

Rate of Interest

Effective From 1st Poush 2082

Interest Rate on Deposits

| S.N. | Types of Deposit | Rate (%) Per Annum* | Minimun Balance |
|----------------------------|--|------------------------|--------------------|
| | Saving Deposit | | NPR |
| | Normal Saving | 2.75 | 500.00 |
| | NBL Diamond Saving | 3.00 | 500.00 |
| | Women Special Saving | 3.00 | 500.00 |
| | Yuva Bachat Khata Santati Saving | 3.00 | 0.00 |
| | NBLStaff Pension Saving | 3.50 | 0.00 |
| | Remittance Saving | 5.50 | 0.00 |
| | NBL Remittance IPO saving | 5.50 | 0.00 |
| | Investor's Saving | 3.00 | 0.00 |
| | Senior Citizens Special Saving | 3.00 | 500.00 |
| | Professional's Saving | 3.00 | 500.00 |
| 1.12 | Social Security Saving | 3.00 or Negotiable | 0.00 |
| | Pension Payment Saving | 3.50 | 0.00 |
| | NBL Special Saving | 3.50 | 1000.00 |
| | Earthquake Relief Saving | 3.50 | 0.00 |
| | TU Pension Saving | 3.50 | 0.00 |
| | NBL Staff Salary Saving | 4.50 | 0.00 |
| | Staff Salary Saving Nari Samman Bachat Khata | 4.50 | 0.00 |
| | Sambandha Bachat Khata | 3.50 | 10000.00 |
| | Nagarik Bachat Khata | 3.50 | 1000.00 |
| | Sambriddha Nepal Abhiyan Bachat Khata | 3.50 | 0.00 |
| | Green Saving Account | 3.50 | 1000.00 |
| | Chhori (Beti) Kalyan Bachat Khata | 3.50 | 5000.00 |
| | Chhori Surakshya Bachat Khata | 3.50 | 0.00 |
| | Balbalika Bachat Khata | 3.50 | 0.00 |
| 1.27 | NBL Shubha Gyan Bachat Khata | 2.75 | 0.00 |
| 1.28 | NBL Sahayatri Bachat Khata | 2.75 | 500.00 |
| | NBL Pioneer Saving Deposit Account | 4.50 | 10000.00 |
| | NBL Ex- Staff Saving Account | 4.50 | 0.00 |
| 2 | Fixed Deposit | | |
| 2.1 | 3 Months to above 5 Years (Individual) | | |
| | 6 months upto 5 Years (Institutional | 2.00 | 25000.00 |
| | Individual Fixed Deposit 3 Months to 1 Year Individual Fixed Deposit | 3.00 | 25000.00 |
| 2.1.2 | Above 1 Years - Upto 2 Years | 3.50 | 25000.00 |
| | Individual Fixed Denosit Above 2 Years - | 0.07 | |
| 2.1.3 | Upto 5 Years | 3.85 | 25000.00 |
| 2.1.4 | Individual Fixed Deposit (Above 5 year) | 5.10 | 25000.00 |
| 2.1.5 | Institutional Fixed Deposit-6M to 1Y | 2.75 | 25000.00 |
| | Institutional FD-Above 1 year upto 2Y | 2.75 | 25000.00 |
| | Institutional Fixed Deposit-Above 2Y | 3.25 | 25000.00 |
| 2.2 | Remittance Fixed Deposit | | |
| 2.2.1 | Remittance Fixed Deposit | 4.00 | 5000.00 |
| | 3 Months to 1 years | | |
| 2.2.2 | Remittance Fixed Deposit Above 1 years Upto 2 years | 4.50 | 5000.00 |
| | Development Plant I Develop | | |
| 2.2.3 | Above 2 Years - Upto 5 Years | 4.85 | 5000.00 |
| 2.2.4 | Remittance Fixed Deposit (Above 5 year) | 6.10 | 5000.00 |
| | Recurring Deposit | 3.00 | 1000.00 |
| | Samridhha Nari Recurring Deposit | 3.00 | 25000.00 |
| | Employee Welfare Account | 3.50 | |
| | Akchhaya Kosh | 2.75 or Negotiable | 25000 |
| | NBL Trust Fund | 2.75 | 0.00 |
| | Normal Call Deposit | 0.500 | 100000.00 |
| | FCY Saving Deposit | 2.00 | LICD100 |
| | USD | 3.00 | USD100 |
| | EURO GBP | 1.00 | EURO100 |
| | JPY | 0.50 | JPY 100 |
| | NRN Saving Deposit | 0.30 | JF 1 100 |
| | USD | 3.00 | USD 1,000 |
| | GBP | 1.50 | GBP 900 |
| | AUD | 2.00 | AUD 1600 |
| | FCY Fixed Deposit (upto 5 Years) | | |
| | USD | 3.50 | USD500 |
| | NRN Fixed Deposit (upto 5 Years) | | |
| | USD | 3.50 | USD 1,000 |
| | | 2.50 | GBP 900 |
| 12.1 12.2 | GBP | 3.50 | GDP 900 |
| 12.1 12.2 12.3 | AUD | 4.00 | AUD 1600 |
| 12.1 12.2 12.3 13 | | | |

