

Updated on (30/03/2012).																																																																																																														
Interest Rates																																																																																																														
	Individuals	Corporates		Others																																																																																																										
Deposit																																																																																																														
Saving	3.55%p.a (effective as from 02.04.2012)		n/a	n/a																																																																																																										
Call	0%p.a		0%	n/a																																																																																																										
Term (MUR)																																																																																																														
3 months	2.50% at maturity		2.00% at maturity	n/a																																																																																																										
6 months	2.50% at maturity		2.50% at maturity	n/a																																																																																																										
12 months	PLR - 4.75% p.a		PLR - 4.75% p.a	n/a																																																																																																										
24 months	PLR - 3.90% p.a		PLR - 3.90% p.a	n/a																																																																																																										
36 months	PLR - 3.55% p.a		PLR - 3.55% p.a	n/a																																																																																																										
48 months	PLR - 3.20% p.a		PLR - 3.20% p.a	n/a																																																																																																										
60 months	PLR - 2.85% p.a		PLR - 2.85% p.a	n/a																																																																																																										
Term (FCY)																																																																																																														
Fixed deposit rates	<table border="1"> <thead> <tr> <th>Tenor</th> <th>USD</th> <th>GBP</th> <th>EUR</th> </tr> <tr> <td></td> <td>% p.a</td> <td>% p.a</td> <td>% p.a</td> </tr> </thead> <tbody> <tr> <td>1mth</td> <td>0.20</td> <td>0.30</td> <td>0.15</td> </tr> <tr> <td>3 mths</td> <td>0.50</td> <td>0.70</td> <td>0.30</td> </tr> <tr> <td>6 mths</td> <td>0.80</td> <td>0.85</td> <td>0.60</td> </tr> <tr> <td>12 mths</td> <td>1.10</td> <td>1.40</td> <td>1.00</td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <th>Tenor</th> <th>AUD</th> <th>ZAR</th> <th></th> </tr> <tr> <td></td> <td>% p.a</td> <td>% p.a</td> <td></td> </tr> <tr> <td>1mth</td> <td>3.00</td> <td>4.00</td> <td></td> </tr> <tr> <td>3 mths</td> <td>3.25</td> <td>4.25</td> <td></td> </tr> <tr> <td>6 mths</td> <td>3.50</td> <td>4.50</td> <td></td> </tr> <tr> <td>12 mths</td> <td>4.00</td> <td>4.75</td> <td></td> </tr> </tbody> </table>	Tenor	USD	GBP	EUR		% p.a	% p.a	% p.a	1mth	0.20	0.30	0.15	3 mths	0.50	0.70	0.30	6 mths	0.80	0.85	0.60	12 mths	1.10	1.40	1.00					Tenor	AUD	ZAR			% p.a	% p.a		1mth	3.00	4.00		3 mths	3.25	4.25		6 mths	3.50	4.50		12 mths	4.00	4.75		<table border="1"> <thead> <tr> <th>Tenor</th> <th>USD</th> <th>GBP</th> <th>EUR</th> </tr> <tr> <td></td> <td>% p.a</td> <td>% p.a</td> <td>% p.a</td> </tr> </thead> <tbody> <tr> <td>1mth</td> <td>0.20</td> <td>0.30</td> <td>0.15</td> </tr> <tr> <td>3 mths</td> <td>0.50</td> <td>0.70</td> <td>0.30</td> </tr> <tr> <td>6 mths</td> <td>0.80</td> <td>0.85</td> <td>0.60</td> </tr> <tr> <td>12 mths</td> <td>1.10</td> <td>1.40</td> <td>1.00</td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <th>Tenor</th> <th>AUD</th> <th>ZAR</th> <th></th> </tr> <tr> <td></td> <td>% p.a</td> <td>% p.a</td> <td></td> </tr> <tr> <td>1mth</td> <td>3.00</td> <td>4.00</td> <td></td> </tr> <tr> <td>3 mths</td> <td>3.25</td> <td>4.25</td> <td></td> </tr> <tr> <td>6 mths</td> <td>3.50</td> <td>4.50</td> <td></td> </tr> <tr> <td>12 mths</td> <td>4.00</td> <td>4.75</td> <td></td> </tr> </tbody> </table>	Tenor	USD	GBP	EUR		% p.a	% p.a	% p.a	1mth	0.20	0.30	0.15	3 mths	0.50	0.70	0.30	6 mths	0.80	0.85	0.60	12 mths	1.10	1.40	1.00					Tenor	AUD	ZAR			% p.a	% p.a		1mth	3.00	4.00		3 mths	3.25	4.25		6 mths	3.50	4.50		12 mths	4.00	4.75		n/a	n/a	n/a	n/a
Tenor	USD	GBP	EUR																																																																																																											
	% p.a	% p.a	% p.a																																																																																																											
1mth	0.20	0.30	0.15																																																																																																											
3 mths	0.50	0.70	0.30																																																																																																											
6 mths	0.80	0.85	0.60																																																																																																											
12 mths	1.10	1.40	1.00																																																																																																											
Tenor	AUD	ZAR																																																																																																												
	% p.a	% p.a																																																																																																												
1mth	3.00	4.00																																																																																																												
3 mths	3.25	4.25																																																																																																												
6 mths	3.50	4.50																																																																																																												
12 mths	4.00	4.75																																																																																																												
Tenor	USD	GBP	EUR																																																																																																											
	% p.a	% p.a	% p.a																																																																																																											
1mth	0.20	0.30	0.15																																																																																																											
3 mths	0.50	0.70	0.30																																																																																																											
6 mths	0.80	0.85	0.60																																																																																																											
12 mths	1.10	1.40	1.00																																																																																																											
Tenor	AUD	ZAR																																																																																																												
	% p.a	% p.a																																																																																																												
1mth	3.00	4.00																																																																																																												
3 mths	3.25	4.25																																																																																																												
6 mths	3.50	4.50																																																																																																												
12 mths	4.00	4.75																																																																																																												
<b>Credit Facilities (MUR)</b>																																																																																																														
Prime Lending Rate (PLR)	7.40% p.a (effective as from 02.04.2012)		7.40%p.a (effective as from 02.04.2012)	n/a																																																																																																										
Credit Cards	n/a		n/a	n/a																																																																																																										
Other Credit facilities - margin over PLR	PLR + 0% to PLR+ 6.50% p.a		PLR + 0% to PLR+ 6.50% p.a	n/a																																																																																																										
<b>Credit Facilities (FCY)</b>																																																																																																														
Margin over LIBOR	Libor + 0% to Libor + 8% p.a		Libor + 0% to Libor + 8% p.a	n/a																																																																																																										
<b>Deposits</b>																																																																																																														
<b>Savings Account</b>																																																																																																														
Minimum account opening balance	n/a		n/a	n/a																																																																																																										
Minimum credit balance to earn interest	Rs.10,000		n/a	n/a																																																																																																										
Monthly service charges if credit balance fails below minimum balance	Nil		Nil	Ledger fee per customer Rs100 monthly + VAT																																																																																																										

