

Rate of Interest

Effective From 1st Shrawan 2080

Interest Rate on Deposits

S.N. 1			
1	Types of Deposit	Rate (%) Per Annum*	Minimum Balance
	Saving Deposit		NPR
1.1	Normal Saving	4.86	500
	NBL Diamond Saving	5.27	500
	Women Special Saving	5.27	500
	Yuva Bachat Khata	5.27	0
	Santati Saving	5.27	0
	NBLStaff Pension Saving	5.67	0
		7.66	0
	Remittance Saving		
1.8		7.66	0
	Investor's Saving	5.27	0
1.10		5.27	500
1.11	Professional's Saving	5.27	500
1.12	į g	5.27 or Negotiable	0
1.13		5.67	0
1.14	NBL Special Saving	5.67	50,000
1.15	Earthquake Relief Saving	5.67	0
1.16	TU Pension Saving	5.67	0
1.17		6.66	0
1.18		6.66	0
1.19	Nari Samman Bachat Khata	5.67	10,000
1.20	Sambandha Bachat Khata	5.67	0
1.21	Nagarik Bachat Khata	5.67	1,000
1.22	Sambriddha Nepal Abhiyan Bachat Khata	5.67	0
			-
1.23		5.67	1,000
1.24	· / •	5.67	5000
1.25		5.67	0
1.26		5.67	0
1.27	NBL Shubha Gyan Bachat Khata	4.86	0
1.28	NBL Sahayatri Bachat Khata	4.86	500
	NBL Pioneer Saving Deposit Account	6.66	10,000
1.29		0.00	10,000
1.29	Fixed Deposit	0.00	10,000
2		0.00	10,000
	Fixed Deposit 3 Months upto 5 Years (individual) 6	0.00	10,000
2	Fixed Deposit 3 Months upto 5 Years (individual) 6 Months upto 5 Years (institutional)	8.99	
2.1 2.1.1	Fixed Deposit 3 Months upto 5 Years (individual) 6 Months upto 5 Years (institutional) Individual Fixed Deposit	8.99	25,000
2.1 2.1.1 2.1.2	Fixed Deposit 3 Months upto 5 Years (individual) 6 Months upto 5 Years (institutional) Individual Fixed Deposit Institutional Fixed Deposit	8.99 6.99	25,000 25,000
2.1.1 2.1.1 2.1.2 2.1.3	Fixed Deposit 3 Months upto 5 Years (individual) 6 Months upto 5 Years (institutional) Individual Fixed Deposit Institutional Fixed Deposit Institutional Fixed Deposit (Bidding)	8.99 6.99 7.49	25,000 25,000 25,000
2.1.1 2.1.2 2.1.3 2.2	Fixed Deposit 3 Months upto 5 Years (individual) 6 Months upto 5 Years (institutional) Individual Fixed Deposit Institutional Fixed Deposit Institutional Fixed Deposit (Bidding) Remittance Fixed Deposit	8.99 6.99 7.49 9.99	25,000 25,000 25,000 5,000
2.1.1 2.1.2 2.1.3 2.2 3	Fixed Deposit 3 Months upto 5 Years (individual) 6 Months upto 5 Years (institutional) Individual Fixed Deposit Institutional Fixed Deposit Institutional Fixed Deposit (Bidding) Remittance Fixed Deposit Recurring Deposit	8.99 6.99 7.49 9.99 8.99	25,000 25,000 25,000 5,000 1,000
2.1.1 2.1.1 2.1.2 2.1.3 2.2 3 4	Fixed Deposit 3 Months upto 5 Years (individual) 6 Months upto 5 Years (institutional) Individual Fixed Deposit Institutional Fixed Deposit (Bidding) Remittance Fixed Deposit Recurring Deposit Samridhha Nari Recurring Deposit	8.99 6.99 7.49 9.99 8.99	25,000 25,000 25,000 5,000
