

Rate of Interest Effective From 1st Jestha 2078

Interest Rate on Deposits				
S.N. Types of Deposit	Rate Per Annum %	Minimum Balance		
1 Saving Deposit		in NPR		
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		
.12 Pension Payment Saving	4.00	0		
.13 NBL Special Saving	4.00	50,000		
.14 Earthquake Relief Saving	4.00	0		
15 TU Pension Saving	4.00	0		
.16 NBL Staff Salary Saving	4.00	0		
	4.00	0		
.18 Nari Samman Bachat Khata	4.00	10,000		
	4.00	0		
	4.00	1,000		
	4.00	0		
.21 Sambriddha Nepal Abhiyan Bachat Khata				
.22 Green Saving Account	4.00	1,000		
.23 Chhori (Beti) Kalyan Bachat Khata	4.00	5000		
.24 Chhori Surakshya Bachat Khata	4.00	0		
.25 Balbalika Bachat Khata	4.00	0		
2 Fixed Deposit				
2.1 3 Months		25,000		
Individual	5.50			
Institution	5.50			
Institution (Renewal Only)	5.60			
2.2 Above 3 Months upto 6 months		25,000		
Individual	6.00			
Institution	6.00			
Institution (Renewal Only)	6.10			
2.3 Above 6 Months upto 1 year		25,000		
Individual	7.00			
Institution	7.00			
Institution (Renewal Only)	7.10			
2.4 Above 1 Year upto 10 years		25,000		
Individual	7.00	,		
Institution	7.00			
Institution (Renewal Only)	7.10			
3 Employee Welfare Account	4.00			
4 Akchhaya Kosh	7.00			
	7.00			
TIDE Trust Lund	1.25	100,000		
6 Normal Call Deposit 7 FCY Saving Deposit	1,23	100,000		
8 1	2.00	LICD100		
7.1 USD	2.00	USD100		
7.2 EURO	0.00	EURO100		
7.3 GBP	0.40	GBP100		
8 FCY Call Deposit				
8.1 USD	0.75	USD100		
9 FCY Fixed Deposit				
9.1 USD	Negotiable	USD500		

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)	0.10 to 0.21
1.2	Pre/Post shipment (USD)	One year LIBOR +2.69
2	Trust Receipt	
2.1	Trust Receipt (NPR)	0.10 to 1.80
2.2	Trust Receipt (USD)	Six Month LIBOR +2.69
3	Business Term Loans	
3.1	Industrial/ Commercial	1.19 to 3.16
3.2	Real Estate-Housing Plan	3.19 to 3.80
3.3	Real Estate-Comercial Complex	2.19 to 2.80
3.4	Hire Purchase loan	2.55 to 4.16

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4	Working Capital Loans	0.00 to 2.00
4.1	Hypothecation	0.69 to 3.66 0.69 to 3.66
4.2	Overdraft Pledge loan	0.69 to 3.66
_	Demand	0.69 to 3.66
5		0.09 to 3.00
5.1	Special SME Loans Mortgage loan	1.55 to 4.66
5.1	Sajilo Byabasaya Karja	3.19
	Sambriddha Byabasaya Karja	2.00 to 3.66
5.3	Laghu Udhyam karja	2.00
		0.18 or 6.99% whichever is higher
	Anniversary Business Loan	0.16 of 0.99% whichever is higher
6	Deprived Sector loan	1.55 to 2.16
	Individual Institutional (Wholesale)- Revolving	
6.2	Institutional (Wholesale)- Term loan	0.19 to 1.30 0.19 to 1.30
6.4	Institutional (Retail)- Revolving	1.19 to 1.80
6.5	Institutional (Retail) - Term Loan	1.19 to 1.80
_		2.00
7	Agriculture Loan	2.00
0.1	Other Loans Gold and Silver loan	4.16
8.1	Gold and Silver loan	4.16 1.55 to 2.16
8.2	Loan against first class bank guarantee	
