

## INTEREST RATES

(Effective from 17th February 2010 including ammendmend made on 28th March 2010)

<b>DEPOSITS</b>	<b>% PER ANNUM</b>
<b>A. Savings</b>	
Normal	3.00
Special	2.00 - 7.00
<b>B. Fixed:</b>	
- Up to 1 Month	07.00 - 08.00
- 3 Months	08.00 - 09.00
- 6 Months	09.00 - 10.00
- 1 Year	09.50 - 10.50
- Above 1 Year	10.00 - 11.00
- Bulk Deposits	11.00 - 12.00
1Year & Above	
<b>LOAN AND ADVANCES</b>	
<b>A. Deprived Sector</b>	
Institutional Prime	8.00
Institutional Others	10.00
Others	12.00
<b>B. Export Finance</b>	
Corporate/Multinational	11.00
Prime	12.00
Standard	13.00
Others	14.00
<b>C. Term Loan</b>	
Corporate/Multinational	13.00
Prime	14.00
Standard	15.00
Others	16.00
<b>D. Working Capital Loan</b>	
Corporate/Multinational	12.00
Prime	13.00
Standard	14.00
Others	15.00
<b>E. Import Loan</b>	
Corporate/Multinational	11.00
Prime	12.00
Standard	13.00
Others	14.00
<b>F. Loan in FCY</b>	
	5.00
<b>G. LCY Loan Against FCY Deposit</b>	
	12.00
<b>H. Mortgage Overdraft</b>	
Corporate/Multinational	14.00
Prime	15.00
Standard	16.00
Others	17.00
<b>I. Personal Loans</b>	
Housing/Mortgage	
- Upto 5 years	
Prime	14.00 - 14.50
Others	15.00 - 15.50
- Upto 8 years	
Prime	14.50 - 15.00
Others	15.50 - 16.00
- Upto 15 years	
Prime	15.00 - 16.00
Others	16.00 - 17.00
- Upto 20 years	
Prime	16.00
Others	17.00
Auto	
- Personal: Prime	14.00
- Personal: Others	15.00
- Commercial	15.00 - 17.00
<b>J. Loan Against</b>	
Fixed Deposit	+2% but min 12.00%
1st Class Bank Guarantee	14.00
Other Bank Guarantee	16.00
Govt. Securities	+2% but min 14%
<b>K. Other Loans</b>	
	17.00