

Rate of Interest

	Effective From	1st Mangsir	2082
Interest Rate on De	posits		

Intere	est Rate on Deposits		
S.N.	Types of Deposit	Rate (%) Per Annum*	Minimum Balance
1	Saving Deposit	2.75	NPR
	Normal Saving	2.75	500.00
	NBL Diamond Saving	3.00	500.00
	Women Special Saving Yuva Bachat Khata	3.00	500.00
		3.00	0.00
	Santati Saving 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
	-	3.00 or	
1.12	Social Security Saving Pension Payment Saving	Negotiable 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	4.50	0.00
1.19	Nari Samman Bachat Khata	3.50	10000.00
1.20	Sambandha Bachat Khata	3.50	0.00
1.21	Nagarik Bachat Khata	3.50	1000.00
1.22	Sambriddha Nepal Abhiyan Bachat Khata	3.50	0.00
1.23	Green Saving Account	3.50	1000.00
1.24	Chhori (Beti) Kalyan Bachat Khata	3.50	5000.00
1.25	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
	NBL Sahayatri Bachat Khata	2.75	500.00
1.29	NBL Pioneer Saving Deposit Account	4.50	10000.00
1.30	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		
2.1.1	Individual Fixed Deposit 3 Months to 1 Year	3.15	25000.00
2.1.2	Individual Fixed Deposit Above 1 Years -	3.65	25000.00
	Upto 2 Years		
2.1.3	Individual Fixed Deposit Above 2 Years -	4.00	25000.00
	Upto 5 Years	5.25	25000.00
2.1.4	Individual Fixed Deposit (Above 5 year) Institutional Fixed Deposit-6M to 1Y	2.75	25000.00
	Institutional Fixed Deposit-6M to 1Y Institutional FD-Above 1 year upto 2Y	2.75	25000.00 25000.00
2.1.6	Institutional FD-Above 1 year upto 2Y Institutional Fixed Deposit-Above 2Y	3.25	25000.00
2.1.7	Remittance Fixed Deposit-Above 2Y	3.45	25000.00
	Remittance Fixed Deposit 3 Months to 1		
2.2.1	years	4.15	5000.00
222	Remittance Fixed Deposit Above 1 years	4.65	E000.00
2.2.2	Upto 2 years	4.65	5000.00
2.2.3	Remittance Fixed Deposit Above 2 Years - Upto 5 Years	5.00	5000.00
2.2.4	Remittance Fixed Deposit (Above 5 year)	6.25	5000.00
3		3.15	1000.00
4	Recurring Deposit Samridhha Nari Recurring Deposit	3.15	25000.00
5	Employee Welfare Account	3.15	25000.00
	• •	2.75 or	
6	Akchhaya Kosh	2.75 or Negotiable	25000
7	NBL Trust Fund	2.75	0.00
	Normal Call Deposit	0.500	100000.000
9	FCY Saving Deposit	0.500	10000.000
9.1	USD	3.00	USD100
	EURO	1.00	EURO100
	GBP	1.50	GBP100
	JPY	0.50	JPY 100
	NRN Saving Deposit	0.00	,
	USD	3.00	USD 1,000
10.1		1.50	GBP 900
	AUD	2.00	AUD 1600
	FCY Fixed Deposit (upto 5 Years)		22300
	USD	3.50	USD500
	NRN Fixed Deposit (upto 5 Years)		
	USD	3.50	USD 1,000
12.2	GBP	3.50	GBP 900
	AUD	4.00	AUD 1600
13	FCY Call Deposit		1220
13.1	USD	1.50	USD100
			* Payable quar
Intere	est Rate on Loans and Advances		
S.N.	Types of Loans and Advances	Rate (%) per annum
	Export Finance		
	Pre/Post shipment (NPR)	BR+ (0.50 to 2.00
	Pre/Post shipment (USD)		0.50 to 1.75
	Loan Against Bills Collection		0.50 to 2.00
	Import Finance		
	Trust Receipt (NPR)	BR+ 0	.25 to 2.00
	Trust Receipt (NPR)- For Trading		.50 to 1.75
	Trust Receipt (USD)		0.50 to 2.00
	Business Term Loans		