	Loan against FD receipt	Coupon Rate +2.00 or 1 year fixed deposit, whichever is higher
8.4	Loan against Government Securities	Coupon Rate +2.00 or 1 year fixed deposit, whichever is higher 2.00
8.5	Sahuliyatpurna Karja	
8.6	Entrepreneurship Term Loan-Lumbini	7.75% (Fixed Rate for 3 Years) 2.00
8.7	NBL Com. Agri. & Livestock TL- Karnali	2.00
	NBL Com. Agri. & Livestock WC- Karnali	3.00
8.9	NBL Byebasaye Ji. Rakchya TL- Gandaki	3.00
9.1	Retail loans Auto Loan	
_	Private Vehicle 5 years term	2.55 to 3.16
	Private Vehicle 7 years term	3.55 to 4.16
	Private vehicle business use 5 years term	2.55 to 4.16
	Commercial vehicle 3-5 years term	3.55 to 4.16
	Auto loan (Nepalaxmi)	1.55 to 2.16
	Auto toan (Nepalaxini)	1.55 to 2.10
	Professional Auto Loan	1.55 to 2.16
	Professional Auto Loan	1.55 to 2.16
9.1.7	Auto Loan (Electrical Vehicle)	1.55 to 2.16 2.01 to 4.16
9.1.7 9.2	Auto Loan (Electrical Vehicle) Home Loan	2.01 to 4.16
9.1.7 9.2 9.2.1	Auto Loan (Electrical Vehicle) Home Loan 5 years term	2.01 to 4.16 1.55 to 2.16
9.1.7 9.2 9.2.1 9.2.2	Auto Loan (Electrical Vehicle) Home Loan 5 years term 10 years term	2.01 to 4.16 1.55 to 2.16 2.19 to 2.80
9.1.7 9.2 9.2.1 9.2.2 9.2.3	Auto Loan (Electrical Vehicle) Home Loan 5 years term 10 years term 15 years and above term	2.01 to 4.16 1.55 to 2.16 2.19 to 2.80 3.05 to 3.66
9.1.7 9.2 9.2.1 9.2.2 9.2.3 9.2.4	Auto Loan (Electrical Vehicle) Home Loan 5 years term 10 years term 15 years and above term Professional Home Loan	2.01 to 4.16 1.55 to 2.16 2.19 to 2.80 3.05 to 3.66 1.55 to 2.16
9.1.7 9.2 9.2.1 9.2.2 9.2.3 9.2.4 9.2.5	Auto Loan (Electrical Vehicle) Home Loan 5 years term 10 years term 15 years and above term Professional Home Loan Home Loan (Nepalaxmi)	2.01 to 4.16 1.55 to 2.16 2.19 to 2.80 3.05 to 3.66
9.1.7 9.2 9.2.1 9.2.2 9.2.3 9.2.4 9.2.5 9.3	Auto Loan (Electrical Vehicle) Home Loan 5 years term 10 years term 15 years and above term Professional Home Loan Home Loan (Nepalaxmi) Shulav Aawas Karja	2.01 to 4.16 1.55 to 2.16 2.19 to 2.80 3.05 to 3.66 1.55 to 2.16 1.55 to 2.16
9.1.7 9.2 9.2.1 9.2.2 9.2.3 9.2.4 9.2.5 9.3 9.3.1	Auto Loan (Electrical Vehicle) Home Loan 5 years term 10 years term 15 years and above term Professional Home Loan Home Loan (Nepalaxmi) Shulav Aawas Karja 5 years term	2.01 to 4.16 1.55 to 2.16 2.19 to 2.80 3.05 to 3.66 1.55 to 2.16 1.55 to 2.16
9.1.7 9.2 9.2.1 9.2.2 9.2.3 9.2.4 9.2.5 9.3.1 9.3.2	Auto Loan (Electrical Vehicle) Home Loan 5 years term 10 years term 15 years and above term Professional Home Loan Home Loan (Nepalaxmi) Shulav Aawas Karja 5 years term 10 years term	2.01 to 4.16 1.55 to 2.16 2.19 to 2.80 3.05 to 3.66 1.55 to 2.16 1.55 to 2.16 1.00 1.25
