

Table 2.2C
Lending Rate Structure of Select Financial Institutions

(per cent per annum)

Institution	IDBI	ICICI#	IFCI
1	2	3	4
January 2000			
LTPLR	13.6-17.1	12.5	13.5-17.0
MTPLR	13.5-17.0	12.5	---
STPLR	12.5-16.0	12.5	12.5-16.0
April 2000			
LTPLR	13.6-17.1	12.5	12.5-16.0
MTPLR	12.5-16.0	12.5	---
STPLR	12.5-16.0	12.5	12.5-16.0
September 2000			
LTPLR	13.6-17.1	13.0	13.0-16.5
MTPLR	13.0-16.5	13.0	---
STPLR	12.5-16.0	13.0	12.5-16.0

Note: 1.# No band is specified, however, they are also subject to a maximum margin of 3 per cent set by RBI.

2. All interest rates are exclusive of interest tax unless stated otherwise.

3. Interest rates indicated are the range/band which includes Prime Lending Rates also.

4. LTPLR: Long-term Prime Lending Rate (for term-loans exceeding 3 years). STPLR: Short-term Prime Lending Rate (for term-loans below 3 years). In case of ICICI, the STPLR is of variable maturity with interest rates reset annually. MTPLR: Medium-term Prime Lending Rate (applicable for ICICI for loans with maturity exceeding 1 year).

Source: RBI Bulletin, December, 2000.