2.1.1 2.1.2 2.1.3 2.2 3 4 5	Fixed Deposit 3 Months upto 5 Years (individual) 6 Months upto 5 Years (institutional) Individual Fixed Deposit Institutional Fixed Deposit Institutional Fixed Deposit (Bidding) Remittance Fixed Deposit Recurring Deposit Samridhha Nari Recurring Deposit Employee Welfare Account	8.99 6.99 7.49 9.99 8.99 8.99 5.67	25,000 25,000 25,000 5,000 1,000 25,000
2.1.1 2.1.2 2.1.3 2.2 3 4 5 6	Fixed Deposit 3 Months upto 5 Years (individual) 6 Months upto 5 Years (institutional) Individual Fixed Deposit Institutional Fixed Deposit Institutional Fixed Deposit (Bidding) Remittance Fixed Deposit Recurring Deposit Samridhha Nari Recurring Deposit Employee Welfare Account Akchhaya Kosh	8.99 6.99 7.49 9.99 8.99 8.99 5.67 6.99 or Negotiable	25,000 25,000 25,000 5,000 1,000 25,000
2.1.1 2.1.2 2.1.3 2.2 3 4 5 6	Fixed Deposit 3 Months upto 5 Years (individual) 6 Months upto 5 Years (institutional) Individual Fixed Deposit Institutional Fixed Deposit (Bidding) Remittance Fixed Deposit Recurring Deposit Samridhha Nari Recurring Deposit Employee Welfare Account Akchhaya Kosh NBL Trust Fund	8.99 6.99 7.49 9.99 8.99 8.99 5.67 6.99 or Negotiable 6.99	25,000 25,000 25,000 5,000 1,000 25,000 25000
2.1.1 2.1.2 2.1.3 2.2 3 4 5 6 7	Fixed Deposit 3 Months upto 5 Years (individual) 6 Months upto 5 Years (institutional) Individual Fixed Deposit Institutional Fixed Deposit Institutional Fixed Deposit (Bidding) Remittance Fixed Deposit Recurring Deposit Samridhha Nari Recurring Deposit Employee Welfare Account Akchhaya Kosh NBL Trust Fund Normal Call Deposit	8.99 6.99 7.49 9.99 8.99 8.99 5.67 6.99 or Negotiable	25,000 25,000 25,000 5,000 1,000 25,000
2.1.1 2.1.2 2.1.3 2.2 3 4 5 6 7 8	Fixed Deposit 3 Months upto 5 Years (individual) 6 Months upto 5 Years (institutional) Individual Fixed Deposit Institutional Fixed Deposit Institutional Fixed Deposit (Bidding) Remittance Fixed Deposit Recurring Deposit Samridhha Nari Recurring Deposit Employee Welfare Account Akchhaya Kosh NBL Trust Fund Normal Call Deposit FCY Saving Deposit	8.99 6.99 7.49 9.99 8.99 8.99 5.67 6.99 or Negotiable 6.99 2.43	25,000 25,000 25,000 5,000 1,000 25,000 25000 0
2 2.1.1 2.1.2 2.1.3 2.2 3 4 5 6 7 8 9 9.1	Fixed Deposit 3 Months upto 5 Years (individual) 6 Months upto 5 Years (institutional) Individual Fixed Deposit Institutional Fixed Deposit (Bidding) Remittance Fixed Deposit Recurring Deposit Samridhha Nari Recurring Deposit Employee Welfare Account Akchhaya Kosh NBL Trust Fund Normal Call Deposit FCY Saving Deposit USD	8.99 6.99 7.49 9.99 8.99 5.67 6.99 or Negotiable 6.99 2.43	25,000 25,000 25,000 5,000 1,000 25,000 25000 0 100,000
2 2.1.1 2.1.2 2.1.3 2.2 3 4 5 6 7 8 9 9.1 9.2	Fixed Deposit 3 Months upto 5 Years (individual) 6 Months upto 5 Years (institutional) Individual Fixed Deposit Institutional Fixed Deposit Institutional Fixed Deposit (Bidding) Remittance Fixed Deposit Recurring Deposit Samridhha Nari Recurring Deposit Employee Welfare Account Akchhaya Kosh NBL Trust Fund Normal Call Deposit FCY Saving Deposit USD EURO	8.99 6.99 7.49 9.99 8.99 5.67 6.99 or Negotiable 6.99 2.43	25,000 25,000 25,000 5,000 1,000 25,000 25000 0 100,000 USD100 EURO100
