



नेपाल एसबीआई बैंक लिमिटेड
NEPAL SBI BANK LTD.
काठमाडौं, नेपाल : २०७२०११, २-२४२१११

INTEREST RATES : DEPOSITS

With effect from 13th April, 2024 (1st Baishakh 081)

Fixed / Recurring Deposits		Individuals	Institutions/ Foreign Diplomatic Institutions			
≥3 months and <6 months		4.50%	-			
≥6 months and <1 year		5.25%	4.25%			
≥1 year and <2 years		5.75%	4.75%			
≥2 years and <3 years		6.25%	5.25%			
≥3 years and Above		6.53%	5.53%			
Fixed Deposit for 101 Days #		4.50%	-			
Fixed Deposit for 201 Days #		5.25%	4.25%			
Dhanvridhi Fixed Deposits-Individuals Only		Saving Deposits				
≥6 Months and <2 Years	5.75%	Account Scheme		Interest Rate		
≥2 Years and <3 Years	6.25%	i. Sambriddha Nagarik Bachat Khata ii. Savings-Swarnim Bachat Khata iii. Savings-PF iv. Savings-Saral Bachat Khata v. SB Corporate Salary Package (CSP) vi. NSBL Baal Bachat Khata vii. Savings-Abakash Kosh viii. Savings-Rakshak Bachat Khata ix. SB Karmachari Bachat Khata x. Chhori Bachat Khata xi. All other LCY Saving Accounts				
3 Years and above	6.53%					
Dhanvridhi Fixed Deposits- Institutions/Foreign Diplomatic Institutions Only (Fresh/Renewal)						
≥6 Months and <2 Years	4.75%					
≥2 Years and <3 Years	5.25%					
3 Years and above	5.53%	USD Saving Bank EUR Saving Bank GBP Saving Bank				
Bulk Fixed Deposits Individuals Only		NPR Call Deposits				
6 Months and above		6.53%*		Account Type	Interest Rate	
				Call Deposit	1.98%	
Bulk Fixed Deposits For Institutions/Foreign Diplomatic Institutions Only		6.53%*		FCY Call Deposit		
				Interest Rate		
				USD		2.75%
				GBP		0.75%
				EUR		0.75%
				FCY Fixed Deposit (Individual-For 3 months and above) / (Institutions-For 6 months and above)		
6 Months and above		5.53%*		USD	Up to 5.60%	
				EUR	Up to 2.00%	
				GBP	Up to 2.00%	
Loans & Advances						
With effect from 13 th April, 2024 (1 st Baishakh 081)						
Account Scheme	Fixed Interest Rate				Floating Interest Rate	
	Up to 3 years	Above 3 years to 5 years	Above 5 years to 10 years	Above 10 years		
Education Loan	13.50%	14.50%	15.00%	15.50%	BR + 2.00% - 4.00%	
Home Loan	13.50%	14.50%	15.00%	15.50%	Upto Rs. 2.00 crore: BR + 1.00% - 3.00% Above Rs. 2.00 crore: BR + 0.50% - 2.50%	
Hire Purchase Loan (Individual/ Institutions)	13.50%	14.50%	15.00%	-	Personal Purpose (EV): BR + 0.25% - 2.25% Personal Purpose (IC): BR + 0.50% - 2.50% Official Purpose (EV): BR + 0.25% - 2.25% Official Purpose (IC): BR + 0.50% - 2.50% Commercial Purpose (EV): BR + 1.00% - 3.00% Commercial Purpose (IC): BR + 2.00% - 4.00%	
Personal Mortgage Term Loan / Other Personal Term Loan	13.50%	14.50%	15.50%	15.50%	BR + 1.00% - 3.00%	
Bhu Puu Loan	12.50%	13.50%	14.00%	-	BR + 2.00% - 4.00%	
Bhu Puu Plus Loan	12.50%	13.50%	14.00%	-	BR + 2.00% - 4.00%	
Loan to Migrant Workers	13.50%	14.50%	15.00%	-	BR + 2.00% - 4.00%	
Deprived Sector Lending (Individuals)	12.50%	13.50%	14.50%	-	BR + 2.00% - 4.00%	
Term Loan / Project Finance	-	14.00%	14.50%	15.00%	Corporate: BR + Up to 2.00% Prime: BR + 1.00% - 3.00% Others: BR + 2.00% - 4.00%	
Account Scheme	Corporate Customers		Prime Customers		Other Customers	
Working Capital / Cash Credit	BR + Up to 2.00%		BR + 1.00% - 3.00%		BR + 2.00% - 4.00%	
Trust Receipt	BR + Up to 2.00%		BR + 1.00% - 3.00%		BR + 2.00% - 4.00%	
Short Term Demand Loan	BR + Up to 2.00%		BR + 1.00% - 3.00%		BR + 2.00% - 4.00%	
Term Loan / Project Finance	BR + Up to 2.00%		BR + 1.00% - 3.00%		BR + 2.00% - 4.00%	
Working Capital / Cash-Credit Multinational	BR + Up to 2.00%		BR + 1.00% - 3.00%		BR + 2.00% - 4.00%	
Pre shipment / Post Shipment Loan	BR + Up to 2.00%		BR + 1.00% - 3.00%		BR + 2.00% - 4.00%	
Loan Against FDR	For FCY Loan ^{New} : Interest rate shall be as per agreement subject to applicable NRB guidelines. FD Rate+ Up to 2.00% Or Applicable Base Rate whichever is higher					
Deprived Sector Lending (MFI, NBFC)	Corporate Customers		Prime Customers			
	BR + Up to 2.00%		BR + 2.00% - 4.00%			
	BR + Up to 2.00% for Institutions Qualifying under Deprived Sector Lending as per NRB Directives					
Deprived Sector Lending (Retail)	BR + 2.00% - 4.00%					
Personal Loan/Overdraft	BR + 1.00% - 3.00%					
SME Loan	Prime Customers		Other Customers			
	BR + Up to 2.00%		BR + 2.00% - 4.00%			
NSBL Saral Karja for MSME	BR + Up to 2.00%		BR + 2.00% - 4.00%			
NSBL Krishak Sathi Karja	BR + 2.00% - 4.00%					
Auto Loan / Hire Purchase Loan	Personal Purpose (EV): BR + 0.25% - 2.25% Personal Purpose (IC): BR + 0.50% - 2.50% Official Purpose (EV): BR + 0.25% - 2.25% Official Purpose (IC): BR + 0.50% - 2.50% Commercial Purpose (EV): BR + 1.00% - 3.00% Commercial Purpose (IC): BR + 2.00% - 4.00%					
Loan Against Share / Margin Lending	BR + 1.00% - 3.00%					
Loan Against Bonds (Govt & Others)	BR + Up to 2.00% Or Applicable Base Rate whichever is higher					
Gold Loan	BR + 2.00% - 4.00%					
FCY Loans (For Payment of Sight LC)	Interest rate shall be as per agreement and/or MRR plus premium subject to applicable NRB guidelines					
Last Three Months Average Base Rate: 9.11%, Base Rate (Falgun, 2080) : 9.03%						
Interest Spread Rate (Falgun 2080): 3.99 %						
a) Interest Rate applicable on forced loan may vary with risk premium from the published rate. b) Interest Rate in consortium financing shall be as decided by consortium. c) Interest rate concession shall be provided to the specified sector under normal Deprived Sector Loan in line with NRB Directive. d) Interest Rate in NPA accounts may vary from the published rate. e) Penal Interest of plus 2% p.a. will be applied on overdue amount. f) Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement. g) Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances. h) For Remittance Deposits (Savings & Fixed Deposits)-1% above card rates as per NRB guidelines. i) In case of Institutional Fixed Deposits, premature facility is not allowed before completion of 6 months period. Note: j) Rates of interest on deposits/ loans & advances schemes unless otherwise mentioned herein above, will remain the same. Customers/Prospective Clients are advised to visit our bank's branch or our official website https://nsblstatebank for specific features, conditions, interest rates of deposits/ loans & advances products/schemes. *Conditions Apply, # Interest Payable on maturity.						



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NEPAL SBI BANK LTD.
कमलादी, काठमाडौं, फोन नं. ४-४३२५१६, ४-४३२६१३

INTEREST RATES : DEPOSITS

With effect from 14th March, 2024 (1st Chaitra 2080)

Fixed / Recurring Deposits		Individuals	Institutions/Foreign Diplomatic Institutions		
≥ 3 months and < 6 months		5.00%	-		
≥ 6 months and < 1 year		5.50%	4.50%		
≥ 1 year and < 2 years		6.20%	5.20%		
≥ 2 years and < 3 years		6.75%	5.75%		
≥ 3 years and Above		7.01%	6.01%		
Fixed Deposit for 101 Days #		5.00%	-		
Fixed Deposit for 201 Days #		5.50%	4.50%		
Dhanvridhi Fixed Deposits - Individuals Only		Saving Deposits			
≥ 6 Months and < 2 Years	6.20%	Account Scheme	Interest Rate		
≥ 2 Years and < 3 Years	6.75%				
3 Years and above	7.01%				
Dhanvridhi Fixed Deposits - Institutions/ Foreign Diplomatic Institutions Only (Fresh/Renewal)		i. Chhori Bachat Khata		4.38%	
		ii. NSBL Baal Bachat Khata		4.34%	
		iii. Savings-Swarnim Bachat Khata		4.32%	
		iv. SB Corporate Salary Package (CSP)		4.30%	
		v. SB Karmachari Bachat Khata		4.25%	
≥ 6 Months and < 2 Years	5.20%	vi. Savings-Abakash Kosh		4.14%	
≥ 2 Years and < 3 Years	5.75%	vii. All other LCY Saving Accounts		4.44%	
3 Years and above	6.01%				
Bulk Fixed Deposits Individuals Only		USD Saving Bank		5.50%	
		EUR Saving Bank		1.50%	
		GBP Saving Bank		1.50%	
NPR Call Deposits					
		Account Type	Interest Rate		
6 Months and above		Call Deposit	2.07%		
		FCY Call Deposit	Interest Rate		
		USD	2.75%		
		GBP	0.75%		
		EUR	0.75%		
		FCY Fixed Deposit (Individual-For 3 months and above)/(Institutions-For 6 months and above)			
6 Months and above		USD	Up to 5.60%		
		EUR	Up to 2.00%		
		GBP	Up to 2.00%		
Loans & Advances					
With effect from 14 th March, 2024 (1 st Chaitra 2080)					
Account Scheme	Fixed Interest Rate				Floating Interest Rate
	Up to 3 years	Above 3 years to 5 years	Above 5 years to 10 years	Above 10 years	
Education Loan	13.50%	14.50%	15.00%	15.50%	BR + 2.00% - 4.00%
Home Loan	13.50%	14.50%	15.00%	15.50%	Upto Rs. 2.00 crore: BR + 1.00% - 3.00% Above Rs. 2.00 crore: BR + 0.50% - 2.50%
Hire Purchase Loan (Individual/ Institutions)	13.50%	14.50%	15.00%	-	Personal Purpose (EV): BR + 0.25% - 2.25% Personal Purpose (IC): BR + 0.50% - 2.50% Official Purpose (EV): BR + 0.25% - 2.25% Official Purpose (IC): BR + 0.50% - 2.50% Commercial Purpose (EV): BR + 1.00% - 3.00% Commercial Purpose (IC): BR + 2.00% - 4.00%
Personal Mortgage Term Loan / Other Personal Term Loan	13.50%	14.50%	15.50%	15.50%	BR + 1.00% - 3.00%
Bhu Puu Loan	12.50%	13.50%	14.00%	-	BR + 2.00% - 4.00%
Bhu Puu Plus Loan	12.50%	13.50%	14.00%	-	BR + 2.00% - 4.00%
Loan to Migrant Workers	13.50%	14.50%	15.00%	-	BR + 2.00% - 4.00%
Deprived Sector Lending (Individuals)	12.50%	13.50%	14.50%	-	BR + 2.00% - 4.00%
Term Loan / Project Finance	-	14.00%	14.50%	15.00%	Corporate: BR + Up to 2.00% Prime: BR + 1.00% - 3.00% Others: BR + 2.00% - 4.00%
Account Scheme	Corporate Customers	Prime Customers	Other Customers		
Working Capital / Cash Credit	BR + Up to 2.00%	BR + 1.00% - 3.00%	BR + 2.00% - 4.00%		
Trust Receipt	BR + Up to 2.00%	BR + 1.00% - 3.00%	BR + 2.00% - 4.00%		
Short Term Demand Loan	BR + Up to 2.00%	BR + 1.00% - 3.00%	BR + 2.00% - 4.00%		
Term Loan / Project Finance	BR + Up to 2.00%	BR + 1.00% - 3.00%	BR + 2.00% - 4.00%		
Working Capital / Cash Credit Multinational	BR + Up to 2.00%	BR + 1.00% - 3.00%	BR + 2.00% - 4.00%		
Pre shipment / Post Shipment Loan	BR + Up to 2.00%	BR + 1.00% - 3.00%	BR + 2.00% - 4.00%		
	For FCY Loan ^{New} : Interest rate shall be as per agreement subject to applicable NRB guidelines.				
Loan Against FDR	FD Rate+ Up to 2.00% Or Applicable Base Rate whichever is higher				
Deprived Sector Lending (MFI, NBFC)	Corporate Customers		Prime Customers		
	BR + Up to 2.00%		BR + 2.00% - 4.00%		
	BR + Up to 2.00% for Institutions Qualifying under Deprived Sector Lending as per NRB Directives				
Deprived Sector Lending (Retail)	BR + 2.00% - 4.00%				
Personal Loan/Overdraft	BR + 1.00% - 3.00%				
SME Loan	Prime Customers		Other Customers		
	BR + Up to 2.00%		BR + 2.00% - 4.00%		
NSBL Saral Karja for MSME	BR + Up to 2.00%		BR + 2.00% - 4.00%		
NSBL Krishak Sathi Karja	BR + 2.00% - 4.00%				
Auto Loan / Hire Purchase Loan	Personal Purpose (EV): BR + 0.25% - 2.25% Personal Purpose (IC): BR + 0.50% - 2.50% Official Purpose (EV): BR + 0.25% - 2.25% Official Purpose (IC): BR + 0.50% - 2.50% Commercial Purpose (EV): BR + 1.00% - 3.00% Commercial Purpose (IC): BR + 2.00% - 4.00%				
Loan Against Share / Margin Lending	BR + 2.00% - 4.00%				
Loan Against Bonds (Govt & Others)	BR + Up to 2.00% Or Applicable Base Rate whichever is higher				
Gold Loan	BR + 2.00% - 4.00%				
FCY Loans (For Payment of Sight LC)	Interest rate shall be as per agreement and/or MRR plus premium subject to applicable NRB guidelines				
Last Three Months Average Base Rate: 9.36%, Base Rate (Magh, 2080) : 9.03%					
Interest Spread Rate (Magh 2080): 3.99 %					

- Interest Rate applicable on forced loan may vary with risk premium from the published rate.
 - Interest Rate in consortium financing shall be as decided by consortium.
 - Interest rate concession shall be provided to the specified sector under normal Deprived Sector Loan in line with NRB Directive.
 - Interest Rate in NPA accounts may vary from the published rate.
 - Penal Interest of plus 2% p.a. will be applied on overdue amount.
 - Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.
 - Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.
 - For Remittance Deposits (Savings & Fixed Deposits)- 1% above card rates as per NRB guidelines.
 - In case of Institutional Fixed Deposits, premature facility is not allowed before completion of 6 months period.
- Note:
- Rates of interest on deposits/ loans & advances schemes unless otherwise mentioned herein above, will remain the same. Customers/Prospective Clients are advised to visit our bank's branch or our official website <https://nsbl.statebank> for specific features, conditions, interest rates of deposits/ loans & advances products/schemes.
*Conditions Apply, # Interest Payable on maturity.



नेपाल एसबिआई बैंक लिमिटेड
NEPAL SBI BANK LTD.

कमलवादी, काठमाडौं, फोन नं. : ४-४३२५१६, ४-४३२५१९

INTEREST RATES: DEPOSITS

With effect from 13th Feb, 2024 (1st Falgun 2080)

Fixed / Recurring Deposits		Individuals	Institutions/ Foreign Diplomatic Institutions		
≥ 3 months and < 6 months		6.00%			
≥ 6 months and < 1 year		6.50%	4.50%		
≥ 1 year and < 2 years		7.20%	5.20%		
≥ 2 years and < 3 years		7.75%	5.75%		
≥ 3 years and Above		8.10%	6.10%		
Fixed Deposit for 101 Days #		6.00%			
Fixed Deposit for 201 Days #		6.50%	4.50%		
Dhanvridhhi Fixed Deposits - Individuals Only		Saving Deposits			
≥ 6 Months and < 2 Years	7.20%*	Account Scheme	Interest Rate		
≥ 2 Years and < 3 Years	7.75%*				
3 Years and above	8.10%*				
Dhanvridhhi Fixed Deposits- Institutions/ Foreign Diplomatic Institutions Only (Fresh/ Renewal)		i. Chhori Bachat Khata	4.40%		
		ii. NSBL Baal Bachat Khata	4.35%		
		iii. SB Karmachari Bachat Khata	4.30%		
		iv. Savings-Abakash Kosh	4.16%		
		v. All other LCY Saving Accounts	4.45%		
≥ 6 Months and < 2 Years	5.20%*				
≥ 2 Years and < 3 Years	5.75%*				
3 Years and above	6.10%*				
Bulk Fixed Deposits Individuals Only		USD Saving Bank	5.75%		
		EUR Saving Bank	3.00%		
		GBP Saving Bank	3.00%		
NPR Call Deposits					
		Account Type	Interest Rate		
6 Months and above		8.10%*	Call Deposit	2.08%	
		FCY Call Deposit	Interest Rate		
		USD	2.875%		
		GBP	1.50%		
		EUR	1.50%		
Bulk Fixed Deposits For Institutions/ Foreign Diplomatic Institutions Only		FCY Fixed Deposit (Individual-For 3 months and above) / (Institutions-For 6 months and above)			
6 Months and above		6.10%*	USD	Up to 6.55%	
			EUR	Up to 5.00%	
			GBP	Up to 5.75%	
Loans & Advances					
With effect from 13 th Feb, 2024 (1 st Falgun 2080)					
Account Scheme	Fixed Interest Rate				Floating Interest Rate
	Up to 3 years	Above 3 years to 5 years	Above 5 years to 10 years	Above 10 years	
Education Loan	13.50%	14.50%	15.00%	15.50%	BR + 2.00% - 4.00%
Home Loan	13.50%	14.50%	15.00%	15.50%	Upto Rs. 2.00 crore: BR + 1.00% - 3.00% Above Rs. 2.00 crore: BR + 0.50% - 2.50%
Hire Purchase Loan (Individual/ Institutions)	13.50%	14.50%	15.00%	-	Personal Purpose (EV): BR + 0.25% - 2.25% Personal Purpose (IC): BR + 0.50% - 2.50% Official Purpose (EV): BR + 0.25% - 2.25% Official Purpose (IC): BR + 0.50% - 2.50% Commercial Purpose (EV): BR + 1.00% - 3.00% Commercial Purpose (IC): BR + 2.00% - 4.00%
Personal Mortgage Term Loan / Other Personal Term Loan	13.50%	14.50%	15.50%	15.50%	BR + 1.00% - 3.00%
Bhu Puu Loan	12.50%	13.50%	14.00%	-	BR + 2.00% - 4.00%
Bhu Puu Plus Loan	12.50%	13.50%	14.00%	-	BR + 2.00% - 4.00%
Loan to Migrant Workers	13.50%	14.50%	15.00%	-	BR + 2.00% - 4.00%
Deprived Sector Lending (Individuals)	12.50%	13.50%	14.50%	-	BR + 2.00% - 4.00%
Term Loan / Project Finance	-	14.00%	14.50%	15.00%	Corporate: BR + Up to 2.00% Prime: BR + 1.00% - 3.00% Others: BR + 2.00% - 4.00%
Account Scheme	Corporate Customers	Prime Customers		Other Customers	
Working Capital / Cash Credit	BR + Up to 2.00%	BR + 1.00% - 3.00%		BR + 2.00% - 4.00%	
Trust Receipt	BR + Up to 2.00%	BR + 1.00% - 3.00%		BR + 2.00% - 4.00%	
Short Term Demand Loan	BR + Up to 2.00%	BR + 1.00% - 3.00%		BR + 2.00% - 4.00%	
Term Loan / Project Finance	BR + Up to 2.00%	BR + 1.00% - 3.00%		BR + 2.00% - 4.00%	
Working Capital / Cash Credit Multinational	BR + Up to 2.00%	BR + 1.00% - 3.00%		BR + 2.00% - 4.00%	
Pre shipment / Post Shipment Loan	BR + Up to 2.00%	BR + 1.00% - 3.00%		BR + 2.00% - 4.00%	
Loan Against FDR	FD Rate+ Up to 2.00% Or Applicable Base Rate whichever is higher				
Deprived Sector Lending (MFI, NBFC)	Corporate Customers		Prime Customers		
	BR + Up to 2.00%		BR + 2.00% - 4.00%		
BR + Up to 2.00% for Institutions Qualifying under Deprived Sector Lending as per NRB Directives					
Deprived Sector Lending (Retail)	BR + 2.00% - 4.00%				
Personal Loan/Overdraft	BR + 1.00% - 3.00%				
SME Loan	Prime Customers		Other Customers		
	BR + Up to 2.00%		BR + 2.00% - 4.00%		
NSBL Saral Karja for MSME	BR + Up to 2.00%		BR + 2.00% - 4.00%		
NSBL Krishak Sathi Karja	BR + 2.00% - 4.00%				
Auto Loan/Hire Purchase Loan	Personal Purpose (EV): BR + 0.25% - 2.25% Personal Purpose (IC): BR + 0.50% - 2.50% Official Purpose (EV): BR + 0.25% - 2.25% Official Purpose (IC): BR + 0.50% - 2.50% Commercial Purpose (EV): BR + 1.00% - 3.00% Commercial Purpose (IC): BR + 2.00% - 4.00%				
Loan Against Share / Margin Lending	BR + 2.00% - 4.00%				
Loan Against Bonds (Govt & Others)	BR + Up to 2.00% Or Applicable Base Rate whichever is higher				
Gold Loan	BR + 2.00% - 4.00%				
FCY Loans (For Payment of Sight LC)	Interest rate shall be as per agreement and/or MRR plus premium subject to applicable NRB guidelines				
Last Three Months Average Base Rate: 9.66%, Base Rate (Poush, 2080) : 9.26%					
Interest Spread Rate (Poush 2080) : 3.99 %					

- Interest Rate applicable on forced loan may vary with risk premium from the published rate.
- Interest Rate in consortium financing shall be as decided by consortium.
- Interest rate concession shall be provided to the specified sector under normal Deprived Sector Loan in line with NRB Directive.
- Interest Rate in NPA accounts may vary from the published rate.
- Penal Interest of plus 2% p.a. will be applied on overdue amount.
- Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.
- Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.
- For Remittance Deposits (Savings & Fixed Deposits)- 1% above card rates as per NRB guidelines.
- In case of Institutional Fixed Deposits, premature facility is not allowed before completion of 6 months period.
- Up to 0.50% premium can be provided on Institutional fixed deposits/ Dhanvridhhi-Institutional fixed deposits for Fresh/ Renewal Deposit under bidding as per NRB circular no. Bai.Bi.Ni.Bi/Niti/Paripatra/9/079/80.

Note:

- Rates of interest on deposits/loans & advances schemes unless otherwise mentioned herein above, will remain the same. Customers/Prospective Clients are advised to visit our bank's branch or our official website <https://nsbl.statebank> for specific features, conditions, interest rates of deposits/loans & advances products/schemes.

*Conditions Apply, # Interest Payable on maturity.



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NEPAL SBI BANK LTD.

कमलवादी, काठमाडौं, फोन नं. : ४-४२४४१६, ४-४३३६१३

INTEREST RATES : DEPOSITS

With effect from 15th Jan, 2024 (1st Magh 2080)

Fixed/Recurring Deposits	Individuals	Institutions / Foreign Diplomatic Institutions	
≥ 3 months and < 6 months	6.00%	-	
≥ 6 months and < 1 year	6.50%	4.50%	
≥ 1 year and < 2 years	7.20%	5.20%	
≥ 2 years and < 3 years	7.75%	5.75%	
≥ 3 years and Above	8.25%	6.25%	
Fixed Deposit for 101 Days #	6.00%	-	
Fixed Deposit for 201 Days #	6.50%	4.50%	
Dhanvridhi Fixed Deposits -Individuals Only		Saving Deposits	
≥ 6 Months and < 2 Years	7.20%*	Account Scheme	Interest Rate
≥ 2 Years and < 3 Years	7.75%*		
3 Years and above	8.25%*		
Dhanvridhi Fixed Deposits -Institutions / Foreign Diplomatic Institutions Only (Fresh/Renewal)		Savings- Abakash Kosh	4.20%
≥ 6 Months and < 2 Years	5.20%*	All other LCY Saving Accounts	4.50%
≥ 2 Years and < 3 Years	5.75%*		
3 Years and above	6.25%*		
Bulk Fixed Deposits Individuals Only		USD Saving Bank	5.75%
		EUR Saving Bank	3.00%
		GBP Saving Bank	3.00%
NPR Call Deposits			
12 Months and above	8.25%*	Account Type	Interest Rate
		Call Deposit	2.10%
		FCY Call Deposit	Interest Rate
		USD	2.875%
		GBP	1.50%
		EUR	1.50%
Bulk Fixed Deposits For Institutions/ Foreign Diplomatic Institutions Only		FCY Fixed Deposit (Individual-For 3 months and above) / (Institutions-For 6 months and above)	
12 Months and above	6.25%*	USD	Up to 6.55%
		EUR	Up to 5.00%
		GBP	Up to 5.75%

Loans & Advances

With effect from 15th Jan, 2024 (1st Magh, 2080)

Account Scheme	Fixed Interest Rate				Floating Interest Rate
	Up to 3 years	Above 3 years to 5 years	Above 5 years to 10 years	Above 10 years	
Education Loan	13.50%	14.50%	15.00%	15.50%	BR + 2.00% - 4.00%
Home Loan	13.50%	14.50%	15.00%	15.50%	Upto Rs. 2.00 crore: BR + 1.00% - 3.00% Above Rs. 2.00 crore: BR + 0.50% - 2.50%
Hire Purchase Loan (Individual/ Institutions)	13.50%	14.50%	15.00%	-	Personal Purpose (EV): BR + 0.25% - 2.25% Personal Purpose (IC): BR + 0.50% - 2.50% Official Purpose (EV): BR + 0.75% - 2.75% Official Purpose (IC): BR + 1.00% - 3.00% Commercial Purpose (EV): BR + 1.00% - 3.00% Commercial Purpose (IC): BR + 2.00% - 4.00%
Personal Mortgage Term Loan / Other Personal Term Loan	13.50%	14.50%	15.50%	15.50%	BR + 1.00% - 3.00%
Bhu Puu Loan	12.50%	13.50%	14.00%	-	BR + 2.00% - 4.00%
Bhu Puu Plus Loan	12.50%	13.50%	14.00%	-	BR + 2.00% - 4.00%
Loan to Migrant Workers	13.50%	14.50%	15.00%	-	BR + 2.00% - 4.00%
Deprived Sector Lending (Individuals)	12.50%	13.50%	14.50%	-	BR + 2.00% - 4.00%
Term Loan / Project Finance	-	14.00%	14.50%	15.00%	Corporate: BR + Up to 2.00% Prime: BR + 1.00% - 3.00% Others: BR + 2.00% - 4.00%

Account Scheme	Corporate Customers	Prime Customers	Other Customers
Working Capital / Cash Credit	BR + Up to 2.00%	BR + 1.00% - 3.00%	BR + 2.00% - 4.00%
Trust Receipt	BR + Up to 2.00%	BR + 1.00% - 3.00%	BR + 2.00% - 4.00%
Short Term Demand Loan	BR + Up to 2.00%	BR + 1.00% - 3.00%	BR + 2.00% - 4.00%
Term Loan / Project Finance	BR + Up to 2.00%	BR + 1.00% - 3.00%	BR + 2.00% - 4.00%
Working Capital / Cash-Credit Multinational	BR + Up to 2.00%	BR + 1.00% - 3.00%	BR + 2.00% - 4.00%
Pre shipment / Post Shipment Loan	BR + Up to 2.00%	For FCY Loan ^{New} , Interest rate shall be as per agreement subject to applicable NRB guidelines.	
Loan Against FDR	FD Rate+ Up to 2.00% Or Applicable Base Rate whichever is higher		
Deprived Sector Lending (MFI, NBFC)	Corporate Customers	Prime Customers	
	BR + Up to 2.00%	BR + 2.00% - 4.00%	
BR + Up to 2.00% for Institutions Qualifying under Deprived Sector Lending as per NRB Directives			
Deprived Sector Lending (Retail)	BR + 2.00% - 4.00%		
Personal Loan/Overdraft	BR + 1.50% - 3.50%		
SME Loan	Prime Customers	Other Customers	
	BR + Up to 2.00%	BR + 2.00% - 4.00%	
NSBL Saral Karja for MSME	BR + Up to 2.00%		
NSBL Krishak Sathi Karja	BR + 2.00% - 4.00%		
Auto Loan / Hire Purchase Loan	Personal Purpose (EV): BR + 0.25% - 2.25% Personal Purpose (IC): BR + 0.50% - 2.50% Official Purpose (EV): BR + 0.75% - 2.75% Official Purpose (IC): BR + 1.00% - 3.00% Commercial Purpose (EV): BR + 1.00% - 3.00% Commercial Purpose (IC): BR + 2.00% - 4.00%		
Loan Against Share / Margin Lending	BR + 2.00% - 4.00%		
Loan Against Bonds (Govt & Others)	BR + Up to 2.00% Or Applicable Base Rate whichever is higher		
Gold Loan	BR + 2.00% - 4.00%		
FCY Loans (For Payment of Sight LC)	Interest rate shall be as per agreement and/or MRR plus premium subject to applicable NRB guidelines		

Last Three Months Average Base Rate: 9.93%, Base Rate (Mangsir 2080) : 9.80%

Interest Spread Rate (Mangsir 2080) : 4.00 %

- Interest Rate applicable on forced loan may vary with risk premium from the published rate.
- Interest Rate in consortium financing shall be as decided by consortium.
- Interest rate concession shall be provided to the specified sector under normal Deprived Sector Loan in line with NRB Directive.
- Interest Rate in NPA accounts may vary from the published rate.
- Penal Interest of plus 2% p.a. will be applied on overdue amount.
- Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.
- Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.
- For Remittance Deposits (Savings & Fixed Deposits)- 1% above card rates as per NRB guidelines.
- In case of Institutional Fixed Deposits, premature facility is not allowed before completion of 6 months period.
- Up to 0.50% premium can be provided on Institutional fixed deposits/Dhanvridhi-Institutional fixed deposits for Fresh/Renewal Deposit under bidding as per NRB circular no. Bai.Bi.Ni.Bi/Niti/Paripatra/9/079/80.

Note:

Rates of interest on deposits/loans & advances schemes unless otherwise mentioned herein above, will remain the same. Customers/Prospective Clients are advised to visit our bank's branch or our official website <https://nsbl.statebank> for specific features, conditions, interest rates of deposits/loans & advances products/schemes.

*Conditions Apply, # Interest Payable on maturity.



नेपाल एसबिआई बैंक लि.
NEPAL SBI BANK LTD.