Interest Rate on Loans and Advances

1 Export Finance 1.1 Pre/Post shipment (NPR)

2 Import Finance 2.1 Trust Receipt (NPR)

2.3 Trust Receipt (USD)

3.5 Hire Purchase loan

4.3 NBL Permanent WC

3.1 Industrial

3 Business Term Loans

3.2 Commercial - For Trading

3.3 Real Estate-Housing Plan

3.4 Real Estate-Comercial Complex

(Hypothecation/Overdraft/Pledge/ Demand/RWC/Contract Loan)

4.2 Commercial Working Capital - For Trading

Working Capital Loans

4.1 Industrial Working Capital

1.2 Pre/Post shipment (USD)

1.3 Loan Against Bills Collection

2.2 Trust Receipt (NPR)- For Trading

Types of Loans and Advances

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Rate (%) per annum

BR+ 0.50 to 2.00

SOFR+ 0.50 to 1.75 BR+ 0.50 to 2.00

BR+ 0.25 to 2.00

BR+ 0.50 to 1.75

SOFR+ 0.50 to 2.00

BR+ 1.25 to 3.25

BR+ 1.50 to 3.00

BR+ 1.75 to 2.75

BR+ 1.75 to 2.75

BR+ 1.00 to 3.00

BR+ 0.25 to 2.25

BR+ 0.50 to 2.25

BR+ 0.25 to 2.25

Kindly contact our nearest branch or visit www.nbl.com.np for further details.

9)

