

## **Rate of Interest**

Effective From 1st Shrawan 2079

## **Interest Rate on Deposits**

S.N.	Types of Deposit	Rate (%) Per Annum	Minimum Balance
1	Akchhaya Kosh	10.03 or Negotiable	25,000
2	NBL Pioneer Saving Deposit Account	8.03	10,000
3	Remittance Saving	9.03	0

## **Interest Rate on Loans and Advances**

S.N.	Types of Loans and Advances	Premium Rate (%) per annum over Base Rate (BR)
1	Gold and Silver loan	5.00
2	Education Loan	
	5 years term	2.50 to 3.50
	10 years term	3.00 to 4.00

Average Base Rate (BR) of Quarter Ending Chaitra 2078: 7.58

Spread Rate as of Jestha End 2079: 3.98

Interest rate on business loans upto Rs.1 crore limit as specified in NRB directive 2/078 point 38(2) (only on new lending and renewal) shall be BR+2%

(All other information shall remain same as per the notice published in Gorkhapatra on 30th Chaitra 2078)