कमलादी, काठमाडौं, फोन नं. : ४-४३५५१६, ४-४३५६१३

INTEREST RATES : DEPOSITS

With effect from 17th December, 2023 (1st Poush, 2080)

Fixed/Recurring Deposits		Individuals	Institutions/Foreign Diplomatic Institutions
≥ 3 months and < 6 months		6.50%	-
≥ 6 months and < 1 year		7.00%	5.00%
≥ 1 year and < 2 years		7.80%	5.80%
≥ 2 years and < 3 years		8.50%	6.50%
≥ 3 years and Above		9.60%	7.60%
Fixed Deposit for 101 Days #		6.50%	-
Fixed Deposit for 201 Days #		7.00%	5.00%
Dhanvridhi Fixed Deposits -Individuals Only		Saving Deposits	
≥ 6 Months and < 2 Years	7.80%*	Account Scheme	Interest Rate
≥ 2 Years and < 3 Years	8.50%*		
3 Years and above	9.60%*		
Dhanvridhi Fixed Deposits-Institutions/ Foreign Diplomatic Institutions Only (Fresh/Renewal)		All LCY Saving Account	4.60%
≥ 6 Months and < 2 Years	5.80%*	Remittance Savings	5.60%
≥ 2 Years and < 3 Years	6.50%*		
3 Years and above	7.60%*		
Bulk Fixed Deposits Individuals Only		USD Saving Bank	5.75%
		EUR Saving Bank	3.00%
		GBP Saving Bank	3.00%
NPR Call Deposits			
		Account Type	Interest Rate
12 Months and above		9.60%*	Call Deposit
			2.30%
		FCY Call Deposit	Interest Rate
		USD	2.875%
		GBP	1.50%
		EUR	1.50%
		FCY Fixed Deposit (Individual-For 3 months and above) / (Institutions-For 6 months and above)	
12 Months and above		7.60%*	USD
			Up to 6.55%
			EUR
			Up to 5.00%
Remittance FD		GBP	Up to 5.75%
1.00 % Above Card Rate*			

Loans & Advances

With effect from 17th Dec, 2023 (1st Poush, 2080)

Account Scheme	Fixed Interest Rate				Floating Interest Rate
	Up to 3 years	Above 3 years to 5 years	Above 5 years to 10 years	Above 10 years	
Education Loan	13.50%	14.50%	15.00%	15.50%	BR + 2.00% - 4.00%
Home Loan	13.50%	14.50%	15.00%	15.50%	UptoRs. 2.00 crore: BR + 1.00% - 3.00% Above Rs. 2.00 crore: BR + 0.50% - 2.50%
Hire Purchase Loan (Individual/ Institutions)	13.50%	14.50%	15.00%	-	Personal Purpose (EV): BR + 0.25% - 2.25% Personal Purpose (IC): BR + 0.50% - 2.50% Official Purpose (EV): BR + 0.75% - 2.75% Official Purpose (IC): BR + 1.00% - 3.00% Commercial Purpose (EV): BR + 1.00% - 3.00% Commercial Purpose (IC): BR + 2.00% - 4.00%
Personal Mortgage Term Loan / Other Personal Term Loan	13.50%	14.50%	15.50%	15.50%	BR + 1.00% - 3.00%
Bhu Puu Loan	12.50%	13.50%	14.00%	-	BR + 2.00% - 4.00%
Bhu Puu Plus Loan	12.50%	13.50%	14.00%	-	BR + 2.00% - 4.00%
Loan to Migrant Workers	13.50%	14.50%	15.00%	-	BR + 2.00% - 4.00%
Deprived Sector Lending (Individuals)	12.50%	13.50%	14.50%	-	BR + 2.00% - 4.00%
Term Loan / Project Finance	-	14.00%	14.50%	15.00%	Corporate: BR + Up to 2.00% Prime: BR + 1.00% - 3.00% Others: BR + 2.00% - 4.00%
Account Scheme	Corporate Customers	Prime Customers	Other Customers		
Working Capital / Cash Credit	BR + Up to 2.00%	BR + 1.00% - 3.00%	BR + 2.00% - 4.00%		
Trust Receipt	BR + Up to 2.00%	BR + 1.00% - 3.00%	BR + 2.00% - 4.00%		
Short Term Demand Loan	BR + Up to 2.00%	BR + 1.00% - 3.00%	BR + 2.00% - 4.00%		
Term Loan / Project Finance	BR + Up to 2.00%	BR + 1.00% - 3.00%	BR + 2.00% - 4.00%		
Working Capital / Cash - Credit Multinational	BR + Up to 2.00%	BR + 1.00% - 3.00%	BR + 2.00% - 4.00%		
Pre shipment / Post Shipment Loan	For FCY Loan ^{New} : Interest rate shall be as per agreement subject to applicable NRB guidelines.				
Loan Against FDR	FD Rate+ Up to 2.00% Or Applicable Base Rate whichever is higher				
Deprived Sector Lending (MFI, NBFC)	Corporate Customers		Prime Customers		
	BR + Up to 2.00%		BR + 2.00% - 4.00%		
Deprived Sector Lending (Retail)	BR + Up to 2.00% for Institutions Qualifying under Deprived Sector Lending as per NRB Directives				
Deprived Sector Lending (Retail)	BR + 2.00% - 4.00%				
Personal Loan/Overdraft	BR + 1.50% - 3.50%				
SME Loan	Prime Customers		Other Customers		
	BR + Up to 2.00%		BR + 2.00% - 4.00%		
NSBL Saral Karja for MSME	BR + Up to 2.00%		BR + 2.00% - 4.00%		
NSBL Krishak Sathi Karja	BR + 2.00% - 4.00%				
Auto Loan / Hire Purchase Loan	Personal Purpose (EV): BR + 0.25% - 2.25% Personal Purpose (IC): BR + 0.50% - 2.50% Official Purpose (EV): BR + 0.75% - 2.75% Official Purpose (IC): BR + 1.00% - 3.00% Commercial Purpose (EV): BR + 1.00% - 3.00% Commercial Purpose (IC): BR + 2.00% - 4.00%				
Loan Against Share / Margin Lending	BR + 2.00% - 4.00%				
Loan Against Bonds (Govt & Others)	BR + Up to 2.00% Or Applicable Base Rate whichever is higher				
Gold Loan	BR + 2.00% - 4.00%				
FCY Loans (For Payment of Sight LC)	Interest rate shall be as per agreement and/or MRR plus premium subject to applicable NRB guidelines				
Last Three Months Average Base Rate: 10.07%, Base Rate (Kartik 2080) : 9.91%					
Interest Spread Rate (Kartik 2080): 3.98 %					

- Interest Rate applicable on forced loan may vary with risk premium from the published rate.
 - Interest Rate in consortium financing shall be as decided by consortium.
 - Interest rate concession shall be provided to the specified sector under normal Deprived Sector Loan in line with NRB Directive.
 - Interest Rate in NPA accounts may vary from the published rate.
 - Penal Interest of plus 2% p.a. will be applied on overdue amount.
 - Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.
 - Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.
 - FD rate for Remittance- 1% above card rates as per NRB guidelines.
 - In case of Institutional Fixed Deposits, premature facility is not allowed before completion of 6 months period.
 - 0.50% premium can be provided on Institutional fixed deposits/ Dhanvridhi-Institutional fixed deposits for Fresh/ Renewal Deposit under bidding as per NRB circular no. Bai.Bi.Ni.Bi/Niti/Paripatra/9/079/80.
- Note:
- Rates of interest on deposits/ loans & advances schemes unless otherwise mentioned herein above, will remain the same. Customers/Prospective Clients are advised to visit our bank's branch or our official website <https://nsbl.statebank> for specific features, conditions, interest rates of deposits/ loans & advances products/schemes.
- *Conditions Apply, # Interest Payable on maturity.



INTEREST RATES : DEPOSITS

With effect from 17th Nov, 2023 (1st Mangsir 2080)

Fixed / Recurring Deposits		Individuals	Institutions/ Foreign Diplomatic Institutions		
≥ 3 months and < 6 months		7.60%	-		
≥ 6 months and < 1 year		8.50%	6.50%		
≥ 1 year and < 2 years		9.20%	7.20%		
≥ 2 years and < 3 years		9.50%	7.50%		
≥ 3 years and Above		10.603%	8.603%		
Fixed Deposit for 101 Days #		7.60%	-		
Fixed Deposit for 201 Days #		8.50%	6.50%		
Dhanvridhhi Fixed Deposits -Individuals Only		Saving Deposits			
≥ 6 Months and <2 Years	9.20%*	Account Scheme		Interest Rate	
≥ 2 Years and <3 Years	9.50%*	All LCY Saving Account		5.603%	
3 Years and above	10.603%*	Remittance Savings		6.603%	
Dhanvridhhi Fixed Deposits- Institutions/ Foreign Diplomatic Institutions Only (Fresh/Renewal)		USD Saving Bank		5.75%	
≥6 Months and <2 Years	7.20%*	EUR Saving Bank		3.00%	
≥ 2 Years and <3 Years	7.50%*	GBP Saving Bank		3.00%	
3 Years and above	8.603%*	NPR Call Deposits			
Bulk Fixed Deposits Individuals Only		Account Type		Interest Rate	
		Call Deposit		2.801%	
Bulk Fixed Deposits For Institutions/ Foreign Diplomatic Institutions Only		FCY Call Deposit		Interest Rate	
		USD		2.875%	
		GBP		1.50%	
		EUR		1.50%	
6 Months and above		FCY Fixed Deposit (Individual-For 3 months and above) / (Institutions-For 6 months and above)			
		USD	Up to 6.55%	EUR	Up to 5.00%
Remittance FD		GBP		Up to 5.75%	
1.00 % Above Card Rate*					
Loans & Advances					
With effect from 17 th Nov, 2023 (1 st Mangsir, 2080)					
Account Scheme	Fixed Interest Rate				Floating Interest Rate
	Up to 3 years	Above 3 years to 5 years	Above 5 years to 10 years	Above 10 years	
Education Loan	13.50%	14.50%	15.00%	15.50%	BR + 2.00% - 4.00%
Home Loan	13.50%	14.50%	15.00%	15.50%	BR + 1.00% - 3.00%
Hire Purchase Loan (Individual/ Institutions)	13.50%	14.50%	15.00%	-	Personal Purpose (EV): BR + 0.25% - 2.25% Personal Purpose (IC): BR + 0.50% - 2.50% Official Purpose (EV): BR + 0.75% - 2.75% Official Purpose (IC): BR + 1.00% - 3.00% Commercial Purpose (EV): BR + 1.00% - 3.00% Commercial Purpose (IC): BR + 2.00% - 4.00%
Personal Mortgage Term Loan / Other Personal Term Loan	13.50%	14.50%	15.50%	15.50%	BR + 1.00% - 3.00%
Bhu Puu Loan	12.50%	13.50%	14.00%	-	BR + 2.00% - 4.00%
Bhu Puu Plus Loan	12.50%	13.50%	14.00%	-	BR + 2.00% - 4.00%
Loan to Migrant Workers	13.50%	14.50%	15.00%	-	BR + 2.00% - 4.00%
Deprived Sector Lending (Individuals)	12.50%	13.50%	14.50%	-	BR + 2.00% - 4.00%
Term Loan / Project Finance	-	14.00%	14.50%	15.00%	Corporate: BR + Up to 2.00% Prime: BR + 1.00% - 3.00% Others: BR + 2.00% - 4.00%
Account Scheme	Corporate Customers	Prime Customers	Other Customers		
Working Capital / Cash Credit	BR + Up to 2.00%	BR + 1.00% - 3.00%	BR + 2.00% - 4.00%		
Trust Receipt	BR + Up to 2.00%	BR + 1.00% - 3.00%	BR + 2.00% - 4.00%		
Short Term Demand Loan	BR + Up to 2.00%	BR + 1.00% - 3.00%	BR + 2.00% - 4.00%		
Term Loan / Project Finance	BR + Up to 2.00%	BR + 1.00% - 3.00%	BR + 2.00% - 4.00%		
Working Capital / Cash – Credit Multinational	BR + Up to 2.00%	BR + 1.00% - 3.00%	BR + 2.00% - 4.00%		
Pre shipment / Post Shipment Loan	For FCY Loan ^{New} : Interest rate shall be as per agreement subject to applicable NRB guidelines.				
Loan Against FDR	FD Rate+ Up to 2.00% Or Applicable Base Rate whichever is higher				
Deprived Sector Lending (MFI, NBFC)	Corporate Customers		Prime Customers		
	BR + Up to 2.00%		BR + 2.00% - 4.00%		
BR + Up to 2.00% for Institutions Qualifying under Deprived Sector Lending as per NRB Directives					
Deprived Sector Lending (Retail)	BR + 2.00% - 4.00%				
Personal Loan/Overdraft	BR + 1.50% - 3.50%				
SME Loan	Prime Customers		Other Customers		
	BR + Up to 2.00%		BR + 2.00% - 4.00%		
NSBL Saral Karja for MSME	BR + Up to 2.00%		BR + 2.00% - 4.00%		
NSBL Krishak Sathi Karja	BR + 2.00% - 4.00%				
Auto Loan / Hire Purchase Loan	Personal Purpose (EV): BR + 0.25% - 2.25% Personal Purpose (IC): BR + 0.50% - 2.50% Official Purpose (EV): BR + 0.75% - 2.75% Official Purpose (IC): BR + 1.00% - 3.00% Commercial Purpose (EV): BR + 1.00% - 3.00% Commercial Purpose (IC): BR + 2.00% - 4.00%				
Loan Against Share / Margin Lending	BR + 2.00% - 4.00%				
Loan Against Bonds (Govt & Others)	BR + Up to 2.00% Or Applicable Base Rate whichever is higher				
Gold Loan	BR + 2.00% - 4.00%				
FCY Loans (For Payment of Sight LC)	Interest rate shall be as per agreement and/or MRR plus premium subject to applicable NRB guidelines				
Last Three Months Average Base Rate: 10.25%, Base Rate (Ashwin 2080) : 10.09%					
Interest Spread Rate (Ashwin 2080): 3.99 %					
a)	Interest Rate applicable on forced loan may vary with risk premium from the published rate.				
b)	Interest Rate in consortium financing shall be as decided by consortium.				
c)	Interest rate concession shall be provided to the specified sector under normal Deprived Sector Loan in line with NRB Directive.				
d)	Interest Rate in NPA accounts may vary from the published rate.				
e)	Penal Interest of plus 2% p.a. will be applied on overdue amount.				
f)	Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.				
g)	Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.				
h)	FD rate for Remittance- 1% above card rates as per NRB guidelines.				
i)	In case of Institutional Fixed Deposits, premature facility is not allowed before completion of 6 months period.				
j)	0.50% premium can be provided on Institutional fixed deposits/ Dhanvridhhi-Institutional fixed deposits for Fresh/ Renewal Deposit under bidding as per NRB circular no. Bai.Bi.Ni.Bi/Niti/Paripatra/9/079/80.				
Note:					
Rates of interest on deposits/ loans & advances schemes unless otherwise mentioned herein above, will remain the same. Customers/Prospective Clients are advised to visit our bank's branch or our official website https://nsbl.statebank.gov.np for specific features, conditions, interest rates of deposits/ loans & advances products/schemes.					
*Conditions Apply, # Interest Payable on maturity.					



नेपाल एसबिआई बैंक लि.
NEPAL SBI BANK LTD.

कमलादी, काठमाडौं, फोन नं. : ४-४३३२१६, ४-४३३६९३

INTEREST RATES : DEPOSITS

With effect from 18th Oct, 2023 (1st Kartik 2080)

Fixed / Recurring Deposits		Individuals	Institutions/Foreign Diplomatic Institutions
≥ 3 months and < 6 months		7.60%	-
≥ 6 months and < 1 year		8.50%	6.50%
≥ 1 year and < 2 years		9.20%	7.20%
≥ 2 years and < 3 years		10.00%	8.00%
≥ 3 years and Above		10.70%	8.70%
Fixed Deposit for 101 Days #		7.60%	-
Fixed Deposit for 201 Days #		8.50%	6.50%
Dhanvridhhi Fixed Deposits-Individuals Only		Saving Deposits	
≥ 6 Months and < 2 Years	9.20%*	Account Scheme	Interest Rate
≥ 2 Years and < 3 Years	10.00%*		
3 Years and above	10.70%*		
Dhanvridhhi Fixed Deposits-Institutions/ Foreign Diplomatic Institutions Only (Fresh/Renewal)		All LCY Saving Account	5.70%
≥ 6 Months and < 2 Years	7.20%*	Remittance Savings	6.70%
≥ 2 Years and < 3 Years	8.00%*		
3 Years and above	8.70%*		
Bulk Fixed Deposits Individuals Only		USD Saving Bank	5.75%
		EUR Saving Bank	3.00%
		GBP Saving Bank	3.00%
NPR Call Deposits			
		Account Type	Interest Rate
6 Months and above	10.70%*	Call Deposit	2.85%
		FCY Call Deposit	Interest Rate
		USD	2.875%
		GBP	1.50%
		EUR	1.50%
Bulk Fixed Deposits For Institutions/ Foreign Diplomatic Institutions Only		FCY Fixed Deposit (Individual-For 3 months and above) / (Institutions-For 6 months and above)	
6 Months and above	8.70%*	USD	Up to 6.55%
		EUR	Up to 5.00%
Remittance FD		GBP	Up to 5.75%
1.00 % Above Card Rate*			

Loans & Advances

With effect from 18th Oct, 2023 (1st Kartik, 2080)

Account Scheme	Fixed Interest Rate				Floating Interest Rate
	Up to 3 years	Above 3 years to 5 years	Above 5 years to 10 years	Above 10 years	
Education Loan	13.50%	14.50%	15.00%	15.50%	BR + Up to 4.00%
Home Loan	13.50%	14.50%	15.00%	15.50%	BR + Up to 4.00%
Hire Purchase Loan (Individual/ Institutions)	13.50%	14.50%	15.00%	-	BR + Up to 4.00%
Personal Mortgage Term Loan/Other Personal Term Loan	13.50%	14.50%	15.50%	15.50%	BR + Up to 4.00%
Bhu Puu Loan	12.50%	13.50%	14.00%	-	BR + Up to 4.00%
Bhu Puu Plus Loan	12.50%	13.50%	14.00%	-	BR + Up to 4.00%
Loan to Migrant Workers	13.50%	14.50%	15.00%	-	BR + Up to 4.00%
Deprived Sector Lending (Individuals)	12.50%	13.50%	14.50%	-	BR + Up to 4.00%
Term Loan/Project Finance	-	14.00%	14.50%	15.00%	BR + Up to 4.00%
Account Scheme	Corporate/Prime/Others				
Working Capital / Cash Credit	BR + Up to 4.00%				
Trust Receipt	BR + Up to 4.00%				
Short Term Demand Loan	BR + Up to 4.00%				
Term Loan/Project Finance	BR + Up to 4.00%				
Working Capital/Cash – Credit Multinational	BR + Up to 4.00%				
Pre shipment/Post Shipment Loan	BR + Up to 4.00%				
Loan Against FDR	FD Rate+ Up to 2.00% Or Applicable Base Rate whichever is higher				
Deprived Sector Lending (MFI, NBFC)	BR + Up to 4.00%				
Deprived Sector Lending (Retail)	BR + Up to 4.00%				
Personal Loan/Overdraft	BR + Up to 4.00%				
SME Loan	BR + Up to 4.00%				
NSBL Saral Karja for MSME	BR + Up to 4.00%				
NSBL Krishak Sathi Karja	BR + Up to 4.00%				
Auto Loan / Hire Purchase Loan	BR + Up to 4.00%				
Loan Against Share / Margin Lending	BR + Up to 5.00%				
Loan Against Bonds (Govt & Others)	BR + Up to 4.00%				
Gold Loan	BR + Up to 4.00%				
FCY Loans (For Payment of Sight LC)	Interest rate shall be as per agreement subject to applicable NRB guidelines				
Last Three Months Average Base Rate: 10.42%, Base Rate (Bhadra 2080) : 10.22%					
Interest Spread Rate (Bhadra 2080): 3.99 %					

- Interest Rate applicable on forced loan may vary with risk premium from the published rate.
- Interest Rate in consortium financing shall be as decided by consortium.
- Interest Rate in NPA accounts may vary from the published rate.
- Penal Interest of plus 2% p.a. will be applied on overdue amount.
- Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.
- Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.
- FD rate for Remittance- 1% above card rates as per NRB guidelines.
- In case of Institutional Fixed Deposits, premature facility is not allowed before completion of 6 months period.
- 0.50% premium can be provided on Institutional fixed deposits/ Dhanvridhhi-Institutional fixed deposits for Fresh/ Renewal Deposit under bidding as per NRB circular no. Bai.Bi.Ni.Bi/Niti/Paripatra/9/079/80.

Note:

- Rates of interest on deposits/ loans & advances schemes unless otherwise mentioned herein above, will remain the same. Customers/Prospective Clients are advised to visit our bank's branch or our official website <https://nsbl.statebank for specific features, conditions, interest rates of deposits/ loans & advances products/schemes>.

*Conditions Apply, # Interest Payable on maturity.



नेपाल एसबिआई बैंक लिमिटेड
NEPAL SBI BANK LTD.

कमलादी, काठमाडौं, फोन नं. : ४-४३४११६, ४-४३४६१३

INTEREST RATES: DEPOSITS

With effect from 18th Sept, 2023 (1st Ashwin 2080)

Fixed / Recurring Deposits	Individuals	Institutions/ Foreign Diplomatic Institutions
≥ 3 months and < 6 months	7.20%	-
≥ 6 months and < 1 year	8.20%	6.20%
≥ 1 year and < 2 years	9.10%	7.10%
≥ 2 years and < 3 years	9.50%	7.50%
≥ 3 years and Above	10.00%	8.00%
Fixed Deposit for 101 Days #	7.20%	-
Fixed Deposit for 201 Days #	8.20%	6.20%
Dhanvridhhi Fixed Deposits - Individuals Only		Saving Deposits
≥ 6 Months and < 2 Years	9.10%*	Account Scheme
≥ 2 Years and < 3 Years	9.50%*	Interest Rate
3 Years and above	10.00%*	All LCY Saving Account
Dhanvridhhi Fixed Deposits-Institutions/ Foreign Diplomatic Institutions Only (Fresh/Renewal)		Remittance Savings
≥ 6 Months and < 2 Years	7.10%*	5.51%
≥ 2 Years and < 3 Years	7.50%*	6.51%
3 Years and above	8.00%*	
Bulk Fixed Deposits Individuals Only		USD Saving Bank
		EUR Saving Bank
		GBP Saving Bank
		NPR Call Deposits
		Account Type
		Interest Rate
6 Months and above	10.00%*	Call Deposit
		2.755%
		FCY Call Deposit
		Interest Rate
		USD
		2.875%
		GBP
		1.50%
		EUR
		1.50%
		FCY Fixed Deposit (Individual-For 3 months and above) / (Institutions- For 6 months and above)
6 Months and above	8.00%*	USD
		Up to 6.55%
		EUR
		Up to 5.00%
		Remittance FD
		GBP
		Up to 5.75%
		1.00 % Above Card Rate*

Loans & Advances

With effect from 18th Sept, 2023 (1st Ashwin, 2080)

Account Scheme	Fixed Interest Rate				Floating Interest Rate
	Up to 3 years	Above 3 years to 5 years	Above 5 years to 10 years	Above 10 years	
Education Loan	13.50%	14.50%	15.00%	15.50%	BR + Up to 4.00%
Home Loan	13.50%	14.50%	15.00%	15.50%	BR + Up to 4.00%
Hire Purchase Loan (Individual/ Institutions)	13.50%	14.50%	15.00%	-	BR + Up to 4.00%
Personal Mortgage Term Loan / Other Personal Term Loan	13.50%	14.50%	15.50%	15.50%	BR + Up to 4.00%
Bhu Puu Loan	12.50%	13.50%	14.00%	-	BR + Up to 4.00%
Bhu Puu Plus Loan	12.50%	13.50%	14.00%	-	BR + Up to 4.00%
Loan to Migrant Workers	13.50%	14.50%	15.00%	-	BR + Up to 4.00%
Deprived Sector Lending (Individuals)	12.50%	13.50%	14.50%	-	BR + Up to 4.00%
Term Loan / Project Finance	-	14.00%	14.50%	15.00%	BR + Up to 4.00%
Account Scheme		Corporate/Prime/Others			
Working Capital / Cash Credit					BR + Up to 4.00%
Trust Receipt					BR + Up to 4.00%
Short Term Demand Loan					BR + Up to 4.00%
Term Loan / Project Finance					BR + Up to 4.00%
Working Capital / Cash – Credit Multinational					BR + Up to 4.00%
Pre shipment / Post Shipment Loan	For FCY Loan: Interest Rate shall be as per agreement subject to applicable NRB Guidelines				BR + Up to 4.00%
Loan Against FDR	FD Rate+ Up to 2.00% Or Applicable Base Rate whichever is higher				
Deprived Sector Lending (MFI, NBFC)					BR + Up to 4.00%
Deprived Sector Lending (Retail)					BR + Up to 4.00%
Personal Loan/Overdraft					BR + Up to 4.00%
SME Loan					BR + Up to 4.00%
NSBL Saral Karja for MSME					BR + Up to 4.00%
NSBL Krishak Sathi Karja					BR + Up to 4.00%
Auto Loan / Hire Purchase Loan					BR + Up to 4.00%
Loan Against Share / Margin Lending					BR + Up to 5.00%
Loan Against Bonds (Govt & Others)					BR + Up to 4.00%
Gold Loan					BR + Up to 4.00%
FCY Loans (For Payment of Sight LC)	Interest rate shall be as per agreement subject to applicable NRB guidelines				
Last Three Months Average Base Rate: 10.58%, Base Rate (Shrawan 2080) : 10.44%					
Interest Spread Rate (Shrawan 2080): 3.99 %					

- Interest Rate applicable on forced loan may vary with risk premium from the published rate.
- Interest Rate in consortium financing shall be as decided by consortium.
- Interest Rate in NPA accounts may vary from the published rate.
- Penal Interest of plus 2% p.a. will be applied on overdue amount.
- Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.
- Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.
- FD rate for Remittance- 1% above card rates as per NRB guidelines.
- In case of Institutional Fixed Deposits, premature facility is not allowed before completion of 6 months period.
- 0.50% premium can be provided on Institutional fixed deposits/ Dhanvridhhi-Institutional fixed deposits for Fresh/ Renewal Deposit under bidding as per NRB circular no. Bai.Bi.Ni.Bi/Niti/Paripatra/9/079/80.

Note:

Rates of interest on deposits/ loans & advances schemes unless otherwise mentioned herein above, will remain the same. Customers/Prospective Clients are advised to visit our bank's branch or our official website <https://nsbl.statebank> for specific features, conditions, interest rates of deposits/ loans & advances products/schemes.

*Conditions Apply, # Interest Payable on maturity.



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INTEREST RATES : DEPOSITS

With effect from 18th August, 2023 (1st Bhadra 2080)

Fixed / Recurring Deposits		Individuals	Institutions/ Foreign Diplomatic Institutions
≥ 3 months and < 6 months		7.20%	-
≥ 6 months and < 1 year		8.20%	6.20%
≥ 1 year and < 2 years		9.10%	7.10%
≥ 2 years and < 3 years		9.00%	7.00%
≥ 3 years and Above		9.00%	7.00%
Fixed Deposit for 101 Days #		7.20%	-
Fixed Deposit for 201 Days #		8.20%	6.20%
Dhanvridhhi Fixed Deposits - Individuals Only		Saving Deposits	
≥ 6 Months and < 2 Years	9.10%*	Account Scheme	Interest Rate
2 Years and above	9.99%*		
Dhanvridhhi Fixed Deposits- Institutions/ Foreign Diplomatic Institutions Only (Fresh/Renewal)		All LCY Saving Account	5.966%
≥ 6 Months and < 2 Years	7.10%*	Remittance Savings	6.966%
2 Years and above	7.99%*		
Bulk Fixed Deposits Individuals Only		USD Saving Bank	5.75%
		EUR Saving Bank	3.00%
		GBP Saving Bank	3.00%
NPR Call Deposits			
6 Months and above		Account Type	Interest Rate
		Call Deposit	2.983%
6 Months and above		FCY Call Deposit	Interest Rate
		USD	2.875%
Bulk Fixed Deposits For Institutions/ Foreign Diplomatic Institutions Only		GBP	1.50%
		EUR	1.50%
		FCY Fixed Deposit (Individual-For 3 months and above) / (Institutions-For 6 months and above)	
6 Months and above		USD	Up to 6.55%
		EUR	Up to 5.00%
Remittance FD		GBP	Up to 5.75%
1.00 % Above Card Rate*			

Loans & Advances					
With effect from 18 th August, 2023 (1 st Bhadra, 2080)					
Account Scheme	Fixed Interest Rate				Floating Interest Rate
	Up to 3 years	Above 3 years to 5 years	Above 5 years to 10 years	Above 10 years	
Education Loan	13.50%	14.50%	15.00%	15.50%	BR + Up to 4.00%
Home Loan	13.50%	14.50%	15.00%	15.50%	BR + Up to 4.00%
Hire Purchase Loan (Individual/ Institutions)	13.50%	14.50%	15.00%	-	BR + Up to 4.00%
Personal Mortgage Term Loan / Other Personal Term Loan	13.50%	14.50%	15.50%	15.50%	BR + Up to 4.00%
Bhu Puu Loan	12.50%	13.50%	14.00%	-	BR + Up to 4.00%
Bhu Puu Plus Loan	12.50%	13.50%	14.00%	-	BR + Up to 4.00%
Loan to Migrant Workers	13.50%	14.50%	15.00%	-	BR + Up to 4.00%
Deprived Sector Lending (Individuals)	12.50%	13.50%	14.50%	-	BR + Up to 4.00%
Term Loan / Project Finance	-	14.00%	14.50%	15.00%	BR + Up to 4.00%
Account Scheme	Corporate/Prime/Others				
Working Capital / Cash Credit	BR + Up to 4.00%				
Trust Receipt	BR + Up to 4.00%				
Short Term Demand Loan	BR + Up to 4.00%				
Term Loan / Project Finance	BR + Up to 4.00%				
Working Capital / Cash Credit Multinational	BR + Up to 4.00%				
Pre shipment / Post Shipment Loan	BR + Up to 4.00%				
Loan Against FDR	For FCY Loan: Interest Rate shall be as per agreement subject to applicable NRB Guidelines FD Rate+ Up to 2.00% Or Applicable Base Rate whichever is higher				
Deprived Sector Lending (MFI, NBFC)	BR + Up to 4.00%				
Deprived Sector Lending (Retail)	BR + Up to 4.00%				
Personal Loan/Overdraft	BR + Up to 4.00%				
SME Loan	BR + Up to 4.00%				
NSBL Saral Karja for MSME	BR + Up to 4.00%				
NSBL Krishak Sathi Karja	BR + Up to 4.00%				
Auto Loan / Hire Purchase Loan	BR + Up to 4.00%				
Loan Against Share / Margin Lending	BR + Up to 5.00%				
Loan Against Bonds (Govt & Others)	BR + Up to 4.00%				
Gold Loan	Or Applicable Base Rate whichever is higher				
FCY Loans (For Payment of Sight LC)	BR + Up to 4.00%				
Interest rate shall be as per agreement subject to applicable NRB guidelines					
Last Three Months Average Base Rate: 10.74%, Base Rate (Ashadh 2080) : 10.59%					
Interest Spread Rate (Ashadh 2080): 3.99 %					

- Interest Rate applicable on forced loan may vary with risk premium from the published rate.
- Interest Rate in consortium financing shall be as decided by consortium.
- Interest Rate in NPA accounts may vary from the published rate.
- Penal Interest of plus 2% p.a. will be applied on overdue amount.
- Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.
- Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.
- FD rate for Remittance- 1% above card rates as per NRB guidelines.
- In case of Institutional Fixed Deposits, premature facility is not allowed before completion of 6 months period.
- 0.50% premium can be provided on Institutional fixed deposits/Dhanvridhhi-Institutional fixed deposits for Fresh/ Renewal Deposit under bidding as per NRB circular no. Bai.Bi.Ni.Bi/Niti/Paripatra/9/079/80.

Note:

- Rates of interest on deposits/ loans & advances schemes unless otherwise mentioned herein above, will remain the same. Customers/Prospective Clients are advised to visit our bank's branch or our official website <https://nsbl.statebank> for specific features, conditions, interest rates of deposits/ loans & advances products/ schemes.

*Conditions Apply, # Interest Payable on maturity.



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INTEREST RATES: DEPOSITS

With effect from 17th July, 2023 (1st Shrawan 2080)

Fixed / Recurring Deposits		Individuals	Institutions/ Foreign Diplomatic Institutions	
≥ 3 months and < 6 months		7.20%	-	
≥ 6 months and < 1 year		8.20%	6.20%	
≥ 1 year and < 2 years		9.10%	7.10%	
≥ 2 years and < 3 years		9.00%	7.00%	
≥ 3 years and Above		9.00%	7.00%	
Fixed Deposit for 101 Days #		7.20%	-	
Fixed Deposit for 201 Days #		8.20%	6.20%	
Dhanvridhi Fixed Deposits -Individuals Only		Saving Deposits		
≥6 Months and <2 Years	9.10%*	Account Scheme		
2 Years and above	9.99%*	Interest Rate		
Dhanvridhi Fixed Deposits-Institutions/ Foreign Diplomatic Institutions Only (Fresh/Renewal)		All LCY Saving Account		
≥6 Months and <2 Years	7.10%*	Remittance Savings		
2 Years and above	7.99%*	USD Saving Bank		
Bulk Fixed Deposits Individuals Only		EUR Saving Bank		
		GBP Saving Bank		
		NPR Call Deposits		
6 Months and above		9.99%*	Account Type	
		Call Deposit		
		FCY Call Deposit		
Bulk Fixed Deposits For Institutions/ Foreign Diplomatic Institutions Only		USD		
		GBP		
		EUR		
		FCY Fixed Deposit (Individual-For 3 months and above) / (Institutions-For 6 months and above)		
6 Months and above		7.99%*	USD	Up to 6.55%
		EUR		Up to 5.00%
		GBP		Up to 5.75%
Remittance FD				
1.00 % Above Card Rate*				

Loans & Advances

With effect from 17th July, 2023 (1st Shrawan, 2080)

Account Scheme	Fixed Interest Rate				Floating Interest Rate
	Up to 3 years	Above 3 years to 5 years	Above 5 years to 10 years	Above 10 years	
Education Loan	13.50%	14.50%	15.00%	15.50%	BR + Up to 4.00%
Home Loan	13.50%	14.50%	15.00%	15.50%	BR + Up to 4.00%
Hire Purchase Loan (Individual/ Institutions)	13.50%	14.50%	15.00%	-	BR + Up to 4.00%
Personal Mortgage Term Loan / Other Personal Term Loan	13.50%	14.50%	15.50%	15.50%	BR + Up to 4.00%
Bhu Puu Loan	12.50%	13.50%	14.00%	-	BR + Up to 4.00%
Bhu Puu Plus Loan	12.50%	13.50%	14.00%	-	BR + Up to 4.00%
Loan to Migrant Workers	13.50%	14.50%	15.00%	-	BR + Up to 4.00%
Deprived Sector Lending (Individuals)	12.50%	13.50%	14.50%	-	BR + Up to 4.00%
Term Loan / Project Finance	-	14.00%	14.50%	15.00%	BR + Up to 4.00%
Account Scheme	Corporate/Prime/Others				
Working Capital / Cash Credit	BR + Up to 4.00%				
Trust Receipt	BR + Up to 4.00%				
Short Term Demand Loan	BR + Up to 4.00%				
Term Loan / Project Finance	BR + Up to 4.00%				
Working Capital / Cash – Credit Multinational	BR + Up to 4.00%				
Pre shipment / Post Shipment Loan	For FCY Loan: Interest Rate shall be as per agreement subject to applicable NRB Guidelines				
Loan Against FDR	FD Rate+ Up to 2.00% Or Applicable Base Rate whichever is higher				
Deprived Sector Lending (MFI, NBFC)	BR + Up to 4.00%				
Deprived Sector Lending (Retail)	BR + Up to 4.00%				
Personal Loan/Overdraft	BR + Up to 4.00%				
SME Loan	BR + Up to 4.00%				
NSBL Saral Karja for MSME	BR + Up to 4.00%				
NSBL Krishak Sathi Karja	BR + Up to 4.00%				
Auto Loan / Hire Purchase Loan	BR + Up to 4.00%				
Loan Against Share / Margin Lending	BR + Up to 5.00%				
Loan Against Bonds (Govt & Others)	BR + Up to 4.00% Or Applicable Base Rate whichever is higher				
Gold Loan	BR + Up to 4.00%				
FCY Loans (For Payment of Sight LC)	Interest rate shall be as per agreement subject to applicable NRB guidelines				

Last Three Months Average Base Rate: 10.85%, Base Rate (Jestha 2080) : 10.72%

Interest Spread Rate (Jestha 2080): 4.19 %

- Interest Payment Frequency shall be quarterly in case of Fixed/Recurring Deposits.
- Interest Rate applicable on forced loan may vary with risk premium from the published rate.
- Interest Rate in consortium financing shall be as decided by consortium.
- Interest Rate in NPA accounts may vary from the published rate.
- Penal Interest of plus 2% p.a. will be applied on overdue amount.
- Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.
- Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.
- FD rate for Remittance- 1% above card rates as per NRB guidelines.
- In case of Institutional Fixed Deposits, premature facility is not allowed before completion of 6 months period.
- 0.50% premium can be provided on Institutional fixed deposits/ Dhanvridhi-Institutional fixed deposits for Fresh/ Renewal Deposit under bidding as per NRB circular no. Bai.Bi.Ni. Bi/Niti/Paripatra/9/079/80.

Note:

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*Conditions Apply, # Interest Payable on maturity.



