



नेपाल बैंक लिमिटेड
NEPAL BANK LIMITED

Rate of Interest

Effective From 1st kartik 2080

Interest Rate on Deposits

S.N.	Types of Deposit	Rate (%) Per Annum*	Minimum Balance
1	Saving Deposit		NPR
1.1	Normal Saving	4.224	500
1.2	NBL Diamond Saving	4.724	500
1.3	Women Special Saving	4.724	500
1.4	Yuva Bachat Khata	4.724	0
1.5	Santati Saving	4.724	0
1.6	NBL Staff Pension Saving	5.224	0
1.7	Remittance Saving	7.224	0
1.8	NBL Remittance IPO saving	7.224	0
1.9	Investor's Saving	4.724	0
1.10	Senior Citizens Special Saving	4.724	500
1.11	Professional's Saving	4.724	500
1.12	Social Security Saving	4.724 or Negotiable	0
1.13	Pension Payment Saving	5.224	0
1.14	NBL Special Saving	5.224	50,000
1.15	Earthquake Relief Saving	5.224	0
1.16	TU Pension Saving	5.224	0
1.17	NBL Staff Salary Saving	6.224	0
1.18	Staff Salary Saving	6.224	0
1.19	Nari Samman Bachat Khata	5.224	10,000
1.20	Sambandha Bachat Khata	5.224	0
1.21	Nagarik Bachat Khata	5.224	1,000
1.22	Sambriddha Nepal Abhiyan Bachat Khata	5.224	0
1.23	Green Saving Account	5.224	1,000
1.24	Chhori (Beti) Kalyan Bachat Khata	5.224	5000
1.25	Chhori Surakshya Bachat Khata	5.224	0
1.26	Balbalika Bachat Khata	5.224	0
1.27	NBL Shubha Gyan Bachat Khata	4.224	0
1.28	NBL Sahayatri Bachat Khata	4.224	500
1.29	NBL Pioneer Saving Deposit Account	6.224	10,000
2	Fixed Deposit		
2.1	3 Months upto 5 Years (individual) 6 Months upto 5 Years (institutional)		
2.1.1	Individual Fixed Deposit	9.224	25,000
2.1.2	Institutional Fixed Deposit	7.224	25,000
2.1.3	Institutional Fixed Deposit (Bidding)	7.724	25,000
2.2	Remittance Fixed Deposit	10.224	5,000
3	Recurring Deposit	9.224	1,000
4	Samridhha Nari Recurring Deposit	9.224	25,000
5	Employee Welfare Account	5.224	
6	Akchhaya Kosh	7.224 or Negotiable	25000
7	NBL Trust Fund	7.224	0
8	Normal Call Deposit	2.112	100,000
9	FCY Saving Deposit		
9.1	USD	5.75	USD100
9.2	EURO	4	EURO100
9.3	GBP	4.75	GBP100
9.4	JPY	2.4	JPY 100
10	NRN Saving Deposit		
10.1	USD	5.75	USD 1,000
10.3	GBP	4.75	GBP 900
10.3	AUD	5.1	AUD 1600
11	FCY Fixed Deposit (upto 5 Years)		
11.1	USD	7.25	USD500
12	NRN Fixed Deposit (upto 5 Years)		
12.1	USD	7.25	USD 1,000
12.2	GBP	6.25	GBP 900
12.3	AUD	6.6	AUD 1600
13	FCY Call Deposit		
13.1	USD	2.875	USD100

* Payable quarterly

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	Pre/Post shipment (NPR)	1.00 to 2.00
1.2	Pre/Post shipment (USD)	SOFR+ 1.75
2	Import Finance	
2.1	Trust Receipt (NPR)	1.00 to 3.00
2.2	Trust Receipt (NPR)- For Trading	2.00 to 4.00
2.3	Trust Receipt (USD)	SOFR+ 7.00 to 9.00
3	Business Term Loans	
3.1	Industrial	1.75 to 4.25
3.2	Commercial - For Trading	2.50 to 4.00
3.3	Real Estate-Housing Plan	3.00 to 4.00
3.4	Real Estate-Comercial Complex	3.00 to 4.00
3.5	Hire Purchase loan	2.50 to 4.00
4	Working Capital Loans (Hypothecation/Overdraft/Pledge/Demand/RWC/Contract Loan)	
4.1	Industrial Working Capital	1.50 to 4.50

