



As at Week Ending 05-Feb-2010

COMMERCIAL BANKS' APPLICABLE RATES ON DEPOSITS AND LENDING						
	Barclays	Baroda	Habib	MCB	Nouvobanq	Savings
<b>Minimum Deposit Rate</b>						
Savings	2.00%	2.00%	2.00%	2.00%	2.00%	1.00%
Call	0.50%	1.00%	1.00%	1.00%	1.00%	0.50%
<i>Fixed Term</i>						
Up to 7 Days	0.50%	-	-	-	-	-
1 month	1.00%	1.00%	-	-	-	-
3 months	2.60%	2.75%	2.25%	2.25%	2.25%	1.25%
6 months	2.75%	2.75%	-	2.50%	2.50%	1.75%
12 months	2.90%	3.50%	-	3.00%	3.00%	2.50%
Above 24 months	3.00%	5.00%	-	-	-	-
<b>Lending Rate</b>						
Prime 1/	13.00%	14.00%	10.00%	12.50%	11.50%	13.00%
Housing Loan	10.00%	12.00%	12.00%	12.50%	10.00%	10.00%
<b>Secured</b>						
Individual/Household facilities	18.00%	16.00%	12.00%	12.50%	12.00%	16.00%
Business facilities	16.00%	16.00%	12.00%	16.00%	15.00%	16.00%
<b>Unsecured</b>						
Individual/Household facilities	24.00%	20.00%	-	-	12.00%	14.00%
Business facilities	18.00%	18.00%	-	-	17.00%	14.00%

**Note:**

1/ The prime rate is the interest rate that commercial banks charge their most creditworthy borrowers. Banks also lend at rates in excess of the prime lending rate. These rates vary depending on the degree of risk specific to clients as assessed by banks, and the level of security that clients can provide.