



As at Week Ending 20-Jan-2012

COMMERCIAL BANKS' APPLICABLE RATES ON DEPOSITS AND LENDING						
	Barclays	Baroda	Habib	MCB	Nouvobanq	Savings
<b>Deposit Rate</b>						
<b>Savings</b>	1.00%	1.50%	1.50%	1.50%	1.00%	1.00%
<b>Call</b>	-	-	1.00%	0.50%	1.00%	0.50%
<b>Fixed Term</b>						
<i>Up to 7 days</i>	-	-	0.50%	-	-	-
<i>1 month</i>	-	2.00%	-	-	-	-
<i>3 months</i>	1.10%	2.50%	2.00%	1.75%	1.75%	1.50%
<i>6 months</i>	1.20%	3.00%	-	2.00%	2.00%	2.00%
<i>12 months</i>	1.40%	3.25%	-	2.50%	2.50%	3.00%
<i>24 months</i>	1.60%	-	-	-	-	4.00%
<i>Above 24 months</i>	1.85%	4.25%	-	-	-	-
<b>Lending Rate</b>						
<b>Prime <sup>1/</sup></b>	10.50%	10.50%	9.00%	10.00%	7.00%	8.00%
<b>Housing Loan</b>	9.00%	9.00%	10.00%	10.00%	7.00%	9.00%
<b>Secured Loans</b>						
Individual/Household facilities	16.00%	12.50%	10.00%	10.00%	9.00%	11.00%
Business facilities	13.50%	12.50%	12.00%	10.00%	10.00%	11.00%
<b>Unsecured</b>						
Individual/Household facilities	22.61%	16.50%	-	-	9.00%	11.00%
Business facilities	19.00%	16.50%	-	-	10.00%	11.00%

**Note:**

<sup>1/</sup> 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.

<sup>2/</sup> Kindly contact specific commercial banks for more information about their applicable rates on deposits and lending