



नेपाल बैंक लिमिटेड
NEPAL BANK LIMITED

Rate of Interest

Effective From 1st Magh 2081

Interest Rate on Deposits

| S.N. | Types of Deposit | Rate (%) Per Annum* | Minimum Balance |
|-------|---|---------------------|-----------------|
| 1 | Saving Deposit | | NPR |
| 1.1 | Normal Saving | 3.00 | 500 |
| 1.2 | NBL Diamond Saving | 3.50 | 500 |
| 1.3 | Women Special Saving | 3.50 | 500 |
| 1.4 | Yuva Bachat Khata | 3.50 | 0 |
| 1.5 | Santati Saving | 3.50 | 0 |
| 1.6 | NBL Staff Pension Saving | 4.00 | 0 |
| 1.7 | Remittance Saving | 6.00 | 0 |
| 1.8 | NBL Remittance IPO saving | 6.00 | 0 |
| 1.9 | Investor's Saving | 3.50 | 0 |
| 1.10 | Senior Citizens Special Saving | 3.50 | 500 |
| 1.11 | Professional's Saving | 3.50 | 500 |
| 1.12 | Social Security Saving | 3.50 or Negotiable | 0 |
| 1.13 | Pension Payment Saving | 4.00 | 0 |
| 1.14 | NBL Special Saving | 4.00 | 1,000 |
| 1.15 | Earthquake Relief Saving | 4.00 | 0 |
| 1.16 | TU Pension Saving | 4.00 | 0 |
| 1.17 | NBL Staff Salary Saving | 5.00 | 0 |
| 1.18 | Staff Salary Saving | 5.00 | 0 |
| 1.19 | Nari Samman Bachat Khata | 4.00 | 10,000 |
| 1.20 | Sambandha Bachat Khata | 4.00 | 0 |
| 1.21 | Nagarik Bachat Khata | 4.00 | 1,000 |
| 1.22 | Sambriddha Nepal Abhiyan Bachat Khata | 4.00 | 0 |
| 1.23 | Green Saving Account | 4.00 | 1,000 |
| 1.24 | Chhori (Beti) Kalyan Bachat Khata | 4.00 | 5000 |
| 1.25 | Chhori Surakshya Bachat Khata | 4.00 | 0 |
| 1.26 | Balbalika Bachat Khata | 4.00 | 0 |
| 1.27 | NBL Shubha Gyan Bachat Khata | 3.00 | 0 |
| 1.28 | NBL Sahayatri Bachat Khata | 3.00 | 500 |
| 1.29 | NBL Pioneer Saving Deposit Account | 5.00 | 10,000 |
| 1.30 | NBL Ex- Staff Saving Account | 5.00 | 0 |
| 2 | Fixed Deposit | | |
| 2.1 | 3 Months to above 5 Years (Individual) | | |
| | 6 Months upto 5 Years (Institutional) | | |
| 2.1.1 | Individual Fixed Deposit Upto 2 Years | 4.20 | 25,000 |
| 2.1.2 | Individual Fixed Deposit Above 2 Years - Upto 5 Years | 4.90 | 25,000 |
| 2.1.3 | Individual Fixed Deposit (Above 5 year) | 5.60 | 25,000 |
| 2.1.4 | Institutional Fixed Deposit Upto 2 Years | 3.00 | 25,000 |
| 2.1.5 | Institutional Fixed Deposit Above 2 Years | 4.15 | 25,000 |
| 2.2 | Remittance Fixed Deposit | | |
| 2.2.1 | Remittance Fixed Deposit Upto 2 years | 5.20 | 5,000 |
| 2.2.2 | Remittance Fixed Deposit Above 2 Years - Upto 5 Years | 5.90 | 5,000 |
| 2.2.3 | Remittance Fixed Deposit (Above 5 year) | 6.60 | 5,000 |
| 3 | Recurring Deposit | 4.20 | 1,000 |
| 4 | Samridhha Nari Recurring Deposit | 4.20 | 25,000 |
| 5 | Employee Welfare Account | 4.00 | |
| 6 | Akchhaya Kosh | 3.00 or Negotiable | 25000 |
| 7 | NBL Trust Fund | 3.00 | 0 |
| 8 | Normal Call Deposit | 1.500 | 100,000 |
| 9 | FCY Saving Deposit | | |
| 9.1 | USD | 3.00 | USD100 |
| 9.2 | EURO | 1.00 | EURO100 |
| 9.3 | GBP | 1.50 | GBP100 |
| 9.4 | JPY | 0.50 | JPY 100 |
| 10 | NRN Saving Deposit | | |
| 10.1 | USD | 3.00 | USD 1,000 |
| 10.3 | GBP | 1.50 | GBP 900 |
| 10.3 | AUD | 2.00 | AUD 1600 |
| 11 | FCY Fixed Deposit (upto 5 Years) | | |
| 11.1 | USD | 3.50 | USD500 |
| 12 | NRN Fixed Deposit (upto 5 Years) | | |
| 12.1 | USD | 3.50 | USD 1,000 |
| 12.2 | GBP | 3.50 | GBP 900 |
| 12.3 | AUD | 4.00 | AUD 1600 |
| 13 | FCY Call Deposit | | |
| 13.1 | USD | 1.50 | USD100 |