9.1.7 9.2 9.2.1 9.2.2 9.2.3 9.2.4 9.2.5 9.3.1 9.3.2 9.3.3	Auto Loan (Electrical Vehicle) Home Loan 5 years term 15 years term 15 years and above term Professional Home Loan Home Loan (Nepalaxmi) Shulav Aawas Karja 5 years term 10 years term 15 years term 15 years term	2.01 to 4.16 1.55 to 2.16 2.19 to 2.80 3.05 to 3.66 1.55 to 2.16 1.55 to 2.16 1.00 1.25 1.50
9.1.7 9.2 9.2.1 9.2.2 9.2.3 9.2.4 9.2.5 9.3.1 9.3.2 9.3.3 9.3.4	Auto Loan (Electrical Vehicle) Home Loan 5 years term 10 years term 15 years and above term Professional Home Loan Home Loan (Nepalaxmi) Shulav Aawas Karja 5 years term 10 years term 10 years term 20 years term	2.01 to 4.16 1.55 to 2.16 2.19 to 2.80 3.05 to 3.66 1.55 to 2.16 1.55 to 2.16 1.00 1.25
9.1.7 9.2 9.2.1 9.2.2 9.2.3 9.2.4 9.2.5 9.3.1 9.3.2 9.3.3 9.3.4 9.4	Auto Loan (Electrical Vehicle) Home Loan 5 years term 10 years term 15 years and above term Professional Home Loan Home Loan (Nepalaxmi) Shulav Aawas Karja 5 years term 10 years term 10 years term 20 years term Personal Term Loan	2.01 to 4.16 1.55 to 2.16 2.19 to 2.80 3.05 to 3.66 1.55 to 2.16 1.55 to 2.16 1.55 to 2.16 1.00 1.25 1.50 2.00
9.1.7 9.2 9.2.1 9.2.2 9.2.3 9.2.4 9.2.5 9.3.1 9.3.2 9.3.3 9.3.4 9.4.1	Auto Loan (Electrical Vehicle) Home Loan 5 years term 10 years term 15 years and above term Professional Home Loan Home Loan (Nepalaxmi) Shulav Aawas Karja 5 years term 10 years term 15 years term 20 years term Personal Term Loan 5 years term	2.01 to 4.16 1.55 to 2.16 2.19 to 2.80 3.05 to 3.66 1.55 to 2.16 1.55 to 2.16 1.00 1.25 1.50 2.00
9.1.7 9.2 9.2.1 9.2.2 9.2.3 9.2.4 9.2.5 9.3.1 9.3.2 9.3.3 9.3.4 9.4.1 9.4.2	Auto Loan (Electrical Vehicle) Home Loan 5 years term 10 years and above term Professional Home Loan Home Loan (Nepalaxmi) Shulav Aawas Karja 5 years term 10 years term 15 years term 20 years term Prersonal Term Loan 5 years term	2.01 to 4.16 1.55 to 2.16 2.19 to 2.80 3.05 to 3.66 1.55 to 2.16 1.00 1.25 1.50 2.00 2.55 to 3.66 3.05 to 4.16
9.1.7 9.2 9.2.1 9.2.2 9.2.3 9.2.4 9.2.5 9.3.1 9.3.2 9.3.3 9.3.4 9.4 9.4.1 9.4.2	Auto Loan (Electrical Vehicle) Home Loan 5 years term 10 years term 15 years and above term Professional Home Loan Home Loan (Nepalaxmi) Shulav Aawas Karja 5 years term 10 years term 10 years term 20 years term Personal Term Loan 5 years term 10 years term 10 years term	2.01 to 4.16 1.55 to 2.16 2.19 to 2.80 3.05 to 3.66 1.55 to 2.16 1.55 to 2.16 1.00 1.25 1.50 2.00
9.1.7 9.2 9.2.1 9.2.2 9.2.3 9.2.4 9.2.5 9.3.1 9.3.2 9.3.3 9.3.4 9.4.1 9.4.2 9.4.3	Auto Loan (Electrical Vehicle) Home Loan 5 years term 10 years term 15 years and above term Professional Home Loan Home Loan (Nepalaxmi) Shulav Aawas Karja 5 years term 10 years term 10 years term 20 years term Personal Term Loan 5 years term 10 years and above term Personal Term Loan 15 years and above term Personal Oyears term	2.01 to 4.16 1.55 to 2.16 2.19 to 2.80 3.05 to 3.66 1.55 to 2.16 1.55 to 2.16 1.55 to 2.16 2.00 2.55 to 3.66 3.05 to 4.16 3.55 to 4.33
