

| Fixed / Recurring De | th chect i | | th April,202 | | | |
|---|---|---|--|--|--|--|
| Tixeu / Recuiring De | | | Individ | | | Institutions/ Foreign Diplomatic Institutions |
| ≥3 months and <6 months | | | 4.509 | % | | - |
| ≥6 months and <1 year | | | 5.259 | | | 4.25% |
| ≥1 year and <2 years ≥2 years and <3 years | | - | 5.759 6.259 | | | 4.75% 5.25% |
| ≥3 years and Above | | | 6.539 | | 5.53% | |
| Fixed Deposit for 101 Days # | | | 4.509 | % | | _ |
| Fixed Deposit for 201 Days # | | | 5.259 | | D :: | 4.25% |
| Dhanvriddhi Fixed Deposits-Ind >6 Months and <2 Years | 5.75% | | | Savii | ng Deposit | <u> </u> |
| ≥2 Years and <3 Years | 6.25% | | Account S | cheme | | Interest Rate |
| 3 Years and above | 6.53% | | | | | |
| Dhanvriddhi Fixed De Institutions/Foreign Dip | | | mbriddha Nagar vings-Swarnim | | | 3.96% 4.00% |
| Institutions Only (Fresh/ | | iii. Sa | vings-PF | | a | 4.01% |
| ≥6 Months and <2 Years | 4.75% | | vings-Saral Bacl 3 Corporate Sala | | CCD) | 4.01% 4.08% |
| ≥2 Years and <3 Years | 5.25% | | SBL Baal Bacha | | CSI) | 4.08% |
| | | | vings-Abakash l vings-Rakshak I | | | 4.08% 4.08% |
| 3 Years and above | 5.53% | | 3 Karmachari Ba | | 1 | 4.10% |
| | | | hori Bachat Kha | | _ | 4.10% |
| | | | l other LCY Sav | ing Account | S | 4.10% 5.50% |
| Bulk Fixed Depos | its | | iving Bank | | | 1.50% |
| Individuals Only | | | ving Bank | | | 1.50% |
| | | | | NPR (| Call Depos | its |
| 6 Manuals 1 1 | C 500/+ | | Account | | | Interest Rate |
| 6 Months and above | 6.53%* | | Call De FCY Call | | | 1.98% Interest Rate |
| | | | USI | | | 2.75% |
| Bulk Fixed Depos | its | | GBI | | | 0.75% |
| For Institutions/Foreign D | iplomatic | | EUF | 3 | | 0.75% |
| Institutions Only | 7 | FCYI | Fixed Deposit (I | | | hs and above) / (Institutions |
| | | - | USI | | nths and a | Up to 5.60% |
| 6 Months and above | 5.53%* | | EUF | | | Up to 2.00% |
| | | | GBI |) | | Up to 2.00% |
| | **** | | oans & Advanc | | 2001) | |
| | With et | lect from | 13thApril, 2024 | | 1 2081) | |
| | | | Fixed Inter | | | |
| Account Scheme | ; | Up to 3 | Above 3 years | Above 5 years to 10 | Above 10 | Floating Interest Rate |
| | | years | to 5 years | years | - | , |
| Education Loan | | 13.50% | 14.50% | 15.00% | 15.50% | BR + 2.00% - 4.00% |
| | | | | | | Upto Rs. 2.00 crore: BR 1.00% - 3.00% |
| Home Loan | | 13.50% | 14.50% | 15.00% | 15.50% | Above Rs. 2.00 crore: BR |
| | | | | | | 0.50% - 2.50% Personal Purpose (EV): BR |
| Hire Purchase Loan (Individual/ Institutions) | | 13.50% | 14.50% | 15.00% | - | 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% |
| | | | | | 15.50% | |
| Personal Mortgage Term Loa | n / Other | 12.500/ | 14.500/ | 15 500/ | | |
| Personal Term Loan | n / Other | 13.50% | 14.50% | 15.50% | 13.3070 | BR + 1.00% - 3.00% |
| Personal Term Loan Bhu Puu Loan | n / Other | 12.50% | 13.50% | 14.00% | - | BR + 2.00% - 4.00% |
| Personal Term Loan Bhu Puu Loan Bhu Puu Plus Loan | n / Other | | | | | BR + 2.00% - 4.00% BR + 2.00% - 4.00% |
