

Rate of Interest

Effective From 1st Baishakh 2081

Interest Rate on Deposits

S.N.	Types of Denesit	Rate (%) Per	Minimum
	Types of Deposit	Annum*	Balance
1	Saving Deposit		NPR
	Normal Saving	3.40	500
	NBL Diamond Saving	3.90	500
-	Women Special Saving	3.90	500
1.4		3.90	0
	Santati Saving	3.90	0
1.6	NBLStaff Pension Saving	4.40	0
1.7	Remittance Saving	6.40	0
1.8	NBL Remittance IPO saving	6.40	0
1.9	Investor's Saving	3.90	0
1.10	Senior Citizens Special Saving	3.90	500
1.11	Professional's Saving	3.90	500
1.12	Social Security Saving	3.90 or Negotiable	0
	Pension Payment Saving	4.40	0
	NBL Special Saving	4.40	50,000
	Earthquake Relief Saving	4.40	0
	TU Pension Saving	4.40	0
	NBL Staff Salary Saving	5.40	0
	Staff Salary Saving	5.40	0
	Nari Samman Bachat Khata	4.40	10,000
1.20		4.40	0
1.21		4.40	1,000
1.22		4.40	0
	Green Saving Account	4.40	1,000
	Chhori (Beti) Kalyan Bachat Khata	4.40	5000
	Chhori Surakshya Bachat Khata	4.40	0
\vdash	Balbalika Bachat Khata	4.40	0
	NBL Shubha Gyan Bachat Khata	3.40	0
-	NBL Sahayatri Bachat Khata	3.40	500
1.29	-	5.40	10,000
2	Fixed Deposit	3.40	10,000
	3 Months unto 5 Vegrs (individual)		
2.1	3 Months upto 5 Years (individual) 6 Months upto 5 Years (institutional)		
	6 Months upto 5 Years (institutional)	5.75	25,000
2.1.1	6 Months upto 5 Years (institutional) Individual Fixed Deposit Upto 2 Years	5.75 6.75	25,000 25,000
2.1.1	6 Months upto 5 Years (institutional) Individual Fixed Deposit Upto 2 Years Individual Fixed Deposit Above 2 Years	6.75	25,000
2.1.1 2.1.2 2.1.3	6 Months upto 5 Years (institutional) Individual Fixed Deposit Upto 2 Years Individual Fixed Deposit Above 2 Years Institutional Fixed Deposit	6.75 4.75	25,000 25,000
2.1.1 2.1.2 2.1.3 2.1.3	6 Months upto 5 Years (institutional) Individual Fixed Deposit Upto 2 Years Individual Fixed Deposit Above 2 Years Institutional Fixed Deposit Institutional Fixed Deposit (Bidding)	6.75 4.75 4.75	25,000 25,000 25,000
2.1.1 2.1.2 2.1.3 2.1.3 2.2	6 Months upto 5 Years (institutional) Individual Fixed Deposit Upto 2 Years Individual Fixed Deposit Above 2 Years Institutional Fixed Deposit Institutional Fixed Deposit (Bidding) Remittance Fixed Deposit	6.75 4.75 4.75 7.75	25,000 25,000 25,000 5,000
2.1.1 2.1.2 2.1.3 2.1.3 2.2 3	6 Months upto 5 Years (institutional) Individual Fixed Deposit Upto 2 Years Individual Fixed Deposit Above 2 Years Institutional Fixed Deposit Institutional Fixed Deposit (Bidding) Remittance Fixed Deposit Recurring Deposit	6.75 4.75 4.75 7.75 5.75	25,000 25,000 25,000 5,000 1,000
2.1.1 2.1.2 2.1.3 2.1.3 2.2 3	6 Months upto 5 Years (institutional) Individual Fixed Deposit Upto 2 Years Individual Fixed Deposit Above 2 Years Institutional Fixed Deposit Institutional Fixed Deposit (Bidding) Remittance Fixed Deposit Recurring Deposit Samridhha Nari Recurring Deposit	6.75 4.75 4.75 7.75 5.75 5.75	25,000 25,000 25,000 5,000
