

- 1) Floating Lending rates shall be adjusted as per the change in average Base rate last three consecutive months.
- 2) Rate on Consortium financing shall be as decided by consortium meetings.
- 3) Additional penal interest + 2% p.a. shall be applied on overdue amount/expired loan (In compliance with NRB Directive).
- 4) Risk premium upto+ 2% p.a. additional can be charged for watch-list clients.
- 5) Interest rate on similar nature loan product shall be in line with NRB Directive No. 15/081 point No 3(7).
- 6) Premium rate on each borrower shall be determined subject to loan type/category, tenure of each loan, Internal credit risk Risk Grading .
- 7) *Auto loan (Nepalaxmi) Loan have been suspended.
- 8) *New Account opening of NBL Diamond & Pioneer Saving Deposit Account has been suspended till further notice.
- 9) Kindly contact our nearest branch or visit www.nbl.com.np for further details.