September 2025

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 +3.42%
Other Long-Term Loans (Commercial Loans)	Prime +4.00% - Prime +15.00%	Prime +4.00% - Prime +16.00%
Individual Agriculture Loans	Prime +4.00% - Prime +15.00%	Prime +3% - Prime +15.00%
Seasonal Loans (Agricultural Inputs)	Prime (6.01%)	Prime (6.01%)

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