

Rate of Interest

Effective From 1st Chaitra 2078

Interest Rate on Deposits

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S.N.	Types of Deposit	Rate (%) Per Annum	
1	Saving Deposit		in NPR
	Normal Saving	6.03	500
	NBL Diamond Saving	6.53	500
	Women Special Saving	6.53	500
	Yuva Bachat Khata	6.53	0
	Santati Saving	6.53	0
	NBLStaff Pension Saving	7.03	0
	Remittance Saving	8.03	0
	Investor's Saving	6.53	0
	Senior Citizens Special Saving	6.53	500
1.10	Professional's Saving	6.53	500
1.11	Social Security Saving	6.53	0
	Pension Payment Saving	7.03	0
1.13	NBL Special Saving	7.03	50,000
1.14	Earthquake Relief Saving	7.03	0
1.15	TU Pension Saving	7.03	0
	NBL Staff Salary Saving	7.03	0
	Salary Saving	7.03	0
	Nari Samman Bachat Khata	7.03	10,000
1.19	Sambandha Bachat Khata	7.03	0
1.20	Nagarik Bachat Khata	7.03	1,000
	Sambriddha Nepal Abhiyan Bachat Khata	7.03	0
	Green Saving Account	7.03	1,000
	Chhori (Beti) Kalyan Bachat Khata	7.03	5000
	Chhori Surakshya Bachat Khata	7.03	0
	Balbalika Bachat Khata	7.03	0
	NBL Shubha Gyan Bachat Khata	6.03	0
	NBL Sahayatri Bachat Khata	6.03	500
	Fixed Deposit	0.00	
	3 Months and above		25,000
2.1.1	Individual Fixed Deposit	11.03	
	Institutional Fixed Deposit	10.03	
	Institutional Fixed Deposit (Bidding)	10.03	
	Institutional Renewal (Bidding and others)	10.13	
	Remittance Fixed Deposit	12.03	
	Recurring Deposit	11.03	1,000
	Samridhha Nari Recurring Deposit	11.03	25,000
	Employee Welfare Account	7.03	20,000
	Akchhaya Kosh	10.03	25000
7	NBL Trust Fund	10.03	23000
	Normal Call Deposit	3.015	100,000
	FCY Saving Deposit	3.013	100,000
9.1	USD USD	2.00	USD100
9.1		0.00	EURO100
9.2	GBP	0.40	GBP100
9.3		0.15	JPY 100
	NRN Saving Deposit	0.13	JI I 100
10.1	USD Deposit	4.50	USD 5,000
10.1	GBP	3.50	GBP 4,000
	AUD	3.50	AUD 7,500
10.3		3.30	AUD /,300
11	FCY Fixed Deposit	N4:-1-1	LICDEOO
11.1	USD NRN Fired Danseit	Negotiable	USD500
12	1	7.00	TIGD 5 000
12.1	USD	5.00	USD 5,000
12.2		4.00	GBP 4,000
12.3		4.00	AUD 7,500
	FCY Call Deposit	0.55	11070100
13.1	USD	0.75	USD100

Interest Rate on Loans and Advances

S.N.	Types of Loans and Advances	Premium Rate (%) per annum over Base Rate (BR)
1	Export Finance	
1.1	Export Finance (NPR)	0.39 to 0.69
1.2	Pre/Post shipment (USD)	upto 5.00 %
2	Import Finance	
2.1	Trust Receipt (NPR)	0.39 to 2.30
2.2	Trust Receipt (USD)	upto 5.00 %
3	Business Term Loans	
3.1	Industrial/ Commercial	1.19 to 3.66
3.2	Real Estate-Housing Plan	3.19 to 4.19
3.3	Real Estate-Comercial Complex	2.19 to 3.19
3.4	Hire Purchase loan	2.55 to 4.16
4	Working Capital Loans	
4.1	Hypothecation	0.69 to 4.05
4.2	Overdraft	0.69 to 4.05
4.3	Pledge loan	0.69 to 4.05