2.1.1 2.1.2 2.1.3 2.1.3 2.2 3 4 5	6 Months upto 5 Years (institutional) Individual Fixed Deposit Upto 2 Years Individual Fixed Deposit Above 2 Years Institutional Fixed Deposit Institutional Fixed Deposit (Bidding) Remittance Fixed Deposit Recurring Deposit Samridhha Nari Recurring Deposit Employee Welfare Account	6.75 4.75 4.75 7.75 5.75 5.75 4.40	25,000 25,000 25,000 5,000 1,000 25,000
2.1.1 2.1.2 2.1.3 2.1.3 2.2 3 4 5	6 Months upto 5 Years (institutional) Individual Fixed Deposit Upto 2 Years Individual Fixed Deposit Above 2 Years Institutional Fixed Deposit Institutional Fixed Deposit (Bidding) Remittance Fixed Deposit Recurring Deposit Samridhha Nari Recurring Deposit Employee Welfare Account Akchhaya Kosh	6.75 4.75 4.75 7.75 5.75 5.75 4.40 5.00 or Negotiable	25,000 25,000 25,000 5,000 1,000 25,000
2.1.1 2.1.2 2.1.3 2.1.3 2.2 3 4 5 6	6 Months upto 5 Years (institutional) Individual Fixed Deposit Upto 2 Years Individual Fixed Deposit Above 2 Years Institutional Fixed Deposit Institutional Fixed Deposit (Bidding) Remittance Fixed Deposit Recurring Deposit Samridhha Nari Recurring Deposit Employee Welfare Account Akchhaya Kosh NBL Trust Fund	6.75 4.75 4.75 7.75 5.75 5.75 4.40 5.00 or Negotiable 4.75	25,000 25,000 25,000 5,000 1,000 25,000 25,000
2.1.1 2.1.2 2.1.3 2.1.3 2.2 3 4 5 6 7	6 Months upto 5 Years (institutional) Individual Fixed Deposit Upto 2 Years Individual Fixed Deposit Above 2 Years Institutional Fixed Deposit Institutional Fixed Deposit (Bidding) Remittance Fixed Deposit Recurring Deposit Samridhha Nari Recurring Deposit Employee Welfare Account Akchhaya Kosh NBL Trust Fund Normal Call Deposit	6.75 4.75 4.75 7.75 5.75 5.75 4.40 5.00 or Negotiable	25,000 25,000 25,000 5,000 1,000 25,000
2.1.1 2.1.2 2.1.3 2.1.3 2.2 3 4 5 6 7 8	6 Months upto 5 Years (institutional) Individual Fixed Deposit Upto 2 Years Individual Fixed Deposit Above 2 Years Institutional Fixed Deposit Institutional Fixed Deposit (Bidding) Remittance Fixed Deposit Recurring Deposit Samridhha Nari Recurring Deposit Employee Welfare Account Akchhaya Kosh NBL Trust Fund Normal Call Deposit FCY Saving Deposit	6.75 4.75 4.75 7.75 5.75 5.75 4.40 5.00 or Negotiable 4.75 1.70	25,000 25,000 25,000 5,000 1,000 25,000 25000 0 100,000
2.1.1 2.1.2 2.1.3 2.1.3 2.2 3 4 5 6 7 8 9 9.1	6 Months upto 5 Years (institutional) Individual Fixed Deposit Upto 2 Years Individual Fixed Deposit Above 2 Years Institutional Fixed Deposit Institutional Fixed Deposit (Bidding) Remittance Fixed Deposit Recurring Deposit Samridhha Nari Recurring Deposit Employee Welfare Account Akchhaya Kosh NBL Trust Fund Normal Call Deposit FCY Saving Deposit USD	6.75 4.75 4.75 7.75 5.75 5.75 4.40 5.00 or Negotiable 4.75 1.70	25,000 25,000 25,000 5,000 1,000 25,000 25000 0 100,000
