

Deposit and Lending Interest Rates



Quarterly Report January – March 2025

Type of Deposit	January 2025 Interest Rates (%)	February 2025 Interest Rates (%)	March 2025 Interest Rates (%)	Q1 Range Interest Rates (%)
Current	-	-	-	-
Call	0.00 - 3.35	0.00 - 3.35	0.00 - 3.35	0.00 - 3.35
Savings	0.00 - 3.00	0.00 - 3.00	0.00 - 2.60	0.00 - 3.00
1 Month	0 - 5.00	0 - 1.25	0 - 7.50	0 - 7.50
3 Months	0 - 6.08	0 - 2.20	0 - 12.00	0 - 12.00
6 Months	0 - 3.25	0 - 4.50	0 - 7.50	0 - 7.50
12 Months	0 - 4.75	0 - 7.50	0 - 11.50	0 - 11.50
24 Months	2.85	-	4.65	2.85 - 4.65
Over 24 Months	0	-	-	-

	January 2025	February 2025	March 2025	Average Pricing
Monetary Policy Rate	1.90%	1.90%	1.90%	
Prime Lending Rate	6.01%	6.01%	6.01%	
Mortgage Facility	9.40% - 10.35%	9.53% - 10.81%	10.01%	10.01%
Overdraft Facility (Revolving Credit Lines)	14.01% - 16.01%	14.01% - 16.01%	14.01% - 16.01%	15.80%
Credit Card	17.75% - 23.75%	17.75% - 23.75%	17.75% - 23.75%	20.75%
Lease Loans (VAF)	9.76% - 12.01%	9.51% - 12.01%	9.76% - 11.51%	10.32%
Unsecured Personal Loans (excluding overdrafts, mortgage and credit cards)	14.01% - 28.01%	14.01% - 28.01%	14.01% - 28.01%	24.09%
Other Term Loans				

*Scheme related lending is as per the scheme contract

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