According Working Capital loan 0.69 to 4.05	4.4	Demand	0.69 to 4.05
4-6 Special SME Loans 1.55 to 4.66			
S.1 Mortgage Ioan 1.55 to 4.66	_		
S.1 Mortgage Ioan 1.55 to 4.66			
5.3 Sambriddha Byabasaya Karja 2.00 to 3.66			1.55 to 4.66
5.5	5.2	Sajilo Byabasaya Karja	2.00
5.5 8.5th Anniversary Business Loan 1.26 to 2.00	5.3	Sambriddha Byabasaya Karja	2.00 to 3.66
5.6 Sth Anniversary Business Loan 2.00 to 3.66	5.4	Laghu Udhyam karja	2.00
6.1 Individual 1.55 to 2.16	5.5	Anniversary Business Loan	1.26 to 2.00
			2.00 to 3.66
6.2 Institutional (Wholesale)- Term loan 0.19 to 2.30			
6.4 Institutional (Retail) - Ferm loan 0.19 to 2.30			
6.5			
6.5 Institutional (Retail) -Term Loan 1.19 to 2.80			
The content of the			
S. Other Loans			-
8.1 Gold and Silver loan 4.16			2.00
8.2 Loan against First class bank guarantee 1.55 to 2.16			A 1.6
S. Loan against FD receipt Coupon Rate +2.00			
Sevagration Coupon Rate +2.00 or 1 year fixed deposit, whichever is higher 2.00			
Sahulyatpurna Karja 2.00			
8.5 Sahuliyatpurna Karja 2.00	8.4	Loan against Government Securities	
8.6 Entrepreneurship Term Loan-Lumbini 2.75% (Fixed Rate for 3 Years as per MOU)	8.5	Sahuliyatpurna Karia	
NBL Com. Agri. & Livestock TL- Karnali 2.00			
NBL Com. Agri. & Livestock WC- Karnali S.9 NBL Byebasaye Ji. Rakchya TL- Gandaki 3.00 Retail loans 9.1 Auto Loan 3.50 9.1.1 Private Vehicle 5 years term 2.55 to 3.16 9.1.2 Private Vehicle 7 years term 3.55 to 4.16 9.1.3 Private Vehicle business use 5 years term 2.55 to 4.16 9.1.4 Commercial vehicle 3-5 years term 3.55 to 4.16 9.1.5 Auto Loan (Nepalaxmi) 1.55 to 3.16 9.1.6 Professional Auto Loan 1.55 to 3.16 9.1.7 Auto Loan (Electrical Vehicle) 2.01 to 3.16 9.1.8 Home Loan 3.05 to 3.16 9.2.1 S years term 2.19 to 2.80 9.2.2 10 years term 2.19 to 2.80 9.2.3 15 years and above term 3.05 to 3.66 9.2.4 Professional Home Loan 1.55 to 3.16 9.2.5 Nepalaxmi Home Loan 1.55 to 3.16 9.3 Shulav Aawas Karja 3.15 years term 1.00 to 1.50 9.3.1 5 years term 1.00 to 1.50 9.3.2 10 years term 1.25 to 1.75 9.3.3 15 years term 2.00 to 2.50 9.4 Personal Term Loan 2.55 to 3.66 9.4.2 10 years term 2.55 to 3.66 9.4.3 15 years and above term 3.05 to 4.16 9.4.3 15 years and above term 3.55 to 4.13 9.5.1 POD-Professional 3.19 to 4.16 9.5.2 POD-Others 3.55 to 4.16 9.6.3 Term Loan 1.69 to 3.66 9.7 Education Loan 1.55 to 3.06 9.7.1 5 years term 1.05 to 1.66 9.7.2 10 years term 1.05 to 1.66 9.7.3 15 years term 1.05 to 1.66 9.7.4 15 years term 1.05 to 1.66 9.7.5 16 years term 1.05 to 1.66 9.7.6 NBL Professional Loan 1.55 to 3.16 9.7.7 10 years term 1.05 to 1.66 9.7.8 Margin Lending 2.05 to 5.02 9.9 NBL Flexi Loan 3.05 to 3.66 9.9.2 Flexi Overdraft 3.05 to 4.16 9.9.1 Ghaderi Karja upto 5.00 9.11 Ghaderi Karja upto 5.00 9.12 Overdraft 3.50 upto 5.00 9.13 Ghaderi Karja upto			
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9.10 Sewagrahi Karja upto 5.00 9.11 Ghaderi Karja 3.50			
9.11 Ghaderi Karja 3.50			
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9.12 NBL Pensioner Loan 2.00			
	9.12	NBL Pensioner Loan	2.00

Retail Term Loans (Fixed Rate)

S.N.	Loan Types	Rate (%) per annum
1	Home Loan	9.49 to 12.49
2	Auto Loan	10.85 to 12.85
3	Personal Term Loan	11.10 to 13.93
4	Professional Term Loan	10.17 to 12.17
5	Education Loan	9.35 to 10.85
6	Sewagrahai Karja	upto 12.99
7	Ghaderi Karja	10.99 to 12.99

Average Base Rate (BR) of Quarter Ending Poush 2078: 6.92

Spread Rate as of Magh end 2078: 3.68

- 1) Floating Lending rates shall be changed with the changes in Base Rate on quarterly basis.
- 2) Rate on Consortium financing shall be as decided by consortium meetings. 3) Penal interest @+ 2% p.a. shall be applied on overdue amount/expired loan.
- 4) Risk premium upto+ 2% p.a. can be charged for watch-list clients.
- 5) Interest rate on Temporary Loan shall be 0.5% point higher than the published rate of respective product.
- 6) Interest rate on business loans upto Rs.1 crore limit (only on new lending and renewal) shall be

Nepal Bank_ROI_Effective From_1st Chaitra_2078

Size: 6x34