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INTEREST RATES : DEPOSITS

With effect from 16th June, 2023 (1st Ashadh, 2080)

Fixed / Recurring Deposits	Individuals	Institutions/ Foreign Diplomatic Institutions	
≥ 3 months and < 6 months	8.00%	-	
≥ 6 months and < 1 year	9.00%	7.00%	
≥ 1 year and < 2 years	9.99%	7.99%	
≥ 2 years and < 3 years	9.00%	7.00%	
≥ 3 years and Above	9.00%	7.00%	
Fixed Deposit for 101 Days #	8.00%	-	
Fixed Deposit for 201 Days #	9.00%	7.00%	
Dhanvridhhi Fixed Deposits - Individuals Only	Saving Deposits		
≥ 6 Months and ≤ 15 years	9.99%*	Account Scheme	Interest Rate
Dhanvridhhi Fixed Deposits- Institutions/ Foreign Diplomatic Institutions Only (Fresh/Renewal)	All LCY Saving Account		6.80%
≥ 6 Months and ≤ 15 years	7.99%*	Remittance Savings	7.80%
Fixed Deposits- Institutions/ Foreign Diplomatic Institutions (Bidding) (Fresh/ Renewal) (Including Premium)	USD Saving Bank		5.75%
≥ 6 months and above	8.49%*	EUR Saving Bank	3.00%
Bulk Fixed Deposits	GBP Saving Bank		3.00%
Individuals Only	NPR Call Deposits		
≥ 3 months and < 1 year	9.99%*	Account Type	Interest Rate
≥ 1 year and above	9.99%*	Call Deposit	2.70%
Remittance FD	FCY Call Deposit		Interest Rate
≥ 3 months and above	11.00%*	USD	2.875%
Bulk Fixed Deposits For Institutions/ Foreign Diplomatic Institutions Only	EUR		1.50%
≥ 6 months and < 1 year	7.99%*	FCY Fixed Deposit (Individual-For 3 months and above) / (Institutions-For 6 months and above)	
≥ 1 year and above	7.99%*	USD	Up to 7.25%
		EUR	Up to 5.50%
		GBP	Up to 6.25%

Loans & Advances

With effect from 16th June, 2023 (1st Ashadh, 2080)

Account Scheme	Fixed Interest Rate				Floating Interest Rate
	Up to 3 years	Above 3 years to 5 years	Above 5 years to 10 years	Above 10 years	
Education Loan	13.50%	14.50%	15.00%	15.50%	BR + Up to 5.00%
Home Loan	13.50%	14.50%	15.00%	15.50%	BR + Up to 5.00%
Hire Purchase Loan (Individual/ Institutions)	13.50%	14.50%	15.00%	-	BR + Up to 5.00%
Personal Mortgage Term Loan / Other Personal Term Loan	13.50%	14.50%	15.50%	15.50%	BR + Up to 5.00%
Bhu Puu Loan	12.50%	13.50%	14.00%	-	BR + Up to 4.00%
Bhu Puu Plus Loan	12.50%	13.50%	14.00%	-	BR + Up to 4.00%
Loan to Migrant Workers	13.50%	14.50%	15.00%	-	BR + Up to 5.00%
Deprived Sector Lending (Individuals)	12.50%	13.50%	14.50%	-	BR + Up to 5.00%
Term Loan / Project Finance	-	14.00%	14.50%	15.00%	BR + Up to 5.00%
Account Scheme	Corporate/Prime/Others				
Working Capital / Cash Credit	BR + Up to 5.00%				
Trust Receipt	BR + Up to 5.00%				
Short Term Demand Loan	BR + Up to 5.00%				
Term Loan / Project Finance	BR + Up to 5.00%				
Working Capital / Cash Credit Multinational	BR + Up to 5.00%				
Pre shipment / Post Shipment Loan	BR + Up to 5.00%				
Loan Against FDR	For FCY Loan: Interest Rate shall be as per agreement subject to applicable NRB Guidelines FD Rate+ Up to 2.00% Or Applicable Base Rate whichever is higher				
Deprived Sector Lending (MFI, NBFC)	BR + Up to 5.00%				
Deprived Sector Lending (Retail)	BR + Up to 5.00%				
Personal Loan/Overdraft	BR + Up to 5.00%				
SME Loan	BR + Up to 5.00%				
NSBL Saral Karja for MSME	BR + Up to 5.00%				
NSBL Krishak Sathi Karja	BR + Up to 5.00%				
Auto Loan / Hire Purchase Loan	BR + Up to 5.00%				
Loan Against Share / Margin Lending	BR + Up to 5.00%				
Loan Against Bonds (Govt & Others)	BR + Up to 5.00%				
Gold Loan	BR + Up to 5.00%				
FCY Loans (For Payment of Sight LC)	Interest rate shall be as per agreement subject to applicable NRB guidelines				

Last Three Months Average Base Rate: 10.99%,

Base Rate (Baishakh End 2080) : 10.90%

Interest Spread Rate (Baishakh 2080) : 4.19 %

- Interest Payment Frequency shall be quarterly in case of Fixed/Recurring Deposits.
- Interest Rate applicable on forced loan may vary with risk premium from the published rate.
- Interest Rate in consortium financing shall be as decided by consortium.
- Interest Rate in NPA accounts may vary from the published rate.
- Penal Interest of plus 2% p.a. will be applied on overdue amount.
- Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.
- Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.
- FD rate for Remittance- 1% above card rates as per NRB guidelines.
- In case of Institutional Fixed Deposits, premature facility is not allowed before completion of 6 months period.
- 0.50% premium can be provided on Institutional fixed deposits (Bidding), Dhanvridhhi-Institutional fixed deposits (Bidding) for Fresh/ Renewal as per NRB circular no. Bai.Bi.Ni.Bi/Niti/Paripatra/9/079/80.**

Note:

- Rates of interest on deposits/ loans & advances schemes unless otherwise mentioned herein above, will remain the same. Customers/Prospective Clients are advised to visit our bank's branch or our official website <https://nsbl.statebank> for specific features, conditions, interest rates of deposits/ loans & advances products/schemes.

*Conditions Apply, # Interest Payable on maturity.



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INTEREST RATES : DEPOSITS

With effect from 15th May 2023 (1st Jestha 2080)

Fixed / Recurring Deposits		Individuals	Institutions/ Foreign Diplomatic Institutions		
≥ 3 months and < 6 months		8.00%	-		
≥ 6 months and < 1 year		9.00%	7.00%		
≥ 1 year and < 2 years		9.99%	7.99%		
≥ 2 years and < 3 years		9.00%	7.00%		
≥ 3 years and Above		9.00%	7.00%		
Fixed Deposit for 101 Days #		8.00%	-		
Fixed Deposit for 201 Days #		9.00%	7.00%		
Dhanvridhi Fixed Deposits -Individuals Only		Saving Deposits			
≥6 Months and ≤ 15 years	9.99%*	Account Scheme	Interest Rate		
Dhanvridhi Fixed Deposits-Institutions/ Foreign Diplomatic Institutions Only (Fresh/Renewal)		All LCY Saving Account	7.00%		
≥6 Months and ≤ 15 years	7.99%*	Remittance Savings	8.20%		
Fixed Deposits- Institutions/ Foreign Diplomatic Institutions (Bidding) (Fresh/Renewal) (Including Premium)		USD Saving Bank	5.75%		
≥ 6 months and above	8.49%*	EUR Saving Bank	3.00%		
Bulk Fixed Deposits		GBP Saving Bank	3.00%		
Individuals Only		NPR Call Deposits			
≥ 3 months and < 1 year	9.99%*	Account Type	Interest Rate		
		Call Deposit	2.70%		
≥ 1 year and above	9.99%*	FCY Call Deposit	Interest Rate		
Remittance FD		USD	2.875%		
≥ 3 months and above	11.00%*	GBP	1.50%		
Bulk Fixed Deposits For Institutions/ Foreign Diplomatic Institutions Only		EUR	1.50%		
		FCY Fixed Deposit (Individual-For 3 months and above) / (Institutions-For 6 months and above)			
≥ 6 months and < 1 year	7.99%*	USD	Up to 7.25%		
		EUR	Up to 5.50%		
≥ 1 year and above	7.99%*	GBP	Up to 6.25%		
Loans & Advances					
With effect from 15 th May, 2023 (1 st Jestha, 2080)					
Account Scheme	Fixed Interest Rate				Floating Interest Rate
	Up to 3 years	Above 3 years to 5 years	Above 5 years to 10 years	Above 10 years	
Education Loan	13.50%	14.50%	15.00%	15.50%	BR + Up to 5.00%
Home Loan	13.50%	14.50%	15.00%	15.50%	BR + Up to 5.00%
Hire Purchase Loan (Individual/ Institutions)	13.50%	14.50%	15.00%	-	BR + Up to 5.00%
Personal Mortgage Term Loan / Other Personal Term Loan	13.50%	14.50%	15.50%	15.50%	BR + Up to 5.00%
Bhu Puu Loan	12.50%	13.50%	14.00%	-	BR + Up to 4.00%
Bhu Puu Plus Loan	12.50%	13.50%	14.00%	-	BR + Up to 4.00%
Loan to Migrant Workers	13.50%	14.50%	15.00%	-	BR + Up to 5.00%
Deprived Sector Lending (Individuals)	12.50%	13.50%	14.50%	-	BR + Up to 5.00%
Term Loan / Project Finance	-	14.00%	14.50%	15.00%	BR + Up to 5.00%
Account Scheme	Corporate/Prime/Others				
Working Capital / Cash Credit	BR + Up to 5.00%				
Trust Receipt	BR + Up to 5.00%				
Short Term Demand Loan	BR + Up to 5.00%				
Term Loan / Project Finance	BR + Up to 5.00%				
Working Capital / Cash – Credit Multinational	BR + Up to 5.00%				
Pre shipment / Post Shipment Loan	BR + Up to 5.00%				
Loan Against FDR	For FCY Loan: Interest Rate shall be as per agreement subject to applicable NRB Guidelines FD Rate+ Up to 2.00% Or Applicable Base Rate whichever is higher				
Deprived Sector Lending (MFI, NBFC)	BR + Up to 5.00%				
Deprived Sector Lending (Retail)	BR + Up to 5.00%				
Personal Loan/Overdraft	BR + Up to 5.00%				
SME Loan	BR + Up to 5.00%				
NSBL Saral Karja for MSME	BR + Up to 5.00%				
NSBL Krishak Sathi Karja	BR + Up to 5.00%				
Auto Loan / Hire Purchase Loan	BR + Up to 5.00%				
Loan Against Share / Margin Lending	BR + Up to 5.00%				
Loan Against Bonds (Govt & Others)	BR + Up to 5.00% Or Applicable Base Rate whichever is higher				
Gold Loan	BR + Up to 5.00%				
FCY Loans (For Payment of Sight LC)	Interest rate shall be as per agreement subject to applicable NRB guidelines				
Quarterly Average Base Rate (Chaitra End 2079): 11.08%, Base Rate (Chaitra End 2079) : 10.94%					
Interest Spread Rate (Chaitra 2079): 4.17 %					

- Interest Payment Frequency shall be quarterly in case of Fixed/Recurring Deposits.
- Interest Rate applicable on forced loan may vary with risk premium from the published rate.
- Interest Rate in consortium financing shall be as decided by consortium.
- Interest Rate in NPA accounts may vary from the published rate.
- Penal Interest of plus 2% p.a. will be applied on overdue amount.
- Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.
- Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.
- FD rate for Remittance- 1% above card rates as per NRB guidelines.
- In case of Institutional Fixed Deposits, premature facility is not allowed before completion of 6 months period.
- 0.50% premium can be provided on Institutional fixed deposits (Bidding), Dhanvridhi-Institutional fixed deposits (Bidding) for Fresh/ Renewal as per NRB circular no. Bai.Bi.Ni.Bi/Niti/Paripatra/9/079/80.

Note:

- Rates of interest on deposits/ loans & advances schemes unless otherwise mentioned herein above, will remain the same. Customers/Prospective Clients are advised to visit our bank's branch or our official website <https://nsbl.statebank> for specific features, conditions, interest rates of deposits/ loans & advances products/schemes.

*Conditions Apply, # Interest Payable on maturity.



नेपाल एसबिआइ बैंक लिमिटेड
NEPAL SBI BANK LTD.
बैङ्गमाल, काठमाडौं, फोन नं. - ४-४४४४४४, ४-४४४४४४

INTEREST RATES : DEPOSITS

With effect from 14th April 2023 (1st Baishakh 2080)

Fixed / Recurring Deposits	Individuals	Institutions/ Foreign Diplomatic Institutions			
≥ 3 months and < 6 months	8.00%	-			
≥ 6 months and < 1 year	9.00%	7.00%			
≥ 1 year and < 2 years	9.99%	7.99%			
≥ 2 years and < 3 years	9.00%	7.00%			
≥ 3 years and Above	9.00%	7.00%			
Fixed Deposit for 101 Days #	8.00%	-			
Fixed Deposit for 201 Days #	9.00%	7.00%			
Dhanvridhi Fixed Deposits -Individuals Only		Saving Deposits			
≥ 6 Months and ≤ 15 years	9.99%*	Account Scheme	Interest Rate		
Dhanvridhi Fixed Deposits-Institutions/ Foreign Diplomatic Institutions Only (Fresh/ Renewal)		All LCY Saving Account	7.20%		
≥ 6 Months and ≤ 15 years	7.99%*	Remittance Savings	8.20%		
For Institutions/ Foreign Diplomatic Institutions (Bidding) (Fresh/Renewal) (Including Premium)		USD Saving Bank	5.75%		
≥ 6 months and above	8.49%*	EUR Saving Bank	3.00%		
Bulk Fixed Deposits		GBP Saving Bank	3.00%		
Individuals Only		NPR Call Deposits			
≥ 3 months and < 1 year	9.99%*	Account Type	Interest Rate		
		Call Deposit	2.70%		
≥ 1 year and above	9.99%*	FCY Call Deposit	Interest Rate		
Remittance FD		USD	2.875%		
≥ 3 months and above	11.00%*	GBP	1.50%		
Bulk Fixed Deposits For Institutions/ Foreign Diplomatic Institutions Only		EUR	1.50%		
		FCY Fixed Deposit (Individual-For 3 months and above) / (Institutions-For 6 months and above)			
≥ 6 months and < 1 year	7.99%*	USD	Up to 7.25%		
≥ 1 year and above	7.99%*	EUR	Up to 5.50%		
		GBP	Up to 6.25%		
Loans & Advances					
With effect from 14 th April, 2023 (1 st Baishakh, 2080)					
Account Scheme	Fixed Interest Rate				Floating Interest Rate
	Up to 3 years	Above 3 years to 5 years	Above 5 years to 10 years	Above 10 years	
Education Loan	13.50%	14.50%	15.00%	15.50%	BR + Up to 5.00%
Home Loan	13.50%	14.50%	15.00%	15.50%	BR + Up to 5.00%
Hire Purchase Loan (Individual/ Institutions)	13.50%	14.50%	15.00%	-	BR + Up to 5.00%
Personal Mortgage Term Loan / Other Personal Term Loan	13.50%	14.50%	15.50%	15.50%	BR + Up to 5.00%
Bhu Puu Loan	12.50%	13.50%	14.00%	-	BR + Up to 4.00%
Bhu Puu Plus Loan	12.50%	13.50%	14.00%	-	BR + Up to 4.00%
Loan to Migrant Workers	13.50%	14.50%	15.00%	-	BR + Up to 5.00%
Deprived Sector Lending (Individuals)	12.50%	13.50%	14.50%	-	BR + Up to 5.00%
Term Loan / Project Finance	-	14.00%	14.50%	15.00%	BR + Up to 5.00%
Account Scheme		Corporate/Prime/Others			
Working Capital / Cash Credit		BR + Up to 5.00%			
Trust Receipt		BR + Up to 5.00%			
Short Term Demand Loan		BR + Up to 5.00%			
Term Loan / Project Finance		BR + Up to 5.00%			
Working Capital / Cash – Credit Multinational		BR + Up to 5.00%			
Pre shipment / Post Shipment Loan		BR + Up to 5.00% For FCY Loan: Interest Rate shall be as per agreement subject to applicable NRB Guidelines			
Loan Against FDR		FD Rate+ Up to 2.00% Or Applicable Base Rate whichever is higher			
Deprived Sector Lending (MFI, NBFC)		BR + Up to 5.00%			
Deprived Sector Lending (Retail)		BR + Up to 5.00%			
Personal Loan/Overdraft		BR + Up to 5.00%			
SME Loan		BR + Up to 5.00%			
NSBL Saral Karja for MSME		BR + Up to 5.00%			
NSBL Krishak Sathi Karja		BR + Up to 5.00%			
Auto Loan / Hire Purchase Loan		BR + Up to 5.00%			
Loan Against Share / Margin Lending		BR + Up to 5.00%			
Loan Against Bonds (Govt & Others)		BR + Up to 5.00% Or Applicable Base Rate whichever is higher			
Gold Loan		BR + Up to 5.00%			
FCY Loans (For Payment of Sight LC)		Interest rate shall be as per agreement subject to applicable NRB guidelines			
Base Rate (Falgun End 2079) : 11.12%					
Interest Spread Rate (Falgun 2079): 4.39 %					
a) Interest Payment Frequency shall be quarterly in case of Fixed/Recurring Deposits.					
b) Interest Rate applicable on forced loan may vary with risk premium from the published rate.					
c) Interest Rate in consortium financing shall be as decided by consortium.					
d) Interest Rate in NPA accounts may vary from the published rate.					
e) Penal Interest of plus 2% p.a. will be applied on overdue amount.					
f) Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.					
g) Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.					
h) FD rate for Remittance- 1% above card rates as per NRB guidelines.					
i) In case of Institutional Fixed Deposits, premature facility is not allowed before completion of 6 months period.					
j) 0.50% premium can be provided on Institutional deposit (Bidding) Dhanvridhi-Institutional (Bidding), for Fresh/ Renewal as per NRB circular no Ba.Bi.Ni.Bi/Niti/Paripatra/Ka.Kha.Ga/2/079/80					
Note:					
k) Rates of interest on deposits/ loans & advances schemes unless otherwise mentioned herein above, will remain the same. Customers/Prospective Clients are advised to visit our bank's branch or our official website https://nsbl.statebank for specific features, conditions, interest rates of deposits/ loans & advances products/schemes.					
*Conditions Apply, # Interest Payable on maturity.					



नेपाल एसबिआयु बैंक लिमिटेड
NEPAL SBI BANK LTD.
बिजारतल, काठमाडौं, फोन नं. : ९७७-०१-४२३३११६, ४-४२३३११६

INTEREST RATES : DEPOSITS

With effect from 15th March, 2023 (1st Chaitra 2079)

Fixed/Recurring Deposits	Individuals		Institutions/ Foreign Diplomatic Institutions		
≥ 3 months and < 6 months	8.00%		-		
≥ 6 months and < 1 year	9.00%		7.00%		
≥ 1 year and < 2 years	11.00%		9.00%		
≥ 2 years and < 3 years	10.00%		8.00%		
≥ 3 years and Above	10.00%		8.00%		
Fixed Deposit for 101 Days #	8.00%		-		
Fixed Deposit for 201 Days #	9.00%		7.00%		
Dhanvridhhi Fixed Deposits -Individuals Only		Saving Deposits			
≥6 Months and ≤ 15 years	11.00%*	Account Scheme	Interest Rate		
Dhanvridhhi Fixed Deposits- Institutions/ Foreign Diplomatic Institutions Only (Fresh/Renewal)		All LCY Saving Account	7.80%		
≥6 Months and ≤ 15 years	9.00%*	Remittance Savings	8.80%		
For Institutions/Foreign Diplomatic Institutions (Bidding) (Fresh/Renewal) (Including Premium)		USD Saving Bank	5.75%		
≥ 6 months and above	9.50%*	EUR Saving Bank	3.00%		
Bulk Fixed Deposits		GBP Saving Bank	3.00%		
Individuals Only		NPR Call Deposits			
≥ 3 months and < 1 year	11.00%*	Account Type	Interest Rate		
≥ 1 year and above	11.00%*	Call Deposit	3.00%		
Remittance FD		FCY Call Deposit	Interest Rate		
≥ 3 months and above	12.00%*	USD	2.875%		
Bulk Fixed Deposits For Institutions/Foreign Diplomatic Institutions Only		GBP	1.50%		
≥ 6 months and < 1 year	9.00%*	EUR	1.50%		
≥ 1 year and above	9.00%*	FCY Fixed Deposit (Individual-For 3 months and above) / (Institutions-For 6 months and above)			
		USD	Up to 7.25%		
		EUR	Up to 5.50%		
		GBP	Up to 6.25%		
Loans & Advances					
With effect from 15 th March, 2023 (1 st Chaitra, 2079)					
Account Scheme	Fixed Interest Rate				Floating Interest Rate
	Up to 3 years	Above 3 years to 5 years	Above 5 years to 10 years	Above 10 years	
Education Loan	13.50%	14.50%	15.00%	15.50%	BR + Up to 5.00%
Home Loan	13.50%	14.50%	15.00%	15.50%	BR + Up to 5.00%
Hire Purchase Loan (Individual/ Institutions)	13.50%	14.50%	15.00%	-	BR + Up to 5.00%
Personal Mortgage Term Loan / Other Personal Term Loan	13.50%	14.50%	15.50%	15.50%	BR + Up to 5.00%
Bhu Puu Loan	12.50%	13.50%	14.00%	-	BR + Up to 4.00%
Bhu Puu Plus Loan	12.50%	13.50%	14.00%	-	BR + Up to 4.00%
Loan to Migrant Workers	13.50%	14.50%	15.00%	-	BR + Up to 5.00%
Deprived Sector Lending (Individuals)	12.50%	13.50%	14.50%	-	BR + Up to 5.00%
Term Loan / Project Finance	-	14.00%	14.50%	15.00%	BR + Up to 5.00%
Account Scheme	Corporate/Prime/Others				
Working Capital / Cash Credit	BR + Up to 5.00%				
Trust Receipt	BR + Up to 5.00%				
Short Term Demand Loan	BR + Up to 5.00%				
Term Loan / Project Finance	BR + Up to 5.00%				
Working Capital / Cash – Credit Multinational	BR + Up to 5.00%				
Pre shipment / Post Shipment Loan	BR + Up to 5.00% For FCY Loan: Interest Rate shall be as per agreement subject to applicable NRB Guidelines				
Loan Against FDR	FD Rate+ Up to 2.00% Or Applicable Base Rate whichever is higher				
Deprived Sector Lending (MFI, NBFC)	BR + Up to 5.00%				
Deprived Sector Lending (Retail)	BR + Up to 5.00%				
Personal Loan/Overdraft	BR + Up to 5.00%				
SME Loan	BR + Up to 5.00%				
NSBL Saral Karja for MSME	BR + Up to 5.00%				
NSBL Krishak Sathi Karja	BR + Up to 5.00%				
Auto Loan / Hire Purchase Loan	BR + Up to 5.00%				
Loan Against Share / Margin Lending	BR + Up to 5.00%				
Loan Against Bonds (Govt & Others)	BR + Up to 5.00% Or Applicable Base Rate whichever is higher				
Gold Loan	BR + Up to 5.00%				
FCY Loans (For Payment of Sight LC)	Interest rate shall be as per agreement subject to applicable NRB guidelines				
Quarterly Average Base Rate (Poush End 2079): 10.75%, Magh End 2079: 11.17%					
Interest Spread Rate (Magh 2079): 4.39 %					

- a) Interest Payment Frequency shall be quarterly in case of Fixed/Recurring Deposits.
b) Interest Rate applicable on forced loan may vary with risk premium from the published rate.
c) Interest Rate in consortium financing shall be as decided by consortium.
d) Interest Rate in NPA accounts may vary from the published rate.
e) Penal Interest of plus 2% p.a. will be applied on overdue amount.
f) Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.
g) Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.
h) FD rate for Remittance- 1% above card rates as per NRB guidelines.
i) In case of Institutional Fixed Deposits, premature facility is not allowed before completion of 6 months period.
j) **0.50% premium can be provided on Institutional deposit (Bidding) Dhanvridhhi-Institutional (Bidding), for Fresh/ Renewal as per NRB circular no Ba.Bi.Ni.Bi/Niti/Paripatra/Ka.Kha.Ga/2/079/80**
Note:
k) Rates of interest on deposits/ loans & advances schemes unless otherwise mentioned herein above, will remain the same. Customers/Prospective Clients are advised to visit our bank's branch or our official website <https://nsbl.statebank> for specific features, conditions, interest rates of deposits/ loans & advances products/schemes.
*Conditions Apply, # Interest Payable on maturity.



नेपाल एसबिआई बैंक लि.
NEPAL SBI BANK LTD.

केसरमहल, काठमाडौं, फोन नं. : ४-४३५५१६, ४-४३५६१३

INTEREST RATES: DEPOSITS

With effect from 13th February, 2023 (1st Falgun 2079)

Fixed / Recurring Deposits	Individuals	Institutions/ Foreign Diplomatic Institutions			
≥ 3 months and < 6 months	8.00%	-			
≥ 6 months and < 1 year	9.00%	7.00%			
≥ 1 year and < 2 years	11.00%	9.00%			
≥ 2 years and < 3 years	10.00%	8.00%			
≥ 3 years and Above	10.00%	8.00%			
Fixed Deposit for 101 Days #	8.00%	-			
Fixed Deposit for 201 Days #	9.00%	7.00%			
Dhanvridhi Fixed Deposits -Individuals Only		Saving Deposits			
≥6 Months and ≤ 15 years	11.00%*	Account Scheme	Interest Rate		
Dhanvridhi Fixed Deposits- Institutions/Foreign Diplomatic Institutions Only(Fresh/Renewal)		All LCY Saving Account	7.80%		
≥6 Months and ≤ 15 years	9.00%*	Remittance Savings	8.80%		
For Institutions/ Foreign Diplomatic Institutions (Bidding)(Fresh/Renewal) (Including Premium)		USD Saving Bank	5.75%		
≥ 6 months and above	9.50%*	EUR Saving Bank	3.00%		
Bulk Fixed Deposits		GBP Saving Bank	3.00%		
Individuals Only		NPR Call Deposits			
≥ 3 months and < 1 year	11.00%*	Account Type	Interest Rate		
		Call Deposit	3.21%		
≥ 1 year and above	11.00%*	FCY Call Deposit	Interest Rate		
Remittance FD		USD	2.875%		
≥ 3 months and above	12.00%*	GBP	1.50%		
Bulk Fixed Deposits For Institutions/ Foreign Diplomatic Institutions Only		EUR	1.50%		
		FCY Fixed Deposit (Individual-For 3 months and above) / (Institutions- For 6 months and above)			
≥ 6 months and < 1 year	9.00%*	USD	Up to 7.25%		
≥ 1 year and above	9.00%*	EUR	Up to 5.50%		
		GBP	Up to 6.25%		
Loans & Advances					
With effect from 13 th February, 2023 (1 st Falgun 2079)					
Account Scheme	Fixed Interest Rate				Floating Interest Rate
	Up to 3 years	Above 3 years to 5 years	Above 5 years to 10 years	Above 10 years	
Education Loan	13.50%	14.50%	15.00%	15.50%	BR + Up to 6.00%
Home Loan	13.50%	14.50%	15.00%	15.50%	BR + Up to 6.00%
Hire Purchase Loan (Individual/ Institutions)	13.50%	14.50%	15.00%	-	BR + Up to 6.00%
Personal Mortgage Term Loan / Other Personal Term Loan	13.50%	14.50%	15.50%	15.50%	BR + Up to 6.00%
Bhu Puu Loan	12.50%	13.50%	14.00%	-	BR + Up to 4.00%
Bhu Puu Plus Loan	12.50%	13.50%	14.00%	-	BR + Up to 4.00%
Loan to Migrant Workers	13.50%	14.50%	15.00%	-	BR + Up to 5.00%
Deprived Sector Lending (Individuals)	12.50%	13.50%	14.50%	-	BR + Up to 5.00%
Term Loan / Project Finance	-	14.00%	14.50%	15.00%	BR + Up to 5.00%
Account Scheme	Corporate/Prime/Others				
Working Capital / Cash Credit	BR + Up to 6.00%				
Trust Receipt	BR + Up to 5.00%				
Short Term Demand Loan	BR + Up to 6.00%				
Term Loan / Project Finance	BR + Up to 5.00%				
Working Capital / Cash – Credit Multinational	BR + Up to 5.00%				
Pre shipment / Post Shipment Loan	BR + Up to 6.00%				
Loan Against FDR	For FCY Loan: Interest Rate shall be as per agreement subject to applicable NRB Guidelines				
Deprived Sector Lending (MFI, NBFC)	FD Rate+ Up to 2.00%				
Deprived Sector Lending (Retail)	Or Applicable Base Rate whichever is higher				
Personal Loan/Overdraft	BR + Up to 5.00%				
SME Loan	BR + Up to 6.00%				
NSBL Saral Karja for MSME	BR + Up to 5.00%				
NSBL Krishak Sathi Karja	BR + Up to 5.00%				
Auto Loan / Hire Purchase Loan	BR + Up to 6.00%				
Loan Against Share / Margin Lending	BR + Up to 6.00%				
Loan Against Bonds (Govt & Others)	BR + Up to 6.00%				
Gold Loan	Or Applicable Base Rate whichever is higher				
FCY Loans (For Payment of Sight LC)	BR + Up to 6.00%				
Interest rate shall be as per agreement subject to applicable NRB guidelines					
Quarterly Average Base Rate (Poush End 2079): 10.75%					
Interest Spread Rate (Poush 2079): 4.40%					

- Interest Payment Frequency shall be quarterly in case of Fixed/Recurring Deposits.
- Interest Rate applicable on forced loan may vary with risk premium from the published rate.
- Interest Rate in consortium financing shall be as decided by consortium.
- Interest Rate in NPA accounts may vary from the published rate.
- Penal Interest of plus 2% p.a. will be applied on overdue amount.
- Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.
- Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.
- FD rate for Remittance- 1% above card rates as per NRB guidelines.
- In case of Institutional Fixed Deposits, premature facility is not allowed before completion of 6 months period.
- 0.50% premium can be provided on Institutional deposit (Bidding) Dhanvridhi-Institutional (Bidding), for Fresh/ Renewal as per NRB circular no Ba.Bi.Ni.Bi/Niti/Paripatra/Ka.Kha.Ga/2/079/80

Note:

Rates of interest on deposits/ loans & advances schemes unless otherwise mentioned herein above, will remain the same. Customers/Prospective Clients are advised to visit our bank's branch or our official website <https://nsbl.statebank> for specific features, conditions, interest rates of deposits/ loans & advances products/schemes.

*Conditions Apply, # Interest Payable on maturity.



नेपाल एसबिआई बैंक लिमिटेड
NEPAL SBI BANK LTD.
काठमाडौं, नेपाल : २०७२२१६, २०७२२१७

INTEREST RATES: DEPOSITS

With effect from 15th January, 2023 (1st Magh 2079)

Fixed / Recurring Deposits	Individuals	Institutions/ Foreign Diplomatic Institutions	
≥ 3 months and < 6 months	8.00%	6.00%	
≥ 6 months and < 1 year	9.00%	7.00%	
≥ 1 year and < 2 years	11.00%	9.00%	
≥ 2 years and < 3 years	10.00%	8.00%	
≥ 3 years and Above	10.00%	8.00%	
Fixed Deposit for 101 Days #	8.00%	6.00%	
Fixed Deposit for 201 Days #	9.00%	7.00%	
Dhanvridhi Fixed Deposits -Individuals Only		Saving Deposits	
≥ 6 Months and ≤ 15 years	11.00%*	Account Scheme	Interest Rate
Dhanvridhi Fixed Deposits-Institutions/ Foreign Diplomatic Institutions Only(Fresh/Renewal)		All LCY Saving Account	7.80%
≥ 6 Months and ≤ 15 years	9.00%*	Remittance Savings	8.80%
For Institutions/ Foreign Diplomatic Institutions (Bidding)(Fresh/Renewal) (Including Premium)		USD Saving Bank	5.75%
≥ 3 months and above	9.50%*	EUR Saving Bank	3.00%
Bulk Fixed Deposits		GBP Saving Bank	3.00%
Individuals Only		NPR Call Deposits	
≥ 3 months and < 1 year	11.00%*	Account Type	Interest Rate
		Call Deposit	3.21%
≥ 1 year and above	11.00%*	FCY Call Deposit	Interest Rate
Remittance FD		USD	2.875%
≥ 3 months and above	12.00%*	GBP	1.50%
Bulk Fixed Deposits For Institutions/ Foreign Diplomatic Institutions Only		EUR	1.50%
		FCY Fixed Deposit (Individual/Institutional) For 3 months and Above	
≥ 3 months and < 1 year	9.00%*	USD	Up to 7.25%
≥ 1 year and above	9.00%*	EUR	Up to 5.50%
		GBP	Up to 6.25%

Loans & Advances

With effect from 15th January, 2023 (1st Magh 2079)

Account Scheme	Fixed Interest Rate				Floating Interest Rate
	Up to 3 years	Above 3 years to 5 years	Above 5 years to 10 years	Above 10 years	
Education Loan	13.50%	14.50%	15.00%	15.50%	BR + Up to 6.00%
Home Loan	13.50%	14.50%	15.00%	15.50%	BR + Up to 6.00%
Hire Purchase Loan (Individual/ Institutions)	13.50%	14.50%	15.00%	-	BR + Up to 6.00%
Personal Mortgage Term Loan / Other Personal Term Loan	13.50%	14.50%	15.50%	15.50%	BR + Up to 6.00%
Bhu Puu Loan	12.50%	13.50%	14.00%	-	BR + Up to 4.00%
Bhu Puu Plus Loan	12.50%	13.50%	14.00%	-	BR + Up to 4.00%
Loan to Migrant Workers	13.50%	14.50%	15.00%	-	BR + Up to 5.00%
Deprived Sector Lending (Individuals)	12.50%	13.50%	14.50%	-	BR + Up to 5.00%
Term Loan / Project Finance	-	14.00%	14.50%	15.00%	BR + Up to 5.00%
Account Scheme	Corporate/Prime/Others				
Working Capital / Cash Credit	BR + Up to 6.00%				
Trust Receipt	BR + Up to 5.00%				
Short Term Demand Loan	BR + Up to 6.00%				
Term Loan / Project Finance	BR + Up to 5.00%				
Working Capital / Cash Credit Multinational	BR + Up to 5.00%				
Pre shipment / Post Shipment Loan	BR + Up to 6.00%				
Loan Against FDR	For FCY Loan: Interest Rate shall be as per agreement subject to applicable NRB Guidelines				
Deprived Sector Lending (MFI, NBFC)	FD Rate+ Up to 2.00%				
Deprived Sector Lending (Retail)	Or Applicable Base Rate whichever is higher				
Personal Loan/Overdraft	BR + Up to 5.00%				
SME Loan	BR + Up to 6.00%				
NSBL Saral Karja for MSME	BR + Up to 5.00%				
NSBL Krishak Sathi Karja	BR + Up to 5.00%				
Auto Loan / Hire Purchase Loan	BR + Up to 6.00%				
Loan Against Share / Margin Lending	BR + Up to 6.00%				
Loan Against Bonds (Govt & Others)	BR + Up to 6.00%				
Gold Loan	Or Applicable Base Rate whichever is higher				
FCY Loans (For Payment of Sight LC)	BR + Up to 6.00%				
Interest rate shall be as per agreement subject to applicable NRB guidelines					

Interest Spread Rate (Mangsir 2079): 4.39%

- Interest Payment Frequency shall be quarterly in case of Fixed/Recurring Deposits.
- Interest Rate applicable on forced loan may vary with risk premium from the published rate.
- Interest Rate in consortium financing shall be as decided by consortium.
- Interest Rate in NPA accounts may vary from the published rate.
- Penal Interest of plus 2% p.a. will be applied on overdue amount.
- Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.
- Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.
- FD rate for Remittance- 1% above card rates as per NRB guidelines.

i) 0.50% premium can be provided on Institutional deposit (Bidding) Dhanvridhi-Institutional (Bidding), for Fresh/ Renewal as per NRB circular no Ba.Bi.Ni.Bi/Niti/Paripatra/Ka.Kha.Ga/2/079/80

Note:

- Rates of interest on deposits/ loans & advances schemes unless otherwise mentioned herein above, will remain the same. Customers/Prospective Clients are advised to visit our bank's branch or our official website <https://nsbl.statebank> for specific features, conditions, interest rates of deposits/ loans & advances products/schemes.