3 Business Term Loans

3.2 Commercial - For Trading

3.3 Real Estate-Housing Plan

4 Working Capital Loans

3.5 Hire Purchase loan

3.4 Real Estate-Comercial Complex

(Hypothecation/Overdraft/Pledge/

4.2 Commercial Working Capital - For Trading

Demand/RWC/Contract Loan) 4.1 Industrial Working Capital

3.1 Industrial

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6) Per	Minimum
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0	USD 1,000
0	GBP 900
0	AUD 1600
-	1102 1000
0	USD100
	* Payable quarterly
ate (%) per annum
	.50 to 2.00
	0.50 to 1.75
BR+ 0	.50 to 2.00
	.25 to 2.00
	.50 to 1.75
OFR+	0.50 to 2.00
DP.	25 2 25
BR+1	.25 to 3.25
BR+ 1	.50 to 3.00 .75 to 2.75
BD · 4	.75 to 2.75 .75 to 2.75
DV+ 1	.75 to 2.75 .00 to 3.00
1 ⊾יות	3.00

BR+ 0.25 to 2.25

BR+ 0.50 to 2.25

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3.25 3.00	2)
2.75	3)
2.75 3.00	4) 5)
	6)

) 5	NBL Permanent WC	BR+ 0.25 to 2.25			
	Special SME Loans Mortgage loan	BR+ 2.50 to 4.50			
5.2	Sajilo Byabasaya Karja			1.00 to 3.0	
	Sambriddha Byabasaya Karja				
	Sambriddha Byabasaya Term Sambriddha Byabasaya Working Capital	BR+ 1.25 to 3.25 BR+ 0.75 to 2.75			
	Laghu Udhyam karja			1.00 to 3.0	
5.5	Anniversary Business Loan*			1.00 to 3.0	
	85th Anniversary Business Loan		BR+ ().75 to 2.7	5
	Deprived Sector loan Individual BR+ 1.00 to 2.00				
	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	
	Agriculture Loan		DIXT .	1.00 to 2.0	
	Subsidized			1.50 to 2.0	
	Non Subsidized NBL Saral Krishi Karja Working Capital			1.00 to 2.0 R+ 0.50	0
	NBL Saral Krishi Karja Working Capital			R+ 0.50	
8	Other Loans				
	Gold and Silver loan Loan against first class bank guarantee			2.50-4.00 2.00 to 3.0	
	Loan against FD receipt			n Rate + 2	
	Loan against Government Securities	ecurities Coupon Rate + 1.00 or 1 year			
	Sahuliyatpurna Karja	fixed deposit, whichever is higher			
	Entrepreneurship Term Loan-Lumbini				
8.7	NBL Com. Agri. & Livestock TL- Karnali		В	R+ 2.00	
	NBL Com. Agri. & Livestock WC- Karnali			R+ 2.00	0
8.9	NBL Byebasaye Ji. Rakchya TL- Gandaki Retail loans		BK+ 1	1.00 to 3.0	U
9.1	Auto Loan				
	Private Vehicle 5 years term			0.50 to 2.5	
	Private Vehicle 7 years term Private vehicle business use 5 years term).75 to 2.5).75 to 2.5	_
9.1.4	Commercial vehicle 3-5 years term			1.50 to 2.5	
9.1.5	Auto loan (Nepalaxmi)*			3.00 to 3.5	
	Professional Auto Loan Auto Loan (Electrical Vehicle)			0.50 to 2.5 1.00 to 2.5	
	Home Loan		DV+ .	10 2.5	J
	5 years term			R+ 2.42	
	10 years term Above 10 years term			R+ 2.42 R+ 2.42	
	Professional Home Loan			R+ 2.42 R+ 2.42	
9.2.5	Nepalaxmi Home Loan			R+ 2.42	
	Shulav Aawas Karja		D	D : 1.00	
	10 years term Above 10 years term			R+ 1.99 R+ 1.99	
	NBL Sarbasulav Awash karja				
	Up to 5 years			R+ 0.50	
	Above 5 up to 10 years Above 10 to 15 years			R+ 1.00 R+ 1.50	
	Above 15 to 25 years			R+ 2.00	
	Personal Term Loan				
	Upto 10 years term Above 10 years term			2.50 to 3.5 3.50 to 4.0	
	Personal Overdraft		DIC :	3.30 to 4.0	
	POD-Professional			2.50 to 3.5	
	POD-Others NBL Professional Loan		BR+3	3.00 to 4.0	0
	Overdraft		BR+ 2	2.50 to 3.5	0
	Term Loan		BR+ 2	2.50 to 3.5	0
	Education Loan			2 00 to 3 0	
	5 years term	BR+ 2.00 to 3.00			
