



Rate of Interest

Effective From 1st Falgun 2078

Interest Rate on Deposits

S. N.	Types of Deposit	Rate (%) Per Annum (Payable Quarterly)	Minimum Balance in NPR
1	Saving Deposit		
1.1	Normal Saving	6.03	500
1.2	NBL Diamond Saving	6.53	500
1.3	Women Special Saving	6.53	500
1.4	Yuva Bachat Khata	6.53	0
1.5	Santati Saving	6.53	0
1.6	NBL Staff Pension Saving	7.03	0
1.7	Remittance Saving	8.03	0
1.8	Investor's Saving	6.53	0
1.9	Senior Citizens Special Saving	6.53	500
1.10	Professional's Saving	6.53	500
1.11	Social Security Saving	6.53	0
1.12	Pension Payment Saving	7.03	0
1.13	NBL Special Saving	7.03	50,000
1.14	Earthquake Relief Saving	7.03	0
1.15	TU Pension Saving	7.03	0
1.16	NBL Staff Salary Saving	7.03	0
1.17	Salary Saving	7.03	0
1.18	Nari Samman Bachat Khata	7.03	10,000
1.19	Sambandha Bachat Khata	7.03	0
1.20	Nagarik Bachat Khata	7.03	1,000
1.21	Sambriddha Nepal Abhiyan Bachat Khata	7.03	0
1.22	Green Saving Account	7.03	1,000
1.23	Chhori (Beti) Kalyan Bachat Khata	7.03	5000
1.24	Chhori Surakshya Bachat Khata	7.03	0
1.25	Balbalika Bachat Khata	7.03	0
1.26	NBL Shubha Gyan Bachat Khata	6.03	0
1.27	NBL Sahayatri Bachat Khata	6.03	500
2	Fixed Deposit		
2.1	3 Months and above		25,000
2.1.1	Individual Fixed Deposit	11.03	
2.1.2	Institutional Fixed Deposit	10.03	
2.1.3	Institutional Fixed Deposit (Bidding)	10.03	
2.1.4	Institutional Renewal (Bidding and others)	10.13	
2.1.4	Remittance Fixed Deposit	12.03	
3	Recurring Deposit	11.03	1,000
4	Employee Welfare Account	7.03	
5	Akchhaya Kosh	10.03	25,000
6	NBL Trust Fund	10.03	
7	Normal Call Deposit	3.015	100,000
8	FCY Saving Deposit		
8.1	USD	2.00	USD100
8.2	EURO	0.00	EURO100
8.3	GBP	0.40	GBP100
8.4	JPY	0.15	JPY 100
9	NRN Saving Deposit		
9.1	USD	4.50	USD 5,000
9.2	GBP	3.50	GBP 4,000
9.3	AUD	3.50	AUD 7,500
10	FCY Call Deposit		
10.1	USD	0.75	USD100
11	FCY Fixed Deposit		
11.1	USD	Negotiable	USD500
12	NRN Fixed Deposit		
12.1	USD	5.00	USD 5,000
12.2	GBP	4.00	GBP 4,000
12.3	AUD	4.00	AUD 7,500

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	Export Finance (NPR)	0.39 to 0.69
1.2	Pre/Post shipment (USD)	upto 5.00 %
2	Import Finance	
2.1	Trust Receipt (NPR)	0.39 to 2.30
2.2	Trust Receipt (USD)	upto 5.00 %
3	Business Term Loans	
3.1	Industrial/ Commercial	1.19 to 3.66
3.2	Real Estate-Housing Plan	3.19 to 4.19
3.3	Real Estate-Commercial Complex	2.19 to 3.19
3.4	Hire Purchase loan	2.55 to 4.16
4	Working Capital Loans	
4.1	Hypothecation	0.69 to 4.05
4.2	Overdraft	0.69 to 4.05
4.3	Pledge loan	0.69 to 4.05
4.4	Demand	0.69 to 4.05
4.5	Revolving Working Capital loan	0.69 to 4.05
4.6	Contract loan	0.69 to 4.05
5	Special SME Loans	
5.1	Mortgage loan	1.55 to 4.66