* Payable quarterly

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) | Upto 2.00 |
| 1.2 | Pre/Post shipment (USD) | SOFR+ Upto 1.75 |
| 1.3 | Loan Against Bills Collection | Upto 2.00 |
| 2 | Import Finance | |
| 2.1 | Trust Receipt (NPR) | Upto 2.00 |
| 2.2 | Trust Receipt (NPR)- For Trading | Upto 2.25 |
| 2.3 | Trust Receipt (USD) | SOFR+ Upto 3.00 |
| 3 | Business Term Loans | |
| 3.1 | Industrial | Upto 3.25 |
| 3.2 | Commercial - For Trading | Upto 3.25 |
| 3.3 | Real Estate-Housing Plan | Upto 2.75 |
| 3.4 | Real Estate-Commercial Complex | Upto 2.75 |
| 3.5 | Hire Purchase loan | Upto 3.00 |
| 4 | Working Capital Loans | |
| | (Hypothecation/Overdraft/Pledge/Demand/RWC/Contract Loan) | |
| 4.1 | Industrial Working Capital | Upto 2.50 |
| 4.2 | Commercial Working Capital - For Trading | Upto 2.50 |

| | | |
|--------|---|--|
| 4.3 | NBL Permanent WC | Upto 2.50 |
| 5 | Special SME Loans | |
| 5.1 | Mortgage loan | Upto 4.50 |
| 5.2 | Sajilo Byabasaya Karja | Upto 3.50 |
| 5.3 | Sambriddha Byabasaya Karja | |
| 5.3.1 | Sambriddha Byabasaya Term | Upto 3.25 |
| 5.3.2 | Sambriddha Byabasaya Working Capital | Upto 3.00 |
| 5.4 | Laghu Udhya karja | Upto 3.50 |
| 5.5 | Anniversary Business Loan | Upto 3.50 |
| 5.6 | 85th Anniversary Business Loan | Upto 3.00 |
| 6 | Deprived Sector loan | |
| 6.1 | Individual | Upto 2.00 |
| 6.2 | Institutional (Wholesale)- Revolving | Upto 2.00 |
| 6.3 | Institutional (Wholesale)- Term loan | Upto 2.00 |
| 6.4 | Institutional (Retail)- Revolving | Upto 2.00 |
| 6.5 | Institutional (Retail) -Term Loan | Upto 2.00 |
| 7 | Agriculture Loan | Upto 2.00 |
| 7.1 | NBL Saral Krishi Karja Working Capital | Upto 0.50 |
| 7.2 | NBL Saral Krishi Karja Term Loan | Upto 0.50 |
| 8 | Other Loans | |
| 8.1 | Gold and Silver loan | Upto 4.00 |
| 8.2 | Loan against first class bank guarantee | Upto 3.00 |
| 8.3 | Loan against FD receipt | Coupon Rate + Upto 2.00 |
| 8.4 | Loan against Government Securities | Coupon Rate + Upto 2.00 or 1 year fixed deposit, whichever is higher |
| 8.5 | Sahulyatpurna Karja | Upto 2.00 |
| 8.6 | Entrepreneurship Term Loan-Lumbini | As per MOU |
| 8.7 | NBL Com. Agri. & Livestock TL-Karnali | Upto 2.00 |
| 8.8 | NBL Com. Agri. & Livestock WC-Karnali | Upto 2.00 |
| 8.9 | NBL Byebasaye Ji. Rakchya TL-Gandaki | Upto 3.00 |
| 9 | Retail loans | |
| 9.1 | Auto Loan | |
| 9.1.1 | Private Vehicle 5 years term | Upto 2.50 |
| 9.1.2 | Private Vehicle 7 years term | Upto 2.50 |
| 9.1.3 | Private vehicle business use 5 years term | Upto 2.50 |