<b>Current Account</b>			
Minimum account opening balance	Rs 25,000	None	n/a
Cost of cheque book	Rs.200 - 300	Rs.200-500	n/a
Monthly Service Charges	Rs100 + VAT	Rs.100 + VAT	n/a
<b>Call Deposit Account (MUR)</b>			
Minimum balance	n/a	Rs 50,000	n/a
Minimum credit balance to earn interest	n/a	Rs.25,000	n/a
Monthly service charges	n/a	Nil	Ledger fee per customer Rs100 monthly + VAT
<b>Term deposits (MUR)</b>			
Minimum amount	Rs.100,000	Rs.100,000	n/a
Deposit withdrawn before maturity	Within 3 months no interest paid After interest payable at 1percent below applicable rate for past period or savings rate whichever is lower with a minimum of MUR 750/-	Within 3 months no interest paid After interest payable at 1percent below applicable rate for past period or savings rate whichever is lower with a minimum of MUR 750/-	Cash handling fee – deposits in foreign currency - 1.00%; Withdrawals in foreign currency – 0.50%
<b>Term deposits (FCY)</b>			
Minimum amount	USD10,000 or equivalent	USD50,000 or equivalent	n/a
Deposits withdrawn before maturity	Penalty of 1% p.a over remaining tenor with a minimum of USD 25/-, GBP 18/-, EUR 20/-, and ZAR 200/-	Penalty of 1% p.a over remaining tenor with a minimum of USD 25/-, EUR20/, GBP 18/- and ZAR 200/-	n/a
	<b>Individuals</b>	<b>Corporates</b>	<b>Others</b>
<b>Foreign Currency Account</b>			
Minimum balance			
Euro	n/a	n/a	n/a
Pounds Sterling	n/a	n/a	n/a
US Dollar	n/a	n/a	n/a

Minimum credit balance to earn interest	n/a	n/a	n/a
Monthly service charges	1.00%	n/a	n/a

