



Rate of Interest

Effective From 1st Ashwin 2083

Interest Rate on Deposits

| S.N.               | Types of Deposit                                                              | Rate (%) Per Annum* | Minimum Balance |
|--------------------|-------------------------------------------------------------------------------|---------------------|-----------------|
| 1                  | Saving Deposit                                                                |                     | NPR             |
| 1.1                | Normal Saving                                                                 | 2.76                | 500.00          |
| 1.2                | NBL Diamond Saving                                                            | 2.77                | 500.00          |
| 1.3                | Women Special Saving                                                          | 2.77                | 500.00          |
| 1.4                | Yuva Bachat Khata                                                             | 2.77                | 0.00            |
| 1.5                | Santati Saving                                                                | 2.77                | 0.00            |
| 1.6                | NBLStaff Pension Saving                                                       | 2.78                | 0.00            |
| 1.7                | Remittance Saving                                                             | 4.01                | 0.00            |
| 1.8                | NBL Remittance IPO saving                                                     | 4.01                | 0.00            |
| 1.9                | Investor's Saving                                                             | 2.77                | 0.00            |
| 1.10               | Senior Citizens Special Saving                                                | 2.77                | 500.00          |
| 1.11               | Professional's Saving                                                         | 2.77                | 500.00          |
| 1.12               | Social Security Saving                                                        | 2.77 or Negotiable  | 0.00            |
| 1.13               | Pension Payment Saving                                                        | 2.78                | 0.00            |
| 1.14               | NBL Special Saving                                                            | 2.78                | 1000.00         |
| 1.15               | Earthquake Relief Saving                                                      | 2.78                | 0.00            |
| 1.16               | TU Pension Saving                                                             | 2.78                | 0.00            |
| 1.17               | NBL Staff Salary Saving                                                       | 3.01                | 0.00            |
| 1.18               | Staff Salary Saving                                                           | 3.01                | 0.00            |
| 1.19               | Nari Samman Bachat Khata                                                      | 2.78                | 10000.00        |
| 1.20               | Sambandha Bachat Khata                                                        | 2.78                | 0.00            |
| 1.21               | Nagarik Bachat Khata                                                          | 2.78                | 1000.00         |
| 1.22               | Sambriddha Nepal Abhiyan Bachat Khata                                         | 2.78                | 0.00            |
| 1.23               | Green Saving Account                                                          | 2.78                | 1000.00         |
| 1.24               | Chhori (Beti) Kalyan Bachat Khata                                             | 2.78                | 5000.00         |
| 1.25               | Chhori Surakshya Bachat Khata Renamed as Chhora Chhori Surakshya Bachat Khata | 2.78                | 0.00            |
| 1.26               | Balbalika Bachat Khata                                                        | 2.78                | 0.00            |
| 1.27               | NBL Shubha Gyan Bachat Khata                                                  | 2.76                | 0.00            |
| 1.28               | NBL Sahayatri Bachat Khata                                                    | 2.76                | 500.00          |
| 1.29               | NBL Pioneer Saving Deposit Account                                            | 3.01                | 10000.00        |
| 1.30               | NBL Ex- Staff Saving Account                                                  | 3.01                | 0.00            |
| 2                  | Fixed Deposit                                                                 |                     |                 |
| 2.1                | Individual and Institutional Fixed Deposit                                    |                     |                 |
| 2.1.1              | Individual Fixed Deposit-3M Upto 1 Y                                          | 2.76                | 25000.00        |
| 2.1.2              | Individual Fixed Deposit-Above 1Y upto 2 Y                                    | 3.00                | 25000.00        |
| 2.1.3              | Individual Fixed Deposit-Above 2Y upto 5Y                                     | 3.30                | 25000.00        |
| 2.1.4              | Individual Fixed Deposit-Above 5Y upto 10 Y                                   | 3.75                | 25000.00        |
| 2.1.5              | Individual Fixed Deposit-Above 10Y                                            | 4.15                | 25000.00        |
| 2.1.6              | Institutional Fixed Deposit-6M upto 1Y                                        | 2.75                | 25000.00        |
| 2.1.7              | Institutional FD-Above 1Y upto 2Y                                             | 2.75                | 25000.00        |
| 2.1.8              | Institutional Fixed Deposit-Above 2Y upto 4 Y                                 | 2.80                | 25000.00        |
| 2.1.9              | Institutional Fixed Deposit-Above 4 Y upto 10Y                                | 3.00                | 25000.00        |
| 2.1.10             | Institutional Fixed Deposit-Above 10Y                                         | 3.50                | 25000.00        |
| 2.2                | Remittance Fixed Deposit                                                      |                     |                 |
| 2.2.1              | Remittance Individual Fixed Deposit-3M Upto 1 Y                               | 3.76                | 5000.00         |
| 2.2.2              | Remittance Individual Fixed Deposit-Above 1Y upto 2 Y                         | 4.00                | 5000.00         |
| 2.2.3              | Remittance Individual Fixed Deposit-Above 2Y upto 5Y                          | 4.30                | 5000.00         |
| 2.2.4              | Remittance Individual Fixed Deposit-Above 5Y upto 10 Y                        | 4.75                | 5000.00         |
| 2.2.5              | Remittance Individual Fixed Deposit-Above 10Y                                 | 5.15                | 5000.00         |
| 3                  | Recurring Deposit                                                             | 2.76                | 1000.00         |
| 4                  | Samridhha Nari Recurring Deposit                                              | 2.76                | 25000.00        |
| 5                  | Employee Welfare Account                                                      | 2.78                |                 |
| 6                  | Akchhaya Kosh                                                                 | 2.75 or Negotiable  | 25000           |
| 7                  | NBL Trust Fund                                                                | 2.75                | 0.00            |
| 8                  | Normal Call Deposit                                                           | 0.20                | 10000.00        |
| 9                  | FCY Saving Deposit                                                            |                     |                 |
| 9.1                | USD                                                                           | 2.75                | 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                                                                           | 2.75                | 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                                                                           | 3.25                | USD500          |
| 12                 | NRN Fixed Deposit (upto 5 Years)                                              |                     |                 |
| 12.1               | USD                                                                           | 3.25                | USD 1,000       |
| 12.2               | GBP                                                                           | 3.25                | GBP 900         |
| 12.3               | AUD                                                                           | 3.25                | AUD 1600        |
| 13                 | FCY Call Deposit                                                              |                     |                 |
| 13.1               | USD                                                                           | 1.25                | USD100          |
| *Payable quarterly |                                                                               |                     |                 |

