

**The Hongkong and Shanghai Banking Corporation Limited**  
**February-12**

<b>Deposit Interest Rate</b>												
<b>Savings Deposit</b>	<b>Special Notice Deposit (SND)*</b>					<b>Fixed and Term Deposit **</b>						
	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	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	-	-	-	-	-	9.00 - 9.50	8.50 - 10.50	5.50 - 6.50	6.25 - 7.25	-	1-Feb-12	
Corporate Customer	1.50 - 9.00	1.25	5.25	9.25	9.50	9.50	1.25 - 12.50	1.75 - 12.50	2.00 - 12.00	2.00 - 9.45	-	16-Jan-12

\* Interest rate would be based on monthly average balance

\*\*Term deposits for less than 3 month not included in above format, 1.50% for retail customer and (0.50% - 12.50%) for corporate customer. We have Offered Term deposit for 7days-29days @ (0.50% - 10.00%) for Corporate customer, which is not included in above format.

<b>Loan Interest Rate</b>														
Agro Processing**	Long Term Loan	Small Industry	Working Capital		Export Loan	Other Commercial Loan	Home Loan	Consumer Credit	Credit Card	Loans to NBFIs	Others ( PFS) Secured Loan	Others ( PFS) Unsecured Loan	Effective Date	
			Medium and Large Industry	Small Industry										
1	2	3	4(a)	4(b)	5	6	7	8	9	10	11(a)	11(b)	12	
Risk Category 1	13.00%	11.50%	13.00%	11.50%	13.00%	N/A	11.50%	10.00%	16.00%	N/A	13.00%	10.00%	10.00%	05-Jan-12
Risk Category 2	13.00%	14.50%	16.00%	14.50%	16.00%	N/A	14.50%	13.00%	19.00%	13.00%	13.00%	13.00%	13.00%	16-Jan-12

The above rates do not include facilities with provisions/ re-scheduled loans. Loans/SOD against HSBC Fixed Deposit, the mid rate would be additional 3.5% p.a. over the Fixed Deposit rate.  
The above rates also do not include "credit line" facilities and the mid rate would be 22%.

\*\* Represents the Maximum Interest Rate.