2.1.1 2.1.2 2.1.3 2.2 3 4 5 6 7 8 9 9.1 9.2 9.3	Fixed Deposit 3 Months upto 5 Years (individual) 6 Months upto 5 Years (institutional) Individual Fixed Deposit Institutional Fixed Deposit Institutional Fixed Deposit (Bidding) Remittance Fixed Deposit Recurring Deposit Samridhha Nari Recurring Deposit Employee Welfare Account Akchhaya Kosh NBL Trust Fund Normal Call Deposit FCY Saving Deposit USD EURO GBP	8.99 6.99 7.49 9.99 8.99 8.99 5.67 6.99 or Negotiable 6.99 2.43 5.75 4.00 4.75	25,000 25,000 25,000 5,000 1,000 25,000 25000 0 100,000 USD100 EURO100 GBP100
2.1.1 2.1.2 2.1.3 2.2 3 4 5 6 7 8 9 9.1 9.2 9.3 9.4	Fixed Deposit 3 Months upto 5 Years (individual) 6 Months upto 5 Years (institutional) Individual Fixed Deposit Institutional Fixed Deposit Institutional Fixed Deposit (Bidding) Remittance Fixed Deposit Recurring Deposit Samridhha Nari Recurring Deposit Employee Welfare Account Akchhaya Kosh NBL Trust Fund Normal Call Deposit FCY Saving Deposit USD EURO GBP JPY	8.99 6.99 7.49 9.99 8.99 5.67 6.99 or Negotiable 6.99 2.43	25,000 25,000 25,000 5,000 1,000 25,000 25000 0 100,000 USD100 EURO100
2.1.1 2.1.2 2.1.3 2.2 3 4 5 6 7 8 9 9.1 9.2 9.3 9.4 10	Fixed Deposit 3 Months upto 5 Years (individual) 6 Months upto 5 Years (institutional) Individual Fixed Deposit Institutional Fixed Deposit Institutional Fixed Deposit (Bidding) Remittance Fixed Deposit Recurring Deposit Samridhha Nari Recurring Deposit Employee Welfare Account Akchhaya Kosh NBL Trust Fund Normal Call Deposit FCY Saving Deposit USD EURO GBP JPY NRN Saving Deposit	8.99 6.99 7.49 9.99 8.99 8.99 5.67 6.99 or Negotiable 6.99 2.43 5.75 4.00 4.75 2.40	25,000 25,000 25,000 5,000 1,000 25,000 0 100,000 USD100 EURO100 GBP100 JPY 100
2.1.1 2.1.2 2.1.3 2.2 3 4 5 6 7 8 9 9.1 9.2 9.3 9.4 10 10.1	Fixed Deposit 3 Months upto 5 Years (individual) 6 Months upto 5 Years (institutional) Individual Fixed Deposit Institutional Fixed Deposit Institutional Fixed Deposit (Bidding) Remittance Fixed Deposit Recurring Deposit Samridhha Nari Recurring Deposit Employee Welfare Account Akchhaya Kosh NBL Trust Fund Normal Call Deposit FCY Saving Deposit USD EURO GBP JPY NRN Saving Deposit USD	8.99 6.99 7.49 9.99 8.99 8.99 5.67 6.99 or Negotiable 6.99 2.43 5.75 4.00 4.75 2.40	25,000 25,000 25,000 5,000 1,000 25,000 0 100,000 USD100 EURO100 GBP100 JPY 100 USD 1,000