Interest Rate on Loans and Advances

| S.N. | Types of Loans and Advances                               | Rate (%) per annum |
|------|-----------------------------------------------------------|--------------------|
| 1    | Export Finance                                            |                    |
| 1.1  | Pre/Post shipment (NPR)                                   | BR+ Upto 2.00      |
| 1.2  | Pre/Post shipment (USD)                                   | SOFR+ Upto 1.75    |
| 1.3  | Loan Against Bills Collection                             | BR+ Upto 2.00      |
| 2    | Import Finance                                            |                    |
| 2.1  | Trust Receipt (NPR)                                       | BR+ 0.25 to 1.75   |
| 2.2  | Trust Receipt (NPR)- For Trading                          | BR+ Upto 1.75      |
| 2.3  | Trust Receipt (USD)                                       | SOFR+Upto 2.00     |
| 3    | Business Term Loans                                       |                    |
| 3.1  | Industrial                                                | BR+ 0.75 to 2.75   |
| 3.2  | Commercial - For Trading                                  | BR+ 1.00 to 2.75   |
| 3.3  | Real Estate-Housing Plan                                  | BR+ 1.75 to 2.75   |
| 3.4  | Real Estate-Comercial Complex                             | BR+ 1.75 to 2.75   |
| 3.5  | Hire Purchase loan                                        | BR+ 1.00 to 3.00   |
| 4    | Working Capital Loans                                     |                    |
|      | (Hypothecation/Overdraft/Pledge/Demand/RWC/Contract Loan) |                    |
| 4.1  | Industrial Working Capital                                | BR+ 0.25 to 2.25   |
| 4.2  | Commercial Working Capital - For Trading                  | BR+ 0.50 to 2.25   |
| 4.3  | NBL Permanent WC                                          | BR+ 0.25 to 2.25   |
| 5    | Special SME Loans                                         |                    |

