



**Rate of Interest**

Effective From 1st Ashwin 2081

**Interest Rate on Deposits**

S.N.	Types of Deposit	Rate (%) Per Annum*	Minimum Balance
1	Saving Deposit		NPR
1.1	Normal Saving	3.01	500
1.2	NBL Diamond Saving	3.51	500
1.3	Women Special Saving	3.51	500
1.4	Yuva Bachat Khata	3.51	0
1.5	Santati Saving	3.51	0
1.6	NBL Staff Pension Saving	4.01	0
1.7	Remittance Saving	6.01	0
1.8	NBL Remittance IPO saving	6.01	0
1.9	Investor's Saving	3.51	0
1.10	Senior Citizens Special Saving	3.51	500
1.11	Professional's Saving	3.51	500
1.12	Social Security Saving	3.51 or Negotiable	0
1.13	Pension Payment Saving	4.01	0
1.14	NBL Special Saving	4.01	1,000
1.15	Earthquake Relief Saving	4.01	0
1.16	TU Pension Saving	4.01	0
1.17	NBL Staff Salary Saving	5.01	0
1.18	Staff Salary Saving	5.01	0
1.19	Nari Samman Bachat Khata	4.01	10,000
1.20	Sambandha Bachat Khata	4.01	0
1.21	Nagarik Bachat Khata	4.01	1,000
1.22	Sambriddha Nepal Abhiyan Bachat Khata	4.01	0
1.23	Green Saving Account	4.01	1,000
1.24	Chhori (Beti) Kalyan Bachat Khata	4.01	5000
1.25	Chhori Surakshya Bachat Khata	4.01	0
1.26	Balbalika Bachat Khata	4.01	0
1.27	NBL Shubha Gyan Bachat Khata	3.01	0
1.28	NBL Sahayatri Bachat Khata	3.01	500
1.29	NBL Pioneer Saving Deposit Account	5.01	10,000
1.30	NBL Ex- Staff Saving Account	5.01	0
2	Fixed Deposit		
2.1	3 Months to above 5 Years (Individual) 6 Months upto 5 Years (Institutional)		
2.1.1	Individual Fixed Deposit Upto 2 Years	4.55	25,000
2.1.2	Individual Fixed Deposit Above 2 Years - Upto 5 Years	5.25	25,000
2.1.3	Individual Fixed Deposit (Above 5 year)	5.95	25,000
2.1.3	Institutional Fixed Deposit Upto 2 Years	3.30	25,000
2.1.4	Institutional Fixed Deposit Above 2 Years	4.95	25,000
2.2	Remittance Fixed Deposit	6.95	5,000
3	Recurring Deposit	4.55	1,000
4	Samridhha Nari Recurring Deposit	4.55	25,000
5	Employee Welfare Account	4.01	
6	Akchhaya Kosh	3.05 or Negotiable	25000
7	NBL Trust Fund	3.30	0
8	Normal Call Deposit	1.505	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)		
11.1	USD	4.30	USD500
12	NRN Fixed Deposit (upto 5 Years)		
12.1	USD	4.30	USD 1,000
12.2	GBP	3.50	GBP 900
12.3	AUD	4.00	AUD 1600
13	FCY Call Deposit		
13.1	USD	1.50	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)	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 2.00
2.2	Trust Receipt (NPR)- For Trading	Upto 2.25
2.3	Trust Receipt (USD)	SOFR+ Upto 3.00
3	Business Term Loans	
3.1	Industrial	Upto 3.25
3.2	Commercial - For Trading	Upto 3.25
3.3	Real Estate-Housing Plan	Upto 2.75
3.4	Real Estate-Commercial Complex	Upto 2.75
3.5	Hire Purchase loan	Upto 3.00
4	Working Capital Loans	
	(Hypothecation/Overdraft/Pledge/Demand/RWC/Contract Loan)	

4.1	Industrial Working Capital	Upto 2.50
4.2	Commercial Working Capital - For Trading	Upto 2.50
4.3	NBL Permanent WC	Upto 2.50
5	Special SME Loans	
5.1	Mortgage loan	Upto 4.50
5.2	Sajilo Byabasaya Karja	Upto 3.50
5.3	Sambriddha Byabasaya Karja	
5.3.1	Sambriddha Byabasaya Term	Upto 3.25
5.3.2	Sambriddha Byabasaya Working Capital	Upto 3.00
5.4	Laghu Udhyaam karja	Upto 3.50
5.5	Anniversary Business Loan	Upto 3.50
5.6	85th Anniversary Business Loan	Upto 3.00
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 4.00
8.2	Loan against first class bank guarantee	Upto 3.00
8.3	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
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	
9.1.1	Private Vehicle 5 years term	Upto 2.50
9.1.2	Private Vehicle 7 years term	Upto 2.75
9.1.3	Private vehicle business use 5 years term	Upto 2.75
9.1.4	Commercial vehicle 3-5 years term	Upto 3.50
9.1.5	Auto loan (Nepalaxmi)	Upto 3.50
9.1.6	Professional Auto Loan	Upto 2.50
9.1.7	Auto Loan (Electrical Vehicle)	Upto 2.50
9.2	Home Loan	
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 3.50
9.2.4	Professional Home Loan	Upto 3.50
9.2.5	Nepalaxmi Home Loan	Upto 3.50
9.3	Shulav Aawas Karja	
9.3.1	10 years term	Upto 2
9.3.2	Above 10 years term	Upto 2.5
9.4	Personal Term Loan	
9.4.1	Upto 10 years term	Upto 3.50
9.4.3	Above 10 years term	Upto 4.00
9.5	Personal Overdraft	
9.5.1	POD-Professional	Upto 3.00
9.5.2	POD-Others	Upto 3.50
9.6	NBL Professional Loan	
9.6.1	Overdraft	Upto 3.00
9.6.2	Term Loan	Upto 3.50
9.7	Education Loan	
9.7.1	5 years term	Upto 3.00
9.7.2	10 years term	Upto 3.50
9.8	Margin Lending	Upto 3.50
9.9	NBL Flexi Loan	
9.9.1	Flexi Term Loan	Upto 3.50
9.9.2	Flexi Overdraft	Upto 3.50
9.10	Sewagrahi Karja	upto 4.00
9.11	Ghaderi Karja	Upto 3.75
9.12	NBL Pensioner Loan	Upto 4.00

**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 consecutive months Ending Shrawan 2081 : 7.54% Spread Rate as of Shrawan end 2081 : 3.96**

- 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 2079)
- 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.