| | Special SME Loans | D.D. | 250. 45 | |
|--|--|---|--|--|
| | Mortgage loan Sajilo Byabasaya Karja | | 2.50 to 4.5 1.00 to 3.0 | |
| 5.3 | Sambriddha Byabasaya Karja | 210 | 1.00 to 0.0 | |
| | Sambriddha Byabasaya Term | BR+ 1.25 to 3.25 BR+ 0.75 to 2.75 | | |
| | Sambriddha Byabasaya Working Capital Laghu Udhyam karja | | 0.75 to 2.7 | |
| 5.5 | Anniversary Business Loan* | | 1.00 to 3.0 | |
| | 85th Anniversary Business Loan | BR+ | 0.75 to 2.7 | 5 |
| | Deprived Sector loan Individual | BR+ | 1.00 to 2.0 | 0 |
| 6.2 | Institutional (Wholesale)- Revolving | | 0.50 to 2.0 | |
| | Institutional (Wholesale)- Term loan | | 1.00 to 2.0 | |
| | Institutional (Retail) - Revolving Institutional (Retail) -Term Loan | | 0.50 to 2.0 1.00 to 2.0 | |
| 7 | Agriculture Loan | | | |
| | Subsidized Non Subsidized | | 1.50 to 2.0 1.00 to 2.0 | |
| | NBL Saral Krishi Karja Working Capital | | 3R+ 0.50 | 0 |
| 7.4 | NBL Saral Krishi Karja Term Loan | I | BR+ 0.50 | |
| | Other Loans Gold and Silver loan | RD. | + 2.50-4.00 | |
| | Loan against first class bank guarantee | | 2.00 to 3.0 | |
| 8.3 | Loan against FD receipt | | n Rate + 2. | |
| 8.4 | Loan against Government Securities | Coupon Rate deposit, w | + 1.00 or 1 hichever is | |
| | Sahuliyatpurna Karja | I | 3R+ 2.00 | |
| | Entrepreneurship Term Loan-Lumbini NBL Com. Agri. & Livestock TL- Karnali | | s per MOU BR+ 2.00 | |
| | NBL Com. Agri. & Livestock TL- Karnali NBL Com. Agri. & Livestock WC- Karnali | | BR+ 2.00 | |
| 8.9 | NBL Byebasaye Ji. Rakchya TL- Gandaki | BR+ | 1.00 to 3.0 | 0 |
| 9 | Retail loans Auto Loan | | | |
| | Private Vehicle 5 years term | BR+ | 0.50 to 2.5 | 0 |
| 9.1.2 | Private Vehicle 7 years term | BR+ | 0.75 to 2.5 | 0 |
| | Private vehicle business use 5 years term Commercial vehicle 3-5 years term | | 0.75 to 2.5 1.50 to 2.5 | _ |
| | Auto loan (Nepalaxmi)* | | 3.00 to 3.5 | |
| 9.1.6 | Professional Auto Loan | BR+ | 0.50 to 2.5 | 0 |
| | Auto Loan (Electrical Vehicle) Home Loan | BR+ | 1.00 to 2.5 | 0 |
| | 5 years term | I | 3R+ 2.42 | |
| 9.2.2 | 10 years term | | 3R+ 2.42 | |
| | Above 10 years term Professional Home Loan | | 3R+ 2.42 3R+ 2.42 | |
| | Nepalaxmi Home Loan | | 3R+ 2.42 | |
| | Shulav Aawas Karja | | | |
| | 10 years term Above 10 years term | | 3R+ 1.99 3R+ 1.99 | |
| | NBL Sarbasulav Awash karja | | JK+ 1.99 | |
| | Up to 5 years | | BR+ 0.50 | |
| | Above 5 up to 10 years Above 10 to 15 years | | BR+ 1.00 | |
| 9.4.3 | | BR+ 1.50 | | |
| 9.4.4 | Above 15 to 25 years | I | 3R+ 2.00 | |
| 9.5 | Above 15 to 25 years Personal Term Loan | | | |
| 9.5 9.5.1 | Personal Term Loan Upto 10 years term | BR+ | 2.50 to 3.5 | |
| 9.5 9.5.1 9.5.2 | Personal Term Loan | BR+ | | |
| 9.5 9.5.1 9.5.2 9.6 9.6.1 | Personal Term Loan Upto 10 years term Above 10 years term Personal Overdraft POD-Professional | BR+ BR+ | 2.50 to 3.5 3.50 to 4.0 2.50 to 3.5 | 0 |
| 9.5 9.5.1 9.5.2 9.6 9.6.1 9.6.2 | Personal Term Loan Upto 10 years term Above 10 years term Personal Overdraft POD-Professional POD-Others | BR+ BR+ | 2.50 to 3.5 3.50 to 4.0 | 0 |
| 9.5 9.5.1 9.5.2 9.6 9.6.1 9.6.2 9.7 | Personal Term Loan Upto 10 years term Above 10 years term Personal Overdraft POD-Professional | BR+ BR+ BR+ | 2.50 to 3.5 3.50 to 4.0 2.50 to 3.5 | 0 0 0 |
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| 9.5 9.5.1 9.5.2 9.6 9.6.1 9.6.2 9.7 9.7.1 9.7.2 9.8 9.8.1 9.8.2 9.9 9.10 9.10.1 9.10.2 9.13 Retail S.N. 1 2 3 4 5 | Personal Term Loan Upto 10 years term Above 10 years term Personal Overdraft POD-Professional POD-Others NBL Professional Loan Overdraft Term Loan Education Loan 5 years term 10 years term Margin Lending NBL Flexi Loan Flexi Term Loan Flexi Term Loan Flexi Overdraft Sewagrahi Karja Ghaderi Karja NBL Pensioner Loan Term Loans (Fixed Rate) Tenure Home Loan/Nepalaxmi/Professional Home Loan/Shulav Aawas karja Auto Loan/Nepalaxmi Auto Loan/Professional Auto Loan Electrical Vehicle 5 years Personal Term Loan NBL Professional Term Loan | BR+ | 2.50 to 3.5 3.50 to 4.0 2.50 to 3.5 3.00 to 4.0 2.50 to 3.5 2.50 to 3.5 2.50 to 3.5 2.50 to 3.5 1.50 to 3.5 3.00 to 3.5 3.00 to 3.5 3.00 to 3.7 3.00 to 4.0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 5 0 0 0 0 0 |