|        |                                                         |                                                                 |
|--------|---------------------------------------------------------|-----------------------------------------------------------------|
| 5.1    | Mortgage loan                                           | BR+ 2.50 to 4.50                                                |
| 5.2    | Sajilo Byabasaya Karja                                  | BR+ 1.00 to 3.00                                                |
| 5.3    | Sambriddha Byabasaya Karja                              |                                                                 |
| 5.3.1  | Sambriddha Byabasaya Term                               | BR+ 1.25 to 3.25                                                |
| 5.3.2  | Sambriddha Byabasaya Working Capital                    | BR+ 0.75 to 2.50                                                |
| 5.4    | Laghu Udhyam karja                                      | BR+ 0.75 to 2.75                                                |
| 5.5    | Anniversary Business Loan*                              | BR+ 1.00 to 3.00                                                |
| 5.6    | 85th Anniversary Business Loan                          | BR+ 0.75 to 2.50                                                |
| 6      | Deprived Sector loan                                    |                                                                 |
| 6.1    | Individual                                              | BR+ Upto 2.00                                                   |
| 6.2    | Institutional (Wholesale)- Revolving                    | BR+ Upto 2.00                                                   |
| 6.3    | Institutional (Wholesale)- Term loan                    | BR+ Upto 2.00                                                   |
| 6.4    | Institutional (Retail)- Revolving                       | BR+ Upto 2.00                                                   |
| 6.5    | Institutional (Retail) -Term Loan                       | BR+ Upto 2.00                                                   |
| 7      | Agriculture Loan                                        |                                                                 |
| 7.1    | Subsidized                                              | BR+ Upto 2.00                                                   |
| 7.2    | Non Subsidized                                          | BR+ Upto 2.00                                                   |
| 7.3    | NBL Saral Krishi Karja Working Capital                  | BR+ 0.50                                                        |
| 7.4    | NBL Saral Krishi Karja Term Loan                        | BR+ 0.50                                                        |
| 8      | Other Loans                                             |                                                                 |
| 8.1    | Gold and Silver loan                                    | BR+ 2.50-4.00                                                   |
| 8.2    | Loan against first class bank guarantee                 | BR+ 2.00 to 3.00                                                |
| 8.3    | Loan against FD receipt                                 | Coupon Rate + 2.00                                              |
| 8.4    | Loan against Government Securities                      | Coupon Rate + 1.00 or 1 year fixed deposit, whichever is higher |
| 8.5    | Sahuliyatpurna Karja                                    | BR+ Upto 2.00                                                   |
| 8.6    | Entrepreneurship Term Loan-Lumbini                      | As per MOU                                                      |
| 8.7    | NBL Com. Agri. & Livestock TL- Karnali                  | BR+ Upto 2.00                                                   |
| 8.8    | NBL Com. Agri. & Livestock WC- Karnali                  | BR+ Upto 2.00                                                   |
| 8.9    | NBL Byebasaye Ji. Rakchya TL- Gandaki                   | BR+ 1.00 to 3.00                                                |
| 8.1    | NBL Koshi Province Krishi Karja(WC&TL)                  | BR+ 1.00                                                        |
| 9      | Retail loans                                            |                                                                 |
| 9.1    | Auto Loan                                               |                                                                 |
| 9.1.1  | Private Vehicle 5 years term( EV & Non-EV)              | BR+ 0.49                                                        |
| 9.1.2  | Private Vehicle 7 years term( EV & Non-EV)              | BR+ 0.75 to 2.49                                                |
| 9.1.3  | Private vehicle business use 5 years term( EV & Non-EV) | BR+ 0.49                                                        |
| 9.1.4  | Commercial vehicle 3-5 years term ( EV & Non-EV)        | BR+ 1.50 to 2.49                                                |
| 9.1.5  | Auto loan (Nepalaxmi)*                                  | BR+ 3.00 to 3.50                                                |
| 9.1.6  | Professional Auto Loan( EV & Non-EV)                    | BR+ 0.50 to 2.49                                                |
| 9.2    | Home Loan                                               |                                                                 |
| 9.2.1  | 5 years term                                            | BR+ 2.42                                                        |
| 9.2.2  | 10 years term                                           | BR+ 2.42                                                        |
| 9.2.3  | Above 10 years term                                     | BR+ 2.42                                                        |
| 9.2.4  | Professional Home Loan                                  | BR+ 2.42                                                        |
| 9.2.5  | Nepalaxmi Home Loan                                     | BR+ 2.42                                                        |
| 9.3    | Shulav Aawas Karja                                      |                                                                 |
| 9.3.1  | 5 Years                                                 | As per Note No. 9                                               |
| 9.3.2  | Above 5- Upto10 Years Term                              | BR+ 1.00                                                        |
| 9.3.3  | Above 10-Upto 15 Years Term                             | BR+ 1.50                                                        |
| 9.3.4  | Above 15-Upto 25 Years Term                             | BR+ 2.00                                                        |
| 9.4    | NBL Sarbasulav Awash karja                              |                                                                 |
| 9.4.1  | Up to 5 years                                           | BR+ 0.50                                                        |
| 9.4.2  | Above 5 up to 10 years                                  | BR+ 1.00                                                        |
| 9.4.3  | Above 10 to 15 years                                    | BR+ 1.50                                                        |
| 9.4.4  | Above 15 to 25 years                                    | BR+ 2.00                                                        |
| 9.5    | Personal Term Loan                                      |                                                                 |
| 9.5.1  | Upto 10 years term                                      | BR+ 2.50 to 3.50                                                |
| 9.5.2  | Above 10 years term                                     | BR+ 3.50 to 4.00                                                |
| 9.6    | Personal Overdraft                                      |                                                                 |
| 9.6.1  | POD-Professional                                        | BR+ 2.00 to 3.50                                                |
| 9.6.2  | POD-Others                                              | BR+ 2.00 to 3.50                                                |
| 9.7    | NBL Professional Loan                                   |                                                                 |
| 9.7.1  | Overdraft                                               | BR+ 2.00 to 3.50                                                |
| 9.7.2  | Term Loan                                               | BR+ 2.50 to 3.50                                                |
| 9.8    | Education Loan                                          |                                                                 |
| 9.8.1  | 5 years term                                            | BR+ 2.00 to 3.00                                                |
| 9.8.2  | 10 years term                                           | BR+ 2.50 to 3.50                                                |
| 9.9    | Margin Lending                                          | BR+ 1.50 to 3.50                                                |
| 9.10   | NBL Flexi Loan                                          |                                                                 |
| 9.10.1 | Flexi Term Loan                                         | BR+ 2.50 to 3.50                                                |
| 9.10.2 | Flexi Overdraft                                         | BR+ 3.00 to 3.50                                                |
| 9.11   | Sewagrahi Karja                                         | BR+ 2.50 to 4.50                                                |
| 9.12   | Ghaderi Karja                                           | BR+ 1.75 to 3.75                                                |
| 9.13   | NBL Pensioner Loan                                      | BR+ 3.00 to 4.00                                                |