2.1.1 2.1.2 2.1.3 2.2 3 4 5 6 7 8 9 9.1 9.2 9.3 9.4 10	Fixed Deposit 3 Months upto 5 Years (individual) 6 Months upto 5 Years (institutional) Individual Fixed Deposit Institutional Fixed Deposit Institutional Fixed Deposit (Bidding) Remittance Fixed Deposit Recurring Deposit Samridhha Nari Recurring Deposit Employee Welfare Account Akchhaya Kosh NBL Trust Fund Normal Call Deposit FCY Saving Deposit USD EURO GBP JPY NRN Saving Deposit	8.99 6.99 7.49 9.99 8.99 8.99 5.67 6.99 or Negotiable 6.99 2.43 5.75 4.00 4.75 2.40	25,000 25,000 25,000 5,000 1,000 25,000 0 100,000 USD100 EURO100 GBP100 JPY 100
2.1.1 2.1.2 2.1.3 2.2 3 4 5 6 7 8 9 9.1 9.2 9.3 9.4 10 10.1	Fixed Deposit 3 Months upto 5 Years (individual) 6 Months upto 5 Years (institutional) Individual Fixed Deposit Institutional Fixed Deposit Institutional Fixed Deposit (Bidding) Remittance Fixed Deposit Recurring Deposit Samridhha Nari Recurring Deposit Employee Welfare Account Akchhaya Kosh NBL Trust Fund Normal Call Deposit FCY Saving Deposit USD EURO GBP JPY NRN Saving Deposit USD	8.99 6.99 7.49 9.99 8.99 8.99 5.67 6.99 or Negotiable 6.99 2.43 5.75 4.00 4.75 2.40	25,000 25,000 25,000 5,000 1,000 25,000 0 100,000 USD100 EURO100 GBP100 JPY 100 USD 1,000
2.1.1 2.1.2 2.1.3 2.2 3 4 5 6 7 8 9 9.1 9.2 9.3 9.4 10 10.1 10.3	Fixed Deposit 3 Months upto 5 Years (individual) 6 Months upto 5 Years (institutional) Individual Fixed Deposit Institutional Fixed Deposit Institutional Fixed Deposit (Bidding) Remittance Fixed Deposit Recurring Deposit Samridhha Nari Recurring Deposit Employee Welfare Account Akchhaya Kosh NBL Trust Fund Normal Call Deposit FCY Saving Deposit USD EURO GBP JPY NRN Saving Deposit USD GBP AUD	8.99 6.99 7.49 9.99 8.99 8.99 5.67 6.99 or Negotiable 6.99 2.43 5.75 4.00 4.75 2.40	25,000 25,000 25,000 5,000 1,000 25,000 0 100,000 USD100 EURO100 GBP100 JPY 100 USD 1,000 GBP 900
2.1.1 2.1.2 2.1.3 2.2 3 4 5 6 7 8 9 9.1 9.2 9.3 9.4 10 10.1 10.3 10.3	Fixed Deposit 3 Months upto 5 Years (individual) 6 Months upto 5 Years (institutional) Individual Fixed Deposit Institutional Fixed Deposit Institutional Fixed Deposit (Bidding) Remittance Fixed Deposit Recurring Deposit Samridhha Nari Recurring Deposit Employee Welfare Account Akchhaya Kosh NBL Trust Fund Normal Call Deposit FCY Saving Deposit USD EURO GBP JPY NRN Saving Deposit USD GBP AUD FCY Fixed Deposit (upto 5 Years)	8.99 6.99 7.49 9.99 8.99 8.99 5.67 6.99 or Negotiable 6.99 2.43 5.75 4.00 4.75 2.40 5.75 4.75 5.10	25,000 25,000 25,000 5,000 1,000 25,000 25000 0 100,000 USD100 EURO100 GBP100 JPY 100 USD 1,000 GBP 900 AUD 1600
2.1.1 2.1.2 2.1.3 2.2 3 4 5 6 7 8 9 9.1 9.2 9.3 9.4 10 10.1 10.3 10.3 11.1	Fixed Deposit 3 Months upto 5 Years (individual) 6 Months upto 5 Years (institutional) Individual Fixed Deposit Institutional Fixed Deposit Institutional Fixed Deposit (Bidding) Remittance Fixed Deposit Recurring Deposit Samridhha Nari Recurring Deposit Employee Welfare Account Akchhaya Kosh NBL Trust Fund Normal Call Deposit FCY Saving Deposit USD EURO GBP JPY NRN Saving Deposit USD GBP AUD FCY Fixed Deposit (upto 5 Years) USD	8.99 6.99 7.49 9.99 8.99 8.99 5.67 6.99 or Negotiable 6.99 2.43 5.75 4.00 4.75 2.40	25,000 25,000 25,000 5,000 1,000 25,000 0 100,000 USD100 EURO100 GBP100 JPY 100 USD 1,000 GBP 900