9.8.1 9.8.2	5 years term 10 years term		BR+ 2	2.50 to 3.5	0
9.8.1 9.8.2 9.9	10 years term Margin Lending		BR+ 2		0
9.8.1 9.8.2 9.9 9.10	10 years term Margin Lending NBL Flexi Loan		BR+ 2 BR+ 2	2.50 to 3.5 1.50 to 3.5	0
9.8.1 9.8.2 9.9 9.10 9.10.1 9.10.2	10 years term Margin Lending NBL Flexi Loan Flexi Term Loan Flexi Overdraft		BR+ 2 BR+ 2	2.50 to 3.5	0 0
9.8.1 9.8.2 9.9 9.10 9.10.1 9.10.2 9.11	10 years term Margin Lending NBL Flexi Loan Flexi Term Loan Flexi Overdraft Sewagrahi Karja		BR+ 2 BR+ 2 BR+ 2 BR+ 3	2.50 to 3.5 1.50 to 3.5 2.50 to 3.5 3.00 to 3.5 2.50 to 4.5	0 0 0 0 0
9.8.1 9.8.2 9.9 9.10 9.10.1 9.10.2 9.11 9.12	10 years term Margin Lending NBL Flexi Loan Flexi Term Loan Flexi Overdraft Sewagrahi Karja Ghaderi Karja		BR+ 2 BR+ 2 BR+ 2 BR+ 2 BR+ 2	2.50 to 3.5 1.50 to 3.5 2.50 to 3.5 3.00 to 3.5 2.50 to 4.5 1.75 to 3.7	0 0 0 0 0 0 5
9.8.1 9.8.2 9.9 9.10 9.10.1 9.10.2 9.11 9.12 9.13	10 years term Margin Lending NBL Flexi Loan Flexi Term Loan Flexi Overdraft Sewagrahi Karja Ghaderi Karja NBL Pensioner Loan		BR+ 2 BR+ 2 BR+ 2 BR+ 2 BR+ 2	2.50 to 3.5 1.50 to 3.5 2.50 to 3.5 3.00 to 3.5 2.50 to 4.5	0 0 0 0 0 0 5
9.8.1 9.8.2 9.9 9.10 9.10.1 9.10.2 9.11 9.12 9.13	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		BR+ 2 BR+ 2 BR+ 2 BR+ 2 BR+ 2	2.50 to 3.5 1.50 to 3.5 2.50 to 3.5 3.00 to 3.5 2.50 to 4.5 1.75 to 3.7	0 0 0 0 0 0 5 0
9.8.1 9.8.2 9.9 9.10 9.10.1 9.10.2 9.11 9.12 9.13 Retail	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/		BR+ 2 BR+ 2 BR+ 3 BR+ 3 BR+ 3	2.50 to 3.5 1.50 to 3.5 2.50 to 3.5 3.00 to 3.5 2.50 to 4.5 1.75 to 3.7 3.00 to 4.0	0 0 0 0 0 0 5 0
9.8.1 9.8.2 9.9 9.10 9.10.1 9.10.2 9.11 9.12 9.13 Retail	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/		BR+ 2 BR+ 2 BR+ 3 BR+ 3 BR+ 3	2.50 to 3.5 1.50 to 3.5 2.50 to 3.5 3.00 to 3.5 2.50 to 4.5 1.75 to 3.7 3.00 to 4.0	0 0 0 0 0 0 5 0
9.8.1 9.8.2 9.9 9.10 9.10.1 9.10.2 9.11 9.12 9.13 Retail	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		BR+ 2 BR+ 2 BR+ 3 BR+ 3 BR+ 3	2.50 to 3.5 1.50 to 3.5 2.50 to 3.5 3.00 to 3.5 2.50 to 4.5 1.75 to 3.7 3.00 to 4.0	0 0 0 0 0 0 5 0
9.8.1 9.8.2 9.9 9.10 9.10.1 9.10.2 9.11 9.12 9.13 Retail	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/		BR+ 2 BR+ 2 BR+ 3 BR+ 3 BR+ 3	2.50 to 3.5 1.50 to 3.5 2.50 to 3.5 3.00 to 3.5 2.50 to 4.5 1.75 to 3.7 3.00 to 4.0	0 0 0 0 0 0 5 0
9.8.1 9.8.2 9.9 9.10 9.10.2 9.11 9.12 9.13 Retail S.N.	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		BR+ 2 BR+ 2 BR+ 3 BR+ 3 BR+ 3 BR+ 3 BR+ 3 9.90	2.50 to 3.5 1.50 to 3.5 2.50 to 3.5 3.00 to 3.5 2.50 to 4.5 1.75 to 3.7 3.00 to 4.0	0 0 0 0 0 0 5 0
9.8.1 9.8.2 9.9 9.10 9.10.2 9.11 9.12 9.13 Retail S.N.	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/		BR+ 2 BR+ 2 BR+ 2 BR+ 2 BR+ 3 BR+ 3	2.50 to 3.5 1.50 to 3.5 2.50 to 3.5 3.00 to 3.5 2.50 to 4.5 1.75 to 3.7 3.00 to 4.0	0 0 0 0 0 0 5 0
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	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		BR+ 2 BR+ 2 BR+ 3 BR+ 3 BR+ 3 BR+ 3 BR+ 3 BR+ 3 5 Years 9.90 9.90 9.90 9.99 9.99	2.50 to 3.5 1.50 to 3.5 2.50 to 3.5 3.00 to 3.5 2.50 to 4.5 1.75 to 3.7 3.00 to 4.0	0 0 0 0 0 0 5 0 5 0 10 Years 9.99 9.99
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	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 Flexi Loan		BR+ 2 BR+ 2 BR+ 3	2.50 to 3.5 1.50 to 3.5 2.50 to 3.5 3.00 to 3.5 2.50 to 4.5 1.75 to 3.7 3.00 to 4.0	0 0 0 0 0 0 5 0 5 0
