

NDB

Interest Rates

Lending Rates	Nominal Interest Rate (%)	Average Effective Interest Rate (%)
MoPR	1.90%	1.90%
Prime Lending Rate	6.01%	6.01%
Mortgage Facility	Prime +3.50% - Prime +15%	Prime +3.93% - Prime +17.15%
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 +4.00% - Prime +15.00%	Prime +4.47% - Prime +17.15%
Individual Agriculture Loans	Prime +4.00% - Prime +15.00%	Prime +4.47% - Prime +17.15%
Seasonal Loans (Agricultural Inputs)	Prime (6.01%)	Prime (6.01%)