| 9.5 9.5.1 9.5.2 9.6 9.6.1 9.6.2 9.7 9.7.1 9.7.2 9.8 9.8.1 9.8.2 9.9 9.10 9.10.1 9.10.2 9.11 9.12 9.13 Retail S.N. 1 2 3 4 5 6 | Personal Term Loan Upto 10 years term Above 10 years term Personal Overdraft POD-Professional POD-Others NBL Professional Loan Overdraft Term Loan Education Loan 5 years term 10 years term Margin Lending NBL Flexi Loan Flexi Term Loan Flexi Overdraft Sewagrahi Karja Ghaderi Karja NBL Pensioner Loan Term Loans (Fixed Rate) Tenure Home Loan/Nepalaxmi/Professional Home Loan/Shulav Aawas karja Auto Loan/Nepalaxmi Auto Loan/Professional Auto Loan Electrical Vehicle 5 years Personal Term Loan NBL Professional Term Loan NBL Professional Term Loan NBL Professional Term Loan | BR+ | 2.50 to 3.5 3.50 to 4.0 2.50 to 3.5 3.00 to 4.0 2.50 to 3.5 2.50 to 3.5 2.50 to 3.5 2.50 to 3.5 1.50 to 3.5 3.00 to 3.5 3.00 to 3.5 3.00 to 3.7 3.00 to 4.0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 5 0 0 |
| 9.5 9.5.1 9.5.2 9.6 9.6.1 9.6.2 9.7 9.7.1 9.7.2 9.8 9.8.1 9.8.2 9.9 9.10 9.10.1 9.10.2 9.13 Retail S.N. 1 2 3 4 5 | Personal Term Loan Upto 10 years term Above 10 years term Personal Overdraft POD-Professional POD-Others NBL Professional Loan Overdraft Term Loan Education Loan 5 years term 10 years term Margin Lending NBL Flexi Loan Flexi Term Loan Flexi Overdraft Sewagrahi Karja Ghaderi Karja NBL Pensioner Loan Term Loans (Fixed Rate) Tenure Home Loan/Nepalaxmi/Professional Home Loan/Shulav Aawas karja Auto Loan/Nepalaxmi Auto Loan/Professional Auto Loan Electrical Vehicle 5 years Personal Term Loan NBL Professional Term Loan NBL Plexi Loan Education Loan Education Loan | BR+ | 2.50 to 3.5 3.50 to 4.0 2.50 to 3.5 3.00 to 4.0 2.50 to 3.5 2.50 to 3.5 2.50 to 3.5 2.50 to 3.5 1.50 to 3.5 3.00 to 3.5 3.00 to 3.5 3.00 to 3.7 3.00 to 4.0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 5 0 0 0 0 0 |
| 9.5 9.5.1 9.5.2 9.6 9.6.1 9.6.2 9.7 9.7.1 9.7.2 9.8 9.8.1 9.8.2 9.9 9.10 9.10.1 9.10.2 9.11 9.12 9.13 Retail S.N. 1 2 3 4 5 6 7 8 9 | Personal Term Loan Upto 10 years term Above 10 years term Personal Overdraft POD-Professional POD-Others NBL Professional Loan Overdraft Term Loan Education Loan 5 years term 10 years term Margin Lending NBL Flexi Loan Flexi Term Loan Flexi Term Loan Flexi Term Loan Flexi Overdraft Sewagrahi Karja Ghaderi Karja NBL Pensioner Loan Term Loans (Fixed Rate) Tenure Home Loan/Nepalaxmi/Professional Home Loan/Shulav Aawas karja Auto Loan/Nepalaxmi Auto Loan/ Professional Auto Loan Electrical Vehicle 5 years Personal Term Loan NBL Professional Term Loan NBL Flexi Loan Education Loan Sewagrahai Karja Ghaderi Karja | BR+ | 2.50 to 3.5 3.50 to 4.0 2.50 to 3.5 3.00 to 4.0 2.50 to 3.5 2.50 to 3.5 2.50 to 3.5 2.50 to 3.5 1.50 to 3.5 3.00 to 3.5 3.00 to 3.5 3.00 to 3.7 3.00 to 4.0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 5 0 0 0 0 0 |
| 9.5 9.5.1 9.5.2 9.6 9.6.1 9.6.2 9.7 9.7.1 9.7.2 9.8 9.8.1 9.8.2 9.9 9.10 9.10.1 9.10.2 9.13 Retail S.N. 1 2 3 4 5 6 7 8 9 Busin | Personal Term Loan Upto 10 years term Above 10 years term Personal Overdraft POD-Professional POD-Others NBL Professional Loan Overdraft Term Loan Education Loan 5 years term 10 years term Margin Lending NBL Flexi Loan Flexi Term Loan Flexi Overdraft Sewagrahi Karja Ghaderi Karja NBL Pensioner Loan Term Loans (Fixed Rate) Tenure Home Loan/Nepalaxmi/Professional Home Loan/Shulav Aawas karja Auto Loan/Nepalaxmi Auto Loan/Professional Auto Loan Electrical Vehicle 5 years Personal Term Loan NBL Professional Term Loan NBL Plexi Loan Education Loan Education Loan Sewagrahai Karja Ghaderi Karja Ghaderi Karja Ghaderi Karja Ghaderi Karja Ghaderi Karja Ghaderi Karja | BR+ | 2.50 to 3.5 3.50 to 4.0 2.50 to 3.5 3.00 to 4.0 2.50 to 3.5 2.50 to 3.5 2.50 to 3.5 1.50 to 3.5 2.50 to 3.5 1.50 to 3.5 2.50 to 3.5 3.00 to 4.0 7 years 9.95 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 5 0 0 0 5 0 9.99 9.99 |