2.1.1 2.1.2 2.1.3 2.1.3 3 4 5 6 7 8 9 9.1	6 Months upto 5 Years (institutional) Individual Fixed Deposit Upto 2 Years Individual Fixed Deposit Above 2 Years Institutional Fixed Deposit Institutional Fixed Deposit (Bidding) Remittance Fixed Deposit Recurring Deposit Samridhha Nari Recurring Deposit Employee Welfare Account Akchhaya Kosh NBL Trust Fund Normal Call Deposit FCY Saving Deposit USD EURO	6.75 4.75 4.75 7.75 5.75 5.75 4.40 5.00 or Negotiable 4.75 1.70	25,000 25,000 25,000 5,000 1,000 25,000 25,000 0 100,000 USD100 EURO100
2.1.1 2.1.2 2.1.3 2.1.3 4 5 6 7 8 9 9.1 9.2 9.3	6 Months upto 5 Years (institutional) Individual Fixed Deposit Upto 2 Years Individual Fixed Deposit Above 2 Years Institutional Fixed Deposit Institutional Fixed Deposit (Bidding) Remittance Fixed Deposit Recurring Deposit Samridhha Nari Recurring Deposit Employee Welfare Account Akchhaya Kosh NBL Trust Fund Normal Call Deposit FCY Saving Deposit USD EURO GBP	6.75 4.75 7.75 5.75 5.75 4.40 5.00 or Negotiable 4.75 1.70 3.00 1.00 1.50	25,000 25,000 25,000 5,000 1,000 25,000 0 100,000 USD100 EURO100 GBP100
2.1.1 2.1.2 2.1.3 2.1.3 4 5 6 7 8 9 9.1 9.2 9.3	6 Months upto 5 Years (institutional) Individual Fixed Deposit Upto 2 Years Individual Fixed Deposit Above 2 Years Institutional Fixed Deposit Institutional Fixed Deposit (Bidding) Remittance Fixed Deposit Recurring Deposit Samridhha Nari Recurring Deposit Employee Welfare Account Akchhaya Kosh NBL Trust Fund Normal Call Deposit FCY Saving Deposit USD EURO GBP JPY	6.75 4.75 4.75 7.75 5.75 5.75 4.40 5.00 or Negotiable 4.75 1.70	25,000 25,000 25,000 5,000 1,000 25,000 25,000 0 100,000 USD100 EURO100
2.1.1 2.1.2 2.1.3 2.1.3 4 5 6 7 8 9 9.1 9.2 9.3 9.4	6 Months upto 5 Years (institutional) Individual Fixed Deposit Upto 2 Years Individual Fixed Deposit Above 2 Years Institutional Fixed Deposit Institutional Fixed Deposit (Bidding) Remittance Fixed Deposit Recurring Deposit Samridhha Nari Recurring Deposit Employee Welfare Account Akchhaya Kosh NBL Trust Fund Normal Call Deposit FCY Saving Deposit USD EURO GBP JPY NRN Saving Deposit	6.75 4.75 4.75 7.75 5.75 5.75 4.40 5.00 or Negotiable 4.75 1.70 3.00 1.00 1.50 0.50	25,000 25,000 25,000 1,000 25,000 25,000 0 100,000 USD100 EURO100 GBP100 JPY 100
2.1.1 2.1.2 2.1.3 2.1.3 2.2 3 4 5 6 7 8 9 9.1 9.2 9.3 9.4 10	Individual Fixed Deposit Upto 2 Years Individual Fixed Deposit Upto 2 Years Individual Fixed Deposit Above 2 Years Institutional Fixed Deposit Institutional Fixed Deposit (Bidding) Remittance Fixed Deposit Recurring Deposit Samridhha Nari Recurring Deposit Employee Welfare Account Akchhaya Kosh NBL Trust Fund Normal Call Deposit FCY Saving Deposit USD EURO GBP JPY NRN Saving Deposit USD	6.75 4.75 4.75 7.75 5.75 5.75 4.40 5.00 or Negotiable 4.75 1.70 3.00 1.00 1.50 0.50	25,000 25,000 25,000 5,000 1,000 25,000 0 100,000 USD100 EURO100 GBP100 JPY 100