*Conditions Apply, # Interest Payable on maturity.



नेपाल एसबिआइ बैंक लिमिटेड
NEPAL SBI BANK LTD.
बि.सं.नं. : १-१३३०१६, १-१३३०१७

INTEREST RATES : DEPOSITS

With effect from 16th December, 2022 (1st Poush 2079)

Fixed / Recurring Deposits	Individuals	Institutions/ Foreign Diplomatic Institutions			
≥ 3 months and < 6 months	7.315%	5.315%			
≥ 6 months and < 1 year	9.735%	7.735%			
≥ 1 year and < 2 years	12.133%	10.133%			
≥ 2 years and ≤ 3 years	10.945%	8.945%			
> 3 years and ≤ 10 years	10.945%	8.945%			
Fixed Deposit for 101 Days #	7.315%	5.315%			
Fixed Deposit for 201 Days #	9.735%	7.735%			
Dhanvridhi Fixed Deposits -Individuals Only		Saving Deposits			
≥6 Months and ≤ 15 years	12.133%*	Account Scheme	Interest Rate		
Dhanvridhi Fixed Deposits-Institutions/ Foreign Diplomatic Institutions Only (Fresh/Renewal)		All LCY Saving Account	7.133%		
≥6 Months and ≤ 15 years	10.133%*	Remittance Savings	8.133%		
For Institutions/Foreign Diplomatic Institutions (Bidding)(Fresh/Renewal) (Including Premium)		USD Saving Bank	5.75%		
≥ 3 months and above	10.633%*	EUR Saving Bank	2.75%		
Bulk Fixed Deposits		GBP Saving Bank	2.75%		
Individuals Only		NPR Call Deposits			
≥ 3 months and < 1 year	12.133%*	Account Type	Interest Rate		
		Call Deposit	3.566%		
≥ 1 year and above	12.133%*	FCY Call Deposit	Interest Rate		
Remittance FD		USD	2.875%		
≥ 3 months and above	13.133%*	GBP	1.375%		
Bulk Fixed Deposits For Institutions/ Foreign Diplomatic Institutions Only		EUR	1.375%		
		FCY Fixed Deposit (Individual/Institutional) For 3 months and Above			
≥ 3 months and < 1 year	10.133%*	USD	Up to 6.50%		
		EUR	Up to 4.00%		
≥ 1 year and above	10.133%*	GBP	Up to 5.75%		
Loans & Advances					
With effect from 16th December, 2022 (1st Poush, 2079)					
Account Scheme	Fixed Interest Rate				Floating Interest Rate
	Up to 3 years	Above 3 years to 5 years	Above 5 years to 10 years	Above 10 years	
Education Loan	13.50%	14.50%	15.00%	15.50%	BR + Up to 6.00%
Home Loan	13.50%	14.50%	15.00%	15.50%	BR + Up to 6.00%
Hire Purchase Loan (Individual/ Institutions)	13.50%	14.50%	15.00%	-	BR + Up to 6.00%
Personal Mortgage Term Loan / Other Personal Term Loan	13.50%	14.50%	15.50%	15.50%	BR + Up to 6.00%
Bhu Puu Loan	12.50%	13.50%	14.00%	-	BR + Up to 4.00%
Bhu Puu Plus Loan	12.50%	13.50%	14.00%	-	BR + Up to 4.00%
Loan to Migrant Workers	13.50%	14.50%	15.00%	-	BR + Up to 5.00%
Deprived Sector Lending (Individuals)	12.50%	13.50%	14.50%	-	BR + Up to 5.00%
Term Loan / Project Finance	-	14.00%	14.50%	15.00%	BR + Up to 5.00%
Account Scheme		Corporate/Prime/Others			
Working Capital / Cash Credit	BR + Up to 6.00%				
Trust Receipt	BR + Up to 5.00%				
Short Term Demand Loan	BR + Up to 6.00%				
Term Loan / Project Finance	BR + Up to 5.00%				
Working Capital / Cash Credit Multinational	BR + Up to 5.00%				
Pre shipment / Post Shipment Loan	BR + Up to 6.00%				
Loan Against FDR	For FCY Loan: Interest Rate shall be as per agreement subject to applicable NRB Guidelines				
Deprived Sector Lending (MFI, NBFC)	FD Rate+ Up to 2.00%				
Deprived Sector Lending (Retail)	Or Applicable Base Rate whichever is higher				
Personal Loan/Overdraft	BR + Up to 5.00%				
SME Loan	BR + Up to 6.00%				
NSBL Saral Karja for MSME	BR + Up to 5.00%				
NSBL Krishak Sathi Karja	BR + Up to 5.00%				
Auto Loan / Hire Purchase Loan	BR + Up to 6.00%				
Loan Against Share / Margin Lending	BR + Up to 6.00%				
Loan Against Bonds (Govt & Others)	BR + Up to 6.00%				
Gold Loan	Or Applicable Base Rate whichever is higher				
FCY Loans (For Payment of Sight LC)	BR + Up to 6.00%				
Interest Spread Rate (Kartik 2079): 4.39%					
a) Interest Rate applicable on forced loan may vary with risk premium from the published rate.					
b) Interest Rate in consortium financing shall be as decided by consortium.					
c) Interest Rate in NPA accounts may vary from the published rate.					
d) Penal Interest of plus 2% p.a. will be applied on overdue amount.					
e) Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.					
f) Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.					
g) FD rate for Remittance- 1% above card rates as per NRB guidelines.					
h) 0.50% premium can be provided on Institutional deposit (Bidding) Dhanvridhi-Institutional (Bidding), for Fresh/ Renewal as per NRB circular no Ba.Bi.Ni.Bi/Niti/Paripatra/Ka.Kha. Ga/2/079/80					
Note:					
i) Rates of interest on deposits/ loans & advances schemes unless otherwise mentioned herein above, will remain the same. Customers/Prospective Clients are advised to visit our bank's branch or our official website https://nsbl.statebank for specific features, conditions, interest rates of deposits/ loans & advances products/schemes.					
*Conditions Apply, # Interest Payable on maturity.					



नेपाल एसबिआई बैंक लि.
NEPAL SBI BANK LTD.
केसरमहल, काठमाडौं, फोन नं. : ४-४३५५१६, ४-४३५६१३

INTEREST RATES: DEPOSITS

With effect from 17th November, 2022 (1st Mangsir 2079)

Fixed /Recurring Deposits		Individuals	Institutions/Foreign Diplomatic Institutions		
≥ 3 months and < 6 months		7.315%	5.315%		
≥ 6 months and < 1 year		9.735%	7.735%		
≥ 1 year and < 2 years		12.133%	10.133%		
≥ 2 years and ≤ 3 years		10.945%	8.945%		
> 3 years and ≤ 10 years		10.945%	8.945%		
Fixed Deposit for 101 Days #		7.315%	5.315%		
Fixed Deposit for 201 Days #		9.735%	7.735%		
Dhanvridhi Fixed Deposits -Individuals Only		Saving Deposits			
≥6 Months and ≤ 15 years	12.133%*	Account Scheme		Interest Rate	
Dhanvridhi Fixed Deposits- Institutions/ Foreign Diplomatic Institutions Only(Fresh/Renewal)		All LCY Saving Account		7.133%	
≥6 Months and ≤ 15 years	10.133%*	Remittance Savings		8.133%	
For Institutions/ Foreign Diplomatic Institutions (Bidding) (Fresh/Renewal) (Including Premium)		USD Saving Bank		5.75%	
≥ 3 months and above	10.633%*	EUR Saving Bank		2.75%	
Bulk Fixed Deposits		GBP Saving Bank		2.75%	
Individuals Only		NPR Call Deposits			
≥ 3 months and < 1 year	12.133%*	Account Type		Interest Rate	
		Call Deposit		3.566%	
≥ 1 year and above	12.133%*	FCY Call Deposit		Interest Rate	
Remittance FD		USD		2.875%	
≥ 3 months and above	13.133%*	GBP		1.375%	
Bulk Fixed Deposits For Institutions/ Foreign Diplomatic Institutions Only		EUR		1.375%	
		FCY Fixed Deposit (Individual/Institutional) For 3 months and Above			
≥ 3 months and < 1 year	10.133%*	USD		Up to 6.50%	
		EUR		Up to 4.00%	
≥ 1 year and above	10.133%*	GBP		Up to 5.75%	
Loans & Advances					
With effect from 17 th November, 2022 (1 st Mangsir, 2079)					
Account Scheme	Fixed Interest Rate				Floating Interest Rate
	Up to 3 years	Above 3 years to 5 years	Above 5 years to 10 years	Above 10 years	
Education Loan	13.50%	14.50%	15.00%	15.50%	BR + Up to 6.00%
Home Loan	13.50%	14.50%	15.00%	15.50%	BR + Up to 6.00%
Hire Purchase Loan (Individual/ Institutions)	13.50%	14.50%	15.00%	-	BR + Up to 6.00%
Personal Mortgage Term Loan / Other Personal Term Loan	13.50%	14.50%	15.50%	15.50%	BR + Up to 6.00%
Bhu Puu Loan	12.50%	13.50%	14.00%	-	BR + Up to 4.00%
Bhu Puu Plus Loan	12.50%	13.50%	14.00%	-	BR + Up to 4.00%
Loan to Migrant Workers	13.50%	14.50%	15.00%	-	BR + Up to 5.00%
Deprived Sector Lending (Individuals)	12.50%	13.50%	14.50%	-	BR + Up to 5.00%
Term Loan / Project Finance	-	14.00%	14.50%	15.00%	BR + Up to 5.00%
Account Scheme	Corporate/Prime/Others				
Working Capital / Cash Credit	BR + Up to 6.00%				
Trust Receipt	BR + Up to 5.00%				
Short Term Demand Loan	BR + Up to 6.00%				
Term Loan / Project Finance	BR + Up to 5.00%				
Working Capital / Cash – Credit Multinational	BR + Up to 5.00%				
Pre shipment / Post Shipment Loan	BR + Up to 6.00% For FCY Loan: Interest Rate shall be as per agreement subject to applicable NRB Guidelines				
Loan Against FDR	FD Rate+ Up to 2.00% Or Applicable Base Rate whichever is higher				
Deprived Sector Lending (MFI, NBFC)	BR + Up to 5.00%				
Deprived Sector Lending (Retail)	BR + Up to 5.00%				
Personal Loan/Overdraft	BR + Up to 6.00%				
SME Loan	BR + Up to 5.00%				
NSBL Saral Karja for MSME	BR + Up to 5.00%				
NSBL Krishak Sathi Karja	BR + Up to 5.00%				
Auto Loan / Hire Purchase Loan	BR + Up to 6.00%				
Loan Against Share / Margin Lending	BR + Up to 6.00%				
Loan Against Bonds (Govt & Others)	BR + Up to 6.00% Or Applicable Base Rate whichever is higher				
Gold Loan	BR + Up to 6.00%				
FCY Loans (For Payment of Sight LC)	Interest rate shall be as per agreement subject to applicable NRB guidelines				
Interest Spread Rate (Ashwin 2079): 4.01%					

- Interest Rate applicable on forced loan may vary with risk premium from the published rate.
- Interest Rate in consortium financing shall be as decided by consortium.
- Interest Rate in NPA accounts may vary from the published rate.
- Penal Interest of plus 2% p.a. will be applied on overdue amount.
- Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.
- Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.
- FD rate for Remittance- 1% above card rates as per NRB guidelines.
- 0.50% premium can be provided on Institutional deposit (Bidding) Dhanvridhi-Institutional (Bidding), for Fresh/ Renewal as per NRB circular no Ba.Bi.Ni.Bi/Niti/Paripatra/Ka.Kha.Ga/2/079/80

Note:

Rates of interest on deposits/ loans & advances schemes unless otherwise mentioned herein above, will remain the same. Customers/Prospective Clients are advised to visit our bank's branch or our official website <https://nsbl.statebank> for specific features, conditions, interest rates of deposits/ loans & advances products/schemes.

*Conditions Apply, # Interest Payable on maturity.



नेपाल एसबिआई बैंक लि.
NEPAL SBI BANK LTD.

केसरमहल, काठमाडौं, फोन नं. : ४-४३४५१६, ४-४३४६१३

INTEREST RATES : DEPOSITS

With effect from 18th October, 2022 (1st Kartik, 2079)

Fixed / Recurring Deposits	Individuals		Institutions/ Foreign Diplomatic Institutions		
≥ 3 months and < 6 months	7.315%		5.315%		
≥ 6 months and < 1 year	9.735%		7.735%		
≥ 1 year and < 2 years	12.133%		10.133%		
≥ 2 years and ≤ 3 years	10.945%		8.945%		
> 3 years and ≤ 10 years	10.945%		8.945%		
Fixed Deposit for 101 Days #	7.315%		5.315%		
Fixed Deposit for 201 Days #	9.735%		7.735%		
Dhanvridhi Fixed Deposits -Individuals Only		Saving Deposits			
≥ 6 Months and ≤ 15 years	12.133%*	Account Scheme	Interest Rate		
Dhanvridhi Fixed Deposits- Institutions/ Foreign Diplomatic Institutions Only(Fresh/Renewal)		All LCY Saving Account	7.133%		
≥ 6 Months and ≤ 15 years	10.133%*	Remittance Savings	8.133%		
For Institutions/ Foreign Diplomatic Institutions(Bidding)(Fresh/Renewal) (Including Premium)		USD Saving Bank	5.75%		
≥ 3 months and above	10.633%*	EUR Saving Bank	2.75%		
Bulk Fixed Deposits		GBP Saving Bank	2.75%		
Individuals Only		NPR Call Deposits			
≥ 3 months and < 1 year	12.133%*	Account Type	Interest Rate		
		Call Deposit	3.566%		
≥ 1 year and above	12.133%*	FCY Call Deposit	Interest Rate		
Remittance FD		USD	2.875%		
≥ 3 months and above	13.133%*	GBP	1.375%		
Bulk Fixed Deposits For Institutions/ Foreign Diplomatic Institutions Only		EUR	1.375%		
		FCY Fixed Deposit (Individual/Institutional) For 3 months and Above			
≥ 3 months and < 1 year	10.133%*	USD	Up to 6.50%		
		EUR	Up to 4.00%		
≥ 1 year and above	10.133%*	GBP	Up to 5.75%		
Loans & Advances With effect from 18 th October, 2022 (1 st Kartik, 2079)					
Account Scheme	Fixed Interest Rate				Floating Interest Rate
	Up to 3 years	Above 3 years to 5 years	Above 5 years to 10 years	Above 10 years	
Education Loan	13.50%	14.50%	15.00%	15.50%	BR + Up to 6.00%
Home Loan	13.50%	14.50%	15.00%	15.50%	BR + Up to 6.00%
Hire Purchase Loan (Individual/ Institutions)	13.50%	14.50%	15.00%	-	BR + Up to 6.00%
Personal Mortgage Term Loan / Other Personal Term Loan	13.50%	14.50%	15.50%	15.50%	BR + Up to 6.00%
BhuPuu Loan	12.50%	13.50%	14.00%	-	BR + Up to 4.00%
BhuPuu Plus Loan	12.50%	13.50%	14.00%	-	BR + Up to 4.00%
Loan to Migrant Workers	13.50%	14.50%	15.00%	-	BR + Up to 5.00%
Deprived Sector Lending (Individuals)	12.50%	13.50%	14.50%	-	BR + Up to 5.00%
Term Loan / Project Finance	-	14.00%	14.50%	15.00%	BR + Up to 5.00%
Account Scheme	Corporate/Prime/Others				
Working Capital / Cash Credit	BR + Up to 6.00%				
Trust Receipt	BR + Up to 5.00%				
Short Term Demand Loan	BR + Up to 6.00%				
Term Loan / Project Finance	BR + Up to 5.00%				
Working Capital / Cash – Credit Multinational	BR + Up to 5.00%				
Pre shipment / Post Shipment Loan	BR + Up to 6.00%				
	For FCY Loan: Interest Rate shall be as per agreement subject to applicable NRB Guidelines				
Loan Against FDR	FD Rate+ Up to 2.00%				
	Or Applicable Base Rate whichever is higher				
Deprived Sector Lending (MFI, NBFC)	BR + Up to 5.00%				
Deprived Sector Lending (Retail)	BR + Up to 5.00%				
Personal Loan/Overdraft	BR + Up to 6.00%				
SME Loan	BR + Up to 5.00%				
NSBL SaralKarja for MSME	BR + Up to 5.00%				
NSBL KrishakSathiKarja	BR + Up to 5.00%				
Auto Loan / Hire Purchase Loan	BR + Up to 6.00%				
Loan Against Share / Margin Lending	BR + Up to 6.00%				
Loan Against Bonds (Govt & Others)	BR + Up to 6.00%				
	Or Applicable Base Rate whichever is higher				
Gold Loan	BR + Up to 6.00%				
FCY Loans (For Payment of Sight LC)	Interest rate shall be as per agreement subject to applicable NRB guidelines				

Interest Spread Rate (Bhadra 2079) : 4.38%

- Interest Rate applicable on forced loan may vary with risk premium from the published rate.
- Interest Rate in consortium financing shall be as decided by consortium.
- Interest Rate in NPA accounts may vary from the published rate.
- Penal Interest of plus 2% p.a. will be applied on overdue amount.
- Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.
- Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.
- FD rate for Remittance- 1% above card rates as per NRB guidelines.
- 0.50% premium can be provided on Institutional deposit(Bidding) Dhanvridhi-Institutional (Bidding), for Fresh/Renewal as per NRB circular no Ba.Bi.Ni.Bi/Niti/Paripatra/Ka.Kha.Ga/2/079/80

Note:

- Rates of interest on deposits/ loans & advances schemes unless otherwise mentioned herein above, will remain the same. Customers/Prospective Clients are advised to visit our bank's branch or our official website <https://nsbl.statebank> for specific features, conditions, interest rates of deposits/ loans & advances products/schemes.

*Conditions Apply, # Interest Payable on maturity.



नेपाल एसबिआई बैंक लिमिटेड
NEPAL SBI BANK LTD.

बिजारपट्टा, काठमाडौं, फोन नं. : ४-४२३३३६, ४-४२३३३७

INTEREST RATES: DEPOSITS
With effect from 17th September, 2022 (1st Aswin, 2079)

Fixed / Recurring Deposits		Individuals	Institutions/ Foreign Diplomatic Institutions
≥ 3 months and < 6 months		7.31%	5.31%
≥ 6 months and ≤ 1 year		9.73%	7.73%
≥ 1 year and < 2 years		12.13%	10.13%
≥ 2 years and ≤ 3 years		10.94%	8.94%
> 3 years and ≤ 10 years		10.94%	8.94%
Fixed Deposit for 101 Days #		7.31%	5.31%
Fixed Deposit for 201 Days #		9.73%	7.73%
Dhanvridhi Fixed Deposits -Individuals Only		Saving Deposits	
≥ 6 Months and ≤ 15 years	12.13%*	Account Scheme	
Dhanvridhi Fixed Deposits-Institutions/ Foreign Diplomatic Institutions Only(Fresh/Renewal)		All LCY Saving Account	
≥ 6 Months and ≤ 15 years	10.13%*	Remittance Savings	
For Institutions/ Foreign Diplomatic Institutions(Bidding)(Fresh/Renewal) (Including Premium)		USD Saving Bank	
≥ 3 months and above	10.63%*	EUR Saving Bank	
Bulk Fixed Deposits		GBP Saving Bank	
Individuals Only		NPR Call Deposits	
≥ 3 months and < 1 year	12.13%*	Account Type	
		Call Deposit	
		Interest Rate	
		3.565%	
≥ 1 year and above	12.13%*	FCY Call Deposit	
		Interest Rate	
Remittance FD		USD	
≥ 3 months and above	13.13%*	GBP	
Bulk Fixed Deposits		EUR	
For Institutions/ Foreign Diplomatic Institutions Only		1.375%	
≥ 3 months and < 1 year	10.13%*	FCY Fixed Deposit (Individual/Institutional) For 3 months and Above	
≥ 1 year and above	10.13%*	USD	
		Up to 6.50%	
		EUR	
		Up to 4.00%	
		GBP	
		Up to 5.75%	

Loans & Advances
With effect from 17th September, 2022 (1st Aswin, 2079)

Account Scheme	Fixed Interest Rate				Floating Interest Rate
	Up to 3 years	Above 3 years to 5 years	Above 5 years to 10 years	Above 10 years	
Education Loan	13.50%	14.50%	15.00%	15.50%	BR + Up to 6.00%
Home Loan	13.50%	14.50%	15.00%	15.50%	BR + Up to 6.00%
Hire Purchase Loan (Individual/ Institutions)	13.50%	14.50%	15.00%	-	BR + Up to 6.00%
Personal Mortgage Term Loan / Other Personal Term Loan	13.50%	14.50%	15.50%	15.50%	BR + Up to 6.00%
Bhu Puu Loan	12.50%	13.50%	14.00%	-	BR + Up to 4.00%
Bhu Puu Plus Loan	12.50%	13.50%	14.00%	-	BR + Up to 4.00%
Loan to Migrant Workers	13.50%	14.50%	15.00%	-	BR + Up to 5.00%
Deprived Sector Lending (Individuals)	12.50%	13.50%	14.50%	-	BR + Up to 5.00%
Term Loan / Project Finance	-	14.00%	14.50%	15.00%	BR + Up to 5.00%
Account Scheme		Corporate/Prime/Others			
Working Capital / Cash Credit	BR + Up to 6.00%				
Trust Receipt	BR + Up to 5.00%				
Short Term Demand Loan	BR + Up to 6.00%				
Term Loan / Project Finance	BR + Up to 5.00%				
Working Capital / Cash – Credit Multinational	BR + Up to 5.00%				
Pre shipment / Post Shipment Loan	BR + Up to 6.00%				
Loan Against FDR	FD Rate+ Up to 2.00% Or Applicable Base Rate whichever is higher				
Deprived Sector Lending (MFI, NBFC)	BR + Up to 5.00%				
Deprived Sector Lending (Retail)	BR + Up to 5.00%				
Personal Loan/Overdraft	BR + Up to 6.00%				
SME Loan	BR + Up to 5.00%				
NSBL Saral Karja for MSME	BR + Up to 5.00%				
NSBL Krishak Sathi Karja	BR + Up to 5.00%				
Auto Loan / Hire Purchase Loan	BR + Up to 6.00%				
Loan Against Share / Margin Lending	BR + Up to 6.00%				
Loan Against Bonds (Govt & Others)	BR + Up to 6.00% Or Applicable Base Rate whichever is higher				
Gold Loan	BR + Up to 6.00%				
FCY Loans (For Payment of Sight LC)	Interest rate shall be as per agreement subject to applicable NRB guidelines				

Interest Spread Rate (Shrawan 2079): 4.39%

- Interest Rate applicable on forced loan may vary with risk premium from the published rate.
- Interest Rate in consortium financing shall be as decided by consortium.
- Interest Rate in NPA accounts may vary from the published rate.
- Penal Interest of plus 2% p.a. will be applied on overdue amount.
- Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.
- Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.
- FD rate for Remittance- 1% above card rates as per NRB guidelines.
- 0.50% premium can be provided on Institutional deposit(Bidding) Dhanvridhi-Institutional(Bidding), for Fresh/Renewal as per NRB circular no Ba.Bi.Ni.Bi/Niti/Paripatra/Ka.Kha.Ga/2/079/80**

Note:

- Rates of interest on deposits/ loans & advances schemes unless otherwise mentioned herein above, will remain the same. Customers/Prospective Clients are advised to visit our bank's branch or our official website <https://nsbl.statebank> for specific features, conditions, interest rates of deposits/ loans & advances products/schemes.

*Conditions Apply, # Interest Payable on maturity.



नेपाल एसबिआई बैंक लिमिटेड
NEPAL SBI BANK LTD.
कोठारमाल, काठमाडौं, फोन नं. : ४-४४२२११, ४-४४२२१२

INTEREST RATES: DEPOSITS

With effect from 17th August, 2022 (1st Bhadra, 2079)

Fixed / Recurring Deposits		Individuals	Institutions/ Foreign Diplomatic Institutions			
≥ 3 months and < 6 months		6.65%	4.65%			
≥ 6 months and < 1 year		8.85%	6.85%			
≥ 1 year and < 2 years		11.03%	9.03%			
≥ 2 years and ≤ 3 years		9.95%	7.95%			
> 3 years and ≤ 10 years		9.95%	7.95%			
Fixed Deposit for 101 Days #		6.65%	4.65%			
Fixed Deposit for 201 Days #		8.85%	6.85%			
Dhanvridhi Fixed Deposits -Individuals Only		Saving Deposits				
≥6 Months and ≤ 15 years	11.03%*	Account Scheme		Interest Rate		
Dhanvridhi Fixed Deposits-Institutions/ Foreign Diplomatic Institutions Only(Fresh/Renewal)		All LCY Saving Account		6.03%		
≥6 Months and ≤ 15 years	9.03%*	Remittance Savings		7.03%		
For Institutions/ Foreign Diplomatic Institutions(Bidding)(Fresh/Renewal) (Including Premium)		USD Saving Bank		5.00%		
≥ 3 months and above	9.53%*	EUR Saving Bank		2.50%		
Bulk Fixed Deposits		GBP Saving Bank		2.50%		
Individuals Only		NPR Call Deposits				
≥ 3 months and < 1 year		Account Type		Interest Rate		
		Call Deposit		Interest rate shall be as per agreement subject to applicable NRB guidelines		
≥ 1 year and above		11.03%*		FCY Call Deposit		
Remittance FD		USD		Up to 2.50%		
≥ 3 months and above		12.03%*		GBP		
Bulk Fixed Deposits For Institutions/ Foreign Diplomatic Institutions Only		EUR		Up to 1.25%		
		FCY Fixed Deposit (Individual/Institutional) For 3 months and Above				
≥ 3 months and < 1 year	9.03%*	USD		Up to 6.50%		
≥ 1 year and above		EUR		Up to 4.00%		
		GBP		Up to 5.75%		
Loans & Advances						
With effect from 17 th August, 2022 (1 st Bhadra, 2079)						
Account Scheme		Personal Loan				
		Fixed Interest Rate				
		Up to 3 years	Above 3 years to 5 years	Above 5 years to 10 years	Above 10 years	Floating Interest Rate
Education Loan		13.50%	14.50%	15.00%	15.50%	
Home Loan		13.50%	14.50%	15.00%	15.50%	BR + Up to 6.00%
Hire Purchase Loan (Individual)		13.50%	14.50%	15.00%	-	BR + Up to 6.00%
Personal Mortgage Term Loan / Other Personal Term Loan		13.50%	14.50%	15.50%	15.50%	BR + Up to 6.00%
Bhu Puu Loan		12.50%	13.50%	14.00%	-	BR + Up to 4.00%
Bhu Puu Plus Loan		12.50%	13.50%	14.00%	-	BR + Up to 4.00%
Loan to Migrant Workers		13.50%	14.50%	15.00%	-	BR + Up to 5.00%
Personal Land Loan / Real Estate Loan		13.50%	14.50%	15.50%	-	BR + Up to 6.00%
Deprived Sector Lending (Individuals)		12.50%	13.50%	14.50%	-	BR + Up to 5.00%
Account Scheme		Corporate/Prime/Others				
Working Capital / Cash Credit		BR + Up to 6.00%				
Trust Receipt		BR + Up to 5.00%				
Short Term Demand Loan		BR + Up to 6.00%				
Term Loan / Project Finance		BR + Up to 5.00%				
Working Capital / Cash Credit Multinational		BR + Up to 5.00%				
Pre shipment / Post Shipment Loan		BR + Up to 6.00%				
Loan Against FDR		For FCY Loan: Interest Rate shall be as per agreement subject to applicable NRB Guidelines FD Rate+ Up to 2.00% Or Applicable Base Rate whichever is higher				
Deprived Sector Lending (MFI, NBFC)		BR + Up to 5.00%				
Deprived Sector Lending (Retail)		BR + Up to 5.00%				
Personal Loan/Overdraft		BR + Up to 6.00%				
SME Loan		BR + Up to 5.00%				
NSBL Saral Karja for MSME		BR + Up to 5.00%				
NSBL Krishak Sathi Karja		BR + Up to 5.00%				
Auto Loan / Hire Purchase Loan		BR + Up to 6.00%				
Loan Against Share / Margin Lending		BR + Up to 6.00%				
Loan Against Bonds (Govt & Others)		BR + Up to 6.00%				
Gold Loan		BR + Up to 6.00%				
FCY Loans (For Payment of Sight LC)		Interest rate shall be as per agreement subject to applicable NRB guidelines				
Average Base Rate (Ashad 2079):9.61%						
Interest Spread Rate (Ashad 2079): 4.36%						
<p>a) Interest Rate applicable on forced loan may vary with risk premium from the published rate. b) Interest Rate in consortium financing shall be as decided by consortium. c) Interest Rate in NPA accounts may vary from the published rate. d) Penal Interest of plus 2% p.a. will be applied on overdue amount. e) Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement. f) Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances. g) FD rate for Remittance- 1% above card rates as per NRB guidelines. h) 0.50% premium can be provided on Institutional deposit(Bidding) Dhanvridhi-Institutional(Bidding), for Fresh/Renewal as per NRB circular no Ba.Bi.Ni.Bi/Niti/Paripatra/Ka.Kha.Ga/2/079/80</p>						
<p>Note: i) Rates of interest on deposits/ loans & advances schemes unless otherwise mentioned herein above, will remain the same. Customers/Prospective Clients are advised to visit our bank's branch or our official website https://nsbl.state-bank for specific features, conditions, interest rates of deposits/ loans & advances products/schemes.</p>						
*Conditions Apply, # Interest Payable on maturity.						



नेपाल एसबिआई बैंक लि.
NEPAL SBI BANK LTD.

केसरमहल, काठमाडौं, फोन नं. : ४-४३४४१६, ४-४३४६१३

INTEREST RATES: DEPOSITS

With effect from 17th July, 2022 (1st Shrawan, 2079)

Fixed / Recurring Deposits	Individuals	Institutions/ Foreign Diplomatic Institutions
≥ 3 months and < 6 months	6.65%	5.65%
≥ 6 months and < 1 year	8.85%	7.85%
≥ 1 year and < 2 years	11.03%	10.03%
≥ 2 years and ≤ 3 years	9.95%	8.95%
> 3 years and ≤ 10 years	9.95%	8.95%
Fixed Deposit for 101 Days #	6.65%	5.65%
Fixed Deposit for 201 Days #	8.85%	7.85%
Dhanvridhhi Fixed Deposits -Individuals Only		Saving Deposits
≥ 6 Months and ≤ 15 years	11.03%*	Account Scheme
		Interest Rate
Dhanvridhhi Fixed Deposits(Including Bidding)- Institutions/ Foreign Diplomatic Institutions Only		All LCY Saving Account
		6.03%
≥ 6 Months and ≤ 15 years	10.03%*	Remittance Savings
		7.03%
For Renewals-Institutions/ Foreign Diplomatic Institutions		USD Saving Bank
		4.00%
1 year and above	10.13%	EUR Saving Bank
		1.00%
Bulk Fixed Deposits		GBP Saving Bank
		1.00%
Individuals Only		NPR Call Deposits
≥ 3 months and < 1 year	11.03%*	Account Type
		Interest Rate
≥ 1 year and above	11.03%*	Call Deposit
		Interest rate shall be as per agreement subject to applicable NRB guidelines
Remittance FD		USD Call Deposit
≥ 3 months and above	12.03%*	Up to USD 0.10 million
		2.00 %
Bulk Fixed Deposits (Including Bidding) For Institutions/ Foreign Diplomatic Institutions Only		Above USD 0.10 million
≥ 3 months and < 1 year	10.03%*	
≥ 1 year and above	10.03%*	
FCY Fixed Deposit (USD, GBP, EUR)	Negotiable	

Loans & Advances With effect from 17th July, 2022 (1st Shrawan, 2079)

Account Scheme	Personal Loan				
	Fixed Interest Rate				Floating Interest Rate
	Up to 3 years	Above 3 years to 5 years	Above 5 years to 10 years	Above 10 years	
Education Loan	13.50%	14.50%	15.00%	15.50%	BR + Up to 6.00%
Home Loan	13.50%	14.50%	15.00%	15.50%	BR + Up to 6.00%
Hire Purchase Loan (Individual)	13.50%	14.50%	15.00%	-	BR + Up to 6.00%
Personal Mortgage Term Loan / Other Personal Term Loan	13.50%	14.50%	15.50%	15.50%	BR + Up to 6.00%
BhuPuu Loan	12.50%	13.50%	14.00%	-	BR + Up to 4.00%
BhuPuu Plus Loan	12.50%	13.50%	14.00%	-	BR + Up to 4.00%
Loan to Migrant Workers	13.50%	14.50%	15.00%	-	BR + Up to 5.00%
Personal Land Loan / Real Estate Loan	13.50%	14.50%	15.50%	-	BR + Up to 6.00%
Deprived Sector Lending (Individuals)	12.50%	13.50%	14.50%	-	BR + Up to 5.00%
Account Scheme		Corporate/Prime/Others			
Working Capital / Cash Credit	BR + Up to 7.00%				
Trust Receipt	BR + Up to 5.00%				
Short Term Demand Loan	BR + Up to 7.00%				
Term Loan / Project Finance	BR + Up to 5.00%				
Working Capital / Cash – Credit Multinational	BR + Up to 5.00%				
Pre shipment / Post Shipment Loan	BR + Up to 7.00%				
	For FCY Loan: Interest Rate shall be as per agreement subject to applicable NRB Guidelines				
Loan Against FDR	FD Rate+ Up to 2.00%				
	Or Applicable Base Rate whichever is higher				
Deprived Sector Lending (MFI, NBFC)	BR + Up to 5.00%				
Deprived Sector Lending (Retail)	BR + Up to 5.00%				
Personal Loan/Overdraft	BR + Up to 6.00%				
SME Loan	BR + Up to 5.00%				
NSBL SaralKarja for MSME	BR + Up to 5.00%				
NSBL KrishakSathiKarja	BR + Up to 5.00%				
Auto Loan / Hire Purchase Loan	BR + Up to 7.00%				
Loan Against Share / Margin Lending	BR + Up to 7.00%				
Loan Against Bonds (Govt & Others)	BR + Up to 7.00%				
	Or Applicable Base Rate whichever is higher				
Gold Loan	BR + Up to 7.00%				
FCY Loans (For Payment of Sight LC)	Interest rate shall be as per agreement subject to applicable NRB guidelines				

Interest Spread Rate (Jestha 2079): 4.38%

- Interest Rate applicable on forced loan may vary with risk premium from the published rate.
- Interest Rate in consortium financing shall be as decided by consortium.
- Interest Rate in NPA accounts may vary from the published rate.
- Penal Interest of plus 2% p.a. will be applied on overdue amount.
- Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.
- Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.
- FD rate for Remittance- 1% above card rates as per NRB guidelines.
- 0.10% premium can be provided on institutional deposit(bidding) for renewal only as per NRB circular no Ba.Bi.Ni.Bi/Paripatra/Ka.Kha.Ga/6/078/79

Note:

- Rates of interest on deposits/ loans & advances schemes unless otherwise mentioned herein above, will remain the same. Customers/Prospective Clients are advised to visit our bank's branch or our official website <https://nsbl.statebank.com.np> for specific features, conditions, interest rates of deposits/ loans & advances products/schemes.