| 9.5 9.5.1 9.5.2 9.6 9.6.1 9.6.2 9.7 9.7.1 9.7.2 9.8 9.8.1 9.8.2 9.9 9.10 9.10.1 9.10.2 9.11 9.10.2 9.11 9.10.2 9.13 Retail S.N. 1 2 3 4 5 6 7 8 9 Busin S.N. | Personal Term Loan Upto 10 years term Above 10 years term Personal Overdraft POD-Professional POD-Others NBL Professional Loan Overdraft Term Loan Education Loan 5 years term 10 years term Margin Lending NBL Flexi Loan Flexi Term Loan Flexi Overdraft Sewagrahi Karja Ghaderi Karja NBL Pensioner Loan Term Loans (Fixed Rate) Tenure Home Loan/Nepalaxmi/Professional Home Loan/Shulav Aawas karja Auto Loan/Nepalaxmi Auto Loan/Professional Auto Loan Rectrical Vehicle 5 years Personal Term Loan NBL Professional Term Loan NBL Flexi Loan Education Loan Sewagrahai Karja Ghaderi Karja Tenure | BR+ | 2.50 to 3.5 3.50 to 4.0 2.50 to 3.5 3.00 to 4.0 2.50 to 3.5 2.50 to 3.5 2.50 to 3.5 1.50 to 3.5 2.50 to 3.5 1.50 to 3.5 2.50 to 3.5 3.00 to 4.0 7 years 9.95 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 |
| 9.5 9.5.1 9.5.2 9.6 9.6.1 9.6.2 9.7 9.7.1 9.7.2 9.8 9.8.1 9.8.2 9.9 9.10 9.10.1 9.10.2 9.11 9.10.2 9.11 9.15 6 7 8 9 Busin S.N. 1 | Personal Term Loan Upto 10 years term Above 10 years term Personal Overdraft POD-Professional POD-Others NBL Professional Loan Overdraft Term Loan Education Loan 5 years term 10 years term Margin Lending NBL Flexi Loan Flexi Term Loan Flexi Overdraft Sewagrahi Karja Ghaderi Karja NBL Pensioner Loan Term Loan/Nepalaxmi/Professional Home Loan/Shulav Aawas karja Auto Loan/Nepalaxmi Auto Loan/ Professional Auto Loan Electrical Vehicle 5 years Personal Term Loan NBL Plexi Loan Education Loan Sewagrahi Karja Ghaderi Karja Ghaderi Karja Auto Loan/Nepalaxmi Auto Loan/ Professional Auto Loan Electrical Vehicle 5 years Personal Term Loan NBL Professional Term Loan NBL Flexi Loan Education Loan Sewagrahai Karja Ghaderi Karja Ghaderi Karja ess Term Loans (Fixed Rate) Tenure Upto 10 Years | BR+ | 2.50 to 3.5 3.50 to 4.0 2.50 to 3.5 3.00 to 4.0 2.50 to 3.5 2.50 to 3.5 2.50 to 3.5 1.50 to 3.5 2.50 to 3.5 1.50 to 3.5 1.75 to 3.7 3.00 to 4.0 7 years 9.95 (%) per au Upto 9.99 | 0 0 0 0 0 0 0 0 0 0 0 0 0 5 0 0 5 0 0 9.99 9.99 |
| 9.5 9.5.1 9.5.2 9.6 9.6.1 9.6.2 9.7 9.7.1 9.7.2 9.8 9.8.1 9.8.2 9.9 9.10 9.10.1 9.10.2 9.11 9.12 9.13 Retail S.N. 1 2 3 4 5 6 7 8 9 Busin S.N. 1 Averag Spread | Personal Term Loan Upto 10 years term Above 10 years term Personal Overdraft POD-Professional POD-Others NBL Professional Loan Overdraft Term Loan Education Loan 5 years term 10 years term Margin Lending NBL Flexi Loan Flexi Term Loan Flexi Overdraft Sewagrahi Karja Ghaderi Karja NBL Pensioner Loan Term Loans (Fixed Rate) Tenure Home Loan/Nepalaxmi/Professional Home Loan/Shulav Aawas karja Auto Loan/Nepalaxmi Auto Loan/ Professional Auto Loan Electrical Vehicle 5 years Personal Term Loan NBL Flexi Loan Education Loan Sewagrahai Karja Ghaderi Karja Ghaderi Karja ess Term Loan Keta Loan Flexi Loan Education Loan Sewagrahai Karja Ghaderi Karja Ghaderi Karja Ess Term Loans (Fixed Rate) Tenure Upto 10 Years Pase Rate (BR) of last three consecutive market as of Kartik end 2082 : 3.88 | BR+ | 2.50 to 3.5 3.50 to 4.0 2.50 to 3.5 3.00 to 4.0 2.50 to 3.5 2.50 to 3.5 2.50 to 3.5 1.50 to 3.5 2.50 to 3.5 1.50 to 3.5 1.75 to 3.7 3.00 to 4.0 7 years 9.95 (%) per all Upto 9.99 Kartik 203 | 0 0 0 0 0 0 0 0 0 0 0 0 0 5 0 0 5 0 0 9.99 9.99 |
