

The Hongkong and Shanghai Banking Corporation Limited
November-09

Deposit Interest Rate							
Savings Deposit	Fixed and Term Deposit *						
	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	
Retail Customer	2.25 - 7.50	4.00 - 4.00	4.50 - 4.75	5.00 - 5.75	5.00 - 6.00	-	4-Nov-09
Corporate Customer		1.25 - 4.50	2.00 - 5.25	3.00 - 5.50	3.00 - 5.00	-	4-Nov-09

*Term deposits for less than 3 month not included in above format, (3.00% - 3.25%) for retail customer and (1.00%-3.25%) for corporate customer. We have Offered Term deposit for 7days-29days @ 0.50%-3.00% for Corporate customer, which is not included in above format.

Loan Interest Rate														
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%	13.00%	13.00%	13.00%	13.00%	N/A	13.00%	13.00%	16.00%	N/A	13.00%	11.50%	10.00%	04-Nov-09*
Risk Category 2	13.00%	13.00%	15.50%	13.00%	15.50%	N/A	13.00%	13.00%	19.00%		13.00%		13.00%	04-Nov-09*

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.

* As per BRPD Circular No. 04 dated 19 April 2009 and BRPD Circular No. 05 dated 05 May 2009 revised interest rate is applied/to be applied to the loans disbursed from this month. However, we have kept the interest rate for the loans already disbursed before the issuance of above Circulars unchanged (applicable mid rate for Agro processing, Long term loan, Working capital (Medium and Large Industry) and other commercial loan @ 11.25%, 11.50%, 12% and 11% (Risk Category 1) and @ 12.75%, 13.25% 14% and 13% (Risk Category 2) respectively).

** Represents the Maximum Interest Rate.