

**INTEREST RATES**

(Effective from 20 May 2005)

<u>DEPOSITS</u>	<u>% PER ANNUM</u>
<b>A. Savings</b>	2.00
<b>B. Anupam Savings</b>	2.5 - 3.00
<b>C. Fixed:</b>	
- 2 Weeks	2.50
- 1 Month	3.00
- 3 Months	3.25
- 6 Months	3.50
- 1 Year & Above	4.00
- Structured Deposit > 1 Yr	4.25
<b><u>LOAN AND ADVANCES</u></b>	
<b>A. Deprived Sector</b>	
Institutional	6.00
Others	9.00
<b>B. Priority Sector</b>	
Prime	11.00
Others	12.00
<b>C. Export Finance</b>	
Corporate/Multinational	9.00
Prime	9.50
Standard	10.50
Others	11.00
<b>D. Term Loan</b>	
Corporate/Multinational	11.00
Prime	12.00
Standard	12.50
Others	13.00
<b>E. Working Capital Loan</b>	
Corporate/Multinational	10.00
Prime	11.00
Standard	11.50
Others	12.00
<b>F. Import Loan</b>	
Corporate/Multinational	8.50
Prime	10.00
Standard	10.50
Others	11.00
<b>G. Retail Loans</b>	
Housing	8.50 - 10.00
Auto	
- Consumer : Prime	7.00
- Consumer : Others	9.00
- Commercial	9.50
Mortgage	9.50
Personal	12.00
<b>H. Loan Against</b>	
Fixed Deposit	7.00
1st Class Bank Guarantee	9.00
Other Bank Guarantee	10.00
<b>HMG Bond:</b>	
Prime	7.00
Others	7.50
<b>I. Export Loan (NRB Guideline)</b>	
NRS	9.50
USD	4.00
<b>J. Loan Against FCY Deposit</b>	7.00
<b>K. Other Loans</b>	13.00

*Rebate upto 1 % may be considered to clients with satisfactory track record.*