9.1.7 9.2 9.2.1 9.2.2 9.2.3 9.2.4 9.2.5 9.3.1 9.3.2 9.3.4 9.4.1 9.4.2 9.4.3 9.5.1	Auto Loan (Electrical Vehicle) Home Loan 5 years term 10 years term 15 years and above term Professional Home Loan Home Loan (Nepalaxmi) Shulav Aawas Karja 5 years term 10 years term 10 years term 20 years term Personal Term Loan 5 years term 10 years term 10 years term	2.01 to 4.16 1.55 to 2.16 2.19 to 2.80 3.05 to 3.66 1.55 to 2.16 1.55 to 2.16 1.50 2.00 2.55 to 3.66 3.05 to 4.16 3.55 to 4.16
9.1.7 9.2.2 9.2.3 9.2.4 9.2.5 9.3.3 9.3.4 9.4.1 9.4.2 9.4.3 9.5.5 9.5.1 9.5.2 9.5.5 9.5.1 9.5.2 9.5.5 9.5.1 9.5.2	Auto Loan (Electrical Vehicle) Home Loan 5 years term 10 years term 15 years and above term Professional Home Loan Home Loan (Nepalaxmi) Shulav Aawas Karja 5 years term 10 years term 15 years term 20 years term 20 years term 5 years term 10 years term 10 years term 15 years term 16 years term 17 years term 18 years term 19 years term 19 years term 10 years serm 10 years serm 10 years term	2.01 to 4.16 1.55 to 2.16 2.19 to 2.80 3.05 to 3.66 1.55 to 2.16 1.55 to 2.16 1.55 to 2.16 2.00 2.55 to 3.66 3.05 to 4.16 3.55 to 4.33
9.1.7.9.2.9.2.1.9.2.2.9.2.3.9.2.4.9.2.5.9.3.3.9.3.4.9.4.1.9.4.2.9.4.3.9.5.5.9.5.1.9.5.2.9.5.9.5.1.9.5.2.9.5.9.5.1.9.5.2.9.6.6.9.5.1.9.5.2.9.6.6.9.5.1.9.5.2.9.6.6.9.5.1.9.5.2.9.6.6.9.2.9.6.9.6.9.6.9.2.9.6.9.6.9.6	Auto Loan (Electrical Vehicle) Home Loan 5 years term 10 years term 15 years and above term Professional Home Loan Home Loan (Nepalaxmi) Shulav Aawas Karja 5 years term 10 years term 12 years term Personal Term Loan 5 years term 10 years term Personal Term Loan 5 years term 10 years term Personal Term Loan 5 years term 10 years term 10 years term Personal Overdraft POD-Professional	2.01 to 4.16 1.55 to 2.16 2.19 to 2.80 3.05 to 3.66 1.55 to 2.16 1.55 to 2.16 1.50 2.00 2.55 to 3.66 3.05 to 4.16 3.55 to 4.16
9.1.7 9.2.2 9.2.3 9.2.4 9.2.5 9.3.3 9.3.4 9.4.1 9.4.2 9.4.3 9.5.5 9.5.1 9.5.2 9.5.5 9.5.1 9.5.2 9.5.5 9.5.1 9.5.2	Auto Loan (Electrical Vehicle) Home Loan 5 years term 10 years term 15 years and above term Professional Home Loan Home Loan (Nepalaxmi) Shulav Aawas Karja 5 years term 10 years term 10 years term 20 years term Personal Term Loan 5 years term 10 years term Personal Term Loan 15 years and above term Personal Overdraft POD-Professional POD-Others NBL Professional Loan	2.01 to 4.16 1.55 to 2.16 2.19 to 2.80 3.05 to 3.66 1.55 to 2.16 1.55 to 2.16 1.50 2.00 2.55 to 3.66 3.05 to 4.16 3.55 to 4.16 4.05 to 4.66