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	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 Flexi Loan Education Loan Sewagrahai Karja		BR+ 2 BR+ 2 BR+ 2 BR+ 3 BR+ 3 BR+ 3 BR+ 3 BR+ 3 5 Years 9.90 9.90 9.90 9.99 9.99 9.99 9.99 9.99	2.50 to 3.5 1.50 to 3.5 2.50 to 3.5 3.00 to 3.5 2.50 to 4.5 1.75 to 3.7 3.00 to 4.0	0 0 0 0 0 5 0 5 0 10 Years 9.99 9.99 9.99
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	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 Flexi Loan Education Loan Sewagrahai Karja Ghaderi Karja		BR+ 2 BR+ 2 BR+ 2 BR+ 3 BR+ 3 BR+ 3 BR+ 3 BR+ 3 5 Years 9.90 9.90 9.90 9.99 9.99 9.99 9.99 9.99	2.50 to 3.5 1.50 to 3.5 2.50 to 3.5 3.00 to 3.5 2.50 to 4.5 1.75 to 3.7 3.00 to 4.0	0 0 0 0 0 0 5 0 5 0 10 Years 9.99 9.99
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	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 Flexi Loan Education Loan Sewagrahai Karja Ghaderi Karja ess Term Loans (Fixed Rate)		BR+ 2 BR+ 2 BR+ 3 BR+ 3 BR+ 3 BR+ 3 BR+ 3 5 Years 9.90 9.90 9.90 9.99 9.99 9.99 9.99 9.	2.50 to 3.5 1.50 to 3.5 2.50 to 3.5 3.00 to 3.5 2.50 to 4.5 1.75 to 3.7 3.00 to 4.0 7 years	0 0 0 0 0 0 5 0 5 0 10 Years 9.99 9.99 9.99 9.99
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	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 Flexi Loan Education Loan Sewagrahai Karja Ghaderi Karja		BR+ 2 BR+ 2 BR+ 3 BR+ 3 BR+ 3 BR+ 3 BR+ 3 5 Years 9.90 9.90 9.90 9.99 9.99 9.99 9.99 9.	2.50 to 3.5 1.50 to 3.5 2.50 to 3.5 3.00 to 3.5 2.50 to 4.5 1.75 to 3.7 3.00 to 4.0	0 0 0 0 0 0 5 0 5 0 10 Years 9.99 9.99 9.99 9.99
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	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 Flexi Loan Education Loan Sewagrahai Karja Ghaderi Karja ess Term Loans (Fixed Rate) Tenure Upto 10 Years Base Rate (BR) of last three consecutive more	onths	BR+ 2 BR+ 2 BR+ 3 BR+ 3 BR+ 3 BR+ 3 BR+ 3 5 Years 9.90 9.90 9.90 9.99 9.99 9.99 9.99 9.99 9.99 Rate	2.50 to 3.5 1.50 to 3.5 2.50 to 3.5 2.50 to 3.5 2.50 to 4.5 1.75 to 3.7 3.00 to 4.0 7 years 9.95	0 0 0 0 0 0 5 0 5 0 10 Years 9.99 9.99 9.99 9.99
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	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 Flexi Loan Education Loan Sewagrahai Karja Ghaderi Karja ess Term Loans (Fixed Rate) Tenure Upto 10 Years Base Rate (BR) of last three consecutive more Rate as of Aswin end 2082 : 3.91		BR+ 2 BR+ 2 BR+ 3 BR+ 4 BR+ 3 BR+ 4 BR+ 3 BR+ 4 BR+ 4 BR+ 5 BR+ 6 BR+ 6 BR+ 6 BR+ 6 BR+ 7 BR+ 7 BR+ 7 BR+ 7 BR+ 7 BR+ 8	2.50 to 3.5 1.50 to 3.5 2.50 to 3.5 2.50 to 3.5 3.00 to 3.5 2.50 to 4.5 1.75 to 3.7 3.00 to 4.0 7 years 9.95 (%) per a Upto 9.99 swin 2082	0 0 0 0 0 0 5 0 5 0 10 Years 9.99 9.99 9.99 9.99 9.99
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) Floothr	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 Flexi Loan Education Loan Sewagrahai Karja Ghaderi Karja ess Term Loans (Fixed Rate) Tenure Upto 10 Years Base Rate (BR) of last three consecutive more Rate as of Aswin end 2082 : 3.91 ating Lending rates shall be adjusted as per tee consecutive months.	he ch	BR+ 2 BR+ 2 BR+ 3 BR+ 3 BR+ 3 BR+ 3 BR+ 3 BR+ 3 Fraction of the second o	2.50 to 3.5 1.50 to 3.5 2.50 to 3.5 3.00 to 3.5 2.50 to 4.5 1.75 to 3.7 3.00 to 4.0 7 years 9.95 (%) per a Upto 9.99 swin 2082 verage Base	9.99 9.99 9.99 9.99 9.99 9.99 9.99 9.9
