

## Rate of Interest

Effective From 1st Jestha 2081

#### **Interest Rate on Deposits**

| 1.   Saving Deposit  |                        | Rate (%) Per   | 3.54.4                                |
|--|------------------------|--|---------------------------------------|
| 1.1   Normal Saving  | Types of Deposit       |  | Minimum Balance                       |
| 1.1   NBL Diamond Saving   | Saving Deposit         |  | NPR                                   |
| 1.3   Women Special Saving   | Normal Saving          | 3.65   | 500                                   |
| 1.4   Yava Bachat Khata  | NBL Diamond Saving     | 4.15   | 500                                   |
| 1.5   Santati Saving   | Women Special Saving   | 4.15   | 500                                   |
| 1.5   Santati Saving   |                        | 4.15   | 0                                     |
| 1.6   NBLStaff Pension Saving  | Santati Saving         | 4.15   | 0                                     |
| 1.7   Remittance IPO saving  |                        |  | 0                                     |
| 1.8   NBL Remittance IPO saving  |                        |  | 0                                     |
| 1.9   Investor's Saving  |                        |  | 0                                     |
| 1.10   Senior Citizens Special Saving  |                        | 4.15   | 0                                     |
| 1.11   Professional's Saving   |                        | 4.15   | 500                                   |
| 1.12   Social Security Saving  |                        | 4.15   | 500                                   |
| 1.13   Pension Payment Saving  | -                      |  | 0                                     |
| 1.14   NBL Special Saving  | Pension Payment Saving |  | 0                                     |
| 1.15   Earthquake Relief Saving  |                        |  | 1,000                                 |
| 1.16   TU Pension Saving   |                        |  |                                       |
| 1.17   NBL Staff Salary Saving   5.65   0  |                        |  | 0                                     |
| 1.18   Staff Salary Saving   |                        |  | 0                                     |
| 1.19   | <u> </u>               |  |                                       |
| 1.20   Sambandha Bachat Khata  | <u> </u>               |  | <u> </u>                              |
| 1.21   Nagarik Bachat Khata  |                        |  | · · · · · · · · · · · · · · · · · · · |
| 1.22         Sambriddha Nepal Abhiyan Bachat Khata         4.65         0           1.23         Green Saving Account         4.65         1,000           1.24         Chhori (Beti) Kalyan Bachat Khata         4.65         5000           1.25         Chhori Surakshya Bachat Khata         4.65         0           1.26         Balbalika Bachat Khata         4.65         0           1.27         NBL Shubha Gyan Bachat Khata         3.65         0           1.28         NBL Pioneer Saving Deposit Account         5.65         10,000           29         Pixed Deposit         5.65         10,000           21         3 Months upto 5 Years (individual)<br>6 Months upto 5 Years (institutional)         6         6.65         10,000           2.1.1         Individual Fixed Deposit Upto 2 Years         5.75         25,000         2.1.2           2.1.2         Individual Fixed Deposit (Bidding)         4.75         25,000           2.1.3         Institutional Fixed Deposit (Bidding)         4.75         25,000           2.1.3         Institutional Fixed Deposit         7.75         5,000           2.1.3         Institutional Fixed Deposit         5.75         1,000           3.         Recurring Deposit         5.75         1,00  |                        | -  |                                       |
| 1.23   Green Saving Account   4.65   1,000     1.24   Chhori (Beti) Kalyan Bachat Khata   4.65   5000     1.25   Chhori Surakshya Bachat Khata   4.65   0     1.26   Balbalika Bachat Khata   4.65   0     1.27   NBL Shubha Gyan Bachat Khata   3.65   0     1.28   NBL Sahayatri Bachat Khata   3.65   500     1.29   NBL Pioneer Saving Deposit Account   5.65   10,000     2   Fixed Deposit   5.65   10,000     2   Fixed Deposit   5.65   10,000     3   Months upto 5 Years (individual)   6   Months upto 5 Years (individual)   6   Months upto 5 Years (institutional)     2.1.1   Individual Fixed Deposit Upto 2 Years   6.75   25,000     2.1.2   Individual Fixed Deposit (Bidding)   4.75   25,000     2.1.3   Institutional Fixed Deposit   4.75   25,000     2.1.4   Samridha Nari Recurring Deposit   5.75   25,000     4   Samridha Nari Recurring Deposit   5.75   25,000     5   Employee Welfare Account   4.65   4.65     6   Akchhaya Kosh   5.00 or Negotiable   25000     8   Normal Call Deposit   1.825   100,000     9   FCY Saving Deposit   1.825   100,000     9   FCY Saving Deposit   1.50   GBP100     9.1   USD   3.00   USD100     9.2   EURO   1.00   EURO100     9.3   GBP   1.50   GBP100     10.1   USD   3.00   USD 1,000     10.3   AUD   2.00   AUD 1600     10.4   USD   3.50   GBP 900     10.5   NRN Saving Deposit (upto 5 Years)     11.1   USD   4.50   USD 500     12.2   GBP   3.50   GBP 900     12.3   AUD   4.00   AUD 1600     13   FCY Call Deposit   4.00   AUD 1600     14   FCY Call Deposit   4.00   AUD 1600     15   FCY Call Deposit   4.00   AUD 1600     16   FCY Call Deposit   4.00   AUD 1600     17   FCY Call Deposit   4.00   AUD 1600     18   FCY Call Deposit   4.00   AUD 1600     19   FCY Call Deposit   4.00   AUD 1600     10   FCY Call Deposit   4.00   AUD 1600   |                        |  |                                       |
| 1.24   Chhori (Beti) Kalyan Bachat Khata   |                        |  |                                       |