9.1.7 9.2.2 9.2.1 9.2.2.3 9.2.4 9.2.5 9.3.1 9.3.2 9.3.3 9.3.4 9.4.1 9.4.2 9.5.5 9.5.1 9.5.2 9.6.1 9.6.2	Auto Loan (Electrical Vehicle) Home Loan 5 years term 10 years term 15 years and above term Professional Home Loan Home Loan (Nepalaxmi) Shulav Aawas Karja 5 years term 10 years term 12 years term 19 years term Personal Term Loan 5 years term 10 years term Personal Term Loan 5 years term Personal Term Loan 5 years term 10 Oyears term Poportory Poporto	2.01 to 4.16 1.55 to 2.16 2.19 to 2.80 3.05 to 3.66 1.55 to 2.16 1.55 to 2.16 1.55 to 2.16 2.00 2.55 to 3.66 3.05 to 4.16 3.55 to 4.16 4.05 to 4.66 3.19 to 4.16
9.1.7 9.2.2 9.2.3 9.2.3 9.3.3 9.3.1 9.3.2 9.3.3 9.3.4 9.4.1 9.4.2 9.4.3 9.5.5 9.5.5 9.5.6 9.6.1 9.6.2	Auto Loan (Electrical Vehicle) Home Loan 5 years term 10 years and above term Professional Home Loan Home Loan (Nepalaxmi) Shulav Aawas Karja 5 years term 10 years term 10 years term 12 years term 15 years term 17 years term 18 years term 19 years term 19 years term 19 years term 10 years term Personal Term Loan 5 years term 10 years term 10 years term Personal Term Loan 5 years term 10 years term 10 years term No years term 10 years term 10 years term 10 years term No years term 10 years term No years term 10 years and above term Personal Overdraft POD-Professional POD-Others NBL Professional Loan Overdraft Term Loan Education Loan	2.01 to 4.16 1.55 to 2.16 2.19 to 2.80 3.05 to 3.66 1.55 to 2.16 1.00 1.25 1.00 2.00 2.55 to 3.66 3.05 to 4.16 3.55 to 4.16 4.05 to 4.66 3.19 to 4.16 1.90 to 4.16
9.1.7.9.2.9.2.9.2.3.9.2.3.9.3.1.9.3.2.9.3.3.4.9.4.1.9.4.2.9.4.3.9.5.1.9.5.2.9.6.1.9.6.2.9.6.2.9.6.1.9.6.2.9.6.2.9.6.1.9.6.2.9.6.1.9.6.2.9.7.1	Auto Loan (Electrical Vehicle) Home Loan 5 years term 10 years term 15 years and above term Professional Home Loan Home Loan (Nepalaxmi) Shulav Aawas Karja 5 years term 10 years term 10 years term 20 years term Personal Term Loan 5 years term 15 years and above term Personal Term Loan 5 years term 10 years term 10 years term Poyears term 10 years term 10 years term 17 years and above term Personal Overdraft POD-Pofessional Overdraft Term Loan Education Loan 5 years term	2.01 to 4.16 1.55 to 2.16 2.19 to 2.80 3.05 to 3.66 1.55 to 2.16 1.55 to 2.16 1.00 1.25 1.50 2.00 2.55 to 3.66 3.05 to 4.16 3.55 to 4.33 3.55 to 4.36 4.05 to 4.66 3.19 to 4.16 1.69 to 2.66
9.1.7 9.2 9.2.1 9.2.2 9.2.3 9.2.4 9.2.5 9.3.1 9.3.2 9.3.4 9.4.1 9.4.2 9.4.3 9.5.5 9.5.1 9.5.2 9.6.6 9.6.1 9.6.7 9.7.1 9.7.2	Auto Loan (Electrical Vehicle) Home Loan 5 years term 10 years term 15 years and above term Professional Home Loan Home Loan (Nepalaxmi) Shulav Aawas Karja 5 years term 10 years term 20 years term 20 years term Personal Term Loan 5 years term 10 years term Personal Term Loan 5 years term 10 years term 10 years term 10 years term Professional POD-Others NBL Professional POD-Others NBL Professional Loan Overdraft Term Loan Education Loan 5 years term 10 years term	2.01 to 4.16 1.55 to 2.16 2.19 to 2.80 3.05 to 3.66 1.55 to 2.16 1.55 to 2.16 1.55 to 2.16 1.50 2.00 2.55 to 3.66 3.05 to 4.16 3.55 to 4.16 4.05 to 4.66 3.19 to 4.16 1.69 to 2.66 1.05 to 1.66 1.55 to 2.16