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) Floothr 2) Rat	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 Flexi Loan Education Loan Sewagrahai Karja Ghaderi Karja ess Term Loans (Fixed Rate) Tenure Upto 10 Years Base Rate (BR) of last three consecutive more Rate as of Aswin end 2082 : 3.91 ating Lending rates shall be adjusted as per the consecutive more services on Consortium financing shall be as decided.	he ch	BR+ 2 BR+ 2 BR+ 3	2.50 to 3.5 1.50 to 3.5 1.50 to 3.5 2.50 to 3.5 3.00 to 3.5 1.75 to 3.7 3.00 to 4.0 7 years 9.95 (%) per a Upto 9.99 swin 2082 verage Bac	0 0 0 0 0 0 5 0 5 0 10 Years 9.99 9.99 9.99 9.99 9.99 9.99
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) Floothr 2) Rat 3) Add 3) Add	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 Flexi Loan Education Loan Sewagrahai Karja Ghaderi Karja ess Term Loans (Fixed Rate) Tenure Upto 10 Years Base Rate (BR) of last three consecutive more Rate as of Aswin end 2082 : 3.91 ating Lending rates shall be adjusted as per the ee consecutive months. Ten on Consortium financing shall be as decided ditional penal interest + 2% p.a. shall be applied	he ch	BR+ 2 BR+ 2 BR+ 3	2.50 to 3.5 1.50 to 3.5 1.50 to 3.5 2.50 to 3.5 3.00 to 3.5 1.75 to 3.7 3.00 to 4.0 7 years 9.95 (%) per a Upto 9.99 swin 2082 verage Bac	0 0 0 0 0 0 5 0 5 0 10 Years 9.99 9.99 9.99 9.99 9.99 9.99
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) Flo thr 2) Rat 3) Add (In 4) Ris	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 Flexi Loan Education Loan Sewagrahai Karja Ghaderi Karja ess Term Loans (Fixed Rate) Tenure Upto 10 Years Base Rate (BR) of last three consecutive more Rate as of Aswin end 2082 : 3.91 ating Lending rates shall be adjusted as per the econsecutive more Rate as of Consortium financing shall be as decided ditional penal interest + 2% p.a. shall be applied compliance with NRB Directive). k premium upto+ 2% p.a. additional can be challed a second consortium of the professional can be challed a second consortium of the professional can be challed a second compliance with NRB Directive).	he ch l by c ed on arge	BR+ 2 BR+ 2 BR+ 2 BR+ 3 BR+ 3 BR+ 3 BR+ 3 BR+ 3 France Service	2.50 to 3.5 1.50 to 3.5 2.50 to 3.5 3.00 to 3.5 2.50 to 4.5 1.75 to 3.7 3.00 to 4.0 7 years 9.95 (%) per a Upto 9.99 swin 2082 werage Backers at meetings amount/ex th-list clier	9.99 9.99 9.99 9.99 9.99 9.99 9.99 9.9
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) Flo thr 2) Rat 3) Add (In 4) Ris 5) Inte	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 Electrical Vehicle 5 years Personal Term Loan NBL Professional 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 more Rate as of Aswin end 2082 : 3.91 ating Lending rates shall be adjusted as per the ee consecutive more more consecutive consecu	he ch l by c ed on arge	BR+ 2 BR+ 2 BR+ 2 BR+ 3 BR+ 3 BR+ 3 BR+ 3 BR+ 3 France Service	2.50 to 3.5 1.50 to 3.5 2.50 to 3.5 3.00 to 3.5 2.50 to 4.5 1.75 to 3.7 3.00 to 4.0 7 years 9.95 (%) per a Upto 9.99 swin 2082 werage Backers at meetings amount/ex th-list clier	9.99 9.99 9.99 9.99 9.99 9.99 9.99 9.9