2.1.1 2.1.2 2.1.3 2.2 3 4 5 6 7 8 9 9.1 9.2 9.3 9.4 10 10.1 10.3 11.1 12.1	Fixed Deposit 3 Months upto 5 Years (individual) 6 Months upto 5 Years (institutional) Individual Fixed Deposit Institutional Fixed Deposit Institutional Fixed Deposit (Bidding) Remittance Fixed Deposit Recurring Deposit Samridhha Nari Recurring Deposit Employee Welfare Account Akchhaya Kosh NBL Trust Fund Normal Call Deposit FCY Saving Deposit USD EURO GBP JPY NRN Saving Deposit USD GBP AUD FCY Fixed Deposit (upto 5 Years) USD NRN Fixed Deposit (upto 5 Years)	8.99 6.99 7.49 9.99 8.99 8.99 5.67 6.99 or Negotiable 6.99 2.43 5.75 4.00 4.75 2.40 5.75 4.75 5.10	25,000 25,000 25,000 5,000 1,000 25,000 0 100,000 USD100 EURO100 GBP100 JPY 100 USD 1,000 GBP 900 AUD 1600 USD500
2.1.1 2.1.2 2.1.3 2.2 3 4 5 6 7 8 9 9.1 9.2 9.3 9.4 10 10.1 10.3 11.1 12.1 12.1	Fixed Deposit 3 Months upto 5 Years (individual) 6 Months upto 5 Years (institutional) Individual Fixed Deposit Institutional Fixed Deposit Institutional Fixed Deposit (Bidding) Remittance Fixed Deposit Recurring Deposit Samridhha Nari Recurring Deposit Employee Welfare Account Akchhaya Kosh NBL Trust Fund Normal Call Deposit FCY Saving Deposit USD EURO GBP JPY NRN Saving Deposit USD GBP AUD FCY Fixed Deposit (upto 5 Years) USD NRN Fixed Deposit (upto 5 Years) USD	8.99 6.99 7.49 9.99 8.99 8.99 5.67 6.99 or Negotiable 6.99 2.43 5.75 4.00 4.75 2.40 5.75 4.75 5.10 7.25	25,000 25,000 25,000 5,000 1,000 25,000 0 100,000 USD100 EURO100 GBP100 JPY 100 USD 1,000 GBP 900 AUD 1600 USD500
2.1.1 2.1.2 2.1.3 2.2 3 4 5 6 7 8 9 9.1 9.2 9.3 9.4 10 10.1 10.3 10.3 11 11.1 12 12.1 12.2	Fixed Deposit 3 Months upto 5 Years (individual) 6 Months upto 5 Years (institutional) Individual Fixed Deposit Institutional Fixed Deposit Institutional Fixed Deposit (Bidding) Remittance Fixed Deposit Recurring Deposit Samridhha Nari Recurring Deposit Employee Welfare Account Akchhaya Kosh NBL Trust Fund Normal Call Deposit FCY Saving Deposit USD EURO GBP JPY NRN Saving Deposit USD GBP AUD FCY Fixed Deposit (upto 5 Years) USD NRN Fixed Deposit (upto 5 Years) USD GBP	8.99 6.99 7.49 9.99 8.99 8.99 5.67 6.99 or Negotiable 6.99 2.43 5.75 4.00 4.75 2.40 5.75 4.75 5.10 7.25 6.25	25,000 25,000 25,000 5,000 1,000 25,000 0 100,000 USD100 EURO100 GBP100 JPY 100 USD 1,000 GBP 900 AUD 1600 USD 500 USD 1,000 USD 1,000 USD 1,000 USD 1,000 USD 1,000 USD 1,000 USD 1,000 USD 1,000 USD 1,000 USD 1,000