| 1.25   Chhori Surakshya Bachat Khata   4.65   0     1.26   Balbalika Bachat Khata   4.65   0     1.27   NBL Shubha Gyan Bachat Khata   3.65   500     1.28   NBL Sahayatri Bachat Khata   3.65   500     1.29   NBL Pioneer Saving Deposit Account   5.65   10,000     2   Fixed Deposit   3   Months upto 5 Years (individual)   6   Months upto 5 Years (individual)   6   Months upto 5 Years (institutional)     2.1.1   Individual Fixed Deposit Upto 2 Years   6.75   25,000     2.1.2   Individual Fixed Deposit Above 2 Years   6.75   25,000     2.1.3   Institutional Fixed Deposit (Bidding)   4.75   25,000     2.1.4   Samridhha Nari Recurring Deposit   5.75   1,000     3   Recurring Deposit   5.75   25,000     4   Samridhha Nari Recurring Deposit   5.75   25,000     5   Employee Welfare Account   4.65       6   Akchhaya Kosh   Sou or Negotiable   25000     7   NBL Trust Fund   4.75   0     8   Normal Call Deposit   1.825   100,000     9   FCY Saving Deposit   9.1   USD   3.00   USD100     9.2   EURO   1.00   EURO100     9.3   GBP   1.50   GBP100     9.4   JPY   0.50   JPY 100     10   NRN Saving Deposit   1.50   GBP100     10.3   GBP   1.50   GBP900     10.3   AUD   2.00   AUD 1600     11   FCY Fixed Deposit (upto 5 Years)   11.1   USD   4.50   USD 1,000     12   USD   4.50   USD 1,000     13   FCY Call Deposit   4.00   AUD 1600     14   FCY Call Deposit   5 Years   4.50   USD 1,000     15   FCY Call Deposit   4.00   AUD 1600     16   FCY Call Deposit   4.00   AUD 1600     17   FCY Call Deposit   4.00   AUD 1600     18   FCY Call Deposit   4.00   AUD 1600     19   FCY Call Deposit   4.00   AUD 1600     10   FCY Call Deposit   4.00   AUD 1600     11   FCY Call Deposit   4.00   AUD 1600     12   FCY Call Deposit   4.00   AUD 1600     13   FCY Call Deposit   4.00   AUD 1600     14   FCY Call Deposit   4.00   AUD 1600     15   FCY Call Deposit   4.00   AUD 1600     16   FCY Call Deposit   4.00   AUD 1600     17   FCY Call Deposit   4.00   AUD 1600     18   FCY Call Deposit   4.00   AUD 1600     18   FCY Call Deposit   4.00   A |                        |  |                                       |
| 1.26   Balbalika Bachat Khata   4.65   0     1.27   NBL Shubha Gyan Bachat Khata   3.65   0     1.28   NBL Sahayatri Bachat Khata   3.65   500     1.29   NBL Pioneer Saving Deposit Account   5.65   10,000     2   Fixed Deposit   2     3   Months upto 5 Years (individual)   6   Months upto 5 Years (institutional)     2.1.1   Individual Fixed Deposit Upto 2 Years   5.75   25,000     2.1.2   Individual Fixed Deposit Above 2 Years   6.75   25,000     2.1.3   Institutional Fixed Deposit (Bidding)   4.75   25,000     2.1.4   Institutional Fixed Deposit (Bidding)   4.75   25,000     2.1.3   Institutional Fixed Deposit (Bidding)   4.75   25,000     3   Recurring Deposit   5.75   1,000     4   Samridhha Nari Recurring Deposit   5.75   25,000     5   Employee Welfare Account   4.65     6   Akchhaya Kosh   5.00 or Negotiable   25000     6   Akchhaya Kosh   1.825   100,000     7   NBL Trust Fund   4.75   0     8   Normal Call Deposit   1.825   100,000     9   FCY Saving Deposit   9.1   USD   3.00   USD100     9.2   EURO   1.00   EURO100     9.3   GBP   1.50   GBP100     9.4   JPY   0.50   JPY 100     10   NRN Saving Deposit   1.50   GBP100     10   NRN Saving Deposit   1.50   GBP100     10.3   AUD   3.00   USD 1,000     10.4   TCY Fixed Deposit (upto 5 Years)   1.50   GBP 900     10.3   AUD   2.00   AUD 1600     11   FCY Fixed Deposit (upto 5 Years)   1.50   GBP 900     12.2   GBP   3.50   GBP 900     12.3   AUD   4.00   AUD 1600     13   FCY Call Deposit   1.50   GBP 900     12.3   AUD   4.00   AUD 1600     13   FCY Call Deposit   1.50   GBP 900     12.3   AUD   4.00   AUD 1600     13   FCY Call Deposit   1.50   GBP 900     14.00   AUD 1600     15   FCY Call Deposit   1.50   GBP 900     12.3   AUD   4.00   AUD 1600     13   FCY Call Deposit   1.50   GBP 900     14.00   AUD 1600     15   FCY Call Deposit   1.50   GBP 900     16.10   AUD 1600   AUD 1600     17   FCY Call Deposit   1.50   AUD 1600     18   FCY Call Deposit   1.50   AUD 1600     19   FCY Call Deposit   1.50   AUD 1600     10   FCY Call Deposit   1.50   AUD  |                        |  |                                       |
| 1.27   NBL Shubha Gyan Bachat Khata   3.65   0     1.28   NBL Sahayatri Bachat Khata   3.65   500     1.29   NBL Pioneer Saving Deposit Account   5.65   10,000     2   Fixed Deposit   7   2   1     3   Months upto 5 Years (individual)   6   Months upto 5 Years (institutional)     2.1.1   Individual Fixed Deposit Upto 2 Years   5.75   25,000     2.1.2   Individual Fixed Deposit Opposit   4.75   25,000     2.1.3   Institutional Fixed Deposit Bidding   4.75   25,000     2.1.4   Institutional Fixed Deposit (Bidding   4.75   25,000     2.1.3   Institutional Fixed Deposit (Bidding   4.75   5,000     3   Recurring Deposit   5.75   1,000     4   Samridhha Nari Recurring Deposit   5.75   25,000     5   Employee Welfare Account   4.65       6   Akchhaya Kosh   Negotiable   25000     7   NBL Trust Fund   4.75   0       8   Normal Call Deposit   1.825   100,000       9   FCY Saving Deposit   9.1   USD   3.00   USD100       9.2   EURO   1.00   EURO100       9.3   GBP   1.50   GBP100       9.4   JPY   0.50   JPY 100       10   USD   3.00   USD 1,000       10   USD   3.00   AUD 1600       11   FCY Fixed Deposit (upto 5 Years)   1.50   GBP 900       10.1   USD   4.50   USD 1,000       12   RNN Fixed Deposit (upto 5 Years)   1.50   GBP 900       12.1   USD   4.50   USD 1,000       12.2   GBP   3.50   GBP 900       12.3   AUD   4.00   AUD 1600       13   FCY Call Deposit   FCY Call Deposit       14   USD   4.50   USD 1,000       15   FCY Call Deposit   1.50   GBP 900       12.3   AUD   4.00   AUD 1600       13   FCY Call Deposit   1.50   GBP 900       14   FCY Call Deposit (upto 5 Years)   1.50   GBP 900       12.3   AUD   4.00   AUD 1600       13   FCY Call Deposit   1.50   GBP 900       14   FCY Call Deposit   1.50   GBP 900       15   FCY Call Deposit   1.50   GBP 900       16   AUD 1600   1.50   GBP 900       17   FCY Call Deposit   1.50   GBP 900       18   FCY Call Deposit   1.50   GBP 900       19   FCY Call Deposit   1.50   GBP 900       10   FCY Call Deposit   1.50   GBP 900       10   FCY Call Deposit   1.50   GBP 90 |                        |  |                                       |