2.1.1 2.1.2 2.1.3 2.1.3 3 4 5 6 7 8 9 9.1 9.2 9.3 9.4 10 10.1 10.3	6 Months upto 5 Years (institutional) Individual Fixed Deposit Upto 2 Years Individual Fixed Deposit Above 2 Years Institutional Fixed Deposit Institutional Fixed Deposit (Bidding) Remittance Fixed Deposit Recurring Deposit Samridhha Nari Recurring Deposit Employee Welfare Account Akchhaya Kosh NBL Trust Fund Normal Call Deposit FCY Saving Deposit USD EURO GBP JPY NRN Saving Deposit USD GBP	6.75 4.75 4.75 7.75 5.75 5.75 4.40 5.00 or Negotiable 4.75 1.70 3.00 1.00 1.50 0.50	25,000 25,000 25,000 5,000 1,000 25,000 0 100,000 USD100 EURO100 GBP100 JPY 100 USD 1,000 GBP 900
2.1.1 2.1.2 2.1.3 2.1.3 2.2 3 4 5 6 7 8 9 9.1 9.2 9.3 9.4 10 10.1 10.3 10.3	Individual Fixed Deposit Upto 2 Years Individual Fixed Deposit Upto 2 Years Individual Fixed Deposit Above 2 Years Institutional Fixed Deposit Institutional Fixed Deposit (Bidding) Remittance Fixed Deposit Recurring Deposit Samridhha Nari Recurring Deposit Employee Welfare Account Akchhaya Kosh NBL Trust Fund Normal Call Deposit FCY Saving Deposit USD EURO GBP JPY NRN Saving Deposit USD GBP AUD	6.75 4.75 4.75 7.75 5.75 5.75 4.40 5.00 or Negotiable 4.75 1.70 3.00 1.00 1.50 0.50	25,000 25,000 25,000 5,000 1,000 25,000 0 100,000 USD100 EURO100 GBP100 JPY 100
2.1.1 2.1.2 2.1.3 2.1.3 2.2 3 4 5 6 7 8 9 9.1 9.2 9.3 9.4 10 10.1 10.3 10.3 11	Individual Fixed Deposit Upto 2 Years Individual Fixed Deposit Upto 2 Years Individual Fixed Deposit Above 2 Years Institutional Fixed Deposit (Bidding) Remittance Fixed Deposit Recurring Deposit Samridhha Nari Recurring Deposit Employee Welfare Account Akchhaya Kosh NBL Trust Fund Normal Call Deposit FCY Saving Deposit USD EURO GBP JPY NRN Saving Deposit USD GBP AUD FCY Fixed Deposit (upto 5 Years)	6.75 4.75 4.75 7.75 5.75 5.75 4.40 5.00 or Negotiable 4.75 1.70 3.00 1.00 1.50 0.50 3.00 1.50 2.00	25,000 25,000 25,000 5,000 1,000 25,000 25,000 0 100,000 USD100 EURO100 GBP100 JPY 100 USD 1,000 GBP 900 AUD 1600
2.1.1 2.1.2 2.1.3 2.2 3 4 5 6 7 8 9 9.1 9.2 9.3 9.4 10 10.1 10.3 11.1	Individual Fixed Deposit Upto 2 Years Individual Fixed Deposit Upto 2 Years Individual Fixed Deposit Above 2 Years Institutional Fixed Deposit (Bidding) Remittance Fixed Deposit Recurring Deposit Samridhha Nari Recurring Deposit Employee Welfare Account Akchhaya Kosh NBL Trust Fund Normal Call Deposit FCY Saving Deposit USD EURO GBP JPY NRN Saving Deposit USD GBP AUD FCY Fixed Deposit (upto 5 Years) USD	6.75 4.75 4.75 7.75 5.75 5.75 4.40 5.00 or Negotiable 4.75 1.70 3.00 1.00 1.50 0.50	25,000 25,000 25,000 5,000 1,000 25,000 0 100,000 USD100 EURO100 GBP100 JPY 100 USD 1,000 GBP 900