2.1.1 2.1.2 2.1.3 2.2 3 4 5 6 7 8 9 9.1 9.2 9.3 9.4 10 10.1 10.3 11.1 12.1 12.1 12.2 12.3	Fixed Deposit 3 Months upto 5 Years (individual) 6 Months upto 5 Years (institutional) Individual Fixed Deposit Institutional Fixed Deposit Institutional Fixed Deposit (Bidding) Remittance Fixed Deposit Recurring Deposit Samridhha Nari Recurring Deposit Employee Welfare Account Akchhaya Kosh NBL Trust Fund Normal Call Deposit FCY Saving Deposit USD EURO GBP JPY NRN Saving Deposit USD GBP AUD FCY Fixed Deposit (upto 5 Years) USD NRN Fixed Deposit (upto 5 Years) USD GBP AUD GBP AUD GBP AUD GBP AUD GBP AUD FCY Fixed Deposit (upto 5 Years) USD GBP AUD GBP AUD	8.99 6.99 7.49 9.99 8.99 8.99 5.67 6.99 or Negotiable 6.99 2.43 5.75 4.00 4.75 2.40 5.75 4.75 5.10 7.25	25,000 25,000 25,000 5,000 1,000 25,000 0 100,000 USD100 EURO100 GBP100 JPY 100 USD 1,000 GBP 900 AUD 1600 USD500
2.1.1 2.1.2 2.1.3 3 4 5 6 7 8 9 9.1 9.2 9.3 9.4 10 10.1 10.3 11.1 12 12.1 12.2	Fixed Deposit 3 Months upto 5 Years (individual) 6 Months upto 5 Years (institutional) Individual Fixed Deposit Institutional Fixed Deposit Institutional Fixed Deposit (Bidding) Remittance Fixed Deposit Recurring Deposit Samridhha Nari Recurring Deposit Employee Welfare Account Akchhaya Kosh NBL Trust Fund Normal Call Deposit FCY Saving Deposit USD EURO GBP JPY NRN Saving Deposit USD GBP AUD FCY Fixed Deposit (upto 5 Years) USD NRN Fixed Deposit (upto 5 Years) USD GBP	8.99 6.99 7.49 9.99 8.99 8.99 5.67 6.99 or Negotiable 6.99 2.43 5.75 4.00 4.75 2.40 5.75 4.75 5.10 7.25 6.25	25,000 25,000 25,000 5,000 1,000 25,000 0 100,000 USD100 EURO100 GBP100 JPY 100 USD 1,000 GBP 900 AUD 1600 USD 500 USD 1,000 USD 1,000 USD 1,000 USD 1,000 USD 1,000 USD 1,000 USD 1,000 USD 1,000 USD 1,000 USD 1,000

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	Pre/Post shipment (NPR)	1.00 to 2.00
1.2	Pre/Post shipment (USD)	SOFR+ 1.75
2	Import Finance	
2.1	Trust Receipt (NPR)	1.00 to 3.00
2.2	Trust Receipt (NPR)- For Trading	2.00 to 4.00
2.3	Trust Receipt (USD)	SOFR+ 7.00 to 9.00
3	Business Term Loans	
3.1	Industrial	1.75 to 4.25
3.2	Commercial - For Trading	3.00 to 4.50
3.3	Real Estate-Housing Plan	3.50 to 5.00
3.4	Real Estate-Comercial Complex	3.50 to 5.00
3.5	Hire Purchase loan	2.50 to 4.50
4	Working Capital Loans	

Hypothecation/Overdraft/Pledge/Demand/RWC/Contract Loan
4.3 NBL Permanent WC
4.3 NBL Permanent WC
Special SME Loans
5.1 Mortgage loan
5.2 Sajilo Byabasaya Karja 2.00 to 5.00
S.3 Sambriddha Byabasaya Karja 3.25 to 4.25
5.4 Laghu Udhyam karja 2.00 to 5.00
