURIBOR + 3.25% p.a.	EUR 600 & above	
	1-year SONIA + 1.50% p.a.	GBP 500 & above		SONIA + 3.25% p.a.	GBP 500 & above	

Lending Interest Rates for LCY	
Industry/Sector	Mid Rate
Agriculture	12.00%
Large/Medium Scale Industrial Term Loans	13.00%
Small Scale Industrial Term Loan	13.00%
Working Capital in Industrial Sector Large/Medium Industry	13.00%
Working Capital in Industrial Sector Small Industry	13.00%
Export Credit	12.00%
Commercial Finance/Loan	13.00%
Import Financing	13.00%
House Building Loan	N/A
Consumer Credit	N/A
Credit Card	N/A
Loan to NBFIs	13.00%
Special Programs	13.00%
Cash Covered Facilities (HBL FDR)	FDR + 3.00%
Others	13.00%

Notes:

1. The Lending Rate prescribed above shall be governed by relevant instructions of Bangladesh Bank, if any.
2. Interest Rates will be guided by the BRPD circular letter no. 10, dated 8th May 2024.
3. Interest rate charge will be Mid-rate \pm 1.00%
4. Penal Interest 1.5% p.a. will be charged on any overdue from the next day of maturity.

Mohammad Fazlul Qader
Head Treasury

Parul Das
Chief Financial Officer