4.2	Commercial Working Capital - For Trading	2.00 to 5.00
4.3	NBL Permanent WC	1.50 to 5.00
5	Special SME Loans	
5.1	Mortgage loan	2.50 to 5.00
5.2	Sajilo Byabasaya Karja	2.00 to 5.00
5.3	Sambriddha Byabasaya Karja	3.25 to 4.25
5.4	Laghu Udhyam karja	2.00 to 5.00
5.5	Anniversary Business Loan	1.26 to 1.75
5.6	85th Anniversary Business Loan	3.00 to 4.50
6	Deprived Sector loan	
6.1	Individual	2.00
6.2	Institutional (Wholesale)- Revolving	2.00
6.3	Institutional (Wholesale)- Term loan	2.00
6.4	Institutional (Retail)- Revolving	2.00
6.5	Institutional (Retail) -Term Loan	2.00
7	Agriculture Loan	2.00
8	Other Loans	
8.1	Gold and Silver loan	4.50
8.2	Loan against first class bank guarantee	2.00 to 3.00
8.3	Loan against FD receipt	Coupon Rate +2.00
8.4	Loan against Government Securities	Coupon Rate +2.00 or 1 year fixed deposit, whichever is higher
8.5	Sahuliyatpurna Karja	2.00
8.6	Entrepreneurship Term Loan-Lumbini	As per MOU
8.7	NBL Com. Agri. & Livestock TL- Karnali	2.00
8.8	NBL Com. Agri. & Livestock WC- Karnali	2.00
8.9	NBL Byebasaye Ji. Rakchya TL- Gandaki	3.00
9	Retail loans	
9.1	Auto Loan	
9.1.1	Private Vehicle 5 years term	3.00 to 4.50
9.1.2	Private Vehicle 7 years term	4.00 to 5.00
9.1.3	Private vehicle business use 5 years term	4.00 to 4.50
9.1.4	Commercial vehicle 3-5 years term	4.00 to 4.50
9.1.5	Auto loan (Nepalaxmi)	3.00 to 4.50
9.1.6	Professional Auto Loan	2.50 to 3.50
9.1.7	Auto Loan (Electrical Vehicle)	1.50 to 3.50
9.2	Home Loan	
9.2.1	5 years term	2.00 to 2.50
9.2.2	10 years term	2.50 to 3.50
9.2.3	Above 10 years term	3.50 to 4.00
9.2.4	Professional Home Loan	2.50 to 3.50
9.2.5	Nepalaxmi Home Loan	2.50 to 3.50
9.3	Shulav Aawas Karja	
9.3.1	10 years term	2.00
9.3.2	Above 10 years term	2.50
9.4	Personal Term Loan	
9.4.1	5 years term	3.00 to 4.00
9.4.2	10 years term	3.50 to 4.50
9.4.3	15 years and above term	4.50 to 5.00
9.5	Personal Overdraft	
9.5.1	POD-Professional	4.00 to 4.50
9.5.2	POD-Others	4.50 to 5.00
9.6	NBL Professional Loan	
9.6.1	Overdraft	4.00 to 4.50
9.6.2	Term Loan	4.00 to 5.00
9.7	Education Loan	
9.7.1	5 years term	2.50 to 3.50
9.7.2	10 years term	3.00 to 4.00
9.8	Margin Lending	2.50 to 5.00
9.9	NBL Flexi Loan	
9.9.1	Flexi Term Loan	4.00 to 5.00
9.9.2	Flexi Overdraft	4.00 to 5.00
9.10	Sewagrahi Karja	upto 5.00
9.11	Ghaderi Karja	4.50
9.12	NBL Pensioner Loan	2.50 to 3.50

Retail Term Loans (Fixed Rate)

S.N.	Loan Types	Rate (%) per annum
1	Home Loan	12.25 to 14.25
2	Auto Loan	12.50 to 13.50
3	Personal Term Loan	13.50 to 14.50
5	Education Loan	12.25
6	Sewagrahai Karja	13.50
7	Ghaderi Karja	13.50

Applicable Base Rate (BR) of last three consecutive months Ending Bhadra 2080 : 9.55% Spread Rate as of Bhadra end 2080 : 3.82

- 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 (In compliance with NRB Directive 2/079)
- 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 loans upto Rs.2 crore limit prescribed in NRB I.Pra direction no. 2 point no. 38 (2) (only on new lending and renewal) shall be BR+2%.

Note: while determining the interest rate on loans and advances, the recent amendment of NRB directive no 15/079, point no 3(7) dated 2080/06/18 shall be duly complied.