5.5.8 Anniversary Business Loan 1.26 to 1.75 5.6 85th Anniversary Business Loan 3.00 to 4.50 6 Deprived Sector loan 1.01 individual 2.00 6.2 Institutional (Wholesale)- Revolving 2.00 6.3 Institutional (Retail)- Revolving 2.00 6.5 Institutional (Retail)- Term Loan 2.00 6.5 Institutional (Retail)- Term Loan 2.00 7 Agriculture Loan 2.00 8.0 Other Loans 3.1 8.1 Gold and Silver loan 4.50 8.2 Loan against first class bank guarantee 2.00 to 3.00 8.2 Loan against Government Securities Coupon Rate +2.00 8.4 Loan against Government Securities Coupon Rate +2.00 8.5 Sahuliyatpurna Karja 2.00 8.6 Entrepreneurship Term Loan-Lumbini As per MOU 8.7 NBL Com. Agri. & Livestock TL- Karnali 2.00 8.8 NBL Sebasaye Ji. Rakchya TL- Gandaki 3.00 to 4.50 9.1 Puto Loan 3.00 to 4.50
Sith Anniversary Business Loan 3.00 to 4.50
Sith Anniversary Business Loan 3.00 to 4.50
6 Deprived Sector loan 2.00
6.1 Individual 2.00
6.2 Institutional (Wholesale)- Revolving 2.00
6.4
6.5
6.5 Institutional (Retail) -Term Loan 2.00 7 Agriculture Loan 2.00 8 Other Loans 8 Other Loans 8.1 Gold and Silver loan 4.50 8.2 Loan against first class bank guarantee 2.00 to 3.00 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 2.00 8.5 Sahuliyatpurna Karja 2.00 8.6 Entrepreneurship Term Loan-Lumbini As per MOU 8.7 NBL Com. Agri. & Livestock TL- Karnali 2.00 8.8 Karnali 2.00 NBL Byebasaye Ji. Rakchya TL- Gandaki 3.00 9 Retail Ioans 9.1 Auto Loan 9.1.1 Private Vehicle 5 years term 4.00 to 5.00 9 1.1 Private Vehicle 7 years term 4.00 to 5.00 9 1.2 Private Vehicle business use 5 years term 4.00 to 5.00 9 1.3 Private Vehicle 5 years term 4.00 to 4.50 9 1.4 Commercial vehicle 3-5 years term 4.00 to 4.50 9 1.5 Auto Ioan (Nepalaxmi) 3.00 to 4.50 9 1.6 Professional Auto Loan 3.00 to 4.50 9 1.7 Auto Loan (Electrical Vehicle) 3.00 to 4.50 9 2.1 Syears term 2.00 to 2.50 9 2.2 10 years term 2.50 to 3.50 9 2.2 10 years term 2.50 to 3.50 9 2.3 Above 10 years term 2.50 to 3.50 9 2.3 Above 10 years term 2.50 to 3.50 9 2.4 Professional Home Loan 2.50 to 3.50 9 3 Shulav Aawas Karja 3.00 to 4.50 9 4 Professional Home Loan 2.50 to 3.50 9 4 Professional Home Loan 3.00 to 4.50 9 5 Personal Term Loan 4.50 to 5.00 9 9 Personal Overdraft 4.00 to 4.50 9 9 7 Education Loan 4.00 to 4.50 9 9 7 Education Loan 4.00 to 4.50 9 7 Education Loan 4.00 to 4.50 9 9 7 Education Loan 4.00 to 4.50 9 9 7 Education Loan 4.00 to 4.50 9 9 7 Education Loan 4.00 to 5.00 9 9 7 Education Loan 4.00 to 5.00 9 9 8 Margin Lending 4.50 to 5.00 9 9 8 Margin Lending 4.50 to 5.00
Retail loans South Comment South Comment
Solitor Loans
S.1 Gold and Silver loan
8.2 Loan against first class bank guarantee 2.00 to 3.00
8.2 Loan against first class bank guarantee 2.00 to 3.00
S.3 Loan against FD receipt Coupon Rate +2.00 or 1 year fixed deposit whichever is higher
Section Coupon Rate +2.00 or 1 year fixed deposit whichever is higher
S. Loan against Government Securities
Sabuliyatpurna Karja 2.00
