



**नेपाल बैंक लिमिटेड**  
**NEPAL BANK LIMITED**

**Rate of Interest**

Effective From 1st Baishakh 2078

**Interest Rate on Deposits**

S.N.	Deposit Types	Rate Per Annum %	Minimum Balance in NPR
<b>1</b>	<b>Saving Deposit</b>		
1.1	Normal Saving	2.50	500
1.2	NBL Diamond Saving	3.00	500
1.3	Women Special Saving	3.00	500
1.4	Yuva Bachat Khata	3.00	0
1.5	Santati Saving	3.00	0
1.6	NBLStaff Pension Saving	4.00	0
1.7	Remittance Saving	3.00	0
1.8	Investor's Saving	3.00	0
1.9	Senior Citizens Special Saving	3.00	500
1.10	Professional's Saving	3.00	500
1.11	Social Security Saving	3.00	0
1.12	Pension Payment Saving	4.00	0
1.13	NBL Special Saving	4.00	50,000
1.14	Earthquake Relief Saving	4.00	0
1.15	TU Pension Saving	4.00	0
1.16	NBL Staff Salary Saving	4.00	0
1.17	Salary Saving	4.00	0
1.18	Nari Samman Bachat Khata	4.00	10,000
1.19	Sambandha Bachat Khata	4.00	0
1.20	Nagarik Bachat Khata	4.00	1,000
1.21	Sambriddha Nepal Abhiyan Bachat Khata	4.00	0
1.22	Green Saving Account	4.00	1,000
1.23	Chhori (Beti) Kalyan Bachat Khata	4.00	5000
1.24	Chhori Surakshya Bachat Khata	4.00	0
1.25	Balbalika Bachat Khata	4.00	0
<b>2</b>	<b>Fixed Deposit</b>		
<b>2.1</b>	<b>3 Month</b>		<b>25,000</b>
	Individual	5.50	
	Institution	5.50	
	Institution (Renewal Only)	5.60	
<b>2.2</b>	<b>Above 3 Months upto 6 months</b>		<b>25,000</b>
	Individual	6.00	
	Institution	6.00	
	Institution (Renewal Only)	6.10	
<b>2.3</b>	<b>Above 6 Months upto 1 year</b>		<b>25,000</b>
	Individual	7.00	
	Institution	7.00	
	Institution (Renewal Only)	7.10	
<b>2.4</b>	<b>Above 1 Year upto 5 years</b>		<b>25,000</b>
	Individual	7.00	
	Institution	7.00	
	Institution (Renewal Only)	7.10	
<b>3</b>	<b>Employee Welfare Account</b>	4.00	
<b>4</b>	<b>Akchhaya Kosh</b>	7.00	
<b>5</b>	<b>NBL Trust Fund</b>	7.00	
<b>6</b>	<b>Normal Call Deposit</b>	<b>1.25</b>	<b>100,000</b>
<b>7</b>	<b>FCY Saving Deposit</b>		
7.1	USD	2.00	USD100
7.2	EURO	0.00	EURO100
7.3	GBP	0.40	GBP100
<b>8</b>	<b>FCY Call Deposit</b>		
8.1	USD	0.75	USD100
<b>9</b>	<b>FCY Fixed Deposit</b>		
9.1	USD	Negotiable	USD500

**Interest Rate on Loan and Advances**

S.No	Loan Types	Premium Rate (%) per annum over Base rate(BR)
1	Gold and silver loan	4.16
2	Export Finance in NPR	0.10 to 0.21
3	Pre/Post shipment in USD	One year LIBOR +2.69
<b>4</b>	<b>Trust Receipt</b>	
4.1	Trust Receipt (NPR)	0.10 to 1.80
4.2	Trust Receipt (USD)	Six Month LIBOR +2.69
<b>5</b>	<b>Term Loan</b>	
5.1	Industrial/ Commercial	1.19 to 3.16
5.2	Real Estate-Housing Plan	3.19 to 3.80
5.3	Real Estate-Comercial Complex	2.19 to 2.80
<b>6</b>	<b>Working Capital</b>	
6.1	Hypothecation	0.69 to 3.66
6.2	Overdraft	0.69 to 3.66
6.3	Pledge loan	0.69 to 3.66
6.4	Demand	0.69 to 3.66