| 1.28   NBL Sahayatri Bachat Khata   3.65   500     1.29   NBL Pioneer Saving Deposit Account   5.65   10,000     2   Fixed Deposit   3 Months upto 5 Years (individual)   6 Months upto 5 Years (institutional)     2.1.1   Individual Fixed Deposit Upto 2 Years   5.75   25,000     2.1.2   Individual Fixed Deposit Above 2 Years   6.75   25,000     2.1.3   Institutional Fixed Deposit (Bidding)   4.75   25,000     2.1.4   Institutional Fixed Deposit (Bidding)   4.75   25,000     2.1.5   Institutional Fixed Deposit (Bidding)   4.75   5,000     3   Recurring Deposit   5.75   5,000     4   Samridhan Nari Recurring Deposit   5.75   25,000     4   Samridhan Nari Recurring Deposit   5.75   25,000     5   Employee Welfare Account   4.65       6   Akchhaya Kosh   5.00 or Negotiable   25000     7   NBL Trust Fund   4.75   0       8   Normal Call Deposit   1.825   100,000     9   FCY Saving Deposit       9   FCY Saving Deposit       9   USD   3.00   USD100     9   9   EURO   1.00   EURO100     9   9   3   GBP   1.50   GBP100     9   9   4   JPY   0.50   JPY 100     10   NRN Saving Deposit   1.50   GBP 900     10.3   AUD   2.00   AUD 1600     10   FCY Fixed Deposit (upto 5 Years)   1.11   USD   4.50   USD 1,000     12   NRN Fixed Deposit (upto 5 Years)   1.21   USD   4.50   USD 1,000     12   GBP   3.50   GBP 900     12.3   AUD   4.00   AUD 1600     13   FCY Call Deposit   1.50   GBP 900     14   FCY Call Deposit   1.50   GBP 900     15   FCY Call Deposit   1.50   GBP 900     16   RCY Fixed Deposit (upto 5 Years)   1.50   GBP 900     17   FCY Fixed Deposit (upto 5 Years)   1.50   GBP 900     18   FCY Call Deposit   1.50   GBP 900     19   FCY Call Deposit   1.50   GBP 900     10   RCY Call Deposit   1.50   GBP 900     10   RCY Call Deposit   1.50   GBP 900     10   RCY Call Deposit   1.50   GBP 900     11   FCY Call Deposit   1.50   GBP 900     12   FCY Call Deposit   1.50   GBP 900     13   FCY Call Deposit   1.50   GBP 900     14   FCY Call Deposit   1.50   GBP 900     15   FCY Call Deposit   1.50   GBP 900     16   FCY Call |                        |  |                                       |
| 1.29   NBL Pioneer Saving Deposit Account   2   Fixed Deposit   3   Months upto 5   Years (individual)   6   Months upto 5   Years (institutional)   2   2.1.1   Individual Fixed Deposit Upto 2   Years   5.75   25,000   2.1.2   Individual Fixed Deposit Above 2   Years   6.75   25,000   2.1.3   Institutional Fixed Deposit (Bidding)   4.75   25,000   2.1.3   Institutional Fixed Deposit (Bidding)   4.75   25,000   2.1.3   Institutional Fixed Deposit (Bidding)   4.75   25,000   2.2   Remittance Fixed Deposit   5.75   5,000   3   Recurring Deposit   5.75   5.75   25,000   4   Samridhha Nari Recurring Deposit   5.75   25,000   5   Employee Welfare Account   4.65   4.65   5.00 or Negotiable   25000   NBL Trust Fund   4.75   0   0   NBL Trust Fund   4.75   0   0   0   0   0   0   0   0   0  |                        |  |                                       |
| 2   Fixed Deposit   3   Months upto 5   Years (individual)   6   Months upto 5   Years (institutional)   |                        | -  |                                       |
| 2.1   3 Months upto 5 Years (individual) 6 Months upto 5 Years (institutional)   2.1.1   Individual Fixed Deposit Upto 2 Years   5.75   25,000     2.1.2   Individual Fixed Deposit Above 2 Years   6.75   25,000     2.1.3   Institutional Fixed Deposit   4.75   25,000     2.1.3   Institutional Fixed Deposit (Bidding)   4.75   25,000     2.1.3   Institutional Fixed Deposit (Bidding)   4.75   25,000     3   Recurring Deposit   7.75   5,000     4   Samridhha Nari Recurring Deposit   5.75   1,000     4   Samridhha Nari Recurring Deposit   5.75   25,000     5   Employee Welfare Account   4.65       6   Akchhaya Kosh   Negotiable   25000     7   NBL Trust Fund   4.75   0     8   Normal Call Deposit   1.825   100,000     9   FCY Saving Deposit       9   FCY Saving Deposit       9   1   USD   3.00   USD100     9   2   EURO   1.00   EUR0100     9   3   GBP   1.50   GBP100     9   4   JPY   0.50   JPY 100     10   NRN Saving Deposit       10.1   USD   3.00   USD 1,000     10.3   GBP   1.50   GBP 900     10.3   AUD   2.00   AUD 1600     11   FCY Fixed Deposit (upto 5 Years)       11.1   USD   4.50   USD500     12.1   USD   4.50   USD 1,000     12.2   GBP   3.50   GBP 900     12.3   AUD   4.00   AUD 1600     13   FCY Call Deposit   |                        | 3.03   | 10,000                                |
| 2.1.1         Individual Fixed Deposit Upto 2 Years         5.75         25,000           2.1.2         Individual Fixed Deposit Upto 2 Years         6.75         25,000           2.1.3         Institutional Fixed Deposit         4.75         25,000           2.1.3         Institutional Fixed Deposit (Bidding)         4.75         25,000           2.1.3         Institutional Fixed Deposit (Bidding)         4.75         25,000           2.2         Remittance Fixed Deposit         5.75         1,000           3         Recurring Deposit         5.75         25,000           4         Samridhha Nari Recurring Deposit         5.75         25,000           5         Employee Welfare Account         4.65         4.65           6         Akchhaya Kosh         5.00 or Negotiable         25000           7         NBL Trust Fund         4.75         0           8         Normal Call Deposit         1.825         100,000           9         FCY Saving Deposit         1.825         100,000           9.1         USD         3.00         USD100           9.2         EURO         1.00         EURO100           9.3         GBP         1.50         GBP100           9.4 <td></td> <td></td> <td></td>  |                        |  |                                       |