2.1.1 2.1.2 2.1.3 2.1.3 4 5 6 7 8 9 9.1 9.2 9.3 9.4 10 10.1 10.3 11.1 12	Individual Fixed Deposit Upto 2 Years Individual Fixed Deposit Upto 2 Years Individual Fixed Deposit Above 2 Years Institutional Fixed Deposit (Bidding) Remittance Fixed Deposit Recurring Deposit Samridhha Nari Recurring Deposit Employee Welfare Account Akchhaya Kosh NBL Trust Fund Normal Call Deposit FCY Saving Deposit USD EURO GBP JPY NRN Saving Deposit USD GBP AUD FCY Fixed Deposit (upto 5 Years) USD NRN Fixed Deposit (upto 5 Years)	6.75 4.75 4.75 7.75 5.75 5.75 4.40 5.00 or Negotiable 4.75 1.70 3.00 1.00 1.50 0.50 3.00 4.50 4.50	25,000 25,000 25,000 5,000 1,000 25,000 0 100,000 USD100 EURO100 GBP100 JPY 100 USD 1,000 GBP 900 AUD 1600 USD500
2.1.1 2.1.2 2.1.3 2.1.3 4 5 6 7 8 9 9.1 9.2 9.3 9.4 10 10.1 10.3 11.1 12.1	Individual Fixed Deposit Upto 2 Years Individual Fixed Deposit Upto 2 Years Individual Fixed Deposit Above 2 Years Institutional Fixed Deposit (Bidding) Remittance Fixed Deposit Recurring Deposit Samridhha Nari Recurring Deposit Employee Welfare Account Akchhaya Kosh NBL Trust Fund Normal Call Deposit FCY Saving Deposit USD EURO GBP JPY NRN Saving Deposit USD GBP AUD FCY Fixed Deposit (upto 5 Years) USD NRN Fixed Deposit (upto 5 Years) USD	6.75 4.75 4.75 7.75 5.75 5.75 4.40 5.00 or Negotiable 4.75 1.70 3.00 1.00 1.50 0.50 3.00 4.50 4.50	25,000 25,000 25,000 1,000 1,000 25,000 0 100,000 USD100 EURO100 GBP100 JPY 100 USD 1,000 GBP 900 AUD 1600 USD 1,000
2.1.1 2.1.2 2.1.3 2.1.3 2.1.3 4 5 6 7 8 9 9.1 9.2 9.3 9.4 10 10.1 10.3 10.3 11 11.1 12 12.1 12.2	Individual Fixed Deposit Upto 2 Years Individual Fixed Deposit Upto 2 Years Individual Fixed Deposit Above 2 Years Institutional Fixed Deposit (Bidding) Remittance Fixed Deposit Recurring Deposit Samridhha Nari Recurring Deposit Employee Welfare Account Akchhaya Kosh NBL Trust Fund Normal Call Deposit FCY Saving Deposit USD EURO GBP JPY NRN Saving Deposit USD GBP AUD FCY Fixed Deposit (upto 5 Years) USD GBP ORD GBP USD GBP ORD GBP NRN Fixed Deposit (upto 5 Years) USD GBP	6.75 4.75 4.75 7.75 5.75 5.75 4.40 5.00 or Negotiable 4.75 1.70 3.00 1.00 1.50 0.50 3.00 4.50 4.50 4.50 3.50	25,000 25,000 25,000 1,000 1,000 25,000 0 100,000 USD100 EURO100 GBP100 JPY 100 USD 1,000 GBP 900 AUD 1600 USD 1,000 GBP 900 GBP 900
2.1.1 2.1.2 2.1.3 2.1.3 2.2 3 4 5 6 7 8 9 9.1 9.2 9.3 9.4 10 10.1 10.3 10.3 11.1 12.2 12.1 12.2 12.3	Individual Fixed Deposit Upto 2 Years Individual Fixed Deposit Upto 2 Years Individual Fixed Deposit Above 2 Years Institutional Fixed Deposit (Bidding) Remittance Fixed Deposit Recurring Deposit Samridhha Nari Recurring Deposit Employee Welfare Account Akchhaya Kosh NBL Trust Fund Normal Call Deposit FCY Saving Deposit USD EURO GBP JPY NRN Saving Deposit USD GBP AUD FCY Fixed Deposit (upto 5 Years) USD GBP AUD	6.75 4.75 4.75 7.75 5.75 5.75 4.40 5.00 or Negotiable 4.75 1.70 3.00 1.00 1.50 0.50 3.00 4.50 4.50	25,000 25,000 25,000 1,000 1,000 25,000 0 100,000 USD100 EURO100 GBP100 JPY 100 USD 1,000 GBP 900 AUD 1600 USD 1,000
