

INTEREST RATES

(effective from 1st january 2010)

<u>DEPOSITS</u>	<u>% PER ANNUM</u>	
A. Savings		
Normal		2.00
Special		2.00 - 6.00
B. Fixed:		
	<u>Prime</u>	<u>Others</u>
- Up to 1 Month	6.00	5.00
- 3 Months	7.00	6.00
- 6 Months	8.00	7.00
- 1 Year	9.00	8.00
- Above 1 Year	9.50	8.50
- Bulk Deposits	10.00	9.00
1Year & Above		
<u>LOAN AND ADVANCES</u>		
A. Deprived Sector		
Institutional Prime		6.00
Institutional Others		7.00-10.00
Others		11.00
B. Export Finance		
Corporate/Multinational		10.00
Prime		11.00
Standard		12.00
Others		13.00
C. Term Loan		
Corporate/Multinational		12.00
Prime		13.00
Standard		14.00
Others		15.00
D. Working Capital Loan		
Corporate/Multinational		11.00
Prime		12.00
Standard		13.00
Others		14.00
E. Import Loan		
Corporate/Multinational		10.00
Prime		11.00
Standard		12.00
Others		13.00
F. Loan in FCY		
		5.00
G. LCY Loan Against FCY Deposit		
		11.00
H. Mortgage Overdraft		
Corporate/Multinational		13.00
Prime		14.00
Standard		15.00
Others		16.00
I. Personal Loans		
Housing		
- Upto 5 years		
Prime		11.00
Others		12.00
- Upto 8 years		
Prime		12.00
Others		13.00
- Upto 15 years		
Prime		14.00
Others		15.00
- Upto 20 years		
Prime		15.00
Others		16.00
Auto		
- Personal: Prime		11.50
- Personal: Others		12.50
- Commercial		13.00 - 15.00
Mortgage		
- Upto 5 years		
Prime		14.00
Others		15.00
- Upto 8 years		
Prime		15.00
Others		16.00
- Upto 15 years		
Prime		15.00
Others		16.00
J. Loan Against		
Fixed Deposit	+2% but min 10.00%	
1st Class Bank Guarantee		12.00
Other Bank Guarantee		14.00
Govt. Securities	+2% but min 10%	
K. Other Loans		
		16.00