9.1.7 9.2.2 9.2.1 9.2.2 9.3.3 9.3.4 9.3.1 9.4.2 9.3.3 9.4.4 9.4.1 9.5.5 9.5.2 9.6.6 9.6.1 9.6.2 9.7.2 9.7.2 9.8.3	Auto Loan (Electrical Vehicle) Home Loan 5 years term 10 years term 15 years and above term Professional Home Loan Home Loan (Nepalaxmi) Shulav Aawas Karja 5 years term 10 years term 12 years term 19 years term 19 years term Personal Term Loan 5 years term 10 years term Personal Term Loan 5 years and above term Personal Overdraft POD-Professional POD-Others NBL Professional Loan Overdraft Term Loan Education Loan 5 years term 10 years term	2.01 to 4.16 1.55 to 2.16 2.19 to 2.80 3.05 to 3.66 1.55 to 2.16 1.55 to 2.16 1.00 1.25 1.50 2.00 2.55 to 3.66 3.05 to 4.16 3.55 to 4.33 3.55 to 4.36 4.05 to 4.66 3.19 to 4.16 1.69 to 2.66
9.1.7 9.2.1 9.2.3 9.2.3 9.2.4 9.2.5 9.3.3 9.3.4 9.4.1 9.5.1 9.5.1 9.5.2 9.6.1 9.6.2 9.7.1 9.6.2 9.7.1 9.6.2 9.7.2 9.8.3 9.8.3 9.8.4 9.8.4 9.8.5 9.8.6 9.	Auto Loan (Electrical Vehicle) Home Loan 5 years term 10 years term 15 years and above term Professional Home Loan (Nepalaxmi) Shulav Aawas Karja 5 years term 10 years term 10 years term 20 years term 20 years term Personal Term Loan 5 years term 15 years term 10 years term 10 years term Personal Term Loan 5 years term 10 years term 10 years and above term Personal Overdraft POD-Professional POD-Others NBL Professional Loan Overdraft Term Loan Education Loan 5 years term 10 years term 10 years term	2.01 to 4.16 1.55 to 2.16 2.19 to 2.80 3.05 to 3.66 1.55 to 2.16 1.55 to 2.16 1.00 1.25 1.00 2.00 2.55 to 3.66 3.05 to 4.16 3.55 to 4.16 4.05 to 4.66 3.19 to 4.16 1.69 to 2.66 1.05 to 1.66 1.55 to 2.16
9.1.7 9.2.1 9.2.2.1 9.2.2.3 9.2.4 9.2.5 9.3.3 9.3.4 9.4.1 9.4.1 9.5.5 9.5.1 9.5.2 9.6.1 9.6.2 9.7.1 9.7.2 9.9.9 9.9.9 9.9.9	Auto Loan (Electrical Vehicle) Home Loan 5 years term 10 years term 15 years and above term Professional Home Loan Home Loan (Nepalaxmi) Shulav Aawas Karja 5 years term 10 years term 10 years term 20 years term Personal Term Loan 5 years term 15 years and above term Personal Term Loan 5 years term 16 years term 17 years term 18 years term 19 years term 19 years term 10 years term 15 years and above term Personal Overdraft POD-Professional POD-Otres NBL Professional Loan Overdraft Term Loan Education Loan 5 years term 10 years term Margin Lending NBL Flest Loan Flexi Term Loan	2.01 to 4.16 1.55 to 2.16 2.19 to 2.80 3.05 to 3.66 1.55 to 2.16 1.55 to 2.16 1.00 1.25 1.50 2.00 2.55 to 3.66 3.05 to 4.16 3.55 to 4.16 4.05 to 4.66 3.19 to 4.16 1.69 to 2.66 1.05 to 1.66 1.55 to 2.16 1.05 to 1.66 1.55 to 2.16
