



Rate of Interest

Effective From 1st Chaitra 2077

Interest Rate on Deposits

S.N.	Deposit Types	Rate Per Annum %	Minimum Balance
1	Saving Deposit		in NPR
1.1	Normal Saving	2.50	500
1.2	NBL Diamond Saving	3.00	500
1.3	Women Special Saving	3.00	500
1.4	Yuva Bachat Khata	3.00	0
1.5	Santati Saving	3.00	0
1.6	NBL Staff Pension Saving	4.00	0
1.7	Remittance Saving	3.00	0
1.8	Investor's Saving	3.00	0
1.9	Senior Citizens Special Saving	3.00	500
1.10	Professional's Saving	3.00	500
1.11	Social Security Saving	3.00	0
1.12	Pension Payment Saving	4.00	0
1.13	NBL Special Saving	4.00	50,000
1.14	Earthquake Relief Saving	4.00	0
1.15	TU Pension Saving	4.00	0
1.16	NBL Staff Salary Saving	4.00	0
1.17	Salary Saving	4.00	0
1.18	Nari Samman Bachat Khata	4.00	10,000
1.19	Sambandha Bachat Khata	4.00	0
1.20	Nagarik Bachat Khata	4.00	1,000
1.21	Sambiddha Nepal Abhiyan Bachat Khata	4.00	0
1.22	Green Saving Account	4.00	1,000
1.23	Chhori (Beti) Kalyan Bachat Khata	4.00	5000
1.24	Chhori Surakshya Bachat Khata	4.00	0
1.25	Balbalika Bachat Khata	4.00	0
2	Fixed Deposit		
2.1	3 Month		25,000
	Individual	5.50	
	Institution	5.50	
	Institution (Renewal Only)	5.60	
2.2	Above 3 Months upto 6 months		25,000
	Individual	6.00	
	Institution	6.00	
	Institution (Renewal Only)	6.10	
2.3	Above 6 Months upto 1 year		25,000
	Individual	7.00	
	Institution	7.00	
	Institution (Renewal Only)	7.10	
2.4	Above 1 Year upto 5 years		25,000
	Individual	7.00	
	Institution	7.00	
	Institution (Renewal Only)	7.10	
3	Employee Welfare Account	4.00	
4	Akchhaya Kosh	7.00	
5	NBL Trust Fund	7.00	
6	Normal Call Deposit	1.25	100,000
7	FCY Saving Deposit		
7.1	USD	2.00	USD100
7.2	EURO	0.00	EURO100
7.3	GBP	0.40	GBP100
8	FCY Call Deposit		
8.1	USD	0.75	USD100
9	FCY Fixed Deposit		
9.1	USD	Negotiable	USD500

Interest Rate on Loan and Advances

S.No	Loan Types	Premium Rate (%) per annum over Base rate(BR)
1	Gold and silver loan	4.16
2	Export Finance in NPR	0.10 to 0.21
3	Pre/Post shipment in USD	One year LIBOR +2.69
4	Trust Receipt	
4.1	Trust Receipt (NPR)	0.10 to 1.80
4.2	Trust Receipt (USD)	Six Month LIBOR +2.69
5	Term Loan	
5.1	Industrial/ Commercial	1.19 to 3.16
5.2	Real Estate-Housing Plan	3.19 to 3.80
5.3	Real Estate-Commercial Complex	2.19 to 2.80

6	Working Capital	
6.1	Hypothecation	0.69 to 3.66
6.2	Overdraft	0.69 to 3.66
6.3	Pledge loan	0.69 to 3.66
6.4	Demand	0.69 to 3.66
6.5	Mortgaged Loan	
6.5.1	Mortgage Working Capital loan	1.55 to 4.66
6.5.2	Mortgage Term loan	1.55 to 4.66
6.6	Sajilo Byabasaya Karja	3.19
6.7	Sambiddha Byabasaya Karja	2.00 to 3.66
6.8	Laghu Udhyam Karja	2.00
6.9	Anniversary Business Loan	0.18 or 6.99% whichever is higher
6.10	NBL Entrepreneurship Term Loan-Lumbini Province	7.75% (Fixed Rate for 3 Years)
7	Deprived sector loan	
7.1	Individual	1.55 to 2.16
7.2	Institutional (Wholesale)- Revolving	0.19 to 1.30
7.3	Institutional (Wholesale)- Term loan	0.19 to 1.30
7.4	Institutional (Retail)- Revolving	1.19 to 1.80
7.5	Institutional (Retail)-Term Loan	1.19 to 1.80
8	Agriculture Loan	2.00
9	Other Loan	
9.1	Loan against first class bank guarantee	1.55 to 2.16
9.2	Loan against FD receipt	Coupon Rate +2.00
9.3	Loan against govt. securities	Coupon Rate +2.00 or 1 year fixed deposit, whichever is higher
9.4	Hire Purchase loan	2.55 to 4.16
9.5	Sahuliyatpurna Karja	2.00
10	Interest on consumer loans	
10.1	Auto Loan	
10.1.1	Private Vehicle 5 years term	2.55 to 3.16
10.1.2	Private Vehicle 7 years term	3.55 to 4.16
10.1.3	Private vehicle business use 5 years term	2.55 to 4.16
10.1.4	Commercial vehicle 3-5 years term	3.55 to 4.16
10.1.5	Auto loan (Nepalaxmi)	1.55 to 2.16
10.1.6	Professional Auto Loan	1.55 to 2.16
10.1.7	Auto Loan (Electrical Vehicle)	2.01 to 4.16
10.2	Home Loan	
10.2.1	5 years term	1.55 to 2.16
10.2.2	10 years term	2.19 to 2.80
10.2.3	15 years and above term	3.05 to 3.66
10.2.4	Professional Home Loan	1.55 to 2.16
10.2.5	Home Loan (Nepalaxmi)	1.55 to 2.16
10.3	Shulav Aawas Karja	
10.3.1	5 years term	1.00
10.3.2	10 years term	1.25
10.3.3	15 years term	1.50
10.3.4	20 years term	2.00
10.4	Personal Term Loan	
10.4.1	5 years term	2.55 to 3.66
10.4.2	10 years term	3.05 to 4.16
10.4.3	15 years and above term	3.55 to 4.33
10.5	Personal Overdraft	
10.5.1	POD-Professional	3.55 to 4.16
10.5.2	POD-Others	4.05 to 4.66
10.6	NBL Professional Loan	
10.6.1	Overdraft	3.19 to 4.16
10.6.2	Term Loan	1.69 to 2.66
10.7	Education Loan	
10.7.1	5 years term	1.05 to 1.66
10.7.2	10 years term	1.55 to 2.16
10.8	Margin Lending	2.05 to 5.02
10.9	NBL Flexi Loan	
10.9.1	Flexi Term Loan	3.05 to 3.66
10.9.2	Flexi Overdraft	3.05 to 4.16
10.10	Sewagrahi Karja	upto 5.00
10.11	Ghaderi Karja	3.00
10.12	NBL Pensioner Loan	2.00

Retail Term Loan (Fixed Int rate)		
SN	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	Sewagrahi Karja	upto 12.99
7	Ghaderi Karja	10.99 to 12.99

Base Rate (BR) as of Poush end 2077 : 6.19

Spread Rate as of Magh end 2077 : 4.35

- 1) Floating Lending rates shall be changed with the changes in Base Rate on quarterly basis. However, interest rate on Shulav Aawash Karja shall remain unchanged for a period of 1 year.
- 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.
- 4) Risk premium upto+ 2.0% p.a. can be charged for watch-list clients.