| 9.5 9.5.1 9.5.2 9.6 9.6.1 9.6.2 9.7 9.7.1 9.7.2 9.8 9.8.1 9.8.2 9.9 9.10 9.10.1 9.10.2 9.11 9.12 9.13 Retail S.N. 1 2 3 4 5 6 7 8 9 Busin S.N. 1 Average Spread 1) Floor | Personal Term Loan Upto 10 years term Above 10 years term Personal Overdraft POD-Professional POD-Others NBL Professional Loan Overdraft Term Loan Education Loan 5 years term 10 years term Margin Lending NBL Flexi Loan Flexi Term Loan Flexi Overdraft Sewagrahi Karja Ghaderi Karja NBL Pensioner Loan Term Loan/Nepalaxmi/Professional Home Loan/Shulav Aawas karja Auto Loan/Nepalaxmi Auto Loan/ Professional Auto Loan Electrical Vehicle 5 years Personal Term Loan NBL Flexi Loan Education Loan Sewagrahi Karja Ghaderi Karja Flexi Loan Flexi Term Loan NBL Professional Term Loan NBL Professional Term Loan NBL Flexi Loan Education Loan Sewagrahai Karja Ghaderi Karja Ghaderi Karja Ghaderi Karja Ess Term Loans (Fixed Rate) Tenure Upto 10 Years E Base Rate (BR) of last three consecutive mage Rate as of Kartik end 2082: 3.88 Estating Lending rates shall be adjusted as per | BR+ | 2.50 to 3.5 3.50 to 4.0 2.50 to 3.5 3.00 to 4.0 2.50 to 3.5 2.50 to 3.5 2.50 to 3.5 1.50 to 3.5 2.50 to 3.5 1.50 to 3.5 1.75 to 3.7 3.00 to 4.0 7 years 9.95 (%) per all Upto 9.99 Kartik 203 | 0 0 0 0 0 0 0 0 0 0 0 0 0 5 0 0 5 0 0 9.99 9.99 |
| 9.5 9.5.1 9.5.2 9.6 9.6.1 9.6.2 9.7 9.7.1 9.7.2 9.8 9.8.1 9.8.2 9.9 9.10 9.10.1 9.10.2 9.11 9.12 9.13 Retail S.N. 1 2 3 4 5 6 7 8 9 Busin S.N. 1 Average Spread 1) Flooring | Personal Term Loan Upto 10 years term Above 10 years term Personal Overdraft POD-Professional POD-Others NBL Professional Loan Overdraft Term Loan Education Loan 5 years term 10 years term Margin Lending NBL Flexi Loan Flexi Term Loan Flexi Overdraft Sewagrahi Karja Ghaderi Karja NBL Pensioner Loan Term Loans (Fixed Rate) Tenure Home Loan/Nepalaxmi/Professional Home Loan/Shulav Aawas karja Auto Loan/Nepalaxmi Auto Loan/ Professional Auto Loan Electrical Vehicle 5 years Personal Term Loan NBL Flexi Loan Education Loan Sewagrahai Karja Ghaderi Karja Ghaderi Karja ess Term Loan Keta Loan Flexi Loan Education Loan Sewagrahai Karja Ghaderi Karja Ghaderi Karja Ess Term Loans (Fixed Rate) Tenure Upto 10 Years Pase Rate (BR) of last three consecutive market as of Kartik end 2082 : 3.88 | BR+ | 2.50 to 3.5 3.50 to 4.0 2.50 to 3.5 3.00 to 4.0 2.50 to 3.5 2.50 to 3.5 2.50 to 3.5 1.50 to 3.5 2.50 to 3.5 3.00 to 4.0 7 years 9.95 (%) per all Upto 9.99 Kartik 208 average Ba | 0 0 0 0 0 0 0 0 0 0 0 0 0 5 0 0 0 5 0 0 9.99 9.99 |
| 9.5 9.5.1 9.5.2 9.6 9.6.1 9.6.2 9.7 9.7.1 9.7.2 9.8 9.8.1 9.8.2 9.9 9.10 9.10.1 9.10.2 9.11 9.12 9.13 Retail S.N. 1 2 3 4 5 6 7 8 9 Busin S.N. 1 Average Spread 1) Floor th 2) Ra 3) Ac 3) Ac 3) Ac 3) Ac 3 | Personal Term Loan Upto 10 years term Above 10 years term Personal Overdraft POD-Professional POD-Others NBL Professional Loan Overdraft Term Loan Education Loan 5 years term 10 years term Margin Lending NBL Flexi Loan Flexi Term Loan Flexi Overdraft Sewagrahi Karja Ghaderi Karja NBL Pensioner Loan Term Loan/Nepalaxmi/Professional Home Loan/Shulav Aawas karja Auto Loan/Nepalaxmi Auto Loan/ Professional Auto Loan Electrical Vehicle 5 years Personal Term Loan NBL Professional Term Loan NBL Flexi Loan Education Loan Sewagrahia Karja Ghaderi Karja Ghaderi Karja Auto Loan/Professional Ferm Loan NBL Professional Term Loan NBL Professional Term Loan NBL Flexi Loan Education Loan Sewagrahai Karja Ghaderi Karja | BR+ | 2.50 to 3.5 3.50 to 4.0 2.50 to 3.5 3.00 to 4.0 2.50 to 3.5 3.00 to 4.0 7 years 9.95 (%) per an Upto 9.99 Kartik 20 average Ba | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 |