*Conditions Apply, # Interest Payable on maturity.



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केशरमहल, काठमाडौं, फोन नं. : ४-४३२२१६, ४-४३२६१३

INTEREST RATES: DEPOSITS

With effect from 15th June, 2022 (1st Ashad, 2079)

Fixed / Recurring Deposits	Individuals	Institutions/ Foreign Diplomatic Institutions
≥ 3 months and < 6 months	6.65%	5.65%
≥ 6 months and < 1 year	8.85%	7.85%
≥ 1 year and < 2 years	11.03%	10.03%
≥ 2 years and ≤ 3 years	9.95%	8.95%
> 3 years and ≤ 10 years	9.95%	8.95%
Fixed Deposit for 101 Days #	6.65%	5.65%
Fixed Deposit for 201 Days #	8.85%	7.85%
For Renewals-Institutions/Foreign Diplomatic Institutions		
1 year and above	10.13%	
Bulk Fixed Deposits		
Individuals Only		Account Scheme
≥ 3 months and < 1 year	11.03%*	All LCY Saving Account
≥ 1 year and above	11.03%*	Remittance Savings
Remittance FD		USD Saving Bank
≥ 3 months and above	12.03%*	EUR Saving Bank
Bulk Fixed Deposits (Including Bidding) For Institutions/ Foreign Diplomatic Institutions Only		GBP Saving Bank
NPR Call Deposits		
≥ 3 months and < 1 year	10.03%*	Account Type
≥ 1 year and above	10.03%*	Call Deposit
USD Call Deposit		
Up to USD 0.10 million	2.00 %	
Above USD 0.10 million	Negotiable	Interest rate shall be as per agreement subject to applicable NRB guidelines

Loans & Advances

With effect from 15th June, 2022 (1st Ashad, 2079)

Account Scheme	Personal Loan					Floating Interest Rate
	Fixed Interest Rate					
	Up to 3 years	Above 3 years to 5 years	Above 5 years to 10 years	Above 10 years		
Education Loan	13.50%	14.50%	15.00%	15.50%	BR + Up to 6.00%	
Home Loan	13.50%	14.50%	15.00%	15.50%	BR + Up to 6.00%	
Hire Purchase Loan (Individual)	13.50%	14.50%	15.00%	-	BR + Up to 6.00%	
Personal Mortgage Term Loan / Other Personal Term Loan	13.50%	14.50%	15.50%	15.50%	BR + Up to 6.00%	
BhuPuu Loan	12.50%	13.50%	14.00%	-	BR + Up to 4.00%	
BhuPuu Plus Loan	12.50%	13.50%	14.00%	-	BR + Up to 4.00%	
Loan to Migrant Workers	13.50%	14.50%	15.00%	-	BR + Up to 5.00%	
Personal Land Loan / Real Estate Loan	13.50%	14.50%	15.50%	-	BR + Up to 6.00%	
Deprived Sector Lending (Individuals)	12.50%	13.50%	14.50%	-	BR + Up to 5.00%	
Account Scheme	Corporate/Prime/Others					
Working Capital / Cash Credit	BR + Up to 7.00%					
Trust Receipt	BR + Up to 5.00%					
Short Term Demand Loan	BR + Up to 7.00%					
Term Loan / Project Finance	BR + Up to 5.00%					
Working Capital / Cash – Credit Multinational	BR + Up to 5.00%					
Pre shipment / Post Shipment Loan	BR + Up to 7.00%					
Loan Against FDR	For FCY Loan: Interest Rate shall be as per agreement subject to applicable NRB Guidelines					
Deprived Sector Lending (MFI, NBFC)	FD Rate+ Up to 2.00%					
Deprived Sector Lending (Retail)	Or Applicable Base Rate whichever is higher					
Personal Loan/Overdraft	BR + Up to 5.00%					
SME Loan	BR + Up to 6.00%					
NSBL SaralKarja for MSME	BR + Up to 5.00%					
NSBL Krishak Sathi Karja	BR + Up to 5.00%					
Auto Loan / Hire Purchase Loan	BR + Up to 7.00%					
Loan Against Share / Margin Lending	BR + Up to 7.00%					
Loan Against Bonds (Govt & Others)	BR + Up to 7.00%					
Gold Loan	Or Applicable Base Rate whichever is higher					
FCY Loans (For Payment of Sight LC)	BR + Up to 7.00%					
Interest rate shall be as per agreement subject to applicable NRB guidelines						

Interest Spread Rate (Baisakh 2079): 4.33%

- Interest Rate applicable on forced loan may vary with risk premium from the published rate.
- Interest Rate in consortium financing shall be as decided by consortium.
- Interest Rate in NPA accounts may vary from the published rate.
- Penal Interest of plus 2% p.a. will be applied on overdue amount.
- Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.
- Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.
- FD rate for Remittance- 1% above card rates as per NRB guidelines.
- 0.10% premium can be provided on institutional deposit(bidding) for renewal only as per NRB circular no Ba.Bi.Ni.Bi/Paripatra/Ka.Kha.Ga/6/078/79

Note:

- Rates of interest on deposits/ loans & advances schemes unless otherwise mentioned herein above, will remain the same. Customers/Prospective Clients are advised to visit our bank's branch or our official website <https://nsbl.statebank> for specific features, conditions, interest rates of deposits/ loans & advances products/schemes.

*Conditions Apply, # Interest Payable on maturity.



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केसरमहल, काठमाडौं, फोन नं. : ४-४३४५१६, ४-४३४६१३

INTEREST RATES: DEPOSITS

With effect from 15th May, 2022 (1st Jestha, 2079)

Fixed / Recurring Deposits	Individuals	Institutions/ Foreign Diplomatic Institutions			
≥ 3 months and < 6 months	6.65%	5.65%			
≥ 6 months and < 1 year	8.85%	7.85%			
≥ 1 year and < 2 years	11.03%	10.03%			
≥ 2 years and ≤ 3 years	9.95%	8.95%			
> 3 years and ≤ 10 years	9.95%	8.95%			
Fixed Deposit for 101 Days #	6.65%	5.65%			
Fixed Deposit for 201 Days #	8.85%	7.85%			
For Renewals-Institutions/ Foreign Diplomatic Institutions					
1 year and above	10.13%	Saving Deposits			
Bulk Fixed Deposits					
Individuals Only		Account Scheme			
≥ 3 months and < 1 year	11.03%*	All LCY Saving Account			
≥ 1 year and above	11.03%*	Remittance Savings			
Remittance FD		USD Saving Bank			
≥ 3 months and above	12.03%*	EUR Saving Bank			
Bulk Fixed Deposits (Including Bidding) For Institutions/ Foreign Diplomatic Institutions Only		GBP Saving Bank			
NPR Call Deposits					
≥ 3 months and < 1 year	10.03%*	Account Type			
≥ 1 year and above	10.03%*	Call Deposit			
USD Call Deposit			Interest rate shall be as per agreement subject to applicable NRB guidelines		
Up to USD 0.10 million	0.50 %				
Above USD 0.10 million	Negotiable				
Loans & Advances					
With effect from 15 th May, 2022 (1 st Jestha, 2079)					
Account Scheme	Personal Loan				Floating Interest Rate
	Fixed Interest Rate				
	Up to 3 years	Above 3 years to 5 years	Above 5 years to 10 years	Above 10 years	
Education Loan	13.50%	14.50%	15.00%	15.50%	BR + Up to 6.00%
Home Loan	13.50%	14.50%	15.00%	15.50%	BR + Up to 6.00%
Hire Purchase Loan (Individual)	13.50%	14.50%	15.00%	-	BR + Up to 6.00%
Personal Mortgage Term Loan / Other Personal Term Loan	13.50%	14.50%	15.50%	15.50%	BR + Up to 6.00%
BhuPuu Loan	12.50%	13.50%	14.00%	-	BR + Up to 4.00%
BhuPuu Plus Loan	12.50%	13.50%	14.00%	-	BR + Up to 4.00%
Loan to Migrant Workers	13.50%	14.50%	15.00%	-	BR + Up to 5.00%
Personal Land Loan / Real Estate Loan	13.50%	14.50%	15.50%	-	BR + Up to 6.00%
Deprived Sector Lending (Individuals)	12.50%	13.50%	14.50%	-	BR + Up to 5.00%
Account Scheme	Corporate/Prime/Others				
Working Capital / Cash Credit	BR + Up to 7.00%				
Trust Receipt	BR + Up to 5.00%				
Short Term Demand Loan	BR + Up to 7.00%				
Term Loan / Project Finance	BR + Up to 5.00%				
Working Capital / Cash-Credit Multinational	BR + Up to 5.00%				
Pre shipment / Post Shipment Loan	BR + Up to 7.00%				
Loan Against FDR	For FCY Loan: Interest Rate shall be as per agreement subject to applicable NRB Guidelines				
Deprived Sector Lending (MFI, NBFC)	FD Rate+ Up to 2.00%				
Deprived Sector Lending (Retail)	Or Applicable Base Rate whichever is higher				
Personal Loan/Overdraft	BR + Up to 5.00%				
SME Loan	BR + Up to 6.00%				
NSBL Saral Karja for MSME	BR + Up to 5.00%				
NSBL Krishak Sathi Karja	BR + Up to 5.00%				
Auto Loan / Hire Purchase Loan	BR + Up to 7.00%				
Loan Against Share / Margin Lending	BR + Up to 7.00%				
Loan Against Bonds (Govt & Others)	BR + Up to 7.00%				
Gold Loan	Or Applicable Base Rate whichever is higher				
FCY Loans (For Payment of Sight LC)	BR + Up to 7.00%				
Interest rate shall be as per agreement subject to applicable NRB guidelines					
Average Base Rate (Chaitra 2078) :9.26%					
Interest Spread Rate (Chaitra 2078): 4.06%					

- Interest Rate applicable on forced loan may vary with risk premium from the published rate.
- Interest Rate in consortium financing shall be as decided by consortium.
- Interest Rate in NPA accounts may vary from the published rate.
- Penal Interest of plus 2% p.a. will be applied on overdue amount.
- Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.
- Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.
- FD rate for Remittance- 1% above card rates as per NRB guidelines.
- 0.10% premium can be provided on institutional deposit (bidding) for renewal only as per NRB circular no Ba.Bi.Ni.Bi/Paripatra/Ka.Kha.Ga/6/078/79

Note:

- Rates of interest on deposits/ loans & advances schemes unless otherwise mentioned herein above, will remain the same. Customers/Prospective Clients are advised to visit our bank's branch or our official website <https://nsbl.statebank> for specific features, conditions, interest rates of deposits/ loans & advances products/schemes.
- *Conditions Apply, # Interest Payable on maturity.



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काठमाडौं, काठमाडौं, फोन नं. : ४-४३२२१६, ४-४३२६१३

INTEREST RATES: DEPOSITS

With effect from 14th April, 2022 (1st Baisakh, 2079)

Fixed/Recurring Deposits		Individuals	Institutions/ Foreign Diplomatic Institutions
≥ 3 months and < 6 months		6.65%	5.65%
≥ 6 months and < 1 year		8.85%	7.85%
≥ 1 year and < 2 years		11.03%	10.03%
≥ 2 years and ≤ 3 years		9.95%	8.95%
> 3 years and ≤ 10 years		9.95%	8.95%
Fixed Deposit for 101 Days #		6.65%	5.65%
Fixed Deposit for 201 Days #		8.85%	7.85%
For Renewals-Institutions/ Foreign Diplomatic Institutions			
1 year and above		10.13%	
Bulk Fixed Deposits			
Individuals Only		Account Scheme	
≥ 3 months and < 1 year		All LCY Saving Account	6.03%
≥ 1 year and above		Remittance Savings	7.03%
Remittance FD		USD Saving Bank	2.00%
≥ 3 months and above		EUR Saving Bank	0.05%
Bulk Fixed Deposits (Including Bidding) For Institutions/ Foreign Diplomatic Institutions Only		GBP Saving Bank	0.05%
NPR Call Deposits			
≥ 3 months and < 1 year		10.03%*	
≥ 1 year and above		10.03%*	
USD Call Deposit		Account Type	
Up to USD 0.10 million		0.50 %	Interest rate shall be as per agreement subject to applicable NRB guidelines
Above USD 0.10 million		Negotiable	
Call Deposit			

Loans & Advances With effect from 14th April, 2022 (1st Baisakh, 2079)

Account Scheme	Personal Loan				
	Fixed Interest Rate				Floating Interest Rate
	Up to 3 years	Above 3 years to 5 years	Above 5 years to 10 years	Above 10 years	
Education Loan	13.50%	14.50%	15.00%	15.50%	BR + Up to 6.00%
Home Loan	13.50%	14.50%	15.00%	15.50%	BR + Up to 6.00%
Hire Purchase Loan (Individual)	13.50%	14.50%	15.00%	-	BR + Up to 6.00%
Personal Mortgage Term Loan / Other Personal Term Loan	13.50%	14.50%	15.50%	15.50%	BR + Up to 6.00%
BhuPuu Loan	12.50%	13.50%	14.00%	-	BR + Up to 4.00%
BhuPuu Plus Loan	12.50%	13.50%	14.00%	-	BR + Up to 4.00%
Loan to Migrant Workers	13.50%	14.50%	15.00%	-	BR + Up to 5.00%
Personal Land Loan / Real Estate Loan	13.50%	14.50%	15.50%	-	BR + Up to 6.00%
Deprived Sector Lending (Individuals)	12.50%	13.50%	14.50%	-	BR + Up to 5.00%
Account Scheme	Corporate/Prime/Others				
Working Capital / Cash Credit	BR + Up to 7.00%				
Trust Receipt	BR + Up to 5.00%				
Short Term Demand Loan	BR + Up to 7.00%				
Term Loan / Project Finance	BR + Up to 5.00%				
Working Capital / Cash - Credit Multinational	BR + Up to 5.00%				
Pre shipment / Post Shipment Loan	BR + Up to 7.00%				
Loan Against FDR	For FCY Loan: Interest Rate shall be as per agreement subject to applicable NRB Guidelines				
Deprived Sector Lending (MFI, NBFC)	FD Rate+ Up to 2.00%				
Deprived Sector Lending (Retail)	Or Applicable Base Rate whichever is higher				
Personal Loan/Overdraft	BR + Up to 5.00%				
SME Loan	BR + Up to 6.00%				
NSBL SaralKarja for MSME	BR + Up to 5.00%				
NSBL KrishakSathiKarja	BR + Up to 5.00%				
Auto Loan / Hire Purchase Loan	BR + Up to 5.00%				
Loan Against Share / Margin Lending	BR + Up to 7.00%				
Loan Against Bonds (Govt & Others)	BR + Up to 7.00%				
Gold Loan	Or Applicable Base Rate whichever is higher				
FCY Loans (For Payment of Sight LC)	BR + Up to 7.00%				
Interest rate shall be as per agreement subject to applicable NRB guidelines					

Interest Spread Rate (Falgun 2078): 3.87%

- Interest Rate applicable on forced loan may vary with risk premium from the published rate.
- Interest Rate in consortium financing shall be as decided by consortium.
- Interest Rate in NPA accounts may vary from the published rate.
- Penal Interest of plus 2% p.a. will be applied on overdue amount.
- Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.
- Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.
- FD rate for Remittance- 1% above card rates as per NRB guidelines.
- 0.10% premium can be provided on institutional deposit(bidding) for renewal only as per NRB circular no Ba.Bi.Ni.Bi/Paripatra/Ka.Kha.Ga/6/078/79

Note:
i) Rates of interest on deposits/ loans & advances schemes unless otherwise mentioned herein above, will remain the same. Customers/Prospective Clients are advised to visit our bank's branch or our official website <https://nsbl.statebank> for specific features, conditions, interest rates of deposits/ loans & advances products/schemes.

*Conditions Apply, # Interest Payable on maturity.



नेपाल एसबिआई बैंक लि.
NEPAL SBI BANK LTD.

केसरमहल, काठमाडौं, फोन नं. : ४-४३५५१६, ४-४३५५१७

INTEREST RATES: DEPOSITS

With effect from 15th March, 2022 (1st Chaitra, 2078)

Fixed / Recurring Deposits	Individuals	Institutions/ Foreign Diplomatic Institutions			
≥ 3 months and < 6 months	6.65%	5.65%			
≥ 6 months and < 1 year	8.85%	7.85%			
≥ 1 year and < 2 years	11.03%	10.03%			
≥ 2 years and ≤ 3 years	9.95%	8.95%			
> 3 years and ≤ 10 years	9.95%	8.95%			
Fixed Deposit for 101 Days #	6.65%	5.65%			
Fixed Deposit for 201 Days #	8.85%	7.85%			
For Renewals-Institutions/ Foreign Diplomatic Institutions					
1 year and above	10.13%	Saving Deposits			
Bulk Fixed Deposits					
Individuals Only					
Account Scheme		Interest Rate			
≥ 3 months and < 1 year	11.03%*	All LCY Saving Account	6.03%		
≥ 1 year and above	11.03%*	Remittance Savings	7.03%		
Remittance FD		USD Saving Bank	2.00%		
≥ 3 months and above	12.03%*	EUR Saving Bank	0.05%		
Bulk Fixed Deposits (Including Bidding) For Institutions/ Foreign Diplomatic Institutions Only		GBP Saving Bank	0.05%		
NPR Call Deposits					
≥ 3 months and < 1 year	10.03%*	Account Type	Interest Rate		
≥ 1 year and above	10.03%*	Call Deposit	Interest rate shall be as per agreement subject to applicable NRB guidelines		
USD Call Deposit					
Up to USD 0.10 million	0.50 %				
Above USD 0.10 million	Negotiable				
Loans & Advances					
With effect from 15 th March, 2022 (1 st Chaitra, 2078)					
Account Scheme	Personal Loan				
	Fixed Interest Rate				Floating Interest Rate
	Up to 3 years	Above 3 years to 5 years	Above 5 years to 10 years	Above 10 years	
Education Loan	13.50%	14.50%	15.00%	15.50%	BR + Up to 6.00%
Home Loan	13.50%	14.50%	15.00%	15.50%	BR + Up to 6.00%
Hire Purchase Loan (Individual)	13.50%	14.50%	15.00%	-	BR + Up to 6.00%
Personal Mortgage Term Loan / Other Personal Term Loan	13.50%	14.50%	15.50%	15.50%	BR + Up to 6.00%
BhuPuu Loan	12.50%	13.50%	14.00%	-	BR + Up to 4.00%
BhuPuu Plus Loan	12.50%	13.50%	14.00%	-	BR + Up to 4.00%
Loan to Migrant Workers	13.50%	14.50%	15.00%	-	BR + Up to 5.00%
Personal Land Loan / Real Estate Loan	13.50%	14.50%	15.50%	-	BR + Up to 6.00%
Deprived Sector Lending (Individuals)	12.50%	13.50%	14.50%	-	BR + Up to 5.00%
Account Scheme	Corporate/Prime/Others				
Working Capital / Cash Credit	BR + Up to 7.00%				
Trust Receipt	BR + Up to 5.00%				
Short Term Demand Loan	BR + Up to 7.00%				
Term Loan / Project Finance	BR + Up to 5.00%				
Working Capital / Cash – Credit Multinational	BR + Up to 5.00%				
Pre shipment / Post Shipment Loan	BR + Up to 7.00%				
Loan Against FDR	For FCY Loan: Interest Rate shall be as per agreement subject to applicable NRB Guidelines				
Deprived Sector Lending (MFI, NBFC)	FD Rate+ Up to 2.00%				
Deprived Sector Lending (Retail)	Or Applicable Base Rate whichever is higher				
Personal Loan/Overdraft	BR + Up to 5.00%				
SME Loan	BR + Up to 6.00%				
NSBL SaralKarja for MSME	BR + Up to 5.00%				
NSBL KrishakSathiKarja	BR + Up to 5.00%				
Auto Loan / Hire Purchase Loan	BR + Up to 7.00%				
Loan Against Share / Margin Lending	BR + Up to 7.00%				
Loan Against Bonds (Govt & Others)	BR + Up to 7.00%				
Gold Loan	Or Applicable Base Rate whichever is higher				
FCY Loans (For Payment of Sight LC)	BR + Up to 7.00%				
Interest Spread Rate (Magh 2078): 4.03%					

- Interest Rate applicable on forced loan may vary with risk premium from the published rate.
- Interest Rate in consortium financing shall be as decided by consortium.
- Interest Rate in NPA accounts may vary from the published rate.
- Penal Interest of plus 2% p.a. will be applied on overdue amount.
- Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.
- Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.
- FD rate for Remittance- 1% above card rates as per NRB guidelines.
- 0.10% premium can be provided on institutional deposit(bidding) for renewal only as per NRB circular no Ba.Bi.Ni.Bi/Paripatra/Ka.Kha.Ga/6/078/79

Note:

- Rates of interest on deposits/ loans & advances schemes unless otherwise mentioned herein above, will remain the same. Customers/Prospective Clients are advised to visit our bank's branch or our official website <https://nsbl.statebank> for specific features, conditions, interest rates of deposits/ loans & advances products/schemes.
- *Conditions Apply, # Interest Payable on maturity.



नेपाल एसबिबैंक लि.
NEPAL SBI BANK LTD.
BRANCH: KATHMANDU, KCC, P.O. BOX: 100, KATHMANDU, NEPAL

INTEREST RATES : DEPOSITS

With effect from 13th February, 2022 (1st Falgun, 2078)

Fixed / Recurring Deposits	Individuals	Institution/ Foreign Diplomatic Institution	
≤ 3 months and < 4 months	6.50%	7.00%	
≥ 4 months and < 1 year	6.50%	7.50%	
≥ 1 year and < 2 years	11.00%	10.00%	
≥ 2 years and < 3 years	9.50%	8.50%	
≥ 3 years and < 10 years	9.50%	8.50%	
Fixed Deposit for 90 Days	6.00%	5.00%	
Fixed Deposit for 200 Days	6.50%	7.50%	
For Resizable Institutions/ Foreign Diplomatic Institutions			
1 year and above	10.00%		
Bulk Fixed Deposits			
Individuals Only		Account Scheme	
≤ 3 months and < 1 year	11.00%*	All LCY Saving Account	
≥ 1 year and above	11.00%*	USD Saving Bank	
Bulk Fixed Deposits (Including Bidding)		FXR Saving Bank	
For Institutions/ Foreign Diplomatic Institutions Only		GBP Saving Bank	
≤ 3 months and < 1 year	10.00%*	NPR Call Deposits	
≥ 1 year and above	10.00%*	Account Type	Interest Rate
USD Call Deposits		Call Deposit	Interest rate shall be as per agreement subject to applicable NRB guidelines
Up to USD 0.10 million	9.50%		
Above USD 0.10 million	Negotiable		

Loans & Advances

With effect from 13th February, 2022 (1st Falgun, 2078)

Account Scheme	Personal Loan				Floating Interest Rate
	Fixed Interest Rate				
	Up to 3 years	Above 3 years to 5 years	Above 5 years to 10 years	Above 10 years	
Education Loan	12.50%	14.50%	15.00%	15.50%	BR + Up to 6.00%
Home Loan	12.50%	14.50%	15.00%	15.50%	BR + Up to 6.00%
Other Purchase Loans (Individual)	13.50%	14.50%	15.00%	-	BR + Up to 6.00%
Personal Mortgage Term Loan / Other Personal Term Loan	12.50%	14.50%	15.50%	15.50%	BR + Up to 6.00%
Other PPL Loan	12.50%	13.50%	14.00%	-	BR + Up to 6.00%
Other PPL Loan	12.50%	13.50%	14.00%	-	BR + Up to 6.00%
Loan to Migrant Workers	13.50%	14.50%	15.00%	-	BR + Up to 6.00%
Personal Loan / Real Estate Loan	12.50%	14.50%	15.50%	-	BR + Up to 6.00%
Deposited Security Lending (Individual)	12.50%	13.50%	14.50%	-	BR + Up to 3.00%
Account Scheme		Corporate/Private Others			
Working Capital / Cash Credit	BR + Up to 7.00%				
Trade Finance	BR + Up to 7.00%				
Short Term Demand Loan	BR + Up to 7.00%				
Term Loan / Project Finance	BR + Up to 8.00%				
Working Capital / Cash / Credit Multinational	BR + Up to 7.00%				
Pre-shipment / Post-shipment Loan	BR + Up to 7.00%				
Loan Against CBIL	For FCY Loan, Interest Rate shall be as per agreement subject to applicable NRB Guidelines				
Deposited Security Lending (MFI, SBFC)	FD Rate + 4 pts + 2.00%				
Deposited Security Lending (HDFC)	Or Applicable Base Rate whichever is higher				
Personal Loan/Overhead	BR + Up to 7.00%				
SME Loan	BR + Up to 7.00%				
NABE, Small Scale & MSME	BR + Up to 5.00%				
NSRF, Karmik Sathi Kanya	BR + Up to 5.00%				
Auto Loan / Two-Wheeler Loan	BR + Up to 7.00%				
Loan Against Stock / Mutual Lending	BR + Up to 7.00%				
Loan Against Bond (Govt & Others)	BR + Up to 7.00%				
Gold Loan	Or Applicable Base Rate whichever is higher				
Gold Loan	BR + Up to 7.00%				
FCY Loans (For Payment of Sale LC)	Interest rate shall be as per agreement subject to applicable NRB guidelines				

Interest Spread Rate (Proask 2078): 3.00%

Average Base Rate (Proask 2078): 8.50%

- a) Interest Rate applicable on fixed term may vary with risk premium from the published rate.
 b) Interest Rate on commodity financing shall be as decided by concerned.
 c) Interest Rate on NPA accounts may vary from the published rate.
 d) Penal Interest of plus 2% p.a. will be applied on overdue amount.
 e) Risk Premium up to highest published premium rate of loans and advances may be charged to cover extracting additional provisioning as per regulatory requirement.
 f) Both under current LC (BLC) and other fixed term will attract highest published rate of fixed term advance.
 g) FD rate for businesses, 1% above card rates as per NRB guidelines.
 h) 0.10% premium can be provided on automatic deposit (bidding) for reversal rate as per FDH terms on B/LI, B/LI/Foreigns Ka Kha/Ga/G/7/7/7

Note:
 q) Rate of interest on deposits/ loans & advances (wherever interest mentioned below) will remain the same. Customers/Prospective Clients are advised to visit our head office or any official website (www.nsbibank.com) for specific country conditions, interest rates of deposits/loans & advances products/services.

*Condition Apply if Interest Payable on maturity.



नेपाल एसबिआई बैंक लिमिटेड
NEPAL SBI BANK LTD.
काठमाडौं, काठमाडौं, फोन नं. : ९७७-९७७२२५५, ९७७-९७७२५५५

INTEREST RATES : DEPOSITS

With effect from 15th January, 2022 (1st Magh, 2078)

Fixed / Recurring Deposits	Individuals				Institutions/ Foreign Diplomatic Institutions	
≥ 3 months and < 6 months	6.05%				5.05%	
≥ 6 months and < 1 year	8.05%				7.05%	
≥ 1 year and < 2 years	10.05%				9.05%	
≥ 2 years and ≤ 3 years	9.05%				8.05%	
> 3 years and ≤ 10 years	9.05%				8.05%	
Fixed Deposit for 101 Days #	6.05%				5.05%	
Fixed Deposit for 201 Days #	8.05%				7.05%	
For Renewals-Institutions/ Foreign Diplomatic Institutions						
1 year and above		9.05%				Saving Deposits
Bulk Fixed Deposits						
Individuals Only						
Account Scheme						
≥ 3 months and < 1 year		10.05%*		All LCY Saving Account		5.05%
≥ 1 year and above		10.05%*		USD Saving Bank		2.00%
Bulk Fixed Deposits (Including Bidding)				EUR Saving Bank		0.05%
For Institutions/ Foreign Diplomatic Institutions Only				GBP Saving Bank		0.05%
≥ 3 months and < 1 year		9.05%*				NPR Call Deposits
≥ 1 year and above		9.05%*				
Account Type						
USD Call Deposit						
Up to USD 0.10 million		0.50 %				Interest rate shall be as per agreement subject to applicable NRB guidelines
Above USD 0.10 million		Negotiable				
Loans & Advances						
With effect from 15 th January, 2022 (1 st Magh, 2078)						
Personal Loan						
Account Scheme	Fixed Interest Rate				Floating Interest Rate	
	Up to 3 years	Above 3 years to 5 years	Above 5 years to 10 years	Above 10 years		
Education Loan	13.50%	14.50%	15.00%	15.50%	BR + Up to 6.00%	
Home Loan	13.50%	14.50%	15.00%	15.50%	BR + Up to 6.00%	
Hire Purchase Loan (Individual)	13.50%	14.50%	15.00%	-	BR + Up to 6.00%	
Personal Mortgage Term Loan / Other Personal Term Loan	13.50%	14.50%	15.50%	15.50%	BR + Up to 6.00%	
Bhu Puu Loan	12.50%	13.50%	14.00%	-	BR + Up to 4.00%	
Bhu Puu Plus Loan	12.50%	13.50%	14.00%	-	BR + Up to 4.00%	
Loan to Migrant Workers	13.50%	14.50%	15.00%	-	BR + Up to 5.00%	
Personal Land Loan / Real Estate Loan	13.50%	14.50%	15.50%	-	BR + Up to 6.00%	
Deprived Sector Lending (Individuals)	12.50%	13.50%	14.50%	-	BR + Up to 5.00%	
Corporate/Prime/Others						
Working Capital / Cash Credit	BR + Up to 7.00%					
Trust Receipt	BR + Up to 5.00%					
Short Term Demand Loan	BR + Up to 7.00%					
Term Loan / Project Finance	BR + Up to 5.00%					
Working Capital / Cash – Credit Multinational	BR + Up to 5.00%					
Pre shipment / Post Shipment Loan	BR + Up to 7.00%					
	For FCY Loan: One Year LIBOR Rate + 1.25%					
Loan Against FDR	FD Rate+ Up to 2.00%					
	Or Applicable Base Rate whichever is higher					
Deprived Sector Lending (MFI, NBFC)	BR + Up to 5.00%					
Deprived Sector Lending (Retail)	BR + Up to 5.00%					
Personal Loan/Overdraft	BR + Up to 6.00%					
SME Loan	BR + Up to 5.00%					
NSBL Saral Karja for MSME	BR + Up to 5.00%					
NSBL Krishak Sathi Karja	BR + Up to 5.00%					
Auto Loan / Hire Purchase Loan	BR + Up to 7.00%					
Loan Against Share / Margin Lending	BR + Up to 7.00%					
Loan Against Bonds (Govt & Others)	BR + Up to 7.00%					
	Or Applicable Base Rate whichever is higher					
Gold Loan	BR + Up to 7.00%					
FCY Loans (For Payment of Sight LC)	Interest rate shall be as per agreement and/or LIBOR plus premium subject to applicable NRB guidelines					
Interest Spread Rate (Mangsir 2078): 3.24%						
Base Rate (Mangsir 2078): 8.42%						

- Interest payment frequency for Fixed Deposit will be quarterly.
- Interest Rate applicable on forced loan may vary with risk premium from the published rate.
- Interest Rate in consortium financing shall be as decided by consortium.
- Interest Rate in NPA accounts may vary from the published rate.
- Penal Interest of plus 2% p.a. will be applied on overdue amount.
- Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.
- Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.
- FD rate for Remittance- 1% above card rates as per NRB guidelines.
- 0.10% premium can be provided on institutional deposit(bidding) for renewal only as per NRB circular no Ba.Bi.Ni.Bi/Paripatra/Ka.Kha.Ga/6/078/79

Note:

Rates of interest on deposits/ loans & advances schemes unless otherwise mentioned herein above, will remain the same. Customers/Prospective Clients are advised to visit our bank's branch or our official website <https://nsbl.statebank> for specific features, conditions, interest rates of deposits/ loans & advances products/schemes.

*Conditions Apply, # Interest Payable on maturity.



नेपाल एसबीआई बैंक लिमिटेड
NEPAL SBI BANK LTD.