8.6 Entrepreneurship Term Loan-Lumbini As per MOU 8.7 NBL Com. Agri. & Livestock TL- Karnali 2.00 8.8 Rarali 2.00 8.9 NBL Byebasaye Ji. Rakchya TL- Gandaki 3.00 9 Retail loans 3.00 to 4.50 9.1.1 Private Vehicle 5 years term 4.00 to 5.00 9.1.2 Private Vehicle 5 years term 4.00 to 4.50 9.1.3 Private vehicle business use 5 years term 4.00 to 4.50 9.1.4 Commercial vehicle 3-5 years term 4.00 to 4.50 9.1.5 Auto loan (Nepalaxmi) 3.00 to 4.50 9.1.6 Professional Auto Loan 3.00 to 4.50 9.1.7 Auto Loan (Electrical Vehicle) 3.00 to 4.00 9.2.1 5 years term 2.00 to 2.50 9.2.1 5 years term 2.50 to 3.50 9.2.2 10 years term 2.50 to 3.50 9.2.3 Above 10 years term 2.50 to 3.50 9.2.4 Professional Home Loan 2.50 to 3.50 9.3.1 10 years term 2.50 to 3.50 9.3.2 <
S.7 NBL Com. Agri. & Livestock TL- Karnali 2.00
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8.9 NBL Byebasaye Ji. Rakchya TL- Gandaki 3.00 9 Retail loans 3.1 9.1.1 Private Vehicle 5 years term 3.00 to 4.50 9.1.2 Private Vehicle 7 years term 4.00 to 5.00 9.1.3 Private vehicle business use 5 years term 4.00 to 4.50 9.1.4 Commercial vehicle 3-5 years term 4.00 to 4.50 9.1.5 Auto loan (Nepalaxmi) 3.00 to 4.50 9.1.6 Professional Auto Loan 3.00 to 4.50 9.1.7 Auto Loan (Electrical Vehicle) 3.00 to 4.00 9.2 Home Loan 2.50 to 3.50 9.2.1 5 years term 2.50 to 3.50 9.2.2 10 years term 2.50 to 3.50 9.2.3 Above 10 years term 2.50 to 3.50 9.2.5 Nepalaxmi Home Loan 2.50 to 3.50 9.3 Shulav Aawas Karja 3.31 10 years term 2.00 9.3.1 10 years term 2.50 9.4 Personal Term Loan 3.00 to 4.00 9.4.1 5 years term 3.00 to 4.00 9.4.2 10 y
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7.7.1 FIGAL Term Loan 4.00 to 5.00
9.9.2 Flexi Overdraft 4.00 to 5.00
9.10 Sewagrahi Karja upto 5.00
9.11 Ghaderi Karja 4.50
9.11 Gnaderi Karja 4.30 9.12 NBL Pensioner Loan 2.50 to 3.50
1 9.12 INDL Pensioner Loan 1 2.50 to 3.50

Retail Term Loans (Fixed Rate)

Retail Term Edans (Tixea Rate)				
S.N.	Loan Types	Rate (%) per annum		
1	Home Loan	12.25 to 14.25		
2	Auto Loan	12.50 to 13.50		
3	Personal Term Loan	13.50 to 14.50		
5	Education Loan	12.25		
6	Sewagrahai Karja	13.50		
7	Ghaderi Karja	13.50		

Average Base Rate (BR) of last three consective months Ending Jestha 2080 : 9.55% Spread Rate as of Jestha end 2080 : 4.08

- Spreau Kate as of Jestila chu 2000 : 4.00 1) Floating Lending rates shall be changed with the changes in Base Rate on quarterly basis
- 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 (In compliance with NRB Directive 2/079)
- 4) Risk premium upto+ 2% p.a. can be charged for watch-list clients.
- 5) Interest rate on Temporary Loan shall be 0.5% point higher than the published rate of respective product.
- 6) Interest rate on loans upto Rs.2 crore limit prescribed in NRB I.Pra direction no. 2 point no. 38 (2) (only on new lending and renewal) shall be BR+2%.

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Nepal Bank_ROI_Effective from 1st Shrawan_2080

Size: 6x34