



Rate of Interest
Effective From 1st Jestha 2078

Interest Rate on Deposits

S.N.	Types of Deposit	Rate Per Annum %	Minimum Balance in NPR
1	Saving Deposit		
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	Sambriddha 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 Months		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 10 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 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)	0.10 to 0.21
1.2	Pre/Post shipment (USD)	One year LIBOR +2.69
2	Trust Receipt	
2.1	Trust Receipt (NPR)	0.10 to 1.80
2.2	Trust Receipt (USD)	Six Month LIBOR +2.69
3	Business Term Loans	
3.1	Industrial/ Commercial	1.19 to 3.16
3.2	Real Estate-Housing Plan	3.19 to 3.80
3.3	Real Estate-Commercial Complex	2.19 to 2.80
3.4	Hire Purchase loan	2.55 to 4.16

4	Working Capital Loans	
4.1	Hypothecation	0.69 to 3.66
4.2	Overdraft	0.69 to 3.66
4.3	Pledge loan	0.69 to 3.66
4.4	Demand	0.69 to 3.66
5	Special SME Loans	
5.1	Mortgage loan	1.55 to 4.66
5.2	Sajilo Byabasaya Karja	3.19
5.3	Sambiddha Byabasaya Karja	2.00 to 3.66
5.4	Laghu Udhyam karja	2.00
5.5	Anniversary Business Loan	0.18 or 6.99% whichever is higher
6	Deprived Sector loan	
6.1	Individual	1.55 to 2.16
6.2	Institutional (Wholesale)- Revolving	0.19 to 1.30
6.3	Institutional (Wholesale)- Term loan	0.19 to 1.30
6.4	Institutional (Retail)- Revolving	1.19 to 1.80
6.5	Institutional (Retail)-Term Loan	1.19 to 1.80
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)
8.7	NBL Com. Agri. & Livestock TL- Karnali	2.00
8.8	NBL Com. Agri. & Livestock WC- Karnali	2.00
8.9	NBL Byebasaye 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 2.16
9.1.6	Professional Auto Loan	1.55 to 2.16
9.1.7	Auto Loan (Electrical Vehicle)	2.01 to 4.16
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 2.16
9.2.5	Home Loan (Nepalaxmi)	1.55 to 2.16
9.3	Shulav Aawas Karja	
9.3.1	5 years term	1.00
9.3.2	10 years term	1.25
9.3.3	15 years term	1.50
9.3.4	20 years term	2.00
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	3.55 to 4.16
9.5.2	POD-Others	4.05 to 4.66
9.6	NBL Professional Loan	
9.6.1	Overdraft	3.19 to 4.16
9.6.2	Term Loan	1.69 to 2.66
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	3.00
9.12	NBL Pensioner Loan	2.00

Retail Term Loans (Fixed 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	Sewagrahai Karja	upto 12.99
7	Ghaderi Karja	10.99 to 12.99

Base Rate (BR) as of Chaitra end 2077 : 5.98

Spread Rate as of Chaitra end 2077 : 4.37

- 1) Floating Lending rates shall be changed with the changes in Base Rate on quarterly basis. However, interest rate on Shulav Aawas 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.