5.2	Sajilo Byabasaya Karja	2.00
5.3	Sambriddha Byabasaya Karja	2.00 to 3.66
5.4	Laghu Udhya karja	2.00
5.5	Anniversary Business Loan	1.26 to 2.00
5.6	85th Anniversary Business Loan	2.00 to 3.66
6	Deprived Sector loan	
6.1	Individual	1.55 to 2.16
6.2	Institutional (Wholesale)- Revolving	0.19 to 2.30
6.3	Institutional (Wholesale)- Term loan	0.19 to 2.30
6.4	Institutional (Retail)- Revolving	1.19 to 2.80
6.5	Institutional (Retail)-Term Loan	1.19 to 2.80
7	Agriculture Loan	2.00
8	Other Loans	
8.1	Gold and Silver loan	4.16
8.2	Loan against first class bank guarantee	1.55 to 2.16
8.3	Loan against FD receipt	Coupon Rate +2.00
8.4	Loan against Government Securities	Coupon Rate +2.00 or 1 year fixed deposit, whichever is higher
8.5	Sahuliyatpurna Karja	2.00
8.6	Entrepreneurship Term Loan-Lumbini	7.75% (Fixed Rate for 3 Years as per MOU)
8.7	NBL Com. Agri. & Livestock TL- Karnali	2.00
8.8	NBL Com. Agri. & Livestock WC- Karnali	2.00
8.9	NBL Byabasaya Ji. Rakchya TL- Gandaki	3.00
9	Retail loans	
9.1	Auto Loan	
9.1.1	Private Vehicle 5 years term	2.55 to 3.16
9.1.2	Private Vehicle 7 years term	3.55 to 4.16
9.1.3	Private vehicle business use 5 years term	2.55 to 4.16
9.1.4	Commercial vehicle 3-5 years term	3.55 to 4.16
9.1.5	Auto loan (Nepalaxmi)	1.55 to 3.16
9.1.6	Professional Auto Loan	1.55 to 3.16
9.1.7	Auto Loan (Electrical Vehicle)	2.01 to 3.16
9.2	Home Loan	
9.2.1	5 years term	1.55 to 2.16
9.2.2	10 years term	2.19 to 2.80
9.2.3	15 years and above term	3.05 to 3.66
9.2.4	Professional Home Loan	1.55 to 3.16
9.2.5	Nepalaxmi Home Loan	1.55 to 3.16
9.3	Shulav Aawas Karja	
9.3.1	5 years term	1.00 to 1.50
9.3.2	10 years term	1.25 to 1.75
9.3.3	15 years term	1.50 to 2.00
9.3.4	20 years term	2.00 to 2.50
9.4	Personal Term Loan	
9.4.1	5 years term	2.55 to 3.66
9.4.2	10 years term	3.05 to 4.16
9.4.3	15 years and above term	3.55 to 4.33
9.5	Personal Overdraft	
9.5.1	POD-Professional	3.19 to 4.16
9.5.2	POD-Others	3.55 to 4.16
9.6	NBL Professional Loan	
9.6.1	Overdraft	3.19 to 4.16
9.6.2	Term Loan	1.69 to 3.66
9.7	Education Loan	
9.7.1	5 years term	1.05 to 1.66
9.7.2	10 years term	1.55 to 2.16
9.8	Margin Lending	2.05 to 5.02
9.9	NBL Flexi Loan	
9.9.1	Flexi Term Loan	3.05 to 3.66
9.9.2	Flexi Overdraft	3.05 to 4.16
9.10	Sewagrahi Karja	upto 5.00
9.11	Ghaderi Karja	3.50

Retail Term Loans (Fixed Rate)

S.N.	Loan Types	Rate (%) per annum
1	Home Loan	9.49 to 12.49
2	Auto Loan	10.85 to 12.85
3	Personal Term Loan	11.10 to 13.93
4	Professional Term Loan	10.17 to 12.17
5	Education Loan	9.35 to 10.85
6	Sewagrahai Karja	upto 12.99
7	Ghaderi Karja	10.99 to 12.99

Average Base Rate (BR) of Quarter Ending Poush 2078 : 6.92
Spread Rate as of Poush end 2078 : 2.91

- Floating Lending rates shall be changed with the changes in Base Rate on quarterly basis.
- Rate on Consortium financing shall be as decided by consortium meetings.
- Penal interest @+2% p.a. shall be applied on overdue amount/ expired loan.
- Risk premium upto+2% p.a. can be charged for watch-list clients.
- Interest rate on Temporary Loan shall be 0.5% point higher than the published rate of respective product.
- Interest rate on business loans upto Rs.1 crore limit (only on new lending and renewal) shall be BR+2%