| 9.5 9.5.1 9.5.2 9.6 9.6.1 9.6.2 9.7 9.7.1 9.7.2 9.8 9.8.1 9.8.2 9.9 9.10 9.10.1 9.10.2 9.11 9.12 9.13 Retail S.N. 1 2 3 4 5 6 7 8 9 Busin S.N. 1 Average Spread 1) Floor th 2) Ra 3) Ac (In | Personal Term Loan Upto 10 years term Above 10 years term Personal Overdraft POD-Professional POD-Others NBL Professional Loan Overdraft Term Loan Education Loan 5 years term 10 years term Margin Lending NBL Flexi Loan Flexi Term Loan Flexi Overdraft Sewagrahi Karja Ghaderi Karja NBL Pensioner Loan Term Loans (Fixed Rate) Tenure Home Loan/Nepalaxmi/Professional Home Loan/Shulav Aawas karja Auto Loan/Nepalaxmi Auto Loan/Professional Auto Loan Electrical Vehicle 5 years Personal Term Loan NBL Pressional Term Loan NBL Flexi Loan Education Loan Sewagrahai Karja Ghaderi Karja ess Term Loans (Fixed Rate) Tenure Upto 10 Years Base Rate (BR) of last three consecutive management of the professional penal interest + 2% p.a. shall be applied to compliance with NRB Directive). | BR+ | 2.50 to 3.5 3.50 to 4.0 2.50 to 3.5 3.00 to 4.0 2.50 to 3.5 3.00 to 4.0 7 years 9.95 (%) per an Upto 9.99 Kartik 206 average Ba | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 |
| 9.5 9.5.1 9.5.2 9.6 9.6.1 9.6.2 9.7 9.7.1 9.7.2 9.8 9.8.1 9.8.2 9.9 9.10 9.10.1 9.10.2 9.11 9.12 9.13 Retail S.N. 1 2 3 4 5 6 7 8 9 Busin S.N. 1 Average Spread 1) Floor th 2) Ra 3) Ao ([Ir 4) Ri 5) In | Personal Term Loan Upto 10 years term Above 10 years term Personal Overdraft POD-Professional POD-Others NBL Professional Loan Overdraft Term Loan Education Loan 5 years term Margin Lending NBL Flexi Loan Flexi Term Loan Flexi Overdraft Sewagrahi Karja Ghaderi Karja NBL Pensioner Loan Term Loans (Fixed Rate) Tenure Home Loan/Nepalaxmi/Professional Home Loan/Shulav Aawas karja Auto Loan/Nepalaxmi Auto Loan/Professional Auto Loan Electrical Vehicle 5 years Personal Term Loan NBL Flexi Loan Education Loan Sewagrahi Karja Ghaderi Karja ess Term Loans (Fixed Rate) Tenure Upto 10 Years E Base Rate (BR) of last three consecutive mate as of Kartik end 2082: 3.88 Event and the same as decided and the same as decided and penal interest + 2% p.a. shall be applied to compliance with NRB Directive). Sek premium upto + 2% p.a. additional can be deterest rate on similar nature loan product shalters. | BR+ | 2.50 to 3.5 3.50 to 4.0 2.50 to 3.5 3.00 to 4.0 2.50 to 3.5 3.00 to 4.0 7 years 9.95 (%) per an Upto 9.99 Kartik 206 average Ba | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 |
| 9.5 9.5.1 9.5.2 9.6 9.6.1 9.6.2 9.7 9.7.1 9.7.2 9.8 9.8.1 9.8.2 9.9 9.10 9.10.1 9.10.2 9.11 9.12 9.13 Retail S.N. 1 2 3 4 5 6 7 8 9 Busin S.N. 1 Averag Spread 1) Float (Ir 4) Ri 5) In 15 | Personal Term Loan Upto 10 years term Above 10 years term Personal Overdraft POD-Professional POD-Others NBL Professional Loan Overdraft Term Loan Education Loan 5 years term 10 years term Margin Lending NBL Flexi Loan Flexi Term Loan Flexi Overdraft Sewagrahi Karja Ghaderi Karja NBL Pensioner Loan Term Loans (Fixed Rate) Tenure Home Loan/Nepalaxmi/Professional Home Loan/Shulav Aawas karja Auto Loan/Nepalaxmi Auto Loan/Professional Auto Loan Electrical Vehicle 5 years Personal Term Loan NBL Flexi Loan Education Loan Sewagrahi Karja Ghaderi Karja ess Term Loans (Fixed Rate) Tenure Upto 10 Years Passe Rate (BR) of last three consecutive mate as of Kartik end 2082: 3.88 Deating Lending rates shall be adjusted as per ree consecutive months. Tet on Consortium financing shall be as decided dictional penal interest + 2% p.a. shall be applicational penal interest + 2% p.a. shall be applicational penal interest + 2% p.a. additional can be deterest rate on similar nature loan product shall penal product shall penal penal interest + 2% p.a. additional can be deterest rate on similar nature loan product shall penal point No 3(7). | BR+ | 2.50 to 3.5 3.50 to 4.0 2.50 to 3.5 3.00 to 4.0 2.50 to 3.5 3.00 to 4.0 7 years 9.95 (%) per an Upto 9.99 Kartik 20 average Baum meeting a amount/e witch-list clies with NRB D | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 |