2.1.1 2.1.2 2.1.3 2.1.3 2.1.3 4 5 6 7 8 9 9.1 9.2 9.3 9.4 10 10.1 10.3 10.3 11 11.1 12 12.1 12.2	Individual Fixed Deposit Upto 2 Years Individual Fixed Deposit Upto 2 Years Individual Fixed Deposit Above 2 Years Institutional Fixed Deposit (Bidding) Remittance Fixed Deposit Recurring Deposit Samridhha Nari Recurring Deposit Employee Welfare Account Akchhaya Kosh NBL Trust Fund Normal Call Deposit FCY Saving Deposit USD EURO GBP JPY NRN Saving Deposit USD GBP AUD FCY Fixed Deposit (upto 5 Years) USD GBP ORD GBP USD GBP ORD GBP NRN Fixed Deposit (upto 5 Years) USD GBP	6.75 4.75 4.75 7.75 5.75 5.75 4.40 5.00 or Negotiable 4.75 1.70 3.00 1.00 1.50 0.50 3.00 4.50 4.50 4.50 3.50	25,000 25,000 25,000 1,000 1,000 25,000 0 100,000 USD100 EURO100 GBP100 JPY 100 USD 1,000 GBP 900 AUD 1600 USD 1,000 GBP 900 GBP 900

Interest Rate on Loans and Advances

*Payable Quarterly

S.N.	Types of Loans and Advances	Premium Rate (%) per annum over Base Rate (BR)
1	Export Finance	
1.1	Pre/Post shipment (NPR)	Upto 2.00
1.2	Pre/Post shipment (USD)	SOFR+ Upto 1.75
1.3	Loan Against Bills Collection	Upto 2.00
2	Import Finance	
2.1	Trust Receipt (NPR)	Upto 2.50
2.2	Trust Receipt (NPR)- For Trading	Upto 3.25
2.3	Trust Receipt (USD)	SOFR+ Upto 6.00
3	Business Term Loans	
3.1	Industrial	Upto 4.25
3.2	Commercial - For Trading	Upto 4.00
3.3	Real Estate-Housing Plan	Upto 4.00
3.4	Real Estate-Comercial Complex	Upto 4.00
3.5	Hire Purchase loan	Upto 4.00
4	Working Capital Loans	
	(Hypothecation/Overdraft/Pledge/Demand/RWC/LBC/Contract Loan)	
4.1	Industrial Working Capital	Upto 4.50

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Special SME Loans	4.2	Commercial Working Capital - For Trading	Upto 5.00
1.5.1 Mortgage loan	4.3		Upto 5.00
5.2 Sajilo Byabasaya Karja Upto 4.25 5.3 Sambriddha Byabasaya Karja Upto 5.00 5.4 Laghu Udhyam karja Upto 5.00 5.5 Anniversary Business Loan Upto 3.50 6 Deprived Sector loan Upto 4.50 6.1 Individual Upto 2 6.2 Institutional (Wholesale)- Term Ioan Upto 2 6.3 Institutional (Retail) Ferm Loan Upto 2 6.4 Institutional (Retail) Ferm Loan Upto 2 6.5 Institutional (Retail) Ferm Loan Upto 2 6.6 Subject to Coupen Rate Upto 2.00 6.7 Agriculture Loan Upto 2 8 Other Loans Upto 2 8.6 Isstitutional (Retail) Ferm Loan Upto 2 8.7 Ala Can against For Peccipt Coupen Rate + Upto 2.00 8.8 Loan against For Secretary Coupen Rate + Upto 2.00 8.9 Sabuliyatpurna Karja Upto 2 8.6 Entrepreneurship Term Loan-Lumbini As per MOU 8.7 NBL Gom. Agri. & Livestock WC. Karnali	5	Special SME Loans	
