

Deposit and Lending Interest Rates

Quarterly Report October – December 2023



Type of Deposit	October 2023 Interest Rates (%)	November 2023 Interest Rates (%)	December 2023 Interest Rates (%)	Q4 Range Interest Rates (%)
Current	Null	Null	Null	Null
Call	0 - 3.5%	0 - 3.5%	0 - 3.5%	0 - 3.5%
Savings	0 - 1.9%	0 - 3.4%	0 - 3.4%	0 - 3.4%
1 Month	0 - 2%	0 - 2%	0 - 2%	0 - 2%
3 Months	0 - 5%	0 - 5%	0 - 5%	0 - 5%
6 Months	0 - 7%	0 - 7%	0 - 7%	0 - 7%
12 Months	0 - 7.9%	0 - 7.9%	0 - 7.9%	0 - 7.9%
24 Months	0 - 4.5%	0 - 4.5%	0 - 4.5%	0 - 4.5%
Over 24 Months	0 - 8.27%	0 - 8.27%	0 - 8.27%	0 - 8.27%

	October 2023	November 2023	December 2023	Average Pricing
Monetary Policy Rate	2.65%	2.65%	2.40%	
Prime Lending Rate	6.76%	6.76%	6.51%	
Mortgage Facility	9.85% - 11.08%	9.76% - 10.40%	9.76% - 10.40%	10.19%
Overdraft Facility (Revolving Credit Lines)	14.76% - 16.76%	14.76% - 16.76%	14.76% - 16.76%	16.63%
Credit Card	17.75% - 23.75%	17.75% - 23.75%	17.75% - 23.75%	20.75%
Lease Loans	9.76% - 12.01%	10.26% - 12.76%	10.26% - 12.76%	10.92%
Unsecured Personal Loans (excluding overdrafts, mortgage and credit cards)	14.76% - 28.76%	14.76% - 28.76%	14.76% - 28.76%	24.60%
Other Long Term Loans				

*Scheme related lending is as per the scheme contract

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