केशरमहल, काठमाडौं, फोन नं. : ४-४३५५१६, ४-४३५६१३

INTEREST RATES: DEPOSITS

With effect from 16th December, 2021 (1st Poush, 2078)

Fixed / Recurring Deposits	Individuals	Institutions/ Foreign Diplomatic Institutions	
≥ 3 months and < 6 months	6.05%	5.05%	
≥ 6 months and < 1 year	8.05%	7.05%	
≥ 1 year and < 2 years	10.05%	9.05%	
≥ 2 years and ≤ 3 years	9.05%	8.05%	
> 3 years and ≤ 10 years	9.05%	8.05%	
Fixed Deposit for 101 Days #	6.05%	5.05%	
Fixed Deposit for 201 Days #	8.05%	7.05%	
For Renewals-Institutions/ Foreign Diplomatic Institutions	Saving Deposits		
1 year and above			9.05%
Bulk Fixed Deposits			
Individuals Only	Account Scheme	Interest Rate	
≥ 3 months and < 1 year	10.05%*	All LCY Saving Account	
≥ 1 year and above	10.05%*	USD Saving Bank	
Bulk Fixed Deposits (Including Bidding)	EUR Saving Bank	0.05%	
For Institutions/ Foreign Diplomatic Institutions Only	GBP Saving Bank	0.05%	
≥ 3 months and < 1 year	9.05%*	NPR Call Deposits	
≥ 1 year and above	9.05%*	Account Type	Interest Rate
USD Call Deposit		Call Deposit	Interest rate shall be as per agreement subject to applicable NRB guidelines
Up to USD 0.10 million	0.50 %		
Above USD 0.10 million	Negotiable		

Loans & Advances

With effect from 16th December, 2021 (1st Poush, 2078)

Account Scheme	Personal Loan					Floating Interest Rate
	Fixed Interest Rate					
	Up to 3 years	Above 3 years to 5 years	Above 5 years to 10 years	Above 10 years		
Education Loan	13.50%	14.50%	15.00%	15.50%	BR + Up to 6.00%	
Home Loan	13.50%	14.50%	15.00%	15.50%	BR + Up to 6.00%	
Hire Purchase Loan (Individual)	13.50%	14.50%	15.00%	-	BR + Up to 6.00%	
Personal Mortgage Term Loan / Other Personal Term Loan	13.50%	14.50%	15.50%	15.50%	BR + Up to 6.00%	
Bhu Puu Loan	12.50%	13.50%	14.00%	-	BR + Up to 4.00%	
Bhu Puu Plus Loan	12.50%	13.50%	14.00%	-	BR + Up to 4.00%	
Loan to Migrant Workers	13.50%	14.50%	15.00%	-	BR + Up to 5.00%	
Personal Land Loan / Real Estate Loan	13.50%	14.50%	15.50%	-	BR + Up to 6.00%	
Deprived Sector Lending (Individuals)	12.50%	13.50%	14.50%	-	BR + Up to 5.00%	
Account Scheme	Corporate/Prime/Others					
Working Capital / Cash Credit	BR + Up to 7.00%					
Trust Receipt	BR + Up to 5.00%					
Short Term Demand Loan	BR + Up to 7.00%					
Term Loan / Project Finance	BR + Up to 5.00%					
Working Capital / Cash – Credit Multinational	BR + Up to 5.00%					
Pre shipment / Post Shipment Loan	BR + Up to 7.00%					
Loan Against FDR	For FCY Loan: One Year LIBOR Rate + 1.25%					
Deprived Sector Lending (MFI, NBFC)	FD Rate+ Up to 2.00%					
Deprived Sector Lending (Retail)	Or Applicable Base Rate whichever is higher					
Personal Loan/Overdraft	BR + Up to 5.00%					
SME Loan	BR + Up to 6.00%					
NSBL Saral Karja for MSME	BR + Up to 5.00%					
NSBL Krishak Sathi Karja	BR + Up to 5.00%					
Auto Loan / Hire Purchase Loan	BR + Up to 7.00%					
Loan Against Share / Margin Lending	BR + Up to 7.00%					
Loan Against Bonds (Govt & Others)	BR + Up to 7.00%					
Gold Loan	Or Applicable Base Rate whichever is higher					
FCY Loans (For Payment of Sight LC)	BR + Up to 7.00%					

Interest Spread Rate (Kartik 2078): 3.21%

Base Rate (Kartik 2078): 8.35%

- Interest Rate applicable on forced loan may vary with risk premium from the published rate.
- Interest Rate in consortium financing shall be as decided by consortium.
- Interest Rate in NPA accounts may vary from the published rate.
- Penal Interest of plus 2% p.a. will be applied on overdue amount.
- Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.
- Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.
- FD rate for Remittance- 1% above card rates as per NRB guidelines.
- 0.10% premium can be provided on institutional deposit(bidding) for renewal only as per NRB circular no Ba.Bi.Ni.Bi/Pariipatra/Ka.Kha.Ga/6/078/79

Note:

- Rates of interest on deposits/ loans & advances schemes unless otherwise mentioned herein above, will remain the same. Customers/Prospective Clients are advised to visit our bank's branch or our official website <https://nsbl.statebank> for specific features, conditions, interest rates of deposits/ loans & advances products/schemes.

*Conditions Apply, # Interest Payable on maturity.



नेपाल एसबिआई बैंक लिमिटेड
NEPAL SBI BANK LTD.

केशरमहल, काठमाडौं, फोन नं. : ४-४३५५१६, ४-४३५६१३

INTEREST RATES: DEPOSITS

With effect from 17th November, 2021 (1st Mangshir, 2078)

Fixed / Recurring Deposits	Individuals	Institutions/ Foreign Diplomatic Institutions	
≥ 3 months and < 6 months	6.05%	5.05%	
≥ 6 months and < 1 year	7.93%	6.93%	
≥ 1 year and < 2 years	10.05%	9.05%	
≥ 2 years and ≤ 3 years	9.05%	8.05%	
> 3 years and ≤ 10 years	9.05%	8.05%	
Fixed Deposit for 101 Days #	6.05%	5.05%	
Fixed Deposit for 201 Days #	7.93%	6.93%	
For Renewals-Institutions/ Foreign Diplomatic Institutions		Saving Deposits	
1 year and above	9.05%		
Bulk Fixed Deposits			
Individuals Only		Account Scheme	Interest Rate
≥ 3 months and < 1 year	10.05%*	All LCY Saving Account	5.05%
≥ 1 year and above	10.05%*	USD Saving Bank	1.00%
Bulk Fixed Deposits (Including Bidding)		EUR Saving Bank	0.05%
For Institutions/ Foreign Diplomatic Institutions Only		Gbp Saving Bank	0.05%
≥ 3 months and < 1 year	9.05%*	NPR Call Deposits	
≥ 1 year and above	9.05%*	Account Type	Interest Rate
USD Call Deposit		Call Deposit	0.25% to 2.53% (Negotiable)
Up to USD 0.10 million	0.50 %		
Above USD 0.10 million	Negotiable		

Loans & Advances

With effect from 17th November, 2021 (1st Mangshir, 2078)

Account Scheme	Personal Loan					Floating Interest Rate
	Fixed Interest Rate					
	Up to 3 years	Above 3 years to 5 years	Above 5 years to 10 years	Above 10 years		
Education Loan	12.50%	13.50%	14.00%	14.50%	BR + Up to 5.00%	
Home Loan	12.50%	13.50%	14.00%	14.50%	BR + Up to 5.00%	
Personal Hire Purchase Loan	12.50%	13.50%	14.00%	-	BR + Up to 5.00%	
Personal Mortgage Term Loan	12.50%	13.50%	14.50%	-	BR + Up to 5.00%	
Bhu Puu Loan	12.50%	13.50%	14.00%	-	BR + Up to 4.00%	
Bhu Puu Plus Loan	12.50%	13.50%	14.00%	-	BR + Up to 4.00%	
Loan to Migrant Workers	12.50%	13.50%	14.00%	-	BR + Up to 1.50%	
Personal Land Loan / Real Estate Loan	12.50%	13.50%	14.50%	-	BR + Up to 5.00%	
Deprived Sector Lending (Individuals)	11.50%	12.50%	13.50%	-	BR + Up to 4.00%	
Other Personal Term Loan	12.50%	13.50%	14.00%	-	BR + Up to 5.00%	
Account Scheme	Corporate/Prime/Others					
Working Capital / Cash Credit	BR + Up to 5.00%					
Trust Receipt	BR + Up to 5.00%					
Short Term Demand Loan	BR + Up to 5.00%					
Term Loan / Project Finance	BR + Up to 5.00%					
Working Capital / Cash – Credit Multinational	BR + Up to 5.00%					
Pre shipment / Post Shipment Loan	BR + Up to 5.00%					
Loan Against FDR	For FCY Loan: One Year LIBOR Rate + 1.25%					
	FD Rate+ Up to 2.00%					
	Or Applicable Base Rate whichever is higher					
Deprived Sector Lending (MFI, NBFC)	BR + Up to 5.00%					
Deprived Sector Lending (Individuals/Retail)	BR + Up to 4.00%					
Personal Loan/Overdraft/Mortgage Loan	BR + Up to 5.00%					
SME Loan	BR + Up to 5.00%					
NSBL Saral Karja for MSME	BR + Up to 5.00%					
NSBL Krishak Sathi Karja	BR + Up to 5.00%					
Education Loan	BR + Up to 5.00%					
Home Loan	BR + Up to 5.00%					
Auto Loan / Hire Purchase Loan	BR + Up to 5.00%					
Bhu Puu Loan	BR + Up to 4.00%					
Bhu Puu Plus Loan	BR + Up to 4.00%					
Migrant Workers	BR + Up to 1.50%					
Loan Against Share / Margin Lending	BR + Up to 5.00%					
Loan Against Bonds (Govt & Others)	BR + Up to 3.00%					
	Or Applicable Base Rate whichever is higher					
Land Loan/ Real State Loan	BR + Up to 5.00%					
Gold Loan	BR + Up to 5.00%					
FCY Loans (For Payment of Sight LC)	LIBOR Rate + up to 5.00% subject to applicable NRB guidelines					

Interest Spread Rate (Aswin 2078): 3.09%

Base Rate (Aswin 2078): 8.11%

- Interest Rate applicable on forced loan may vary with risk premium from the published rate.
- Interest Rate in consortium financing shall be as decided by consortium.
- Interest Rate in NPA accounts may vary from the published rate.
- Penal Interest of plus 2% p.a. will be applied on overdue amount.
- Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.
- Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.
- FD rate for Remittance- 1% above card rates as per NRB guidelines.
- 0.10% premium can be provided on institutional deposit(bidding) for renewal only as per NRB circular no Ba.Bi.Ni.Bi/Paripatra/Ka.Kha.Ga/6/078/79

Note:

- Rates of interest on deposits/ loans & advances schemes unless otherwise mentioned herein above, will remain the same. Customers/Prospective Clients are advised to visit our bank's branch or our official website <https://nsbl.statebank> for specific features, conditions, interest rates of deposits/ loans & advances products/schemes.

*Conditions Apply, # Interest Payable on maturity.



नेपाल एसबिआई बैंक लिमिटेड
NEPAL SBI BANK LTD.

केशरमहल, काठमाडौं, फोन नं. : ४-४३५५९६, ४-४३५६९३

INTEREST RATES: DEPOSITS
With effect from 20th October, 2021 (3rd Kartik, 2078)

Fixed / Recurring Deposits (Interest Rate Per Annum, Payable Quarterly)	Individuals	Institutions/ Foreign Diplomatic Institutions	
≥ 3 months and < 6 months	4.46%	4.36%	
≥ 6 months and < 1 year	7.21%	6.21%	
≥ 1 year and < 2 years	8.80%	7.80%	
≥ 2 years and ≤ 3 years	9.08%	8.08%	
> 3 years and ≤ 10 years	9.36%	8.36%	
Fixed Deposit for 101 Days #	4.46%	4.36%	
Fixed Deposit for 201 Days #	6.05%	5.05%	
Interest Rate Per Annum, Payable Quarterly			
For Renewals-Institutions/ Foreign Diplomatic Institutions		Saving Deposits	
1 year and above	8.05%		
Bulk Fixed Deposits			
Individuals Only		Account Scheme	Interest Rate
≥ 1 year and < 2 years	9.08%*	All LCY Saving Account	4.56%
≥ 2 years and ≤ 3 years	9.36%*	USD Saving Bank	1.00%
Bulk Fixed Deposits (Including Bidding)		EUR Saving Bank	0.05%
For Institutions/ Foreign Diplomatic Institutions Only		Gbp Saving Bank	0.05%
≥ 3 months and < 1 year	8.36%*	NPR Call Deposits	
≥ 1 year and above	8.36%*	Account Type	Interest Rate
USD Call Deposit		Call Deposit	0.25% to 2.28% (Negotiable)
Up to USD 0.10 million	0.50 %		
Above USD 0.10 million	Negotiable		

Loans & Advances

With effect from 20th October, 2021 (3rd Kartik, 2078)

Account Scheme	Personal Loan				
	Fixed Interest Rate				Floating Interest Rate
	Up to 3 years	Above 3 years to 5 years	Above 5 years to 10 years	Above 10 years	
Education Loan	12.50%	13.50%	14.00%	14.50%	BR + Up to 5.00%
Home Loan	12.50%	13.50%	14.00%	14.50%	BR + Up to 5.00%
Personal Hire Purchase Loan	12.50%	13.50%	14.00%	-	BR + Up to 5.00%
Personal Mortgage Term Loan	12.50%	13.50%	14.50%	-	BR + Up to 5.00%
Bhu Puu Loan	12.50%	13.50%	14.00%	-	BR + Up to 4.00%
Bhu Puu Plus Loan	12.50%	13.50%	14.00%	-	BR + Up to 4.00%
Loan to Migrant Workers	12.50%	13.50%	14.00%	-	BR + Up to 1.50%
Personal Land Loan / Real Estate Loan	12.50%	13.50%	14.50%	-	BR + Up to 5.00%
Deprived Sector Lending (Individuals)	11.50%	12.50%	13.50%	-	BR + Up to 4.00%
Other Personal Term Loan	12.50%	13.50%	14.00%	-	BR + Up to 5.00%
Account Scheme	Corporate/Prime/Others				
Working Capital / Cash Credit	BR + Up to 5.00%				
Trust Receipt	BR + Up to 5.00%				
Short Term Demand Loan	BR + Up to 5.00%				
Term Loan / Project Finance	BR + Up to 5.00%				
Working Capital / Cash – Credit Multinational	BR + Up to 5.00%				
Pre shipment / Post Shipment Loan	BR + Up to 5.00%				
	For FCY Loan: One Year LIBOR Rate + 1.25%				
Loan Against FDR	FD Rate+ Up to 2.00%				
	Or Applicable Base Rate whichever is higher				
Deprived Sector Lending (MFI, NBFC)	BR + Up to 5.00%				
Deprived Sector Lending (Individuals/Retail)	BR + Up to 4.00%				
Personal Loan/Overdraft/Mortgage Loan	BR + Up to 5.00%				
SME Loan	BR + Up to 5.00%				
NSBL Saral Karja for MSME	BR + Up to 5.00%				
NSBL Krishak Sathi Karja	BR + Up to 5.00%				
Education Loan	BR + Up to 5.00%				
Home Loan	BR + Up to 5.00%				
Auto Loan / Hire Purchase Loan	BR + Up to 5.00%				
Bhu Puu Loan	BR + Up to 4.00%				
Bhu Puu Plus Loan	BR + Up to 4.00%				
Migrant Workers	BR + Up to 1.50%				
Loan Against Share / Margin Lending	BR + Up to 5.00%				
Loan Against Bonds (Govt & Others)	BR + Up to 3.00%				
	Or Applicable Base Rate whichever is higher				
Land Loan/ Real State Loan	BR + Up to 5.00%				
Gold Loan	BR + Up to 5.00%				
FCY Loans (For Payment of Sight LC)	LIBOR Rate + up to 5.00% subject to applicable NRB guidelines				

Interest Spread Rate (Bhadra 2078): 3.34%

Base Rate (Bhadra 2078): 7.39%

- Interest Rate applicable on forced loan may vary with risk premium from the published rate.
- Interest Rate in consortium financing shall be as decided by consortium.
- Interest Rate in NPA accounts may vary from the published rate.
- Penal Interest of plus 2% p.a. will be applied on overdue amount.
- Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.
- Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.
- FD rate for Remittance- 1% above card rates as per NRB guidelines.

Note:

- Rates of interest on deposits/ loans & advances schemes unless otherwise mentioned herein above, will remain the same. Customers/Prospective Clients are advised to visit our bank's branch or our official website <https://nsbl.statebank> for specific features, conditions, interest rates of deposits/ loans & advances products/schemes.

*Conditions Apply, # Interest Payable on maturity.



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INTEREST RATES: DEPOSITS

With effect from 17th September, 2021 (1st Aswin, 2078)

Fixed / Recurring Deposits (Interest Rate Per Annum, Payable Quarterly)		Individuals	Institutions/ Foreign Diplomatic Institutions
≥ 3 months and < 6 months		4.05%	4.05%
≥ 6 months and < 1 year		6.55%	6.05%
≥ 1 year and < 2 years		8.00%	8.05%
≥ 2 years and ≤ 3 years		8.25%	8.25%
> 3 years and ≤ 10 years		8.55%	8.55%
Fixed Deposit for 101 Days #		4.05%	4.05%
Fixed Deposit for 201 Days #		5.50%	5.00%
Interest Rate Per Annum, Payable Quarterly			
For Renewals-Institutions/ Foreign Diplomatic Institutions		Saving Deposits	
1 year and above	8.05%		
Bulk Fixed Deposits			
Individuals Only		Account Scheme	Interest Rate
≥ 1 year and < 2 years	8.25% *	Savings-Gorkha	3.55%
≥ 2 years and ≤ 3 years	8.55% *	Corporate Salary Package	3.55%
Bulk Fixed Deposits		Nepal SBI Premium Saving	3.55%
For Institutions/ Foreign Diplomatic Institutions Only		Migrant Savings	3.55%
≥ 3 months and < 1 Year	7.55%*	Savings-Gorkha Serving	3.55%
≥ 1 Year and Above	8.55%*	PF other Organizations	3.55%
NPR Call Deposits		Sambiddha Nagarik Bachat Khata	3.55%
Account Type	Interest Rate	Chhori Bachat Khata	3.55%
Call Deposit	0.25% to 1.77% (Negotiable)	Savings- Diplomats /Embassy	3.55%
		Savings-Shareholders	3.55%
		Vishesh Bachat	3.55%
		Savings- Social Securites	3.55%
		Savings-Nepal Army	3.55%
		Savings-Police	3.55%
		NRs (Public)	3.55%
		NSBL Nari Bachat Khata	3.55%
		NSBL Baal Bachat Khata	3.55%
		Karnadhaar Bachat Khata	3.55%
		NSBL Combo Savings Scheme	3.55%
		Swamim Bachat	3.55%
USD Call Deposit		Indreni Bachat Yojana	3.55%
Up to USD 0.10 million	0.50 %	Varistha Nagarik Bachat	3.55%
Above USD 0.10 million	Negotiable	Karmachari Bachat Khata	3.55%
		NRs (Saral Bachat Only)	3.55%
		SB-National Reconstruction Authority	3.55%
		NRs (Others)	3.55%
		USD Saving Bank	1.00%
		EUR Saving Bank	0.05%
GBP Saving Bank	0.05%		

Loans & Advances

With effect from 17th September, 2021 (1st Aswin, 2078)

Account Scheme	Personal Loan				
	Fixed Interest Rate				Floating Interest Rate
	Up to 3 years	Above 3 years to 5 years	Above 5 years to 10 years	Above 10 years	
Education Loan	12.50%	13.50%	14.00%	14.50%	BR + Up to 5.00%
Home Loan	12.50%	13.50%	14.00%	14.50%	BR + Up to 5.00%
Personal Hire Purchase Loan	12.50%	13.50%	14.00%	-	BR + Up to 5.00%
Personal Mortgage Term Loan	12.50%	13.50%	14.50%	-	BR + Up to 5.00%
Bhu Puu Loan	12.50%	13.50%	14.00%	-	BR + Up to 4.00%
Bhu Puu Plus Loan	12.50%	13.50%	14.00%	-	BR + Up to 3.75%
Loan to Migrant Workers	12.50%	13.50%	14.00%	-	BR + Up to 1.50%
Personal Land Loan / Real Estate Loan	12.50%	13.50%	14.50%	-	BR + Up to 5.00%
Deprived Sector Lending (Individuals)	11.50%	12.50%	13.50%	-	BR + Up to 4.00%
Other Personal Term Loan	12.50%	13.50%	14.00%	-	BR + Up to 5.00%
Account Scheme	Corporate/Prime/Others				
Working Capital / Cash Credit	BR + Up to 5.00%				
Trust Receipt	BR + Up to 3.00%				
Short Term Demand Loan	BR + Up to 5.00%				
Term Loan / Project Finance	BR + Up to 4.50%				
Working Capital / Cash - Credit Multinational	BR + Up to 4.00%				
Pre shipment / Post Shipment Loan	BR + Up to 5.00%				
	For FCY Loan: One Year LIBOR Rate + 1.25%				
Consortium Lending	As per Consortium Decision				
Loan Against FDR	FD Rate+ Up to 2.00%				
	Or Applicable Base Rate whichever is higher				
Deprived Sector Lending (MFI, NBFC)	BR + Up to 4.50%				
Deprived Sector Lending (Individuals/Retail)	BR + Up to 4.00%				
Personal Loan/Overdraft/Mortgage Loan	BR + Up to 5.00%				
SME Loan	BR + Up to 5.00%				
NSBL Saral Karja for MSME	BR + Up to 5.00%				
NSBL Krishak Sathi Karja	BR + Up to 5.00%				
Education Loan	BR + Up to 5.00%				
Home Loan	BR + Up to 5.00%				
Auto Loan / Hire Purchase Loan	BR + Up to 5.00%				
Bhu Puu Loan	BR + Up to 4.00%				
Bhu Puu Plus Loan	BR + Up to 3.75%				
Subsidized Loan under various schemes	BR + Up to 2.00%				
Migrant Workers	BR + Up to 1.50%				
Loan Against Share / Margin Lending	BR + Up to 5.00%				
Loan Against Bonds (Govt & Others)	BR + Up to 3.00%				
	Or Applicable Base Rate whichever is higher				
Land Loan/ Real State Loan	BR + Up to 5.00%				
Gold Loan	BR + Up to 5.00%				
FCY Loans (For Payment of Sight LC)	Six Months LIBOR Rate + up to 5.00%				

Interest Spread Rate (Shrawan 2078): 3.30%

Base Rate (Shrawan 2078): 7.37%

- Interest Rate applicable on forced loan may vary with risk premium from the published rate.
- Interest Rate in consortium financing shall be as decided by consortium.
- Interest Rate in NPA accounts may vary from the published rate.
- Penal Interest of plus 2% p.a. will be applied on overdue amount.
- Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.
- Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.

Note:

- Rates of interest on deposits/ loans & advances schemes unless otherwise mentioned herein above, will remain the same. Customers/Prospective Clients are advised to visit our bank's branch or our official website <https://nsbl.statebank> for specific features, conditions, interest rates of deposits/ loans & advances products/schemes.

*Conditions Apply, # Interest Payable on maturity.



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INTEREST RATES: DEPOSITS

With effect from 16th July, 2021 (1st Shrawan, 2078)

Fixed / Recurring Deposits (Interest Rate Per Annum, Payable Quarterly)		Individuals	Institutions/ Foreign Diplomatic Institutions
≥ 3 months and < 6 months		3.01 %	3.01 %
≥ 6 months and < 1 year		4.50 %	4.00 %
≥ 1 year and < 2 years		7.50 %	7.75 %
≥ 2 years and ≤ 3 years		7.75 %	8.01 %
> 3 years and ≤ 10 years		8.00 %	8.01 %
Fixed Deposit for 101 Days #		3.01 %	3.01 %
Fixed Deposit for 201 Days #		4.50 %	4.00 %
Interest Rate Per Annum, Payable Quarterly			
For Renewals-Institutions/ Foreign Diplomatic Institutions		Saving Deposits	
1 year and above	7.00%		
Bulk Fixed Deposits		Account Scheme	Interest Rate
Individuals Only			
≥ 1 year and < 2 years	7.25 % *	Savings-Gorkha	3.01%
≥ 2 years and ≤ 3 years	7.75 % *	Corporate Salary Package	3.01%
Bulk Fixed Deposits		Nepal SBI Premium Saving	3.01%
For Institutions/ Foreign Diplomatic Institutions Only		Migrant Savings	3.01%
≥ 3 months and < 1 Year	6.05 %*	Savings-Gorkha Serving	3.01%
≥ 1 Year and Above	7.05 %*	PF other Organizations	3.01%
Special 365 Days	8.01 %*		
Call Deposits		Sambriddha Nagarik Bachat Khata	3.01%
		Chhori Bachat Khata	3.01%
		Savings- Diplomat /Embassy	3.16%
Minimum Balance	Interest Rate	Savings-Shareholders	3.01%
Up to NRs 5.00 Crore	0.25% to 1.25% (Negotiable)	Vishesh Bachat	3.01%
		Savings- Social Securites	3.01%
		Savings-Nepal Army	3.01%
		Savings-Police	3.01%
		NRs (Public)	3.01%
Nrs 5.00 Crore and Above	0.25% to 1.51% (Negotiable)	NSBL Nari Bachat Khata	3.01%
		NSBL Baal Bachat Khata	3.01%
		Karnadhaar Bachat Khata	3.01%
		NSBL Combo Savings Scheme	3.01%
		Swamim Bachat	3.01%
USD Call Deposit		Indreni Bachat Yojana	3.01%
Upto USD 0.10 million	0.50 %	Varistha Nagarik Bachat	3.01%
Above USD 0.10 million	Negotiable	Karmachari Bachat Khata	3.01%
		NRs (Sara Bachat Only)	3.01%
		SB-National Reconstruction Authority	3.01%
		NRs (Others)	3.01%
		USD Saving Bank	1.00%
		EUR Saving Bank	0.05%
		GBP Saving Bank	0.05%

Loans & Advances

With effect from 16th July, 2021 (1st Shrawan, 2078)

Account Scheme	Personal Loan					Floating Interest Rate
	Fixed Interest Rate					
	Up to 3 years	Above 3 years to 5 years	Above 5 years to 10 years	Above 10 years		
Education Loan	12.50%	13.50%	14.00%	14.50%		BR + Up to 5.00%
Home Loan	12.50%	13.50%	14.00%	14.50%		BR + Up to 5.00%
Personal Hire Purchase Loan	12.50%	13.50%	14.00%	-		BR + Up to 5.00%
Personal Mortgage Term Loan	12.50%	13.50%	14.50%	-		BR + Up to 5.00%
Bhu Puu Loan	12.50%	13.50%	14.00%	-		BR + Up to 4.00%
Bhu Puu Plus Loan	12.50%	13.50%	14.00%	-		BR + Up to 3.75%
Loan to Migrant Workers	12.50%	13.50%	14.00%	-		BR + Up to 1.50%
Personal Land Loan / Real Estate Loan	12.50%	13.50%	14.50%	-		BR + Up to 5.00%
Deprived Sector Lending (Individuals)	11.50%	12.50%	13.50%	-		BR + Up to 4.00%
Other Personal Term Loan	12.50%	13.50%	14.00%	-		BR + Up to 5.00%
Account Scheme	Corporate/Prime/Others					
Working Capital / Cash Credit	BR + Up to 5.00%					
Trust Receipt	BR + Up to 3.00%					
Short Term Demand Loan	BR + Up to 5.00%					
Term Loan / Project Finance	BR + Up to 4.50%					
Working Capital / Cash – Credit Multinational	BR + Up to 4.00%					
Pre shipment / Post Shipment Loan	BR + Up to 5.00%					
Consortium Lending	For FCY Loan: One Year LIBOR Rate + 1.25%					
Loan Against FDR	As per Consortium Decision					
Deprived Sector Lending (MFI, NBFC)	FD Rate+ Up to 2.00%					
Deprived Sector Lending (Individuals/Retail)	Or Applicable Base Rate whichever is higher					
Personal Loan/Overdraft/Mortgage Loan	BR + Up to 4.50%					
SME Loan	BR + Up to 4.00%					
NSBL Saral Karja for MSME	BR + Up to 5.00%					
NSBL Krishak Sathi Karja	BR + Up to 5.00%					
Education Loan	BR + Up to 5.00%					
Home Loan	BR + Up to 5.00%					
Auto Loan / Hire Purchase Loan	BR + Up to 5.00%					
Bhu Puu Loan	BR + Up to 4.00%					
Bhu Puu Plus Loan	BR + Up to 3.75%					
Subsidized Loan under various schemes	BR + Up to 2.00%					
Migrant Workers	BR + Up to 1.50%					
Loan Against Share / Margin Lending	BR + Up to 5.00%					
Loan Against Bonds (Govt & Others)	BR + Up to 3.00%					
Land Loan/ Real State Loan	Or Applicable Base Rate whichever is higher					
Gold Loan	BR + Up to 5.00%					
FCY Loans (For Payment of Sight LC)	BR + Up to 5.00%					

Interest Spread Rate (Jestha 2078): 3.53%

Base Rate (Jestha 2078): 7.38%

- Interest Rate applicable on forced loan may vary with risk premium from the published rate.
- Interest Rate in consortium financing shall be as decided by consortium.
- Interest Rate in NPA accounts may vary from the published rate.
- Penal Interest of plus 2% p.a. will be applied on overdue amount.
- Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.
- Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.

Note:

- Rates of interest on deposits/ loans & advances schemes unless otherwise mentioned herein above, will remain the same. Customers/Prospective Clients are advised to visit our bank's branch or our official website <https://nsbl.statebank> for specific features, conditions, interest rates of deposits/ loans & advances products/schemes.

*Conditions Apply, # Interest Payable on maturity.



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INTEREST RATES: DEPOSITS
With effect from 17th August, 2021 (1st Bhadra, 2078)

Fixed / Recurring Deposits (Interest Rate Per Annum, Payable Quarterly)		Individuals	Institutions/ Foreign Diplomatic Institutions
≥ 3 months and < 6 months		3.01 %	3.01 %
≥ 6 months and < 1 year		4.50 %	4.00 %
≥ 1 year and < 2 years		7.00 %	7.55 %
≥ 2 years and ≤ 3 years		7.25 %	7.55 %
> 3 years and ≤ 10 years		7.55 %	7.55 %
Fixed Deposit for 101 Days #		3.01 %	3.01 %
Fixed Deposit for 201 Days #		4.50 %	4.00 %
Interest Rate Per Annum, Payable Quarterly			
For Renewals-Institutions/ Foreign Diplomatic Institutions		Saving Deposits	
1 year and above	7.00%		
Bulk Fixed Deposits		Account Scheme	Interest Rate
Individuals Only			
≥ 1 year and < 2 years	7.25 % *	Savings-Gorkha	2.55%
≥ 2 years and ≤ 3 years	7.55 % *	Corporate Salary Package	2.55%
Bulk Fixed Deposits		Nepal SBI Premium Saving	2.55%
For Institutions/ Foreign Diplomatic Institutions Only		Migrant Savings	2.55%
≥ 3 months and < 1 Year	6.05 %*	Savings-Gorkha Serving	2.55%
≥ 1 Year and Above	7.05 %*	PF other Organizations	2.55%
Call Deposits		Sambriddha Nagarik Bachat Khata	2.55%
		Chhori Bachat Khata	2.55%
		Savings- Diplomat /Embassy	3.16%
Minimum Balance	Interest Rate	Savings-Shareholders	2.55%
Up to NRs 5.00 Crore	0.25% to 1.00% (Negotiable)	Vishesh Bachat	2.55%
		Savings- Social Securites	2.55%
		Savings-Nepal Army	2.55%
		Savings-Police	2.55%
		NRs (Public)	2.55%
Nrs 5.00 Crore and Above	0.25% to 1.26% (Negotiable)	NSBL Nari Bachat Khata	2.55%
		NSBL Baal Bachat Khata	2.55%
		Karnadhaar Bachat Khata	2.55%
		NSBL Combo Savings Scheme	2.55%
		Swarnim Bachat	2.55%
USD Call Deposit		Indreni Bachat Yojana	2.55%
Up to USD 0.10 million	0.50 %	Varistha Nagarik Bachat	2.55%
		Karmachari Bachat Khata	2.55%
Above USD 0.10 million	Negotiable	NRs (Saral Bachat Only)	2.55%
		SB-National Reconstruction Authority	2.55%
		NRs (Others)	2.55%
		USD Saving Bank	1.00%
		EUR Saving Bank	0.05%
		GBP Saving Bank	0.05%

Loans & Advances

With effect from 17th August, 2021 (1st Bhadra, 2078)

Account Scheme	Personal Loan				
	Fixed Interest Rate				Floating Interest Rate
	Up to 3 years	Above 3 years to 5 years	Above 5 years to 10 years	Above 10 years	
Education Loan	12.50%	13.50%	14.00%	14.50%	BR + Up to 5.00%
Home Loan	12.50%	13.50%	14.00%	14.50%	BR + Up to 5.00%
Personal Hire Purchase Loan	12.50%	13.50%	14.00%	-	BR + Up to 5.00%
Personal Mortgage Term Loan	12.50%	13.50%	14.50%	-	BR + Up to 5.00%
Bhu Puu Loan	12.50%	13.50%	14.00%	-	BR + Up to 4.00%
Bhu Puu Plus Loan	12.50%	13.50%	14.00%	-	BR + Up to 3.75%
Loan to Migrant Workers	12.50%	13.50%	14.00%	-	BR + Up to 1.50%
Personal Land Loan / Real Estate Loan	12.50%	13.50%	14.50%	-	BR + Up to 5.00%
Deprived Sector Lending (Individuals)	11.50%	12.50%	13.50%	-	BR + Up to 4.00%
Other Personal Term Loan	12.50%	13.50%	14.00%	-	BR + Up to 5.00%
Account Scheme	Corporate/Prime/Others				
Working Capital / Cash Credit	BR + Up to 5.00%				
Trust Receipt	BR + Up to 3.00%				
Short Term Demand Loan	BR + Up to 5.00%				
Term Loan / Project Finance	BR + Up to 4.50%				
Working Capital / Cash – Credit Multinational	BR + Up to 4.00%				
Pre shipment / Post Shipment Loan	BR + Up to 5.00%				
	For FCY Loan: One Year LIBOR Rate + 1.25%				
Consortium Lending	As per Consortium Decision				
Loan Against FDR	FD Rate+ Up to 2.00%				
	Or Applicable Base Rate whichever is higher				
Deprived Sector Lending (MFI, NBFC)	BR + Up to 4.50%				
Deprived Sector Lending (Individuals/Retail)	BR + Up to 4.00%				
Personal Loan/Overdraft/Mortgage Loan	BR + Up to 5.00%				
SME Loan	BR + Up to 5.00%				
NSBL Saral Karja for MSME	BR + Up to 5.00%				
NSBL Krishak Sathi Karja	BR + Up to 5.00%				
Education Loan	BR + Up to 5.00%				
Home Loan	BR + Up to 5.00%				
Auto Loan / Hire Purchase Loan	BR + Up to 5.00%				
Bhu Puu Loan	BR + Up to 4.00%				
Bhu Puu Plus Loan	BR + Up to 3.75%				
Subsidized Loan under various schemes	BR + Up to 2.00%				
Migrant Workers	BR + Up to 1.50%				
Loan Against Share / Margin Lending	BR + Up to 5.00%				
	BR + Up to 3.00%				
Loan Against Bonds (Govt & Others)	Or Applicable Base Rate whichever is higher				
Land Loan/ Real State Loan	BR + Up to 5.00%				
Gold Loan	BR + Up to 5.00%				
FCY Loans (For Payment of Sight LC)	Six Months LIBOR Rate + up to 5.00%				

Interest Spread Rate (Ashad 2078): 3.18%

Base Rate (Ashad 2078): 7.37%

- Interest Rate applicable on forced loan may vary with risk premium from the published rate.
- Interest Rate in consortium financing shall be as decided by consortium.
- Interest Rate in NPA accounts may vary from the published rate.
- Penal Interest of plus 2% p.a. will be applied on overdue amount.
- Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.
- Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.

Note:

- Rates of interest on deposits/ loans & advances schemes unless otherwise mentioned herein above, will remain the same. Customers/Prospective Clients are advised to visit our bank's branch or our official website <https://nsbl.statebank> for specific features, conditions, interest rates of deposits/ loans & advances products/schemes.

*Conditions Apply, # Interest Payable on maturity.



नेपाल एसबिआई बैंक लिमिटेड
NEPAL SBI BANK LTD.