<b>Credit Facilities</b>			
<b>Credit cards</b>			
Annual Fee	n/a	n/a	n/a
Replacement of lost/stolen cards	n/a	n/a	n/a
Cash advance fee	n/a	n/a	n/a
<b>Overlimit fee</b>	n/a	n/a	n/a
<b>Loans and advances</b>			
Processing fee	None	None	n/a
Arrangement fees	1% min. Rs.1000	1% min. Rs.1000	n/a
Ledger Fee	n/a	n/a	n/a
Commitment fee	1% p.a on non-utilized portion	1% p.a. on Non-Utilized portion	n/a
Early redemption fee	90 days interest Nil for facilities falling under Borrowers' Protection Act	90 days interest Nil for facilities falling under Borrowers' Protection Act	n/a
Valuation Survey & Report fee	Rs.1000 + valuation fee	Rs.1000 + valuation fee	n/a
Legal charges for creation of security documents			
- Fixed/Floating Charges	Rs.1500	Rs.1500;	n/a
- Gages sans deplacement	Rs.1000	Rs.1000	n/a
-Erasure of charges	Rs.200	Rs.200	n/a
<b>Guarantees</b>			
Performance bonds	1.5% p.a for first Rs 5M (min Rs.500)+ 1%for additional amount over Rs 5M	1.5% p.a for first Rs 5M (min Rs.500)+ 1%for additional amount over Rs 5M	n/a
Tender/bid bonds	n/a	1.0% first 6 mths (min Rs 750) 0.25% for each additional period of three mths or part of (min Rs 750)	n/a
Advance payment bonds	1.0% p.a (min Rs 1000)	1.5 - 2.0% p.a (min Rs 1000)	n/a
Retention money bonds / guarantees	1.0% p.a (min Rs 1000)	1.5 - 2.0% p.a (min Rs 1000)	n/a
Shipping guarantee	Rs.1,000	Rs.1,000	n/a
<b>General Services</b>			

#### Treasury Bills

Account opening fee	Nil	Nil	Nil
Transaction fee	Nil	Nil	Nil

	Individuals	Corporates	Others
<b>Debit Cards</b>			
Annual fee	Rs 200 + VAT	Rs 200+ VAT	n/a
Replacement of lost/stolen cards	Rs250 + VAT	Rs250 + VAT	n/a
Withdrawals			
-Bank's ATM	nil	nil	nil
-Other Bank's ATM	Rs.35	Rs.35	n/a
-Overseas	Rs.100	USD3/-	n/a
<b>Others</b>			
Telegraphic transfer (inclusive of swift charges) if "Commission charges our"	Rs.500 USD 10, GBP 12, ZAR 95 or EUR 20 as per overseas bank charges	Rs.400 (via new business online) Rs 450.(Manual instructions) USD 10, GBP 12, ZAR 95 or EUR 20 as per overseas bank charges	n/a
MACCS facility	Rs.150	Rs.100	n/a
Audit confirmation certificate	Rs.500	Rs.1000	n/a
Testimonial/Banker's reference fee	Rs.200	Rs.200	n/a
Letter of reference	Rs.200 – Rs 1,000	Rs.200 – Rs 1,000	n/a
Payroll fee	n/a	Rs 5 to Rs10 per employee	n/a
Internet banking fee	Free	Free	n/a
Electronic banking (New Business Online)			
- Reporting &Transacting		MUR.600	
- Reporting only		MUR.400	
- Reporting of additional legal entity		MUR.100	One off charges: Additional training/ re installation (on site) Rs300/- per hour
Duplicate statement of account	Rs25 per sheet	Rs25 per sheet less than 3 months and Rs100 per sheet for duplicates over than 3 months	n/a
Standing Instructions			
-Internal transfer	nil	Rs 10	n/a
-Transfer to other banks	Rs.30	Rs.25	n/a

Unpaid Standing Order due to insufficient fund	Rs 200	Rs 200	
Direct Debit	Rs.30	Rs.10- 30	n/a
Unpaid Direct Debits	Rs. 200	Rs 200	
Purchase of foreign cheques / bank drafts	Rs.125 + overseas bank charges	Rs.200 + overseas bank charges	n/a
Sale of draft	MUR.200 + overseas bank charges	MUR.175 + overseas bank charges	
Stop payments for bank drafts	MUR 500	MUR 500	
Cancellation fee for bank draft	MUR.300	MUR.300	
Office cheque issuance	Rs 150	Rs 150	n/a
Special Cheque Clearance (on request for min of Rs200,000)	Rs100. per cheque	Rs250	
Cheque book facility	Refer to cost of cheque book	Refer to cost of cheque book	n/a
Cheque returned			
-Inward	Rs.250	Rs200	n/a
-Outward	Rs.25 per cheque	Rs.25 per cheque	n/a
Stop payment orders	Rs.100-500	Rs.100-500	n/a
Safe deposit lockers	Type A – (9*18*5) cubic inches Rs4,000+ VAT Type B – (9*18*2.5) cubic inches Rs3,000+ VAT	n/a	n/a
Night safe	n/a	n/a	n/a