5.3 Sambriddha Byabasaya Karja Upto 4.25 5.4 Laghu Udhyam karja Upto 5.00 5.5 Anniversary Business Loan Upto 4.50 6.0 Deprived Sector Ioan Upto 4.50 6.1 Individual Upto 2 6.2 Institutional (Wholesale)- Term Ioan Upto 2 6.4 Institutional (Retail)- Ferm Loan Upto 2 6.5 Institutional (Retail)- Term Loan Upto 2 8.5 Alaticuture Loan Upto 2 8.6 Other Loans Upto 2.00 8.1 Gold and Silver loan Upto 4.5 8.2 Loan against First class bank guarantee Upto 4.5 8.2 Loan against Government Securities Coupon Rate + Upto 2.00 8.4 Loan against Government Securities Coupon Rate + Upto 2.00 8.5 Sahuliyatpurna Karja Upto 2.0 8.7 <	5.1	Mortgage loan	Upto 5.00
1.5.4 Laghu Udhyam karja Upto 5.00	5.2	Sajilo Byabasaya Karja	Upto 5.00
5.5 Anniversary Business Loan Upto 3.50 5.6 85th Anniversary Business Loan Upto 4.50 6.1 Individual Upto 2 6.2 Institutional (Wholesale)- Revolving Upto 2 6.3 Institutional (Retail)- Revolving Upto 2 6.4 Institutional (Retail)- Term Loan Upto 2 6.5 Institutional (Retail)- Term Loan Upto 2 6.5 Institutional (Retail)- Term Loan Upto 2 7 Agriculture Loan Upto 2 8.0 Other Loans Upto 2.0 8.1 Gold and Silver loan Upto 4.5 8.2 Loan against First class bank guarantee Upto 3.00 8.2 Loan against Government Securities Coupon Rate + Upto 2.00 8.3 Loan against Government Securities Coupon Rate + Upto 2.00 or 1 year fixed deposit, whichever is higher 8.5 Sahuliyatpurna Karja Upto 2 8.5 Sahuliyatpurna Karja Upto 2 8.7 NBL Com. Agri. & Livestock Tr. Karnali Upto 2 8.8 NBL Com. Agri. & Livestock WC- Karnali <	5.3	Sambriddha Byabasaya Karja	Upto 4.25
5.6 85th Anniversary Business Loan Upto 4.50 6 Deprived Sector loan Upto 2 6.1 Individual Upto 2 6.2 Institutional (Wholesale)- Term Ioan Upto 2 6.3 Institutional (Retail)- Revolving Upto 2 6.5 Institutional (Retail)- Term Loan Upto 2 6.5 Institutional (Retail)- Term Loan Upto 2 7 Agriculture Loan Upto 2 8.0 Other Loans Upto 3.00 8.1 Gold and Silver loan Upto 4.5 8.2 Loan against FD receipt Coupon Rate + Upto 2.00 8.4 Loan against Government Securities Coupon Rate + Upto 2.00 or 1 year fixed deposit, whichever is higher fixed deposit, whichever is	5.4	Laghu Udhyam karja	Upto 5.00
Deprived Sector loan	5.5	Anniversary Business Loan	Upto 3.50
6.1 Individual Upto 2 6.2 Institutional (Wholesale)- Revolving Upto 2 6.3 Institutional (Retail)- Revolving Upto 2 6.4 Institutional (Retail)- Term Loan Upto 2 6.5 Institutional (Retail)- Term Loan Upto 2 6.6 Institutional (Retail)- Term Loan Upto 2 7 Agriculture Loan Upto 2 8.0 Other Loans Upto 3.00 8.1 Gold and Silver loan Upto 3.00 8.2 Loan against first class bank guarantee Upto 3.00 8.3 Loan against Government Securities Coupon Rate + Upto 2.00 or 1 year fixed deposit, whichever is higher 8.5 Sabuliyatpuran Karja Upto 2 8.6 Entreprencurship Term Loan-Lumbini As per MOU 8.7 NBL Com. Agri. & Livestock W Karnali Upto 2 8.9 NBL Byebasyae Ji. Rakchya TL- Gandaki Upto 2 9.1 NBL Byebasyae Ji. Rakchya TL- Gandaki Upto 3 9.1 Auto Loan Upto 4.50 9.1.1 Private Vehicle 5 years term Upto 4.50 9.1.2 Private Vehicle 5 years term Upto 4.50 9.1.3 Private Vehicle 3-5 years term Upto 4.50 9.1.4 Commercial vehicle 3-5 years term Upto 4.50	5.6	<u>-</u>	Upto 4.50