Retail Term Loans (Fixed Rate %p.a)

| S.N. | Types Loans and Advances         | 5 Years | 7 Years | 10 Years |
|------|----------------------------------|---------|---------|----------|
| 1    | Home Loan                        | 7.99    |         | 8.99     |
| 2    | Nepalaxmi/Professional Home Loan | 7.99    |         | 8.99     |
| 3    | Shulav Aawas Karja               | 5.99    |         | 8.00     |
| 4    | Auto Loan                        | 7.90    | 8.50    |          |
| 5    | Nepalaxmi/Professional Auto Loan | 7.90    | 8.50    |          |
| 6    | Electrical Vehicle Loan          | 7.90    | 8.50    |          |
| 7    | Personal Term Loan               | 8.50    |         | 8.99     |
| 8    | NBL Professional Term Loan       | 7.90    |         | 8.50     |
| 9    | NBL Flexi Loan                   | 9.99    |         | 9.99     |
| 10   | Education Loan                   | 7.90    |         | 8.50     |
| 11   | Sewagrahai Karja                 | 9.99    |         |          |
| 12   | Ghaderi Karja                    | 8.50    |         | 8.99     |

Business Term Loans (Fixed Rate)

| S.N. | Tenure        | Rate (%) per annum |
|------|---------------|--------------------|
| 1    | Upto 10 Years | Upto 9.00          |

Average Base Rate (BR) of last three consecutive months Ending Sawran 2083 : 4.45% Spread Rate as of Sawran end 2083 : 3.45%

- 1) Floating Lending rates shall be adjusted as per the change in average Base rate last three consecutive months.
- 2) Rate on Consortium financing shall be as decided by consortium meetings.
- 3) Additional penal interest + 2% p.a. shall be applied on overdue amount/expired loan (In compliance with NRB Directive).
- 4) Risk premium upto+ 2% p.a. additional can be charged for watch-list clients.
- 5) Interest rate on similar nature loan product shall be in line with NRB Directive No. 15/081 point No 3(7).
- 6) Premium rate on each borrower shall be determined subject to loan type/category, tenure of each loan, Internal credit risk Risk Grading .
- 7) \*Auto loan (Nepalaxmi) Loan have been suspended.
- 8) \*New Account opening of NBL Diamond & Pioneer Saving Deposit Account have been suspended.
- 9) Fixed Interest rate for the first 5 Years on Shulav Awas karja is 5.99% thereafter Base Rate +published premium rate based on the tenure mentioned in S.N.9.3 shall be applicable.
- 10) Contact our nearest branch or visit www.nbl.com.np for further details.