| 9.1.4 | Commercial vehicle 3-5 years term | Upto 2.50 |
| 9.1.5 | Auto loan (Nepalaxmi) | Upto 3.50 |
| 9.1.6 | Professional Auto Loan | Upto 2.50 |
| 9.1.7 | Auto Loan (Electrical Vehicle) | Upto 2.50 |
| 9.2 | Home Loan | |
| 9.2.1 | 5 years term | Upto 2.42 |
| 9.2.2 | 10 years term | Upto 2.42 |
| 9.2.3 | Above 10 years term | Upto 2.42 |
| 9.2.4 | Professional Home Loan | Upto 2.42 |
| 9.2.5 | Nepalaxmi Home Loan | Upto 2.42 |
| 9.3 | Shulav Aawas Karja | |
| 9.3.1 | 10 years term | Upto 2.00 |
| 9.3.2 | Above 10 years term | Upto 2.42 |
| 9.4 | NBL Sarbasulav Awash karja | |
| 9.4.1 | Up to 5 years | Upto 0.42 |
| 9.4.2 | Above 5 up to 10 years | Upto 0.50 |
| 9.4.3 | Above 10 to 25 years | Upto 1.50 |
| 9.5 | Personal Term Loan | |
| 9.5.1 | Upto 10 years term | Upto 3.50 |
| 9.5.3 | Above 10 years term | Upto 4.00 |
| 9.6 | Personal Overdraft | |
| 9.6.1 | POD-Professional | Upto 3.00 |
| 9.6.2 | POD-Others | Upto 3.50 |
| 9.7 | NBL Professional Loan | |
| 9.7.1 | Overdraft | Upto 3.00 |
| 9.7.2 | Term Loan | Upto 3.50 |
| 9.8 | Education Loan | |
| 9.8.1 | 5 years term | Upto 3.00 |
| 9.8.2 | 10 years term | Upto 3.50 |
| 9.9 | Margin Lending | Upto 3.50 |
| 9.10 | NBL Flexi Loan | |
| 9.10.1 | Flexi Term Loan | Upto 3.50 |
| 9.10.2 | Flexi Overdraft | Upto 3.50 |
| 9.11 | Sewagrahi Karja | upto 4.00 |
| 9.12 | Ghaderi Karja | Upto 3.75 |
| 9.13 | NBL Pensioner Loan | Upto 4.00 |

Retail Term Loans (Fixed Rate)

| S.N. | Tenure | Rate (%) per annum |
|------|--------------------|--------------------|
| 1 | Home Loan | Upto 14.25 |
| 2 | Auto Loan | Upto 13.50 |
| 3 | Personal Term Loan | Upto 14.50 |
| 5 | Education Loan | Upto 12.25 |
| 6 | Sewagrahai Karja | Upto 13.50 |
| 7 | Ghaderi Karja | Upto 13.50 |

Business Term Loans (Fixed Rate)

| S.N. | Tenure | Rate (%) per annum |
|------|----------------|--------------------|
| 1 | Upto 10 Years | Upto 13.50 |
| 2 | Above 10 Years | Upto 14.00 |

Average Base Rate (BR) of last three consecutive months Ending Mangsir 2081 : 6.39% Spread Rate as of Mangsir end 2081 : 3.94

- 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 (In compliance with NRB Directive)
- 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 loans upto Rs.2 crore limit prescribed in NRB I.Pra direction no. 2/080 point no. 39 (2) (only on new lending and renewal) shall be BR+2%.

Note: while determining the interest rate on loans and advances, the recent amendment of NRB directive no 15/080, point no 3(7) shall be duly complied.