केशरमहल, काठमाडौं, फोन नं. : ४-४३५५९६, ४-४३५६९३

INTEREST RATES: DEPOSITS
With effect from 16th July, 2021 (1st Shrawan, 2078)

Fixed / Recurring Deposits (Interest Rate Per Annum, Payable Quarterly)	Individuals	Institutions/ Foreign Diplomatic Institutions		
≥ 3 months and < 6 months	3.01 %	3.01 %		
≥ 6 months and < 1 year	4.50 %	4.00 %		
≥ 1 year and < 2 years	7.50 %	7.75 %		
≥ 2 years and ≤ 3 years	7.75 %	8.01 %		
> 3 years and ≤ 10 years	8.00 %	8.01 %		
Fixed Deposit for 101 Days #	3.01 %	3.01 %		
Fixed Deposit for 201 Days #	4.50 %	4.00 %		
Interest Rate Per Annum, Payable Quarterly				
For Renewals-Institutions/ Foreign Diplomatic Institutions				
1 year and above	7.00%	Saving Deposits		
Bulk Fixed Deposits				
Individuals Only		Account Scheme	Interest Rate	
≥ 1 year and < 2 years	7.25 % *	Savings-Gorkha	3.01%	
≥ 2 years and ≤ 3 years	7.75 % *	Corporate Salary Package	3.01%	
Bulk Fixed Deposits		Nepal SBI Premium Saving	3.01%	
For Institutions/ Foreign Diplomatic Institutions Only			Migrant Savings	3.01%
≥ 3 months and < 1 Year	6.05 %*	Savings-Gorkha Serving	3.01%	
≥ 1 Year and Above	7.05 %*	PF other Organizations	3.01%	
Special 365 Days	8.01 %*			
Call Deposits			Sambriddha Nagarik Bachat Khata	3.01%
		Chhori Bachat Khata	3.01%	
		Savings- Diplomat /Embassy	3.16%	
Minimum Balance	Interest Rate	Savings-Shareholders	3.01%	
Up to NRs 5.00 Crore	0.25% to 1.25% (Negotiable)	Vishesh Bachat	3.01%	
		Savings- Social Securites	3.01%	
		Savings-Nepal Army	3.01%	
		Savings-Police	3.01%	
		NRs (Public)	3.01%	
Nrs 5.00 Crore and Above	0.25% to 1.51% (Negotiable)	NSBL Nari Bachat Khata	3.01%	
		NSBL Baal Bachat Khata	3.01%	
		Karnadhaar Bachat Khata	3.01%	
		NSBL Combo Savings Scheme	3.01%	
		Swamim Bachat	3.01%	
USD Call Deposit			Indreni Bachat Yojana	3.01%
Upto USD 0.10 million	0.50 %	Varistha Nagarik Bachat	3.01%	
Above USD 0.10 million	Negotiable	Karmachari Bachat Khata	3.01%	
		NRs (Saral Bachat Only)	3.01%	
		SB-National Reconstruction Authority	3.01%	
		NRs (Others)	3.01%	
		USD Saving Bank	1.00%	
		EUR Saving Bank	0.05%	
		GBP Saving Bank	0.05%	

Loans & Advances

With effect from 16th July, 2021 (1st Shrawan, 2078)

Account Scheme	Personal Loan					Floating Interest Rate
	Fixed Interest Rate					
	Up to 3 years	Above 3 years to 5 years	Above 5 years to 10 years	Above 10 years		
Education Loan	12.50%	13.50%	14.00%	14.50%	BR + Up to 5.00%	
Home Loan	12.50%	13.50%	14.00%	14.50%	BR + Up to 5.00%	
Personal Hire Purchase Loan	12.50%	13.50%	14.00%	-	BR + Up to 5.00%	
Personal Mortgage Term Loan	12.50%	13.50%	14.50%	-	BR + Up to 5.00%	
Bhu Puu Loan	12.50%	13.50%	14.00%	-	BR + Up to 4.00%	
Bhu Puu Plus Loan	12.50%	13.50%	14.00%	-	BR + Up to 3.75%	
Loan to Migrant Workers	12.50%	13.50%	14.00%	-	BR + Up to 1.50%	
Personal Land Loan / Real Estate Loan	12.50%	13.50%	14.50%	-	BR + Up to 5.00%	
Deprived Sector Lending (Individuals)	11.50%	12.50%	13.50%	-	BR + Up to 4.00%	
Other Personal Term Loan	12.50%	13.50%	14.00%	-	BR + Up to 5.00%	
Account Scheme	Corporate/Prime/Others					
Working Capital / Cash Credit	BR + Up to 5.00%					
Trust Receipt	BR + Up to 3.00%					
Short Term Demand Loan	BR + Up to 5.00%					
Term Loan / Project Finance	BR + Up to 4.50%					
Working Capital / Cash – Credit Multinational	BR + Up to 4.00%					
Pre shipment / Post Shipment Loan	BR + Up to 5.00%					
Consortium Lending	For FCY Loan: One Year LIBOR Rate + 1.25%					
Loan Against FDR	As per Consortium Decision					
Deprived Sector Lending (MFI, NBFC)	FD Rate+ Up to 2.00%					
Deprived Sector Lending (Individuals/Retail)	Or Applicable Base Rate whichever is higher					
Personal Loan/Overdraft/Mortgage Loan	BR + Up to 4.50%					
SME Loan	BR + Up to 4.00%					
NSBL Saral Karja for MSME	BR + Up to 5.00%					
NSBL Krishak Sathi Karja	BR + Up to 5.00%					
Education Loan	BR + Up to 5.00%					
Home Loan	BR + Up to 5.00%					
Auto Loan / Hire Purchase Loan	BR + Up to 5.00%					
Bhu Puu Loan	BR + Up to 4.00%					
Bhu Puu Plus Loan	BR + Up to 3.75%					
Subsidized Loan under various schemes	BR + Up to 2.00%					
Migrant Workers	BR + Up to 1.50%					
Loan Against Share / Margin Lending	BR + Up to 5.00%					
Loan Against Bonds (Govt & Others)	BR + Up to 3.00%					
Land Loan/ Real State Loan	Or Applicable Base Rate whichever is higher					
Gold Loan	BR + Up to 5.00%					
FCY Loans (For Payment of Sight LC)	BR + Up to 5.00%					

Interest Spread Rate (Jestha 2078): 3.53%

Base Rate (Jestha 2078): 7.38%

- Interest Rate applicable on forced loan may vary with risk premium from the published rate.
- Interest Rate in consortium financing shall be as decided by consortium.
- Interest Rate in NPA accounts may vary from the published rate.
- Penal Interest of plus 2% p.a. will be applied on overdue amount.
- Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.
- Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.

Note:

- Rates of interest on deposits/ loans & advances schemes unless otherwise mentioned herein above, will remain the same. Customers/Prospective Clients are advised to visit our bank's branch or our official website <https://nsbl.statebank> for specific features, conditions, interest rates of deposits/ loans & advances products/schemes.

*Conditions Apply, # Interest Payable on maturity.



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NEPAL SBI BANK LTD.

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INTEREST RATES: DEPOSITS

With effect from 15th June, 2021 (1st Ashad, 2078)

Fixed / Recurring Deposits (Interest Rate Per Annum, Payable Quarterly)		Individuals	Institutions/ Foreign Diplomatic Institutions
≥ 3 months and < 6 months		3.00 %	3.00 %
≥ 6 months and < 1 year		4.50 %	4.00 %
≥ 1 year and < 2 years		7.00 %	7.55 %
≥ 2 years and ≤ 3 years		7.25 %	7.55 %
> 3 years and ≤ 10 years		7.50 %	7.55 %
Fixed Deposit for 101 Days #		3.00 %	3.00 %
Fixed Deposit for 201 Days #		4.50 %	4.00 %
Interest Rate Per Annum, Payable Quarterly			
For Renewals-Institutions/ Foreign Diplomatic Institutions		Saving Deposits	
1 year and above		7.00%	
Bulk Fixed Deposits		Account Scheme	
Individuals Only		Interest Rate	
≥ 1 year and < 2 years		Savings-Gorkha	2.55%
≥ 2 years and ≤ 3 years		7.25 % *	Corporate Salary Package
		7.50 % *	2.55%
Bulk Fixed Deposits		Nepal SBI Premium Saving	
		2.55%	
For Institutions/ Foreign Diplomatic Institutions Only		Migrant Savings	
		2.55%	
≥ 3 months and < 1 Year		Savings-Gorkha Serving	2.55%
≥ 1 Year and Above		6.05 %*	PF other Organizations
		7.05 %*	2.55%
Call Deposits		Sambriddha Nagarik Bachat Khata	
		2.55%	
		Chhori Bachat Khata	
		2.55%	
		Savings- Diplomat /Embassy	
		3.16%	
Minimum Balance	Interest Rate	Savings-Shareholders	
		2.55%	
Up to NRs 5.00 Crore	0.25% to 1.00% (Negotiable)	Vishesh Bachat	
		2.55%	
		Savings- Social Securites	
		2.55%	
		Savings-Nepal Army	
		2.55%	
		Savings-Police	
		2.55%	
		NRs (Public)	
		2.55%	
Nrs 5.00 Crore and Above	0.25% to 1.25% (Negotiable)	NSBL Nari Bachat Khata	
		2.55%	
		NSBL Baal Bachat Khata	
		2.55%	
		Karnadhaar Bachat Khata	
		2.55%	
		NSBL Combo Savings Scheme	
		2.55%	
		Swarmim Bachat	
		2.55%	
USD Call Deposit		Indreni Bachat Yojana	
		2.55%	
		Varistha Nagarik Bachat	
		2.55%	
Upto USD 0.10 million	0.50 %	Karmachari Bachat Khata	
		2.55%	
Above USD 0.10 million	Negotiable	NRs (Saral Bachat Only)	
		2.55%	
		SB-National Reconstruction Authority	
		2.55%	
		NRs (Others)	
		2.55%	
		USD Saving Bank	
		1.00%	
		EUR Saving Bank	
		0.05%	
		GBP Saving Bank	
		0.05%	

Loans & Advances

With effect from 15th June, 2021 (1st Ashad, 2078)

Account Scheme	Personal Loan				
	Fixed Interest Rate				Floating Interest Rate
	Up to 3 years	Above 3 years to 5 years	Above 5 years to 10 years	Above 10 years	
Education Loan	12.50%	13.50%	14.00%	14.50%	BR + Up to 5.00%
Home Loan	12.50%	13.50%	14.00%	14.50%	BR + Up to 5.00%
Personal Hire Purchase Loan	12.50%	13.50%	14.00%	-	BR + Up to 5.00%
Personal Mortgage Term Loan	12.50%	13.50%	14.50%	-	BR + Up to 5.00%
Bhu Puu Loan	12.50%	13.50%	14.00%	-	BR + Up to 4.00%
Bhu Puu Plus Loan	12.50%	13.50%	14.00%	-	BR + Up to 3.75%
Loan to Migrant Workers	12.50%	13.50%	14.00%	-	BR + Up to 1.50%
Personal Land Loan / Real Estate Loan	12.50%	13.50%	14.50%	-	BR + Up to 5.00%
Deprived Sector Lending (Individuals)	11.50%	12.50%	13.50%	-	BR + Up to 4.00%
Other Personal Term Loan	12.50%	13.50%	14.00%	-	BR + Up to 5.00%
Account Scheme	Corporate/Prime/Others				
Working Capital / Cash Credit	BR + Up to 5.00%				
Trust Receipt	BR + Up to 3.00%				
Short Term Demand Loan	BR + Up to 5.00%				
Term Loan / Project Finance	BR + Up to 4.50%				
Working Capital / Cash - Credit Multinational	BR + Up to 4.00%				
Pre shipment / Post Shipment Loan	BR + Up to 5.00%				
Consortium Lending	For FCY Loan: One Year LIBOR Rate + 1.25%				
Loan Against FDR	As per Consortium Decision				
	FD Rate+ Up to 2.00%				
	Or Applicable Base Rate whichever is higher				
Deprived Sector Lending (MFI, NBFC)	BR + Up to 4.50%				
Deprived Sector Lending (Individuals/Retail)	BR + Up to 4.00%				
Personal Loan/Overdraft/Mortgage Loan	BR + Up to 5.00%				
SME Loan	BR + Up to 5.00%				
NSBL Saral Karja for MSME	BR + Up to 5.00%				
NSBL Krishak Sathi Karja	BR + Up to 5.00%				
Education Loan	BR + Up to 5.00%				
Home Loan	BR + Up to 5.00%				
Auto Loan / Hire Purchase Loan	BR + Up to 5.00%				
Bhu Puu Loan	BR + Up to 4.00%				
Bhu Puu Plus Loan	BR + Up to 3.75%				
Subsidized Loan under various schemes	BR + Up to 2.00%				
Migrant Workers	BR + Up to 1.50%				
Loan Against Share / Margin Lending	BR + Up to 5.00%				
Loan Against Bonds (Govt & Others)	BR + Up to 3.00%				
	Or Applicable Base Rate whichever is higher				
Land Loan/ Real State Loan	BR + Up to 5.00%				
Gold Loan	BR + Up to 5.00%				
FCY Loans (For Payment of Sight LC)	Six Months LIBOR Rate + up to 5.00%				

Interest Spread Rate (Baisakh 2078): 3.43%

Base Rate (Baisakh 2078): 7.56%

- Interest Rate applicable on forced loan may vary with risk premium from the published rate.
- Interest Rate in consortium financing shall be as decided by consortium.
- Interest Rate in NPA accounts may vary from the published rate.
- Penal Interest of plus 2% p.a. will be applied on overdue amount.
- Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.
- Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.

Note:

- Rates of interest on deposits/ loans & advances schemes unless otherwise mentioned herein above, will remain the same. Customers/Prospective Clients are advised to visit our bank's branch or our official website <https://nsbl.statebank> for specific features, conditions, interest rates of deposits/ loans & advances products/schemes.

*Conditions Apply, # Interest Payable on maturity.



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NEPAL SBI BANK LTD.

केशरमहल, काठमाडौं, फोन नं. : ४-४३५५१६, ४-४३५६१३

INTEREST RATES: DEPOSITS
With effect from 15th May, 2021 (1st Jestha, 2078)

Fixed / Recurring Deposits (Interest Rate Per Annum, Payable Quarterly)		Individuals	Institutions/ Foreign Diplomatic Institutions
≥ 3 months and < 6 months		3.00 %	3.00 %
≥ 6 months and < 1 year		4.50 %	4.00 %
≥ 1 year and < 2 years		7.00 %	7.55 %
≥ 2 years and ≤ 3 years		7.25 %	7.55 %
> 3 years and ≤ 10 years		7.50 %	7.55 %
Fixed Deposit for 101 Days #		3.00 %	3.00 %
Fixed Deposit for 201 Days #		4.50 %	4.00 %
Interest Rate Per Annum, Payable Quarterly			
For Renewals-Institutions/ Foreign Diplomatic Institutions		Saving Deposits	
1 year and above	7.00%		
Bulk Fixed Deposits		Account Scheme	Interest Rate
Individuals Only			
≥ 1 year and < 2 years	7.25 % *	Savings-Gorkha	2.55%
≥ 2 years and ≤ 3 years	7.50 % *	Corporate Salary Package	2.55%
Bulk Fixed Deposits		Nepal SBI Premium Saving	2.55%
For Institutions/ Foreign Diplomatic Institutions Only		Migrant Savings	2.55%
≥ 3 months and < 1 Year	6.05 %*	Savings-Gorkha Serving	2.55%
≥ 1 Year and Above	7.05 %*	PF other Organizations	2.55%
Call Deposits		Sambriddha Nagarik Bachat Khata	2.55%
		Chhori Bachat Khata	2.55%
		Savings- Diplomat /Embassy	3.16%
Minimum Balance	Interest Rate	Savings-Shareholders	2.55%
Up to NRs 5.00 Crore	0.25% to 1.00% (Negotiable)	Vishesh Bachat	2.55%
		Savings- Social Securites	2.55%
		Savings-Nepal Army	2.55%
		Savings-Police	2.55%
		NRs (Public)	2.55%
Nrs 5.00 Crore and Above	0.25% to 1.25% (Negotiable)	NSBL Nari Bachat Khata	2.55%
		NSBL Baal Bachat Khata	2.55%
		Karnadhaar Bachat Khata	2.55%
		NSBL Combo Savings Scheme	2.55%
		Swarnim Bachat	2.55%
USD Call Deposit		Indreni Bachat Yojana	2.55%
Upto USD 0.10 million	0.50 %	Varistha Nagarik Bachat	2.55%
		Karmachari Bachat Khata	2.55%
Above USD 0.10 million	Negotiable	NRs (Saras Bachat Only)	2.55%
		SB-National Reconstruction Authority	2.55%
		NRs (Others)	2.55%
		USD Saving Bank	1.00%
		EUR Saving Bank	0.05%
		GBP Saving Bank	0.05%

Loans & Advances

With effect from 15th May, 2021 (1st Jestha, 2078)

Account Scheme	Personal Loan				
	Fixed Interest Rate				Floating Interest Rate
	Up to 3 years	Above 3 years to 5 years	Above 5 years to 10 years	Above 10 years	
Education Loan	12.50%	13.50%	14.00%	14.50%	BR + Up to 5.00%
Home Loan	12.50%	13.50%	14.00%	14.50%	BR + Up to 5.00%
Personal Hire Purchase Loan	12.50%	13.50%	14.00%	-	BR + Up to 5.00%
Personal Mortgage Term Loan	12.50%	13.50%	14.50%	-	BR + Up to 5.00%
Bhu Puu Loan	12.50%	13.50%	14.00%	-	BR + Up to 4.00%
Bhu Puu Plus Loan	12.50%	13.50%	14.00%	-	BR + Up to 3.75%
Loan to Migrant Workers	12.50%	13.50%	14.00%	-	BR + Up to 1.50%
Personal Land Loan / Real Estate Loan	12.50%	13.50%	14.50%	-	BR + Up to 5.00%
Deprived Sector Lending (Individuals)	11.50%	12.50%	13.50%	-	BR + Up to 4.00%
Other Personal Term Loan	12.50%	13.50%	14.00%	-	BR + Up to 5.00%
Account Scheme	Corporate/Prime/Others				
Working Capital / Cash Credit	BR + Up to 5.00%				
Trust Receipt	BR + Up to 3.00%				
Short Term Demand Loan	BR + Up to 5.00%				
Term Loan / Project Finance	BR + Up to 4.50%				
Working Capital / Cash – Credit Multinational	BR + Up to 4.00%				
Pre shipment / Post Shipment Loan	BR + Up to 5.00%				
Consortium Lending	For FCY Loan: One Year LIBOR Rate + 1.25%				
Loan Against FDR	As per Consortium Decision				
	FD Rate+ Up to 2.00%				
	Or Applicable Base Rate whichever is higher				
Deprived Sector Lending (MFI, NBFC)	BR + Up to 4.50%				
Deprived Sector Lending (Individuals/Retail)	BR + Up to 4.00%				
Personal Loan/Overdraft/Mortgage Loan	BR + Up to 5.00%				
SME Loan	BR + Up to 5.00%				
NSBL Saral Karja for MSME	BR + Up to 5.00%				
NSBL Krishak Sathi Karja	BR + Up to 5.00%				
Education Loan	BR + Up to 5.00%				
Home Loan	BR + Up to 5.00%				
Auto Loan / Hire Purchase Loan	BR + Up to 5.00%				
Bhu Puu Loan	BR + Up to 4.00%				
Bhu Puu Plus Loan	BR + Up to 3.75%				
Subsidized Loan under various schemes	BR + Up to 2.00%				
Migrant Workers	BR + Up to 1.50%				
Loan Against Share / Margin Lending	BR + Up to 5.00%				
Loan Against Bonds (Govt & Others)	BR + Up to 3.00%				
	Or Applicable Base Rate whichever is higher				
Land Loan/ Real State Loan	BR + Up to 5.00%				
Gold Loan	BR + Up to 5.00%				
FCY Loans (For Payment of Sight LC)	Six Months LIBOR Rate + up to 5.00%				

Interest Spread Rate (Chaitra 2077): 3.33%

Base Rate (Chaitra 2077): 7.46%

- Interest Rate applicable on forced loan may vary with risk premium from the published rate.
- Interest Rate in consortium financing shall be as decided by consortium.
- Interest Rate in NPA accounts may vary from the published rate.
- Penal Interest of plus 2% p.a. will be applied on overdue amount.
- Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.
- Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.

Note:

1) Rates of interest on deposits/ loans & advances schemes unless otherwise mentioned herein above, will remain the same. Customers/Prospective Clients are advised to visit our bank's branch or our official website <https://nsbl.statebank> for specific features, conditions, interest rates of deposits/ loans & advances products/schemes.

*Conditions Apply, # Interest Payable on maturity.



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NEPAL SBI BANK LTD.

केशरमहल, काठमाडौं, फोन नं. : ४-४३५५१६, ४-४३५६१३

INTEREST RATES: DEPOSITS

With effect from 14th April, 2021 (1st Baisakh, 2078)

Fixed / Recurring Deposits (Interest Rate Per Annum, Payable Quarterly)		Individuals	Institutions/ Foreign Diplomatic Institutions
≥ 3 months and < 6 months		3.00 %	3.00 %
≥ 6 months and < 1 year		4.50 %	4.00 %
≥ 1 year and < 2 years		7.00 %	7.55 %
≥ 2 years and ≤ 3 years		7.25 %	7.75 %
> 3 years and ≤ 10 years		7.50 %	8.00 %
Fixed Deposit for 101 Days #		3.00 %	3.00 %
Fixed Deposit for 201 Days #		4.50 %	4.00 %
Interest Rate Per Annum, Payable Quarterly			
Bulk Fixed Deposits		Saving Deposits	
Individuals Only		Account Scheme	Interest Rate
≥ 1 year and < 2 years	7.50 % *	Savings-Gorkha	3.00%
≥ 2 years and ≤ 3 years	7.75 % *	Corporate Salary Package	3.00%
Bulk Fixed Deposits		Nepal SBI Premium Saving	3.00%
For Institutions/ Foreign Diplomatic Institutions Only		Migrant Savings	3.00%
≥ 3 months and < 1 Year	6.00 %*	Savings-Gorkha Serving	3.00%
≥ 1 Year and Above	7.00 %*	PF other Organizations	3.00%
Special 365 Days	8.00 %*		
Call Deposits			
Minimum Balance	Interest Rate	Savings-Shareholders	3.00%
Up to NRs 5.00 Crore	0.25% to 1.00% (Negotiable)	Vishesh Bachat	3.00%
		Savings- Social Securites	3.00%
		Savings-Nepal Army	3.00%
		Savings-Police	3.00%
		NRs (Public)	3.00%
Nrs 5.00 Crore and Above	0.25% to 1.50% (Negotiable)	NSBL Nari Bachat Khata	3.00%
		NSBL Baal Bachat Khata	3.00%
		Karnadhaar Bachat Khata	3.00%
		NSBL Combo Savings Scheme	3.00%
		Swarnim Bachat	3.00%
USD Call Deposit			
Upto USD 0.10 million	0.50 %	Indreni Bachat Yojana	3.00%
Above USD 0.10 million	Negotiable	Varistha Nagarik Bachat	3.00%
		Karmachari Bachat Khata	3.00%
		NRs (SaraL Bachat Only)	3.00%
		SB-National Reconstruction Authority	3.00%
		NRs (Others)	3.00%
		USD Saving Bank	1.00%
EUR Saving Bank	0.05%		
GBP Saving Bank	0.05%		

Loans & Advances

With effect from 14th April, 2021 (1st Baisakh, 2078)

Account Scheme	Personal Loan				
	Fixed Interest Rate				Floating Interest Rate
	Up to 3 years	Above 3 years to 5 years	Above 5 years to 10 years	Above 10 years	
Education Loan	12.50%	13.50%	14.00%	14.50%	BR + Up to 5.00%
Home Loan	12.50%	13.50%	14.00%	14.50%	BR + Up to 5.00%
Personal Hire Purchase Loan	12.50%	13.50%	14.00%	-	BR + Up to 5.00%
Personal Mortgage Term Loan	12.50%	13.50%	14.50%	-	BR + Up to 5.00%
Bhu Puu Loan	12.50%	13.50%	14.00%	-	BR + Up to 4.00%
Bhu Puu Plus Loan	12.50%	13.50%	14.00%	-	BR + Up to 3.75%
Loan to Migrant Workers	12.50%	13.50%	14.00%	-	BR + Up to 1.50%
Personal Land Loan / Real Estate Loan	12.50%	13.50%	14.50%	-	BR + Up to 5.00%
Deprived Sector Lending (Individuals)	11.50%	12.50%	13.50%	-	BR + Up to 4.00%
Other Personal Term Loan	12.50%	13.50%	14.00%	-	BR + Up to 5.00%
Corporate/Prime/Others					
Working Capital / Cash Credit	BR + Up to 5.00%				
Trust Receipt	BR + Up to 3.00%				
Short Term Demand Loan	BR + Up to 5.00%				
Term Loan / Project Finance	BR + Up to 4.50%				
Working Capital / Cash – Credit Multinational	BR + Up to 4.00%				
Pre shipment / Post Shipment Loan	BR + Up to 5.00%				
Consortium Lending	For FCY Loan: One Year LIBOR Rate + 1.25%				
Loan Against FDR	As per Consortium Decision				
Deprived Sector Lending (MFI, NBFC)	FD Rate+ Up to 2.00%				
Deprived Sector Lending (Individuals/Retail)	Or Applicable Base Rate whichever is higher				
Personal Loan/Overdraft/Mortgage Loan	BR + Up to 4.50%				
SME Loan	BR + Up to 5.00%				
NSBL SaraL Karja for MSME	BR + Up to 5.00%				
NSBL Krishak Sathi Karja	BR + Up to 5.00%				
Education Loan	BR + Up to 5.00%				
Home Loan	BR + Up to 5.00%				
Auto Loan / Hire Purchase Loan	BR + Up to 5.00%				
Bhu Puu Loan	BR + Up to 4.00%				
Bhu Puu Plus Loan	BR + Up to 3.75%				
Subsidized Loan under various schemes	BR + Up to 2.00%				
Migrant Workers	BR + Up to 1.50%				
Loan Against Share / Margin Lending	BR + Up to 5.00%				
Loan Against Bonds (Govt & Others)	BR + Up to 3.00%				
Land Loan/ Real State Loan	Or Applicable Base Rate whichever is higher				
Gold Loan	BR + Up to 5.00%				
FCY Loans (For Payment of Sight LC)	Six Months LIBOR Rate + up to 5.00%				

Interest Spread Rate (Falgun 2077): 3.75%

Base Rate (Falgun 2077): 7.32%

- Interest Rate applicable on forced loan may vary with risk premium from the published rate.
- Interest Rate in consortium financing shall be as decided by consortium.
- Interest Rate in NPA accounts may vary from the published rate.
- Penal Interest of plus 2% p.a. will be applied on overdue amount.
- Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.
- Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.

Note:
1) Rates of interest on deposits/ loans & advances schemes unless otherwise mentioned herein above, will remain the same. Customers/Prospective Clients are advised to visit our bank's branch or our official website <https://nsbl.statebank> for specific features, conditions, interest rates of deposits/ loans & advances products/schemes.

*Conditions Apply, # Interest Payable on maturity.



नेपाल एसबिआई बैंक लिमिटेड
NEPAL SBI BANK LTD.

केशरमहल, काठमाडौं, फोन नं. : ४-४३५५१६, ४-४३५६१३

INTEREST RATES: DEPOSITS
With effect from 14th March, 2021 (1st Chaitra, 2077)

Fixed / Recurring Deposits (Interest Rate Per Annum, Payable Quarterly)	Individuals	Institutions/ Foreign Diplomatic Institutions	
≥ 3 months and < 6 months	3.00 %	3.00 %	
≥ 6 months and < 1 year	4.50 %	4.00 %	
≥ 1 year and < 2 years	6.50 %	5.50 %	
≥ 2 years and ≤ 3 years	6.75 %	6.00 %	
> 3 years and ≤ 10 years	7.00 %	6.50 %	
Fixed Deposit for 101 Days #	3.00 %	3.00 %	
Fixed Deposit for 201 Days #	4.50 %	4.00 %	
Fixed / Recurring Deposits (Renewal Only) (Interest Rate Per Annum, Payable Quarterly)	For Institutions/ Foreign Diplomatic Institutions Only		
≥ 1 year and < 2 years	5.60 %		
≥ 2 years and ≤ 3 years	6.10 %		
> 3 years and ≤ 10 years	6.50 %		
Interest Rate Per Annum, Payable Quarterly			
Bulk Fixed Deposits		Saving Deposits	
Individuals Only	Account Scheme	Interest Rate	
≥ 1 year and < 2 years	6.50 % *	Savings-Gorkha	3.00%
≥ 2 years and ≤ 3 years	7.00 % *	Corporate Salary Package	3.00%
Bulk Fixed Deposits		Nepal SBI Premium Saving	3.00%
For Institutions/ Foreign Diplomatic Institutions Only		Migrant Savings	3.00%
≥ 3 months and < 1 Year	6.00 %*	Savings-Gorkha Serving	3.00%
≥ 1 Year and Above	7.00 %*	PF other Organizations	3.00%
Call Deposits		Sambriddha Nagarik Bachat Khata	3.00%
Minimum Balance	Interest Rate	Chhori Bachat Khata	3.00%
		Savings- Diplomat /Embassy	3.16%
		Savings-Shareholders	3.00%
		Vishesh Bachat	3.00%
		Savings- Social Securites	2.00%
		Savings-Nepal Army	2.00%
		Savings-Police	2.00%
		NRs (Public)	2.00%
		NSBL Nari Bachat Khata	2.00%
		NSBL Baal Bachat Khata	2.00%
		Karnadhaar Bachat Khata	2.00%
		NSBL Combo Savings Scheme	2.00%
		Swarnim Bachat	2.00%
USD Call Deposit		Indreni Bachat Yojana	2.00%
		Varistha Nagarik Bachat	2.00%
		Karmachari Bachat Khata	2.00%
		NRs (Saral Bachat Only)	2.00%
		SB-National Reconstruction Authority	2.00%
		NRs (Others)	2.00%
		USD Saving Bank	1.00%
		EUR Saving Bank	0.25%
		GBP Saving Bank	0.50%

Loans & Advances

With effect from 14th March, 2021 (1st Chaitra, 2077)

Account Scheme	Personal Loan				
	Fixed Interest Rate				Floating Interest Rate
	Up to 3 years	Above 3 years to 5 years	Above 5 years to 10 years	Above 10 years	
Education Loan	12.50%	13.50%	14.00%	14.50%	BR + Up to 5.00%
Home Loan	12.50%	13.50%	14.00%	14.50%	BR + Up to 5.00%
Personal Hire Purchase Loan	12.50%	13.50%	14.00%	-	BR + Up to 5.00%
Personal Mortgage Term Loan	12.50%	13.50%	14.50%	-	BR + Up to 5.00%
Bhu Puu Loan	12.50%	13.50%	14.00%	-	BR + Up to 4.00%
Loan to Migrant Workers	12.50%	13.50%	14.00%	-	BR + Up to 1.50%
Personal Land Loan / Real Estate Loan	12.50%	13.50%	14.50%	-	BR + Up to 5.00%
Deprived Sector Lending (Individuals)	12.50%	13.50%	14.00%	-	BR + Up to 4.00%
Other Personal Term Loan	12.50%	13.50%	14.00%	-	BR + Up to 5.00%
Account Scheme	Corporate/Prime/Others				
Working Capital / Cash Credit	BR + Up to 5.00%				
Trust Receipt	BR + Up to 3.00%				
Short Term Demand Loan	BR + Up to 5.00%				
Term Loan / Project Finance	BR + Up to 4.50%				
Working Capital / Cash – Credit Multinational	BR + Up to 4.00%				
Pre shipment / Post Shipment Loan	BR + Up to 5.00%				
	For FCY Loan: One Year LIBOR Rate + 1.25%				
Consortium Lending	As per Consortium Decision				
Loan Against FDR	FD Rate+ Up to 2.00%				
	Or Applicable Base Rate whichever is higher				
Deprived Sector Lending (MFI, NBFC)	BR + Up to 4.50%				
Deprived Sector Lending (Individuals/Retail)	BR + Up to 4.00%				
Personal Loan/Overdraft/Mortgage Loan	BR + Up to 5.00%				
SME Loan	BR + Up to 5.00%				
NSBL Saral Karja for MSME	BR + Up to 5.00%				
Education Loan	BR + Up to 5.00%				
Home Loan	BR + Up to 5.00%				
Auto Loan / Hire Purchase Loan	BR + Up to 5.00%				
Bhu Puu Loan	BR + Up to 4.00%				
Subsidized Loan under various schemes	BR + Up to 2.00%				
Migrant Workers	BR + Up to 1.50%				
Loan Against Share / Margin Lending	BR + Up to 5.00%				
Loan Against Bonds (Govt & Others)	BR + Up to 3.00%				
	Or Applicable Base Rate whichever is higher				
Land Loan/ Real State Loan	BR + Up to 5.00%				
Gold Loan	BR + Up to 5.00%				
FCY Loans (For Payment of Sight LC)	Six Months LIBOR Rate + up to 5.00%				

Interest Spread Rate (Magh 2077): 4.04%

Base Rate (Magh 2077): 7.31%

- Interest Rate applicable on forced loan may vary with risk premium from the published rate.
- Interest Rate in consortium financing shall be as decided by consortium.
- Interest Rate in NPA accounts may vary from the published rate.
- Penal Interest of plus 2% p.a. will be applied on overdue amount.
- Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.
- Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.

Note:

- Rates of interest on deposits/ loans & advances schemes unless otherwise mentioned herein above, will remain the same. Customers/Prospective Clients are advised to visit our bank's branch or our official website <https://nsbl.statebank> for specific features, conditions, interest rates of deposits/ loans & advances products/schemes.

*Conditions Apply, # Interest Payable on maturity.