| 2.1.1 Individual Fixed Deposit Upto 2 Years         5.75         25,000           2.1.2 Individual Fixed Deposit Above 2 Years         6.75         25,000           2.1.3 Institutional Fixed Deposit (Bidding)         4.75         25,000           2.1.3 Institutional Fixed Deposit (Bidding)         4.75         25,000           2.2 Remittance Fixed Deposit         7.75         5,000           3 Recurring Deposit         5.75         1,000           4 Samridhha Nari Recurring Deposit         5.75         25,000           5 Employee Welfare Account         4.65         5.00 or Negotiable         25000           6 Akchhaya Kosh         Normal Call Deposit         1.825         100,000           9 FCY Saving Deposit         1.825         100,000           9 FCY Saving Deposit         1.825         100,000           9.1 USD         3.00         USD100           9.2 EURO         1.00         EURO100           9.3 GBP         1.50         GBP100           9.4 JPY         0.50         JPY 100           10.1 USD         3.00         USD 1,000           10.3 GBP         1.50         GBP 900           10.3 AUD         2.00         AUD 1600           11 FCY Fixed Deposit (upto 5 Years)         1 <td></td> <td></td> <td></td>  |                        |  |                                       |
| 2.1.2         Individual Fixed Deposit Above 2 Years         6.75         25,000           2.1.3         Institutional Fixed Deposit         4.75         25,000           2.1.3         Institutional Fixed Deposit (Bidding)         4.75         25,000           2.2         Remittance Fixed Deposit         7.75         5,000           3         Recurring Deposit         5.75         1,000           4         Samridhha Nari Recurring Deposit         5.75         25,000           5         Employee Welfare Account         4.65           6         Akchhaya Kosh         Negotiable         25000           7         NBL Trust Fund         4.75         0           8         Normal Call Deposit         1.825         100,000           9         FCY Saving Deposit         1.00         EURO100           9.1         USD         3.00         USD100           9.2         EURO         1.00         EURO100           9.3         GBP         1.50         GBP100           9.4         JPY         0.50         JPY 100           10         NRN Saving Deposit         1.50         GBP 900           10.3         AUD         2.00         AUD 1600      <  |                        | 5.75   | 25.000                                |
| 2.1.3         Institutional Fixed Deposit (Bidding)         4.75         25,000           2.1.3         Institutional Fixed Deposit (Bidding)         4.75         25,000           2.2         Remittance Fixed Deposit         7.75         5,000           3         Recurring Deposit         5.75         1,000           4         Samridhha Nari Recurring Deposit         5.75         25,000           5         Employee Welfare Account         4.65           6         Akchhaya Kosh         5.00 or Negotiable         25000           7         NBL Trust Fund         4.75         0           8         Normal Call Deposit         1.825         100,000           9         FCY Saving Deposit         1.00         EURO100           9.1         USD         3.00         USD100           9.2         EURO         1.50         GBP100           9.4         JPY         0.50         JPY 100           10         NRN Saving Deposit         1.50         GBP 900           10.3         GBP         1.50         GBP 900           10.3         GBP         1.50         GBP 900           10.3         AUD         2.00         AUD 1600   |                        |  |                                       |
| 2.1.3         Institutional Fixed Deposit (Bidding)         4.75         25,000           2.2         Remittance Fixed Deposit         7.75         5,000           3         Recurring Deposit         5.75         1,000           4         Samridhha Nari Recurring Deposit         5.75         25,000           5         Employee Welfare Account         4.65           6         Akchhaya Kosh         5.00 or Negotiable         25000           7         NBL Trust Fund         4.75         0           8         Normal Call Deposit         1.825         100,000           9         FCY Saving Deposit         1.00         EURO100           9.1         USD         3.00         USD100           9.2         EURO         1.00         EURO100           9.3         GBP         1.50         GBP100           9.4         JPY         0.50         JPY 100           10         NRN Saving Deposit         NRN Game Account         3.00         USD 1,000           10.3         GBP         1.50         GBP 900           10.3         AUD         2.00         AUD 1600           11         FCY Fixed Deposit (upto 5 Years)         4.50         USD 1,000  |                        |  |                                       |
| 2.2         Remittance Fixed Deposit         7.75         5,000           3         Recurring Deposit         5.75         1,000           4         Samridhha Nari Recurring Deposit         5.75         25,000           5         Employee Welfare Account         4.65           6         Akchhaya Kosh         5.00 or Negotiable         25000           7         NBL Trust Fund         4.75         0           8         Normal Call Deposit         1.825         100,000           9         FCY Saving Deposit         1.825         100,000           9.1         USD         3.00         USD100           9.2         EURO         1.00         EURO100           9.3         GBP         1.50         GBP100           9.4         JPY         0.50         JPY 100           10         NRN Saving Deposit         3.00         USD 1,000           10.3         GBP         1.50         GBP 900           10.3         AUD         2.00         AUD 1600           11         FCY Fixed Deposit (upto 5 Years)         4.50         USD 1,000           12         NRN Fixed Deposit (upto 5 Years)         4.50         USD 1,000           12.3 <td></td> <td></td> <td></td>  |                        |  |                                       |
