



Rate of Interest

Effective From 1st Kartik 2083

Interest Rate on Deposits

S.N.	Types of Deposit	Rate (%) Per Annum*
1	Saving Deposit	
1.1	Remittance Saving	3.75
1.2	NBL Remittance IPO saving	3.75
1.3	Social Security Saving	2.75 or Negotiable
1.4	Other All Saving Products	2.75
2	Fixed Deposit	
2.1	Individual and Institutional Fixed Deposit	
2.1.1	Individual Fixed Deposit-3M Upto 1 Y	2.76
2.1.2	Individual Fixed Deposit-Above 1Y upto 2 Y	3.00
2.1.3	Individual Fixed Deposit-Above 2Y upto 5Y	3.30
2.1.4	Individual Fixed Deposit-Above 5Y upto 10 Y	3.75
2.1.5	Individual Fixed Deposit-Above 10Y	4.15
2.1.6	Institutional Fixed Deposit-6M upto 1Y	2.75
2.1.7	Institutional FD-Above 1Y upto 2Y	2.75
2.1.8	Institutional Fixed Deposit-Above 2Y upto 4 Y	2.80
2.1.9	Institutional Fixed Deposit-Above 4 Y upto 10Y	3.00
2.1.10	Institutional Fixed Deposit-Above 10Y	3.50
2.2	Remittance Fixed Deposit	
2.2.1	Remittance Individual Fixed Deposit-3M Upto 1 Y	3.76
2.2.2	Remittance Individual Fixed Deposit-Above 1Y upto 2 Y	4.00
2.2.3	Remittance Individual Fixed Deposit-Above 2Y upto 5Y	4.30
2.2.4	Remittance Individual Fixed Deposit-Above 5Y upto 10 Y	4.75
2.2.5	Remittance Individual Fixed Deposit-Above 10Y	5.15
3	Recurring Deposit	2.76
4	Samridhha Nari Recurring Deposit	2.76
5	Employee Welfare Account	2.75
6	Akchhaya Kosh	2.75 or Negotiable
7	NBL Trust Fund	2.75
8	Normal Call Deposit	0.20
9	FCY Saving Deposit	
9.1	USD	2.75
9.2	EURO	1.00
9.3	GBP	1.50
9.4	JPY	0.50
10	NRN Saving Deposit	
10.1	USD	2.75
10.3	GBP	1.50
10.3	AUD	2.00
11	FCY Fixed Deposit (upto 5 Years)	
11.1	USD	3.25
12	NRN Fixed Deposit (upto 5 Years)	
12.1	USD	3.25
12.2	GBP	3.25
12.3	AUD	3.25
13	FCY Call Deposit	
13.1	USD	1.25

* 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+ 1.00 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+ 0.50 to 2.50
5.4	Laghu Udhyaam 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 (WC & Term)	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 5Y- Upto10Y Term	BR+ 1.00
9.3.3	Above 10Y-Upto 15Y Term	BR+ 1.50
9.3.4	Above 15Y-Upto 20Y Term	BR+ 2.00
9.4	NBL Sarbasulav Awash karja	
9.4.1	Up to 5Y	BR+ 0.50
9.4.2	Above 5Y up to 15Y	BR+ 1.00
9.4.3	Above 15Y to 20Y	BR+ 1.50
9.4.4	Above 20Y to 25Y	BR+ 2.00
9.5	Personal Term Loan	
9.5.1	Upto 10Y	BR+ 2.00 to 3.00
9.5.2	Above 10 Y	BR+ 3.00 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	Upto 5Y	BR+ 1.50 to 3.00
9.8.2	Above 5Y upto 15Y	BR+ 2.00 to 3.50
9.9	Margin Lending	BR+ 1.00 to 2.50
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	
9.12.1	Upto 10Y	BR+1.00
9.12.2	Above 10Y Upto 15Y	BR+1.50
9.12.3	Above 15 Y Upto 20Y	BR+2.00
9.13	NBL Pensioner Loan	BR+ 3.00 to 4.00
9.14	NBL FoneLoan	BR+ 4.50

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 Bhadra 2083 : 4.41% Spread Rate as of Bhadra end 2083 : 3.42%

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