9.1.7 9.2.1 9.2.1 9.2.3 9.2.4 9.2.5 9.3.3 9.3.4 9.4.1 9.4.2 9.4.3 9.5.5 9.6.1 9.6.2 9.7.1 9.7.2 9.8 9.9.9 9.9.9 9.9.9	Auto Loan (Electrical Vehicle) Home Loan 5 years term 10 years term 15 years and above term Professional Home Loan Home Loan (Nepalaxmi) Shulav Aawas Karja 5 years term 10 years term 20 years term 20 years term Personal Term Loan 5 years term 10 years term Personal Term Loan 5 years term 10 years term 10 years term 10 years term Professional PoDD-Others NBL Professional PoDD-Others NBL Professional Loan Overdraft Term Loan Education Loan 5 years term 10 years term 10 years term 11 years term 12 years term 13 years term 14 years term 15 years term 16 years term 17 years term 18 years term 19 years term 10 years term	2.01 to 4.16 1.55 to 2.16 2.19 to 2.80 3.05 to 3.66 1.55 to 2.16 1.55 to 2.16 1.55 to 2.16 1.00 1.25 1.50 2.00 2.55 to 3.66 3.05 to 4.16 3.55 to 4.16 4.05 to 4.66 1.69 to 2.66 1.05 to 1.66 1.55 to 2.16 2.05 to 3.66 3.05 to 4.16 3.55 to 5.05 3.05 to 5.05 3.05 to 5.05
9.1.7 9.2.1 9.2.1 9.2.3 9.2.4 9.2.5 9.3.3 9.3.1 9.4.2 9.4.3 9.4.1 9.4.2 9.5 9.5 9.6.1 9.7.2 9.8 9.9 9.9 9.9 9.9 9.9 9.9 9.9	Auto Loan (Electrical Vehicle) Home Loan 5 years term 10 years term 15 years and above term Professional Home Loan Home Loan (Nepalaxmi) Shulav Aawas Karja 5 years term 10 years term 10 years term 20 years term Personal Term Loan 5 years term 10 years term Personal Term Loan 5 years term Personal Term Loan 5 years term 10 years term 10 years term Personal Overdraft POD-Professional POD-Others NBL Professional Loan Overdraft Term Loan 5 years term 10 years term 11 years term 12 years term 13 years term 14 years term 15 years term 16 years term 17 years term 18 years term 19 years term 19 years term 10 year	2.01 to 4.16 1.55 to 2.16 2.19 to 2.80 3.05 to 3.66 1.55 to 2.16 1.55 to 2.16 1.00 1.25 1.50 2.00 2.55 to 3.66 3.05 to 4.16 3.55 to 4.16 4.05 to 4.66 3.19 to 4.66 1.55 to 2.16 1.05 to 2.66 1.05 to 3.66 3.05 to 4.16 3.55 to 4.16 4.05 to 5.06
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SN 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 Karia uppto 12.99	Retail Term Loans (Fixed Rate)			
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	SN	Loan Types	Rate per annum %	
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	1	Home Loan	9.49 to 12.49	
4 Professional Term Loan 10.17 to 12.17 5 Education Loan 9.35 to 10.85	2	Auto Loan	10.85 to 12.85	
5 Education Loan 9.35 to 10.85	3	Personal Term Loan	11.10 to 13.93	
	4	Professional Term Loan	10.17 to 12.17	
6 Sewagrahai Karia unto 12.99	5	Education Loan	9.35 to 10.85	
	6	Sewagrahai Karja	upto 12.99	
7 Ghaderi Karja 10.99 to 12.99	7	Ghaderi Karja	10.99 to 12.99	

- T Ghaderi Karja

 Base Rate (BR) as of Chaitra end 2077: 5.98

 Spread Rate as of Chaitra end 2077: 4.37

 1) 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.