6.5	<b>Mortgaged Loan</b>	
6.5.1	Mortgage Working Capital loan	1.55 to 4.66
6.5.2	Mortgage Term loan	1.55 to 4.66
6.6	Sajilo Byabasaya Karja	3.19
6.7	Sambriddha Byabasaya Karja	2.00 to 3.66
6.8	Laghu Udhyaam Karja	2.00
<b>6.9</b>	<b>Anniversary Business Loan</b>	<b>0.18 or 6.99% whichever is higher</b>
<b>7</b>	<b>Deprived sector loan</b>	
7.1	Individual	1.55 to 2.16
7.2	Institutional (Wholesale)- Revolving	0.19 to 1.30
7.3	Institutional (Wholesale)- Term loan	0.19 to 1.30
7.4	Institutional (Retail)- Revolving	1.19 to 1.80
7.5	Institutional (Retail) -Term Loan	1.19 to 1.80
<b>8</b>	<b>Agriculture Loan</b>	2.00
9	Other Loan	
9.1	Loan against first class bank guarantee	1.55 to 2.16
9.2	Loan against FD receipt	Coupon Rate +2.00
9.3	Loan against govt. securities	Coupon Rate +2.00 or 1 year fixed deposit, whichever is higher
9.4	Hire Purchase loan	2.55 to 4.16
9.5	Sahuliyatpurna Karja	2.00
9.6	<b>NBL Entrepreneurship Term Loan- Lumbini Province</b>	<b>7.75% (Fixed Rate for 3 Years)</b>
9.7	<b>NBL Com. Agri. &amp; Livestock TL- Karnali</b>	<b>2.00</b>
9.8	<b>NBL Com. Agri. &amp; Livestock WC- Karnali</b>	<b>2.00</b>
9.9	<b>NBL Byebasaye Ji. Rakchya TL- Gandaki</b>	<b>3.00</b>
<b>10</b>	<b>Interest on consumer loans</b>	
<b>10.1</b>	<b>Auto Loan</b>	
10.1.1	Private Vehicle 5 years term	2.55 to 3.16
10.1.2	Private Vehicle 7 years term	3.55 to 4.16
10.1.3	Private vehicle business use 5 years term	2.55 to 4.16
10.1.4	Commercial vehicle 3-5 years term	3.55 to 4.16
10.1.5	Auto loan (Nepalaxmi)	1.55 to 2.16
10.1.6	Professional Auto Loan	1.55 to 2.16
10.1.7	Auto Loan (Electrical Vehicle)	2.01 to 4.16
<b>10.2</b>	<b>Home Loan</b>	
10.2.1	5 years term	1.55 to 2.16
10.2.2	10 years term	2.19 to 2.80
10.2.3	15 years and above term	3.05 to 3.66
10.2.4	Professional Home Loan	1.55 to 2.16
10.2.5	Home Loan (Nepalaxmi)	1.55 to 2.16
<b>10.3</b>	<b>Shulav Aawas Karja</b>	
10.3.1	5 years term	1.00
10.3.2	10 years term	1.25
10.3.3	15 years term	1.50
10.3.4	20 years term	2.00
<b>10.4</b>	<b>Personal Term Loan</b>	
10.4.1	5 years term	2.55 to 3.66
10.4.2	10 years term	3.05 to 4.16
10.4.3	15 years and above term	3.55 to 4.33
<b>10.5</b>	<b>Personal Overdraft</b>	
10.5.1	POD-Professional	3.55 to 4.16
10.5.2	POD-Others	4.05 to 4.66
<b>10.6</b>	<b>NBL Professional Loan</b>	
10.6.1	Overdraft	3.19 to 4.16
10.6.2	Term Loan	1.69 to 2.66
<b>10.7</b>	<b>Education Loan</b>	
10.7.1	5 years term	1.05 to 1.66
10.7.2	10 years term	1.55 to 2.16
<b>10.8</b>	<b>Margin Lending</b>	2.05 to 5.02
<b>10.9</b>	<b>NBL Flexi Loan</b>	
10.9.1	Flexi Term Loan	3.05 to 3.66
10.9.2	Flexi Overdraft	3.05 to 4.16
<b>10.10</b>	<b>Sewagrahi Karja</b>	upto 5.00
<b>10.11</b>	<b>Ghaderi Karja</b>	<b>3.00</b>
<b>10.12</b>	<b>NBL Pensioner Loan</b>	<b>2.00</b>

**Retail Term Loan (Fixed Int rate)**

SN	Loan Types	Rate per annum %
<b>1</b>	<b>Home Loan</b>	<b>9.49 to 12.49</b>
<b>2</b>	<b>Auto Loan</b>	<b>10.85 to 12.85</b>
<b>3</b>	<b>Personal Term Loan</b>	<b>11.10 to 13.93</b>
<b>4</b>	<b>Professional Term Loan</b>	<b>10.17 to 12.17</b>
<b>5</b>	<b>Education Loan</b>	<b>9.35 to 10.85</b>
<b>6</b>	<b>Sewagrahai Karja</b>	<b>upto 12.99</b>
<b>7</b>	<b>Ghaderi Karja</b>	<b>10.99 to 12.99</b>

Base Rate (BR) as of Poush end 2077 : 6.19

Spread Rate as of Falgun end 2077 : 4.33

- Floating Lending rates shall be changed with the changes in Base Rate on quarterly basis. However, interest rate on Shulav Aawash Karja shall remain unchanged for a period of 1 year.
- Rate on Consortium financing shall be as decided by consortium meetings.
- Penal interest @+ 2% p.a. shall be applied on overdue amount/expired loan.
- Risk premium upto+ 2.0% p.a. can be charged for watch-list clients.

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**Nepal Bank ROI Effective from Baisakh 1**

Size: 6x35

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