

Product Characteristics	Deposit Loan/Loan against pledge of T. Bill	Revolving Line of Credit/Overdraft	Inventory Loan	Construction Financing/Investment Loan	Commercial Mortgage Loan
<b>Maturity</b>	Maximum up to pledge deposit / T. Bill maturity	Up to 12 months	36 months - 48 months in specific cases/sectors	60 months - 120 months (maturity can be shorter/longer based on project)	180 months
<b>Currency</b>	ALL:EUR;USD	ALL:EUR;USD	ALL:EUR;USD	ALL:EUR;USD	ALL:EUR;USD
<b>Interest Rate</b>	T-Bill/Euribor/Libor + Reasonable Margin/year (Min rate negotiable) or Deposit Rate+ Reasonable Margin (Min rate negotiable)	T-Bill/Euribor/Libor + Reasonable Margin/year (Min rate negotiable)	T-Bill/Euribor/Libor + Reasonable Margin/year (Min rate negotiable)	T-Bill/Euribor/Libor + Reasonable Margin/year (Min rate negotiable)	Fixed for first 3 years then T-Bill/Euribor + Reasonable Margin/year (Min rate negotiable)
<b>Disbursement Fee</b>	Up to 0.5%	Min.0.5% p.a	Min.0.5%	Min.0.5%	1%
<b>Collateral</b>	Pledge of the deposit or T. Bill	Mortgage of real estate	Mortgage of real estate	Mortgage of real estate	Mortgage of real estate
<b>Commission for change in terms &amp; conditions</b>	0.5% of the outstanding - min 100 Euro, max 1,000 Euro or equiv. in loan currency	0.5% of the outstanding - min 100 Euro, max 1,000 Euro or equiv. in loan currency	0.5% of the outstanding - min 100 Euro, max 1,000 Euro or equiv. in loan currency	0.5% of the outstanding - min 100 Euro, max 1,000 Euro or equiv. in loan currency	0.5% of the outstanding - min 100 Euro, max 1,000 Euro or equiv. in loan currency

*\*Terms & Conditions may be different as approved from the respective Committee Authority*