| 3         Recurring Deposit         5.75         1,000           4         Samridhha Nari Recurring Deposit         5.75         25,000           5         Employee Welfare Account         4.65           6         Akchhaya Kosh         5.00 or Negotiable         25000           7         NBL Trust Fund         4.75         0           8         Normal Call Deposit         1.825         100,000           9         FCY Saving Deposit         USD         3.00         USD100           9.1         USD         3.00         USD100         EURO100           9.2         EURO         1.50         GBP100         GBP100           9.4         JPY         0.50         JPY 100         10           10         NRN Saving Deposit         3.00         USD 1,000         10.3         GBP         1.50         GBP 900           10.3         AUD         3.00         USD 1,000         10.3         AUD 1600         11         FCY Fixed Deposit (upto 5 Years)         4.50         USD 1,000         12         NRN Fixed Deposit (upto 5 Years)         4.50         USD 1,000         12.2         GBP         3.50         GBP 900         12.3         AUD         AUD 1600         AUD 1600         <  |                        |  |                                       |
| 4       Samridhha Nari Recurring Deposit       5.75       25,000         5       Employee Welfare Account       4.65         6       Akchhaya Kosh       5.00 or Negotiable       25000         7       NBL Trust Fund       4.75       0         8       Normal Call Deposit       1.825       100,000         9       FCY Saving Deposit       USD         9.1       USD       3.00       USD100         9.2       EURO       1.00       EURO100         9.3       GBP       1.50       GBP100         9.4       JPY       0.50       JPY 100         10       NRN Saving Deposit       3.00       USD 1,000         10.1       USD       3.00       USD 1,000         10.3       GBP       1.50       GBP 900         10.3       AUD       2.00       AUD 1600         11       FCY Fixed Deposit (upto 5 Years)       4.50       USD 1,000         12       NRN Fixed Deposit (upto 5 Years)       4.50       USD 1,000         12.2       GBP       3.50       GBP 900         12.3       AUD       4.00       AUD 1600   |                        |  |                                       |
| 5         Employee Welfare Account         4.65           6         Akchhaya Kosh         5.00 or Negotiable         25000           7         NBL Trust Fund         4.75         0           8         Normal Call Deposit         1.825         100,000           9         FCY Saving Deposit         9.1         USD         3.00         USD100           9.2         EURO         1.00         EURO100         9.3         GBP         1.50         GBP100           9.4         JPY         0.50         JPY 100         10         NRN Saving Deposit         NRN Saving Deposit         USD 1,000         10.3         GBP 900         10.3         AUD         2.00         AUD 1600         11         FCY Fixed Deposit (upto 5 Years)         4.50         USD500         USD 1,000         12         NRN Fixed Deposit (upto 5 Years)         4.50         USD 1,000         12.2         GBP         3.50         GBP 900         12.3         AUD         4.00         AUD 1600         13         FCY Call Deposit         FCY Call Deposit         4.00         AUD 1600         AUD 1600         13         FCY Call Deposit         FCY Call Deposit         4.00         AUD 1600         AUD 1600         13         FCY Call Deposit         4.00         AUD 1600 <td></td> <td></td> <td>· · · · · · · · · · · · · · · · · · ·</td>   |                        |  | · · · · · · · · · · · · · · · · · · · |
| 6         Akchhaya Kosh         5.00 or Negotiable         25000           7         NBL Trust Fund         4.75         0           8         Normal Call Deposit         1.825         100,000           9         FCY Saving Deposit         3.00         USD100           9.1         USD         3.00         USD100           9.2         EURO         1.00         EURO100           9.3         GBP         1.50         GBP100           9.4         JPY         0.50         JPY 100           10         NRN Saving Deposit         USD 1,000           10.1         USD         3.00         USD 1,000           10.3         GBP         1.50         GBP 900           10.3         AUD         2.00         AUD 1600           11         FCY Fixed Deposit (upto 5 Years)         USD 1,000           12         NRN Fixed Deposit (upto 5 Years)         USD 1,000           12.1         USD         4.50         USD 1,000           12.2         GBP         3.50         GBP 900           12.3         AUD         4.00         AUD 1600   |                        |  | 25,000                                |
| 6         Akennaya Kosn         Negotiable         25000           7         NBL Trust Fund         4.75         0           8         Normal Call Deposit         1.825         100,000           9         FCY Saving Deposit         2.00         USD100           9.1         USD         3.00         USD100           9.2         EURO         1.00         EURO100           9.3         GBP         1.50         GBP100           9.4         JPY         0.50         JPY 100           10         NRN Saving Deposit         USD 1,000           10.1         USD         3.00         USD 1,000           10.3         GBP         1.50         GBP 900           10.3         AUD         2.00         AUD 1600           11         FCY Fixed Deposit (upto 5 Years)         4.50         USD 1,000           12         NRN Fixed Deposit (upto 5 Years)         4.50         USD 1,000           12.2         GBP         3.50         GBP 900           12.3         AUD         4.00         AUD 1600           13         FCY Call Deposit         FCY Call Deposit  |                        |  |                                       |