Description Composition Composition	6		
6.3. Institutional (Wholesale)- Term Ioan Upto 2 6.4. Institutional (Retail)- Revolving Upto 2 6.5. Institutional (Retail)- Term Loan Upto 2 7. Agriculture Loan Upto 2 8. Other Loans Upto 2 8. Gold and Silver loan Upto 3.00 8.2. Loan against first class bank guarantee Upto 3.00 8.3. Loan against Government Securities Coupon Rate + Upto 2.00 or 1 year fixed deposit, whichever is higher 8.5. Sahuliyatpurna Karja Upto 2 8.6. Entrepreneurship Term Loan-Lumbini As per MOU 8.7. NBL Com. Agri. & Livestock TL- Karnali Upto 2 8.8. NBL Com. Agri. & Livestock WC- Karnali Upto 2 8.8. NBL Syebasaye Ji. Rakchya TL- Gandaki Upto 3 9. Retail loans Upto 4.50 9.1. Private Vehicle 5 years term Upto 4.50 9.1.2 Private Vehicle 5 years term Upto 4.50 9.1.3 Private Vehicle 5 years term Upto 4.50 9.1.4 Commercial vehicle 3-5 years term Upto 4.50 9.1.5 Auto loan (Repalaxmi) Upto 3.50 9.1.6 Professional Auto Loan Upto 3.50 9.2. Home Loan Upto 3.50 <	6.1	Individual	-
6.4 Institutional (Retail) - Revolving	6.2	Institutional (Wholesale)- Revolving	*
6.5 Institutional (Retail) -Term Loan	6.3	<u> </u>	-
Other Loans	6.4	· · · · · · · · · · · · · · · · · · ·	-
8	6.5		Upto 2
8.1 Gold and Silver loan Upto 4.5 8.2 Loan against First class bank guarantee Upto 3.00 8.3 Loan against FD receipt Coupon Rate + Upto 2.00 or 1 year fixed deposit, whichever is higher 8.4 Loan against Government Securities Coupon Rate + Upto 2.00 or 1 year fixed deposit, whichever is higher 8.5 Sahulyatpurna Karja Upto 2 8.6 Entrepreneurship Term Loan-Lumbini As per MOU 8.7 NBL Com. Agri. & Livestock WC- Karnali Upto 2 8.8 NBL Com. Agri. & Livestock WC- Karnali Upto 2 8.9 NBL Byebasaye Ji. Rakchya TL- Gandaki Upto 3 9 Retail Ioans Upto 3 9.1 Private Vehicle 5 years term Upto 4.50 9.1.1 Private Vehicle 7 years term Upto 4.50 9.1.2 Private Vehicle 9 years term Upto 4.50 9.1.3 Private Vehicle 9.5 years term Upto 4.50 9.1.4 Commercial vehicle 3-5 years term Upto 4.50 9.1.5 Auto Ioan (Nepalaxmi) Upto 4.50 9.1.6 Professional Auto Loan Upto 3.50	\vdash		Upto 2
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Retail Term Loans (Fixed Rate)

S.N.	Tenure	Rate (%) per annum
1	Home Loan	Upto 14.25
2	Auto Loan	Upto 13.50
3	Personal Term Loan	Upto 14.50
5	Education Loan	Upto 12.25
6	Sewagrahai Karja	Upto 13.5
7	Ghaderi Karja	Upto 13.5

Business Term Loans (Fixed Rate)

S.N.	Tenure	Rate (%) per annum
1	Upto 10 Years	Upto 13.50
2	Above 10 Years	Upto 14.00

Average Base Rate (BR) of last three consective months Ending Falgun 2080 : 8.27% Spread Rate as of Falgun end 2080 : 3.97

- 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.