| 9.5 9.5.1 9.5.2 9.6 9.6.1 9.6.2 9.7 9.7.1 9.7.2 9.8 9.8.1 9.8.2 9.9 9.10 9.10.1 9.10.2 9.11 9.12 9.13 Retail S.N. 1 2 3 4 5 6 7 8 9 Busin S.N. 1 Average Spread 1) Floor th 2) Ra 3) Ad (In 4) Ri 5) In 15 6) Pr teri | Personal Term Loan Upto 10 years term Above 10 years term Personal Overdraft POD-Professional POD-Others NBL Professional Loan Overdraft Term Loan Education Loan 5 years term 10 years term Margin Lending NBL Flexi Loan Flexi Term Loan Flexi Overdraft Sewagrahi Karja Ghaderi Karja NBL Pensioner Loan Term Loans (Fixed Rate) Tenure Home Loan/Nepalaxmi/Professional Home Loan/Shulav Aawas karja Auto Loan/Nepalaxmi Auto Loan/Professional Auto Loan Electrical Vehicle 5 years Personal Term Loan NBL Flexi Loan Education Loan Sewagrahai Karja Ghaderi Karja WBL Professional Term Loan NBL Flexi Loan Electrical Vehicle 5 years Personal Term Loan NBL Flexi Loan Education Loan Sewagrahai Karja Ghaderi Karja Ghaderi Karja ess Term Loans (Fixed Rate) Tenure Upto 10 Years Personal Term Loan Sewagrahai Karja Ghaderi Karja Ghaderi Karja Dess Term Loans (Fixed Rate) Tenure Upto 10 Years Personal Term Loan Sewagrahai Karja Ghaderi Karja Dess Term Loans (Fixed Rate) Tenure Upto 10 Years Personal Term Loan Sewagrahai Karja Dess Term Loans (Fixed Rate) Tenure Upto 10 Years Personal Term Loan Sewagrahai Karja Dess Term Loans (Fixed Rate) Tenure Upto 10 Years Personal Term Loan Sewagrahai Karja Dess Term Loans (Fixed Rate) Tenure Upto 10 Years Personal Term Loan Sewagrahai Dess Rate (BR) of last three consecutive mate on consortium financing shall be as decided that the personal penal interest + 2% p.a. shall be applied to compliance with NRB Directive). Tenure Upto 10 Years Personal Term Loan Product shall penal interest + 2% p.a. shall be applied to compliance with NRB Directive). Tenure Oconsortium financing shall be as decided that the penal interest + 2% p.a. shall be applied to compliance with NRB Directive). Tenure Oconsortium financing shall be determined of each loan, Internal credit risk Risk Grantical Cr | BR+ | 2.50 to 3.5 3.50 to 4.0 2.50 to 3.5 3.00 to 4.0 2.50 to 3.5 3.00 to 4.0 7 years 9.95 (%) per an Upto 9.99 Kartik 20 average Baum meeting a amount/e witch-list clies with NRB D | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 |
| 9.5 9.5.1 9.5.2 9.6 9.6.1 9.6.2 9.7 9.7.1 9.7.2 9.8 9.8.1 9.8.2 9.9 9.10 9.10.1 9.10.2 9.11 9.12 9.13 Retail S.N. 1 2 3 4 5 6 7 8 9 Busin S.N. 1 Average Spread 1) Floor th 2) Ra 3) Ac (Ir 4) Ri 5) In 15 6) Pr tet 7) *A | Personal Term Loan Upto 10 years term Above 10 years term Personal Overdraft POD-Professional POD-Others NBL Professional Loan Overdraft Term Loan Education Loan 5 years term 10 years term Margin Lending NBL Flexi Loan Flexi Term Loan Flexi Overdraft Sewagrahi Karja Ghaderi Karja NBL Pensioner Loan Term Loans (Fixed Rate) Tenure Home Loan/Nepalaxmi/Professional Home Loan/Shulav Aawas karja Auto Loan/Nepalaxmi Auto Loan/ Professional Auto Loan Electrical Vehicle 5 years Personal Term Loan NBL Flexi Loan Education Loan Sewagrahai Karja Ghaderi Karja Ghaderi Karja ess Term Loans (Fixed Rate) Tenure Upto 10 Years e Base Rate (BR) of last three consecutive me Rate as of Kartik end 2082: 3.88 acting Lending rates shall be as decided in compliance with NRB Directive). Sek premium upto+ 2% p.a. additional can be of terest rate on similar nature loan product shall of the product of the concept of the product shall of the product shall be determined to the product shall be determined to the product shall point No 3(7). Emium rate on each borrower shall be determined to the product shall point No 3(7). Emium rate on each borrower shall be determined to the product shall point No 3(7). Emium rate on each borrower shall be determined to the product shall point No 3(7). | BR+ | 2.50 to 3.5 3.50 to 4.0 2.50 to 3.5 3.00 to 4.0 2.50 to 3.5 2.50 to 3.5 2.50 to 3.5 2.50 to 3.5 3.00 to 3.5 2.50 to 3.5 3.00 to 3.6 7 years 9.95 (%) per an Upto 9.99 Kartik 203 average Batum meeting a amount/e with NRB D to loan typ | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 |