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केशरमहल, काठमाडौं, फोन नं. : ४-४३५५१६, ४-४३५६१३

INTEREST RATES: DEPOSITS

With effect from 13th February, 2021 (1st Falgun, 2077)

Fixed / Recurring Deposits (Interest Rate Per Annum, Payable Quarterly)	Individuals	Institutions/ Foreign Diplomatic Institutions	
≥ 3 months and < 6 months	3.00 %	3.00 %	
≥ 6 months and < 1 year	4.50 %	4.00 %	
≥ 1 year and < 2 years	6.50 %	5.50 %	
≥ 2 years and ≤ 3 years	6.75 %	6.00 %	
> 3 years and ≤ 10 years	7.00 %	6.50 %	
Fixed Deposit for 101 Days #	3.00 %	3.00 %	
Fixed Deposit for 201 Days #	4.50 %	4.00 %	
Fixed / Recurring Deposits (Renewal Only) (Interest Rate Per Annum, Payable Quarterly)	For Institutions/ Foreign Diplomatic Institutions Only		
≥ 1 year and < 2 years	5.60 %		
≥ 2 years and ≤ 3 years	6.10 %		
> 3 years and ≤ 10 years	6.50 %		
Interest Rate Per Annum, Payable Quarterly			
Bulk Fixed Deposits	Saving Deposits		
Individuals Only	Account Scheme	Interest Rate	
≥ 1 year and < 2 years	6.50 % *	Savings-Gorkha	3.00%
≥ 2 years and ≤ 3 years	7.00 % *	Corporate Salary Package	3.00%
		Nepal SBI Premium Saving	3.00%
Bulk Fixed Deposits		Migrant Savings	3.00%
For Institutions/ Foreign Diplomatic Institutions Only		Savings-Gorkha Serving	3.00%
≥ 3 months and < 1 Year	6.00 %*	PF other Organizations	3.00%
≥ 1 Year and Above	7.00 %*	Sambriddha Nagarik Bachat Khata	3.00%
Call Deposits		Chhori Bachat Khata	3.00%
Minimum Balance	Interest Rate	Savings- Diplomat /Embassy	3.16%
		Savings-Shareholders	3.00%
Up to NRs 10.00 Crore	0.50% to 0.75% (Negotiable)	Vishesh Bachat	3.00%
		Savings- Social Securites	2.00%
		Savings-Nepal Army	2.00%
		Savings-Police	2.00%
		NRs (Public)	2.00%
Nrs 10.00 Crore and Above	0.25% to 1.00% (Negotiable)	NSBL Nari Bachat Khata	2.00%
		NSBL Baal Bachat Khata	2.00%
		Karnadhaar Bachat Khata	2.00%
		NSBL Combo Savings Scheme	2.00%
		Swarnim Bachat	2.00%
USD Call Deposit		Indreni Bachat Yojana	2.00%
Upto USD 1 million	0.50 %	Varistha Nagarik Bachat	2.00%
Above USD 1 million	Negotiable	Karmachari Bachat Khata	2.00%
		NRs (SaraL Bachat Only)	2.00%
		SB-National Reconstruction Authority	2.00%
		NRs (Others)	2.00%
		USD Saving Bank	1.00%
		EUR Saving Bank	0.25%
		GBP Saving Bank	0.50%

Loans & Advances

With effect from 13th February, 2021 (1st Falgun, 2077)

Account Scheme	Personal Loan				
	Fixed Interest Rate				Floating Interest Rate
	Up to 3 years	Above 3 years to 5 years	Above 5 years to 10 years	Above 10 years	
Education Loan	12.50%	13.50%	14.00%	14.50%	BR + Up to 5.00%
Home Loan	12.50%	13.50%	14.00%	14.50%	BR + Up to 5.00%
Personal Hire Purchase Loan	12.50%	13.50%	14.00%	-	BR + Up to 5.00%
Personal Mortgage Term Loan	12.50%	13.50%	14.50%	-	BR + Up to 5.00%
Bhu Puu Loan	12.50%	13.50%	14.00%	-	BR + Up to 4.00%
Loan to Migrant Workers	12.50%	13.50%	14.00%	-	BR + Up to 1.50%
Personal Land Loan / Real Estate Loan	12.50%	13.50%	14.50%	-	BR + Up to 5.00%
Deprived Sector Lending (Individuals)	12.50%	13.50%	14.00%	-	BR + Up to 4.00%
Other Personal Term Loan	12.50%	13.50%	14.00%	-	BR + Up to 5.00%
Account Scheme	Corporate/Prime/Others				
Working Capital / Cash Credit	BR + Up to 5.00%				
Trust Receipt	BR + Up to 3.00%				
Short Term Demand Loan	BR + Up to 5.00%				
Term Loan / Project Finance	BR + Up to 4.50%				
Working Capital / Cash – Credit Multinational	BR + Up to 4.00%				
Pre shipment / Post Shipment Loan	BR + Up to 5.00%				
	For FCY Loan: One Year LIBOR Rate + 1.25%				
Consortium Lending	As per Consortium Decision				
Loan Against FDR	FD Rate+ Up to 2.00%				
	Or Applicable Base Rate whichever is higher				
Deprived Sector Lending (MFI, NBFC)	BR + Up to 4.50%				
Deprived Sector Lending (Individuals/ Retail)	BR + Up to 4.00%				
Personal Loan/Overdraft/Mortgage Loan	BR + Up to 5.00%				
SME Loan	BR + Up to 5.00%				
NSBL SaraL Karja for MSME	BR + Up to 5.00%				
Education Loan	BR + Up to 5.00%				
Home Loan	BR + Up to 5.00%				
Auto Loan / Hire Purchase Loan	BR + Up to 5.00%				
Bhu Puu Loan	BR + Up to 4.00%				
Subsidized Loan under various schemes	BR + Up to 2.00%				
Migrant Workers	BR + Up to 1.50%				
Loan Against Share / Margin Lending	BR + Up to 5.00%				
Loan Against Bonds (Govt & Others)	BR + Up to 3.00%				
	Or Applicable Base Rate whichever is higher				
Land Loan/ Real State Loan	BR + Up to 5.00%				
Gold Loan	BR + Up to 5.00%				
FCY Loans (For Payment of Sight LC)	Six Months LIBOR Rate + up to 5.00%				

Interest Spread Rate (Poush 2077): 4.05%

Base Rate (Poush 2077): 7.49%

- Interest Rate applicable on forced loan may vary with risk premium from the published rate.
- Interest Rate in consortium financing shall be as decided by consortium.
- Interest Rate in NPA accounts may vary from the published rate.
- Penal Interest of plus 2% p.a. will be applied on overdue amount.
- Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.
- Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.

Note:

- Rates of interest on deposits/ loans & advances schemes unless otherwise mentioned herein above, will remain the same. Customers/Prospective Clients are advised to visit our bank's branch or our official website www.nepalsbi.com.np for specific features, conditions, interest rates of deposits/ loans & advances products/schemes.

*Conditions Apply, # Interest Payable on maturity.



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NEPAL SBI BANK LTD.

केशरमहल, काठमाडौं, फोन नं. : ४-४३५१६, ४-४३५६९३

INTEREST RATES: DEPOSITS

With effect from 14th January, 2021 (1st Magh, 2077)

Fixed / Recurring Deposits (Interest Rate Per Annum, Payable Quarterly)		Individuals	Institutions/ Foreign Diplomatic Institutions		
≥ 3 months and < 6 months		3.00 %	3.00 %		
≥ 6 months and < 1 year		4.00 %	4.00 %		
≥ 1 year and < 2 years		5.00 %	5.50 %		
≥ 2 years and ≤ 3 years		5.50 %	6.00 %		
> 3 years and ≤ 10 years		6.50 %	6.50 %		
Fixed Deposit for 101 Days #		3.00 %	3.00 %		
Fixed Deposit for 201 Days #		4.00 %	4.00 %		
Fixed / Recurring Deposits (Interest Rate Per Annum, Payable Quarterly)		For Institutions/ Foreign Diplomatic Institutions Only			
1 Year & Above		5.50 %			
1 Year & Above (Renewal Only)		5.60 %			
Interest Rate Per Annum, Payable Quarterly					
Bulk Fixed Deposits		Saving Deposits			
Individuals Only		Account Scheme			
		Interest Rate			
≥ 1 year and < 2 years	5.00 % *	Savings-Gorkha	3.00%		
≥ 2 years and ≤ 3 years	5.50 % *	Corporate Salary Package	3.00%		
		Nepal SBI Premium Saving	3.00%		
		Migrant Savings	3.00%		
		Savings-Gorkha Serving	3.00%		
Call Deposits		PF other Organizations	3.00%		
Minimum Balance	Interest Rate	Sambriddha Nagarik Bachat Khata	3.00%		
Up to NRs 10.00 Crore	0.50%	Chhori Bachat Khata	3.00%		
		Savings- Diplomat /Embassy	3.16%		
		Savings-Shareholders	3.00%		
		Vishesh Bachat	3.00%		
		Savings- Social Securites	1.50%		
		Savings-Nepal Army	1.50%		
		Savings-Police	1.50%		
		NRs (Public)	1.50%		
		NRs 10.00 Crore and Above	0.25%	NSBL Nari Bachat Khata	1.50%
				NSBL Baal Bachat Khata	1.50%
Karnadhaar Bachat Khata	1.50%				
NSBL Combo Savings Scheme	1.50%				
Swamim Bachat	1.50%				
Indreni Bachat Yojana	1.50%				
USD Call Deposit		Varistha Nagarik Bachat	1.50%		
Upto USD 1 million	0.50 %	Karmachari Bachat Khata	1.50%		
Above USD 1 million	Negotiable	NRs (Saral Bachat Only)	1.50%		
		SB-National Reconstruction Authority	1.50%		
		NRs (Others)	1.50%		
		USD Saving Bank	1.00%		
		EUR Saving Bank	0.25%		
		GBP Saving Bank	0.50%		

Loans & Advances

With effect from 14th January, 2021 (1st Magh, 2077)

Account Scheme	Personal Loan				
	Fixed Interest Rate				Floating Interest Rate
	Up to 3 years	Above 3 years to 5 years	Above 5 years to 10 years	Above 10 years	
Education Loan	12.50%	13.50%	14.00%	14.50%	BR + Up to 5.00%
Home Loan	12.50%	13.50%	14.00%	14.50%	BR + Up to 5.00%
Personal Hire Purchase Loan	12.50%	13.50%	14.00%	-	BR + Up to 5.00%
Personal Mortgage Term Loan	12.50%	13.50%	14.50%	-	BR + Up to 5.00%
Bhu Puu Loan	12.50%	13.50%	14.00%	-	BR + Up to 4.00%
Loan to Migrant Workers	12.50%	13.50%	14.00%	-	BR + Up to 1.50%
Personal Land Loan / Real Estate Loan	12.50%	13.50%	14.50%	-	BR + Up to 5.00%
Deprived Sector Lending (Individuals)	12.50%	13.50%	14.00%	-	BR + Up to 4.00%
Other Personal Term Loan	12.50%	13.50%	14.00%	-	BR + Up to 5.00%
Account Scheme	Corporate/Prime/Others				
Working Capital / Cash Credit	BR + Up to 5.00%				
Trust Receipt	BR + Up to 3.00%				
Short Term Demand Loan	BR + Up to 5.00%				
Term Loan / Project Finance	BR + Up to 4.50%				
Working Capital / Cash - Credit Multinational	BR + Up to 4.00%				
Pre shipment / Post Shipment Loan	BR + Up to 5.00%				
Consortium Lending	For FCY Loan: One Year LIBOR Rate + 1.25%				
	As per Consortium Decision				
Loan Against FDR	FD Rate+ Upto 2.00%				
	Or Applicable Base Rate whichever is higher				
Deprived Sector Lending (MFI, NBFC)	BR + Up to 4.50%				
Deprived Sector Lending (Individuals/Retail)	BR + Up to 4.00%				
Personal Loan/Overdraft/Mortgage Loan	BR + Up to 5.00%				
SME Loan	BR + Up to 5.00%				
NSBL Saral Karja for MSME	BR + Up to 5.00%				
Education Loan	BR + Up to 5.00%				
Home Loan	BR + Up to 5.00%				
Auto Loan / Hire Purchase Loan	BR + Up to 5.00%				
Bhu Puu Loan	BR + Up to 4.00%				
Subsidized Loan under various schemes	BR + Up to 2.00%				
Migrant Workers	BR + Up to 1.50%				
Loan Against Share / Margin Lending	BR + Up to 5.00%				
	BR + Up to 3.00%				
Loan Against Bonds (Govt & Others)	Or Applicable Base Rate whichever is higher				
Land Loan/ Real State Loan	BR + Up to 5.00%				
Gold Loan	BR + Up to 5.00%				
FCY Loans (For Payment of Sight LC)	Six Months LIBOR Rate + up to 5.00%				

Interest Spread Rate (Mangshir 2077): 3.82%

Base Rate (Mangshir 2077): 7.93%

- Interest Rate applicable on forced loan may vary with risk premium from the published rate.
- Interest Rate in consortium financing shall be as decided by consortium.
- Interest Rate in NPA accounts may vary from the published rate.
- Penal Interest of plus 2% p.a. will be applied on overdue amount.
- Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.
- Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.

Note:

- Rates of interest on deposits/ loans & advances schemes unless otherwise mentioned herein above, will remain the same. Customers/Prospective Clients are advised to visit our bank's branch or our official website www.nepalsbi.com.np for specific features, conditions, interest rates of deposits/ loans & advances products/schemes.

*Conditions Apply, # Interest Payable on maturity.



नेपाल एसबिआई बैंक लिमिटेड
NEPAL SBI BANK LTD.

केशरमहल, काठमाडौं, फोन नं. : ४-४३५५१६, ४-४३५६१३

INTEREST RATES: DEPOSITS

With effect from 16th November, 2020 (1st Mangshir, 2077)

Fixed / Recurring Deposits (Interest Rate Per Annum, Payable Quarterly)	Individuals	Institutions/ Foreign Diplomatic Institutions	
≥ 3 months and < 6 months	3.00 %	4.00 %	
≥ 6 months and < 1 year	4.00 %	5.00 %	
≥ 1 year and < 2 years	5.00 %	6.00 %	
≥ 2 years and ≤ 3 years	5.50 %	6.00 %	
> 3 years and ≤ 10 years	6.50 %	6.00 %	
Fixed Deposit for 101 Days #	3.00 %	4.00 %	
Fixed Deposit for 201 Days #	4.00 %	5.00 %	
Fixed / Recurring Deposits (Interest Rate Per Annum, Payable Quarterly)	For Institutions/ Foreign Diplomatic Institutions Only		
1 Year & Above	6.00 %		
1 Year & Above (Renewal Only)	6.10 %		
Interest Rate Per Annum, Payable Quarterly			
Bulk Fixed Deposits		Saving Deposits	
Individuals Only		Account Scheme	
Interest Rate		Interest Rate	
≥ 1 year and < 2 years	5.00 % *	Savings-Gorkha	4.00%
≥ 2 years and ≤ 3 years	5.50 % *	Corporate Salary Package	4.00%
Call Deposits		Nepal SBI Premium Saving	4.00%
		Migrant Savings	4.00%
		Savings-Gorkha Serving	4.00%
Minimum Balance	Interest Rate	PF other Organizations	4.00%
Up to NRs 10.00 Crore	0.75 %	Sambriddha Nagarik Bachat Khata	4.00%
		Chhori Bachat Khata	4.00%
		Savings-Nepal Army	2.00%
		Savings-Police	2.00%
		NRs (Public)	2.00%
NRs 10.00 Crore and Above	0.25 %	NSBL Nari Bachat Khata	2.00 %
		NSBL Baal Bachat Khata	2.00 %
		Karnadhaar Bachat Khata	2.00 %
		NSBL Combo Savings Scheme	2.00 %
USD Call Deposit		Swarnim Bachat	2.00 %
		Indreni Bachat Yojana	2.00 %
		Vishesh Bachat	2.00 %
Upto USD 1 million	0.50 %	Varistha Nagarik Bachat	2.00 %
		Karmachari Bachat Khata	2.00 %
Above USD 1 million	Negotiable	NRs (Saral Bachat Only)	2.00 %
		NRs (Others)	2.00%
		USD	1.00%

Loans & Advances

With effect from 16th November, 2020 (1st Mangshir, 2077)

Account Scheme	Personal Loan				
	Fixed Interest Rate				Floating Interest Rate
	Up to 3 years	Above 3 years to 5 years	Above 5 years to 10 years	Above 10 years	
Education Loan	12.50%	13.50%	14.00%	14.50%	BR + Up to 5.00%
Home Loan	12.50%	13.50%	14.00%	14.50%	BR + Up to 5.00%
Personal Hire Purchase Loan	12.50%	13.50%	14.00%	-	BR + Up to 5.00%
Personal Mortgage Term Loan	12.50%	13.50%	14.50%	-	BR + Up to 5.00%
BhuPuu Loan	12.50%	13.50%	14.00%	-	BR + Up to 4.00%
Loan to Migrant Workers	12.50%	13.50%	14.00%	-	BR + Up to 1.50%
Personal Land Loan / Real Estate Loan	12.50%	13.50%	14.50%	-	BR + Up to 5.00%
Deprived Sector Lending (Individuals)	12.50%	13.50%	14.00%	-	BR + Up to 4.00%
Other Personal Term Loan	12.50%	13.50%	14.00%	-	BR + Up to 5.00%

Account Scheme	Corporate/Prime/Others
Working Capital / Cash Credit	BR + Up to 5.00%
Trust Receipt	BR + Up to 3.00%
Short Term Demand Loan	BR + Up to 5.00%
Term Loan / Project Finance	BR + Up to 4.50%
Working Capital / Cash – Credit Multinational	BR + Up to 4.00%
Pre shipment / Post Shipment Loan	BR + Up to 5.00%
	For FCY Loan: One Year LIBOR Rate + 1.25%
Consortium Lending	As per Consortium Decision
Deprived Sector Lending (MFI, NBFC)	BR + Up to 4.50%
Deprived Sector Lending (Retail)	BR + Up to 4.00%
SME Loan	BR + Up to 5.00%
NSBL SaralKarja for MSME	BR + Up to 5.00%
Personal Mortgage Plus (Overdraft)	BR + Up to 5.00%
Gold Loan	BR + Up to 5.00%
Auto Loan / Hire Purchase Loan	BR + Up to 5.00%
Subsidized Loan under various schemes	BR + Up to 2.00%
Loan Against Share / Margin Lending	BR + Up to 5.00%
Loan Against Bonds (Govt & Others)	BR + Up to 3.00%
	Or Applicable Base Rate whichever is higher
Loan Against FDR	FD Rate + Up to 2.00%
	Or Applicable Base Rate whichever is higher
FCY Loans (For Payment of Sight LC)	Six Months LIBOR Rate + up to 5.00%

Interest Spread Rate (Aswin 2077): 3.94%

Base Rate (Aswin 2077): 8.37%

- Interest Rate applicable on forced loan may vary with risk premium from the published rate.
- Interest Rate in consortium financing shall be as decided by consortium.
- Interest Rate in NPA accounts may vary from the published rate.
- Penal Interest of plus 2% p.a. will be applied on overdue amount.
- Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.
- Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.

Note:

- Rates of interest on deposits/ loans & advances schemes unless otherwise mentioned herein above, will remain the same. Customers/Prospective Clients are advised to visit our bank's branch or our official website www.nepalsbi.com.np for specific features, conditions, interest rates of deposits/ loans & advances products/schemes.

*Conditions Apply, # Interest Payable on maturity.



नेपाल एसबिआई बैंक लिमिटेड
NEPAL SBI BANK LTD.

केशरमहल, काठमाडौं, फोन नं. : ४-४३५५१६, ४-४३५६१३

INTEREST RATES: DEPOSITS

With effect from 17th October, 2020 (1st Kartik, 2077)

Fixed / Recurring Deposits (Interest Rate Per Annum, Payable Quarterly)	Individuals	Institutions/ Foreign Diplomatic Institutions	
≥ 3 months and < 6 months	4.00 %	4.00 %	
≥ 6 months and < 1 year	5.00 %	5.00 %	
≥ 1 year and < 2 years	6.50 %	6.00 %	
≥ 2 years and ≤ 3 years	6.50 %	6.00 %	
> 3 years and ≤ 10 years	7.00 %	6.00 %	
Fixed Deposit for 101 Days #	4.00 %	4.00 %	
Fixed Deposit for 201 Days #	5.00 %	5.00 %	
Fixed / Recurring Deposits (Interest Rate Per Annum, Payable Quarterly)	For Institutions/ Foreign Diplomatic Institutions Only		
1 Year & Above	6.00 %		
1 Year & Above (Renewal Only)	6.10 %		
Interest Rate Per Annum, Payable Quarterly			
Bulk Fixed Deposits		Saving Deposits	
Individuals Only		Account Scheme	
		Interest Rate	
≥ 1 year and < 2 years	6.50 % *	Savings-Gorkha	4.50%
≥ 2 years and ≤ 3 years	6.50 % *	Corporate Salary Package	4.50%
Call Deposits		Nepal SBI Premium Saving	4.50%
		Migrant Savings	4.50%
		Savings-Gorkha Serving	4.50%
		PF other Organizations	4.50%
Minimum Balance	Interest Rate		
Up to NRs 10.00 Crore	1.50%	Sambriddha Nagarik Bachat Khata	4.50%
		Savings-Nepal Army	3.00%
		Savings-Police	3.00%
>NRs 10.00 Crore to NRs 15.00 Crore	1.50%	NRs (Public)	3.00%
		NSBL Nari Bachat Khata	3.00 %
		NSBL Baal Bachat Khata	3.00 %
NRs 15.00 Crore and Above	0.50% to 1.50%	Karnadhaar Bachat Khata	3.00 %
		NSBL Combo Savings Scheme	3.00 %
		Swarnim Bachat	3.00 %
		Indreni Bachat Yojana	3.00 %
USD Call Deposit		Vishesh Bachat	3.00 %
Upto USD 1 million	0.50 %	Varistha Nagarik Bachat	3.00 %
		Karmachari Bachat Khata	3.00 %
Above USD 1 million	Negotiable	NRs (Saral Bachat Only)	3.00 %
		NRs (Others)	3.00%
		USD	1.00%

INTEREST RATES: LOANS & ADVANCES

With effect from 17th October, 2020 (1st Kartik, 2077)

Account Scheme	Personal Loan					Floating Interest Rate
	Fixed Interest Rate					
	Up to 3 years	Above 3 years to 5 years	Above 5 years to 10 years	Above 10 years		
Education Loan	12.50%	13.50%	14.00%	14.50%	BR + Up to 5.00%	
Home Loan	12.50%	13.50%	14.00%	14.50%	BR + Up to 5.00%	
Personal Hire Purchase Loan	12.50%	13.50%	14.00%	-	BR + Up to 5.00%	
Personal Mortgage Term Loan	12.50%	13.50%	14.50%	-	BR + Up to 5.00%	
BhuPuu Loan	12.50%	13.50%	14.00%	-	BR + Up to 4.00%	
Loan to Migrant Workers	12.50%	13.50%	14.00%	-	BR + Up to 1.50%	
Personal Land Loan / Real Estate Loan	12.50%	13.50%	14.50%	-	BR + Up to 5.00%	
Deprived Sector Lending (Individuals)	12.50%	13.50%	14.00%	-	BR + Up to 4.00%	
Other Personal Term Loan	12.50%	13.50%	14.00%	-	BR + Up to 5.00%	
Account Scheme	Corporate/Prime/Others					
Working Capital / Cash Credit	BR + Up to 5.00%					
Trust Receipt	BR + Up to 3.00%					
Short Term Demand Loan	BR + Up to 5.00%					
Term Loan / Project Finance	BR + Up to 4.50%					
Working Capital / Cash – Credit Multinational	BR + Up to 4.00%					
Pre shipment / Post Shipment Loan	BR + Up to 5.00%					
Consortium Lending	As per Consortium Decision					
Deprived Sector Lending (MFI, NBFC)	BR + Up to 4.50%					
Deprived Sector Lending (Retail)	BR + Up to 4.00%					
SME Loan	BR + Up to 5.00%					
NSBL SaralKarja for MSME	BR + Up to 5.00%					
Personal Mortgage Plus (Overdraft)	BR + Up to 5.00%					
Gold Loan	BR + Up to 5.00%					
Auto Loan / Hire Purchase Loan	BR + Up to 5.00%					
Subsidized Loan under various schemes	BR + Up to 2.00%					
Loan Against Share / Margin Lending	BR + Up to 5.00%					
Loan Against Bonds (Govt & Others)	BR + Up to 3.00%					
Loan Against FDR	FD Rate + Up to 2.00%					
	Or Applicable Base Rate whichever is higher					
FCY Loans (For Payment of Sight LC)	Six Months LIBOR Rate + up to 5.00%					

Interest Spread Rate (Bhadra 2077): 4.34%

Base Rate (Bhadra 2077): 8.39%

- Interest Rate applicable on forced loan may vary with risk premium from the published rate.
- Interest Rate in consortium financing shall be as decided by consortium.
- Interest Rate in NPA accounts may vary from the published rate.
- Penal Interest of plus 2% p.a. will be applied on overdue amount.
- Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.
- Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.

Note:

- Rates of interest on deposits/ loans & advances schemes unless otherwise mentioned herein above, will remain the same. Customers/Prospective Clients are advised to visit our bank's branch or our official website www.nepalsbi.com.np for specific features, conditions, interest rates of deposits/ loans & advances products/schemes.

*Conditions Apply, # Interest Payable on maturity.



नेपाल एसबिआई बैंक लिमिटेड
NEPAL SBI BANK LTD.
काठमाडौं, काठमाडौं, पौवाद-२२२२१११, ४-२२२२१११

INTEREST RATES: DEPOSITS
With effect from 18th July, 2020 (3rd Shrawan, 2077)

Fixed / Recurring Deposits (Interest Rate Per Annum, Payable Quarterly)	Individuals	Institutions/ Foreign Diplomatic Institutions	
≥ 3 months and < 6 months	6.50 %	6.50 %	
≥ 6 months and < 1 year	6.75 %	6.50 %	
≥ 1 year and < 2 years	7.25 %	6.50 %	
≥ 2 years and ≤ 3 years	7.25 %	6.50 %	
> 3 years and ≤ 10 years	7.25 %	6.50 %	
Fixed Deposit for 101 Days #	6.50 %	6.50 %	
Fixed Deposit for 201 Days #	6.75 %	6.50 %	
Fixed / Recurring Deposits (Interest Rate Per Annum, Payable Quarterly)	For Institutions/ Foreign Diplomatic Institutions Only		
1 Year & Above	6.50 %		
3 Months & Above (Renewal Only)	6.60 %		
Interest Rate Per Annum, Payable Quarterly			
Bulk Fixed Deposits		Saving Deposits	
Individuals Only		Account Scheme	Interest Rate
≥ 1 year and < 2 years	7.25 % *	Sambriddha Nagarik Bachat Khata	5.00 %
≥ 2 years and ≤ 3 years	7.25 % *	NSBL Nari Bachat Khata	3.25 %
Call Deposits		NSBL Baal Bachat Khata	3.25 %
		Karnadhaar Bachat Khata	3.25 %
		NSBL Combo Savings Scheme	3.75 %
		Swarnim Bachat	3.00 %
Minimum Balance	Interest Rate	Indreni Bachat Yojana	3.00 %
NRs 10,000.00	2.00 %	Vishesh Bachat	3.25 %
NRs 1.00 Lacs	2.00 %	Varistha Nagarik Bachat	3.75 %
NRs 10.00 Lacs	2.00 %	Karmachari Bachat Khata	3.50 %
NRs 50.00 Lacs	2.00 %	Savings-Gorkha	5.00 %
NRs 75.00 Lacs	2.00 %	Savings-Nepal Army	3.75 %
NRs 1.00 Crore	2.00 %	Savings-Police	3.75 %
NRs 2.00 Crore	2.00 %	Corporate Salary Package	5.00 %
NRs 5.00 Crore & Above	2.00 %	Nepal SBI Premium Saving	5.00 %
USD Call Deposit		Migrant Savings	5.00 %
		Savings-Gorkha Serving	5.00 %
		PF other Organizations	5.00 %
		NRs (Saral Bachat Only)	3.00 %
Up to USD 1 million	0.50 %	NRs (Public)	3.75 %
Above USD 1 million	Negotiable	NRs (Others)	3.00 %
		USD	1.00 %
Loans & Advances			
Account Scheme	Interest Rate		
	Corporate	Prime	Others
Working Capital/ Cash Credit	BR+ Up to 5.00%	BR+1.50% to BR+5.00%	BR+3.00% to BR+5.00%
Trust Receipt	BR+ Up to 3.00%	BR+1.25% to BR+4.00%	BR+3.0% to BR+5.00%
Short Term Demand Loan	BR+ Up to 5.00%	BR+1.50% to BR+5.00%	BR+3.00% to BR+5.00%
Term Loan/ Project Finance	BR+ Up to 4.50%	BR+1.50% to BR+5.00%	BR+3.75% to BR+5.00%
Working Capital/ Cash Credit-Multinational	BR+ up to 4.00%		
Pre shipment/ Post Shipment Loan	BR+ Up to 3.50%	BR+1.25% to BR+4.50%	BR+3.25% to BR+5.00%
	For FCY Loan: One Year LIBOR Rate +1.25%		
Consortium Lending	As per Consortium decision subject to applicable Base Rate of NSBL		
Loan against FDR	FD Rate +1.00%	FD Rate +1.50%	FD Rate +2.00%
	Or applicable Base Rate whichever is higher		
Deprived Sector Lending (MFI, NBFC)	BR+0.50% to BR+4.50%		
Deprived Sector Lending (Individuals/Retail)	BR+1.75% to BR+5.00%		
Personal Loan/ Overdraft/Mortgage Loan	BR+1.50% to BR+5.00%		
SME Loan	BR+1.50% to BR+5.00%		
Education Loan	BR+ up to 5.00%		
Home Loan	BR+ up to 5.00%		
Auto Loan/ Hire Purchase Loan	BR+ up to 5.00%		
Bhu. Puu Loan	BR+ up to 5.00%		
Loan Against Share/Margin Lending	BR+1.75% to BR+4.00%	BR+2.75% to BR+5.00%	BR+3.75% to BR+5.00%
Loan Against Bonds (Govt. & Other)	Coupon Rate +1.50%	Coupon Rate +2.00%	Coupon Rate +2.50%
	Or applicable Base Rate whichever is higher		
Land Loan/ Real Estate Loan	BR+2.75% to BR+5.00%	BR+3.75% to BR+5.00%	BR+4.75% to BR+5.00%
Gold Loan	BR+3.75% to BR+5.00%		
FCY Loans (For Payment of Sight LC)	Six Month LIBOR Rate + 1.25%		
Base Rate (Ashad 2077): 9.25 %			
Note: Rates of interest on deposits/ loans & advances schemes unless otherwise mentioned herein above, will remain the same. Customers/Prospective Clients are advised to visit our bank's branch or our official website www.nepalsbi.com.np for specific features, conditions, interest rates of deposits/ loans & advances products/schemes. *Conditions Apply, # Interest Payable on maturity.			



नेपाल एसबिआई बैंक लिमिटेड
NEPAL SBI BANK LTD.
काठमाडौं, काठमाडौं, पोलि नं. १-२२४१११, १-२२४१११

INTEREST RATES: DEPOSITS
With effect from 29th May, 2020 (16th Jestha, 2077)

Fixed / Recurring Deposits (Interest Rate Per Annum, Payable Quarterly)	Individuals	Institutions/ Foreign Diplomatic Institutions	
≥ 3 months and < 6 months	8.25 %	7.00 %	
≥ 6 months and < 1 year	8.25 %	7.00 %	
≥ 1 year and < 2 years	8.25 %	7.00 %	
≥ 2 years and ≤ 3 years	8.25 %	7.00 %	
> 3 years and ≤ 10 years	8.25 %	7.00 %	
Fixed Deposit for 101 Days #	8.25 %	7.00 %	
Fixed Deposit for 201 Days #	8.25 %	7.00 %	
Fixed / Recurring Deposits (Interest Rate Per Annum, Payable Quarterly)	For Institutions/ Foreign Diplomatic Institutions Only		
1 Year & Above	7.00 %		
3 Months & Above (Renewal Only)	7.10 %		
Interest Rate Per Annum, Payable Quarterly			
Bulk Fixed Deposits		Saving Deposits	
Individuals Only	Account Scheme	Interest Rate	
≥ 1 year and < 2 years	8.25 % *	Sambriddha Nagarik Bachat Khata	5.00 %
≥ 2 years and ≤ 3 years	8.25 % *	NSBL Nari Bachat Khata	3.25 %
Call Deposits	NSBL Baal Bachat Khata	3.25 %	
	Karnadhaar Bachat Khata	3.25 %	
	NSBL Combo Savings Scheme	3.75 %	
	Swarnim Bachat	3.00 %	
Minimum Balance	Interest Rate	Indreni Bachat Yojana	3.00 %
NRs 10,000.00	2.00 %	Vishesh Bachat	3.25 %
NRs 1.00 Lacs	2.00 %	Varistha Nagarik Bachat	3.75 %
NRs 10.00 Lacs	2.00 %	Karmachari Bachat Khata	3.50 %
NRs 50.00 Lacs	2.00 %	Savings-Gorkha	5.00 %
NRs 75.00 Lacs	2.00 %	Savings-Nepal Army	3.75 %
NRs 1.00 Crore	2.00 %	Savings-Police	3.75 %
NRs 2.00 Crore	2.00 %	Corporate Salary Package	5.00 %
NRs 5.00 Crore & Above	2.00 %	Nepal SBI Premium Saving	5.00 %
USD Call Deposit		PF other Organizations	5.00 %
Up to USD 1 million	0.50 %	NRs (Sara! Bachat Only)	3.00 %
Above USD 1 million	Negotiable	NRs (Public)	3.75 %
		NRs (Others)	3.00 %
		USD	1.00 %
Loans & Advances			
Account Scheme	Interest Rate		
	Corporate	Prime	Others
Working Capital/ Cash Credit	BR+ Up to 5.00%	BR+1.50% to BR+5.00%	BR+3.00% to BR+5.00%
Trust Receipt	BR+ Up to 3.00%	BR+1.25% to BR+4.00%	BR+3.0% to BR+5.00%
Short Term Demand Loan	BR+ Up to 5.00%	BR+1.50% to BR+5.00%	BR+3.00% to BR+5.00%
Term Loan/ Project Finance	BR+ Up to 4.50%	BR+1.50% to BR+5.00%	BR+3.75% to BR+5.00%
Working Capital/ Cash Credit-Multinational	BR+ up to 4.00%		
Pre shipment/ Post Shipment Loan	BR+ Up to 3.50%	BR+1.25% to BR+4.50%	BR+3.25% to BR+5.00%
	For FCY Loan: One Year LIBOR Rate +1.25%		
Consortium Lending	As per Consortium decision subject to applicable Base Rate of NSBL		
Loan against FDR	FD Rate +1.00%	FD Rate +1.50%	FD Rate +2.00%
	Or applicable Base Rate whichever is higher		
Deprived Sector Lending (MFI, NBFC)	BR+0.50% to BR+4.50%		
Deprived Sector Lending (Individuals/Retail)	BR+1.75% to BR+5.00%		
Personal Loan/ Overdraft/Mortgage Loan	BR+1.50% to BR+5.00%		
SME Loan	BR+1.50% to BR+5.00%		
Education Loan	BR+ up to 5.00%		
Home Loan	BR+ up to 5.00%		
Auto Loan/ Hire Purchase Loan	BR+ up to 5.00%		
Bhu. Puu Loan	BR+ up to 5.00%		
Loan Against Share/Margin Lending	BR+1.75% to BR+4.00%	BR+2.75% to BR+5.00%	BR+3.75% to BR+5.00%
Loan Against Bonds (Govt. & Other)	Coupon Rate +1.50%	Coupon Rate +2.00%	Coupon Rate +2.50%
	Or applicable Base Rate whichever is higher		
Land Loan/ Real Estate Loan	BR+2.75% to BR+5.00%	BR+3.75% to BR+5.00%	BR+4.75% to BR+5.00%
Gold Loan	BR+3.75% to BR+5.00%		
FCY Loans (For Payment of Sight LC)	Six Month LIBOR Rate + 1.25%		
Interest Spread Rate (Baisakh 2077): 3.70 %			
Note: Rates of interest on deposits/ loans & advances schemes unless otherwise mentioned herein above, will remain the same. Customers/Prospective Clients are advised to visit our bank's branch or our official website www.nepalsbi.com.np for specific features, conditions, interest rates of deposits/ loans & advances products/schemes. *Conditions Apply, # Interest Payable on maturity.			