

NDB

Interest Rates

Lending Rates	Nominal Interest Rate (%)	Average Effective Interest Rate (%)
MoPR	2.15%	2.15%
Prime Lending Rate	6.26%	6.26%
Mortgage Facility	Prime +3.5%	Prime +3.56%
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 +4.07%
Individual Agriculture Loans	Prime +4% - Prime +15%	Prime +4.07% - Prime +16.08%
Seasonal Loans (Agricultural Inputs)	Prime (6.26%)	Prime (6.26%)