| 7       NBL Trust Fund       4.75       0         8       Normal Call Deposit       1.825       100,000         9       FCY Saving Deposit          9.1       USD       3.00       USD100         9.2       EURO       1.00       EURO100         9.3       GBP       1.50       GBP100         9.4       JPY       0.50       JPY 100         10       NRN Saving Deposit          10.1       USD       3.00       USD 1,000         10.3       GBP       1.50       GBP 900         10.3       AUD       2.00       AUD 1600         11       FCY Fixed Deposit (upto 5 Years)       4.50       USD 500         12       NRN Fixed Deposit (upto 5 Years)       USD 1,000         12.1       USD       4.50       USD 1,000         12.2       GBP       3.50       GBP 900         12.3       AUD       4.00       AUD 1600         13       FCY Call Deposit       4.00       AUD 1600   | Akchhaya Kosh          |  | 25000                                 |
| 8       Normal Call Deposit       1.825       100,000         9       FCY Saving Deposit       3.00       USD100         9.1       USD       3.00       USD100         9.2       EURO       1.00       EURO100         9.3       GBP       1.50       GBP100         9.4       JPY       0.50       JPY 100         10       NRN Saving Deposit       USD 1,000         10.1       USD       3.00       USD 1,000         10.3       GBP       1.50       GBP 900         10.3       AUD       2.00       AUD 1600         11       FCY Fixed Deposit (upto 5 Years)       USD 500         12.1       USD       4.50       USD 1,000         12.2       GBP       3.50       GBP 900         12.3       AUD       4.00       AUD 1600         13       FCY Call Deposit       FCY Call Deposit   | NBL Trust Fund         |  | 0                                     |
| 9         FCY Saving Deposit           9.1         USD           9.2         EURO           9.3         GBP           9.4         JPY           10         NRN Saving Deposit           10.1         USD           10.3         GBP           10.3         AUD           10.3         AUD           10.4         USD           10.50         GBP 900           10.1         USD           10.2         AUD 1600           11         FCY Fixed Deposit (upto 5 Years)           12.1         USD           12.1         USD           12.2         GBP           12.3         AUD           12.4         USD           12.5         GBP 900           12.1         USD           12.2         GBP           3.50         GBP 900           12.3         AUD           4.00         AUD 1600  |                        |  |                                       |
| 9.1       USD       3.00       USD100         9.2       EURO       1.00       EURO100         9.3       GBP       1.50       GBP100         9.4       JPY       0.50       JPY 100         10       NRN Saving Deposit       USD 1,000         10.1       USD       3.00       USD 1,000         10.3       GBP       1.50       GBP 900         10.3       AUD       2.00       AUD 1600         11       FCY Fixed Deposit (upto 5 Years)       11.1       USD       4.50       USD 1,000         12       NRN Fixed Deposit (upto 5 Years)       12.1       USD       4.50       USD 1,000         12.2       GBP       3.50       GBP 900         12.3       AUD       4.00       AUD 1600         13       FCY Call Deposit       FCY Call Deposit  |                        |  | ,                                     |
| 9.2         EURO         1.00         EURO100           9.3         GBP         1.50         GBP100           9.4         JPY         0.50         JPY 100           10         NRN Saving Deposit         USD 1,000           10.1         USD         3.00         USD 1,000           10.3         GBP         1.50         GBP 900           10.3         AUD         2.00         AUD 1600           11         FCY Fixed Deposit (upto 5 Years)         4.50         USD 500           12         NRN Fixed Deposit (upto 5 Years)         4.50         USD 1,000           12.1         USD         4.50         USD 1,000           12.2         GBP         3.50         GBP 900           12.3         AUD         4.00         AUD 1600           13         FCY Call Deposit         FCY Call Deposit         FCY Call Deposit   |                        | 3.00   | USD100                                |
| 9.3       GBP       1.50       GBP100         9.4       JPY       0.50       JPY 100         10       NRN Saving Deposit       USD 1,000         10.1       USD       3.00       USD 1,000         10.3       GBP       1.50       GBP 900         10.3       AUD       2.00       AUD 1600         11       FCY Fixed Deposit (upto 5 Years)       USD USD 1,000         12       NRN Fixed Deposit (upto 5 Years)         12.1       USD       4.50       USD 1,000         12.2       GBP       3.50       GBP 900         12.3       AUD       4.00       AUD 1600         13       FCY Call Deposit       FCY Call Deposit  |                        |  |                                       |
| 9.4     JPY     0.50     JPY 100       10     NRN Saving Deposit     3.00     USD 1,000       10.1     USD     3.00     USD 1,000       10.3     GBP     1.50     GBP 900       10.3     AUD     2.00     AUD 1600       11     FCY Fixed Deposit (upto 5 Years)     USD 500       12     NRN Fixed Deposit (upto 5 Years)     USD 1,000       12.1     USD     4.50     USD 1,000       12.2     GBP     3.50     GBP 900       12.3     AUD     4.00     AUD 1600       13     FCY Call Deposit  |                        |  |                                       |