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) Flo thr 2) Rat 3) Add (In 4) Ris 5) Inte 15, 6) Pre	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 Electrical Vehicle 5 years Personal Term Loan NBL Professional 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 more Rate as of Aswin end 2082: 3.91 ating Lending rates shall be adjusted as per the ee consecutive more ee consecutive months. Ee on Consortium financing shall be as decided ditional penal interest + 2% p.a. shall be applied compliance with NRB Directive). Expressioned 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 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). Emium rate on each borrower shall be determined to the product sha	he ched on argeould be	BR+ 2 BR+ 2 BR+ 2 BR+ 3 BR+ 3 BR+ 3 BR+ 3 BR+ 3 France Service	2.50 to 3.5 1.50 to 3.5 1.50 to 3.5 2.50 to 3.5 3.00 to 3.5 1.75 to 3.7 3.00 to 4.0 7 years 9.95 (%) per a Upto 9.99 swin 2082 werage Ball meetings amount/ex th-list clier th NRB Di	9.99 9.99 9.99 9.99 9.99 9.99 9.99 9.9
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) Flo thr 2) Rat 3) Add (In 4) Ris 5) Inte 15, 6) Pre ten	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 Electrical Vehicle 5 years Personal Term Loan NBL Professional Term Loan NBL Flexi Loan Education Loan Sewagrahai Karja Ghaderi Karja Ghaderi Karja Ghaderi Karja Tenure Upto 10 Years Base Rate (BR) of last three consecutive more Rate as of Aswin end 2082: 3.91 ating Lending rates shall be adjusted as per the econsecutive months. Ten on Consortium financing shall be a decided ditional penal interest + 2% p.a. shall be applied compliance with NRB Directive). Tenure with NRB Directive of each loan, Internal credit risk Risk Grader ure of each loan product share ure of each loan.	he ched on argeonial be sined ling.	BR+ 2 BR+ 2 BR+ 2 BR+ 3 BR+ 3 BR+ 3 BR+ 3 BR+ 3 France Service	2.50 to 3.5 1.50 to 3.5 1.50 to 3.5 2.50 to 3.5 3.00 to 3.5 1.75 to 3.7 3.00 to 4.0 7 years 9.95 (%) per a Upto 9.99 swin 2082 werage Ball meetings amount/ex th-list clier th NRB Di	9.99 9.99 9.99 9.99 9.99 9.99 9.99 9.9
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) Flo thr 2) Rat 3) Add (In 4) Ris 5) Inte 15, 6) Pre ten 7) *Au	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 Electrical Vehicle 5 years Personal Term Loan NBL Professional 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 more Rate as of Aswin end 2082: 3.91 ating Lending rates shall be adjusted as per the ee consecutive more ee consecutive months. Ee on Consortium financing shall be as decided ditional penal interest + 2% p.a. shall be applied compliance with NRB Directive). Expressioned 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 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). Emium rate on each borrower shall be determined to the product sha	he ched on argeould be alined ling.	BR+ 2 BR+ 2 BR+ 2 BR+ 3 BR+ 3 BR+ 3 BR+ 3 BR+ 3 For a service of the service of t	2.50 to 3.5 1.50 to 3.5 2.50 to 3.5 3.00 to 3.5 2.50 to 4.5 1.75 to 3.7 3.00 to 4.0 7 years 9.95 (%) per a Upto 9.99 swin 2082 werage Ball meetings amount/ex th-list clier ch NRB Di loan type	9.99 9.99 9.99 9.99 9.99 9.99 9.99 9.9