

Lending Rates January 2023

Lending Rates	Nominal Interest Rate (%)	Average Effective Interest Rate (%)
MoPR	2.65%	2.65%
Prime Lending Rate	6.76%	6.76%
Mortgage Facility	Prime +3.5%	Prime +2.52%
Overdraft Facility (Revolving credit lines)	N/A	N/A
Credit Card	N/A	N/A
Lease Loans	N/A	N/A
Unsecured Personal Loans (excluding overdrafts, mortgage and credit cards)	N/A	N/A
Other Long Term Loans (Commercial Loans)	Prime +4%	Prime +3.28%
Human Capital Development Loans (Individual / Salaried Agricultural Loans)	Prime +4% - Prime +15%	Prime +6.9% - Prime +8.28%
Seasonal Loans	Prime (6.76%)	Prime (6.76%)