| 10       NRN Saving Deposit         10.1       USD         10.3       GBP         10.3       AUD         10.4       ECY Fixed Deposit (upto 5 Years)         11.1       USD         12       NRN Fixed Deposit (upto 5 Years)         12.1       USD         12.2       GBP         12.3       AUD         4.50       USD 1,000         12.2       GBP 900         12.3       AUD         4.00       AUD 1600  |                        |  |                                       |
| 10.1       USD       3.00       USD 1,000         10.3       GBP       1.50       GBP 900         10.3       AUD       2.00       AUD 1600         11       FCY Fixed Deposit (upto 5 Years)       USD 500         12       NRN Fixed Deposit (upto 5 Years)       USD 1,000         12.1       USD       4.50       USD 1,000         12.2       GBP       3.50       GBP 900         12.3       AUD       4.00       AUD 1600         13       FCY Call Deposit  |                        |  |                                       |
| 10.3       GBP       1.50       GBP 900         10.3       AUD       2.00       AUD 1600         11       FCY Fixed Deposit (upto 5 Years)       USD500         12       NRN Fixed Deposit (upto 5 Years)         12.1       USD       4.50       USD 1,000         12.2       GBP       3.50       GBP 900         12.3       AUD       4.00       AUD 1600         13       FCY Call Deposit       FCY Call Deposit  |                        | 3.00   | USD 1.000                             |
| 10.3       AUD       2.00       AUD 1600         11       FCY Fixed Deposit (upto 5 Years)       USD500         12.1       NRN Fixed Deposit (upto 5 Years)       USD 1,000         12.1       USD       4.50       USD 1,000         12.2       GBP       3.50       GBP 900         12.3       AUD       4.00       AUD 1600         13       FCY Call Deposit   |                        |  |                                       |
| 11 FCY Fixed Deposit (upto 5 Years)         11.1 USD       4.50       USD500         12 NRN Fixed Deposit (upto 5 Years)       12.1 USD       4.50       USD 1,000         12.2 GBP       3.50       GBP 900         12.3 AUD       4.00       AUD 1600         13 FCY Call Deposit       13   |                        |  |                                       |
| 11.1         USD         4.50         USD500           12         NRN Fixed Deposit (upto 5 Years)         USD 1,000           12.1         USD         4.50         USD 1,000           12.2         GBP         3.50         GBP 900           12.3         AUD         4.00         AUD 1600           13         FCY Call Deposit         FCY Call Deposit         FCY Call Deposit  |                        | 2.00   | 1102 1000                             |
| 12.1 NRN Fixed Deposit (upto 5 Years)         12.1 USD       4.50 USD 1,000         12.2 GBP       3.50 GBP 900         12.3 AUD       4.00 AUD 1600         13 FCY Call Deposit       4.00 AUD 1600   |                        | 4 50   | USD500                                |
| 12.1         USD         4.50         USD 1,000           12.2         GBP         3.50         GBP 900           12.3         AUD         4.00         AUD 1600           13         FCY Call Deposit         AUD 1600  |                        | 7.50   | 00000                                 |
| 12.2 GBP       3.50 GBP 900         12.3 AUD       4.00 AUD 1600         13 FCY Call Deposit       4.00 AUD 1600   |                        | 4 50   | USD 1 000                             |
| 12.3         AUD         4.00         AUD 1600           13         FCY Call Deposit   |                        |  |                                       |
| 13 FCY Call Deposit  |                        |  |                                       |
| *  |                        | 7.00   | AUD 1000                              |
|  |                        | 1.50   | USD100                                |
| 1211   |                        | Normal Saving NBL Diamond Saving Women Special Saving Yuva Bachat Khata Santati Saving NBLStaff Pension Saving Remittance Saving NBL Remittance IPO saving Investor's Saving Senior Citizens Special Saving Professional's Saving Social Security Saving Pension Payment Saving  Remittance IPO saving Investor's Saving Social Security Saving Pension Payment Saving Pension Payment Saving  RBL Special Saving  Earthquake Relief Saving TU Pension Saving NBL Staff Salary Saving Staff Salary Saving Nari Samman Bachat Khata Sambandha Bachat Khata Sambandha Bachat Khata Sambriddha Nepal Abhiyan Bachat Khata Green Saving Account Chhori (Beti) Kalyan Bachat Khata Chhori Surakshya Bachat Khata NBL Shubha Gyan Bachat Khata NBL Shubha Gyan Bachat Khata NBL Pioneer Saving Deposit Account Fixed Deposit  3 Months upto 5 Years (individual) 6 Months upto 5 Years (institutional) Individual Fixed Deposit Upto 2 Years Individual Fixed Deposit Beposit Institutional Fixed Deposit Recurring Deposit Samridhha Nari Recurring Deposit Employee Welfare Account Akchhaya Kosh NBL Trust Fund Normal Call Deposit Employee Welfare Account Akchhaya Kosh NBL Trust Fund Normal Call Deposit USD GBP AUD FCY Fixed Deposit (upto 5 Years) USD ORD RNF Fixed Deposit (upto 5 Years) USD GBP AUD FCY Fixed Deposit (upto 5 Years) USD GBP AUD FCY Call Deposit | Normal Saving                         |

<sup>\*</sup>Payable Quarterly

#### **Interest Rate on Loans and Advances**

| S.N. | Types of Loans and Advances                               | Premium Rate (%) per annum over<br>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/Contract Loan) |   |  |

| 4.1           | Industrial Working Capital                | Upto 4.50                          |
|---------------|---|------------------------------------|
| 4.2           | Commercial Working Capital - For Trading  | Upto 5.00                          |
| 4.3           | NBL Permanent WC                          | Upto 5.00                          |
| 5             | Special SME Loans                         |                                    |
| 5.1           | Mortgage loan                             | Upto 5.00                          |
| 5.2           | Sajilo Byabasaya Karja                    | Upto 5.00                          |
| 5.3           | Sambriddha Byabasaya Karja                | Upto 4.25                          |
| 5.4           | Laghu Udhyam karja                        | Upto 5.00                          |
| 5.5           | Anniversary Business Loan                 | Upto 3.50                          |
| 5.6           | 85th Anniversary Business Loan            | Upto 4.50                          |
| 6             | Deprived Sector loan                      |                                    |
| 6.1           | Individual                                | Upto 2                             |
| 6.2           | Institutional (Wholesale)- Revolving      | Upto 2                             |
| 6.3           | Institutional (Wholesale)- Term loan      | 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                               |                                    |
| 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            |
| 0.4           | Lagrangingt Community S                   | Coupon Rate + Upto 2.00 or 1 year  |
| 8.4           | Loan against Government Securities        | 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                             |
| 8.9           | NBL Byebasaye Ji. Rakchya TL- Gandaki     | Upto 3                             |
| 9             | Retail loans                              |                                    |
| 9.1           | Auto Loan                                 |                                    |
|               | Private Vehicle 5 years term              | Upto 4.50                          |
| _             | Private Vehicle 7 years term              | Upto 5.00                          |
|               | Private vehicle business use 5 years term | Upto 4.50                          |
|               | Commercial vehicle 3-5 years term         | Upto 4.50                          |
|               | Auto loan (Nepalaxmi)                     | Upto 4.50                          |
|               | Professional Auto Loan                    | Upto 3.50                          |
|               | Auto Loan (Electrical Vehicle)            | Upto 3.50                          |
| 9.2           | Home Loan                                 | opic sit s                         |
| 9.2.1         | 5 years term                              | Upto 2.50                          |
| 9.2.2         | 10 years term                             | Upto 3.50                          |
| 9.2.3         | Above 10 years term                       | Upto 4.00                          |
|               | Professional Home Loan                    | Upto 3.50                          |
|               | Nepalaxmi Home Loan                       | Upto 3.50                          |
| 9.2.3         | Shulav Aawas Karja                        | Орю 3.30                           |
| 9.3           | Shulav Aawas Karja<br>10 years term       | Upto 2                             |
|               | •   | Upto 2.5                           |
| 9.3.2         | Personal Term Loan                        | Орю 2.3                            |
| 9.4           |   | Unto 4.00                          |
| 9.4.1         | 5 years term                              | Upto 4.00                          |
| $\overline{}$ | 10 years term                             | Upto 4.50                          |
|               |   | Upto 5.00                          |
| 9.5           | Personal Overdraft                        | 11 450                             |
|               | POD-Professional                          | Upto 4.50                          |
| -             | POD-Others                                | Upto 5.00                          |
| 9.6           | NBL Professional Loan                     | 11 4 450                           |
| 9.6.1         | Overdraft                                 | Upto 4.50                          |
| 9.6.2         | Term Loan                                 | Upto 5.00                          |
| 9.7           | Education Loan                            | 77 2 72                            |
| 9.7.1         | 5 years term                              | Upto 3.50                          |
| 9.7.2         | 10 years term                             | Upto 4.00                          |
| 9.8           | Margin Lending                            | Upto 5.00                          |
| 9.9           | NBL Flexi Loan                            |                                    |
| 9.9.1         | Flexi Term Loan                           | Upto 5.00                          |
| 9.9.2         | Flexi Overdraft                           | Upto 5.00                          |
| 9.10          | Sewagrahi Karja                           | upto 5.00                          |
| 9.11          | Ghaderi Karja                             | Upto 4.5                           |

# NBL Pensioner Loan Retail Term Loans (Fixed Rate)

Upto3.50

| Retail Territ Loans (Tixed Rate) |                    |                    |  |
|----------------------------------|--------------------|--------------------|--|
| S.N.                             | Type of Loan       | 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 Chiatra 2080: 8.08% Spread Rate as of Chaitra end 2080: 3.95

- 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. 2/080 point no. 39 (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 15/080, point no 3(7) shall be duly complied.