| Personal Term Loan Bhu Puu Loan Bhu Puu Plus Loan Loan to Migrant Workers | | 12.50% 12.50% | 13.50% 13.50% | 14.00% 14.00% | - | BR + 2.00% - 4.00% |
| Personal Term Loan Bhu Puu Loan Bhu Puu Plus Loan Bhu Puu Plus Loan Loan to Migrant Workers Deprived Sector Lending (Inc | | 12.50% 12.50% 13.50% | 13.50% 13.50% 14.50% 13.50% | 14.00% 14.00% 15.00% 14.50% | | BR + 2.00% - 4.00% BR + 2.00% - 4.00% BR + 2.00% - 4.00% BR + 2.00% - 4.00% Corporate: BR + Up to 2.00 |
| Personal Term Loan Bhu Puu Loan Bhu Puu Plus Loan Bhu Puu Plus Loan Loan to Migrant Workers Deprived Sector Lending (Inc | | 12.50% 12.50% 13.50% | 13.50% 13.50% 14.50% | 14.00% 14.00% 15.00% | | BR + 2.00% - 4.00% BR + 2.00% - 4.00% BR + 2.00% - 4.00% BR + 2.00% - 4.00% Corporate: BR + Up to 2.00 Prime: BR + 1.00% - 3.00% |
| Personal Term Loan Bhu Puu Loan Bhu Puu Plus Loan Loan to Migrant Workers Deprived Sector Lending (Inc Term Loan / Project Finance | lividuals) | 12.50% 12.50% 13.50% 12.50% | 13.50% 13.50% 14.50% 13.50% 14.00% | 14.00% 14.00% 15.00% 14.50% | - - - - 15.00% | BR + 2.00% - 4.00% BR + 2.00% - 4.00% BR + 2.00% - 4.00% BR + 2.00% - 4.00% Corporate: BR + Up to 2.00 Prime: BR + 1.00% - 3.00 Others: BR + 2.00% - 4.00 |
| Personal Term Loan Bhu Puu Loan Bhu Puu Plus Loan Loan to Migrant Workers Deprived Sector Lending (Inc Term Loan / Project Finance Account Scheme | lividuals) | 12.50% 12.50% 13.50% 12.50% | 13.50% 13.50% 14.50% 13.50% 14.00% | 14.00% 14.00% 15.00% 14.50% 14.50% Prime Cu | - - - - 15.00% | BR + 2.00% - 4.00% BR + 2.00% - 4.00% BR + 2.00% - 4.00% BR + 2.00% - 4.00% Corporate: BR + Up to 2.00 Prime: BR + 1.00% - 3.00 Others: BR + 2.00% - 4.00 |
| Personal Term Loan Bhu Puu Loan Bhu Puu Plus Loan Loan to Migrant Workers Deprived Sector Lending (Inc Term Loan / Project Finance Account Scheme Working Capital / Cash Credi | lividuals) | 12.50% 12.50% 13.50% 12.50% | 13.50% 13.50% 14.50% 13.50% 14.00% | 14.00% 14.00% 15.00% 14.50% | - - - 15.00% | BR + 2.00% - 4.00% BR + 2.00% - 4.00% BR + 2.00% - 4.00% BR + 2.00% - 4.00% Corporate: BR + Up to 2.00 Prime: BR + 1.00% - 3.00 Others: BR + 2.00% - 4.00 |
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| Personal Term Loan Bhu Puu Loan Bhu Puu Plus Loan Loan to Migrant Workers Deprived Sector Lending (Inc Term Loan / Project Finance Account Scheme Working Capital / Cash Credi Trust Receipt Short Term Demand Loan Term Loan / Project Finance | dividuals) | 12.50% 12.50% 13.50% 12.50% Corpora BR + U BR + U BR + U | 13.50% 13.50% 14.50% 14.50% 13.50% 14.00% tete Customers Up to 2.00% Up to 2.00% Up to 2.00% Up to 2.00% | 14.00% 14.00% 15.00% 14.50% 14.50% Prime Cu BR + 1.009 BR + 1.009 BR + 1.009 | - - - 15.00% stomers 6 - 3.00% 6 - 3.00% 6 - 3.00% 6 - 3.00% | BR + 2.00% - 4.00% BR + 2.00% - 3.00 Others: BR + 2.00% - 4.00% Other Customers BR + 2.00% - 4.00% |
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| Personal Term Loan Bhu Puu Loan Bhu Puu Plus Loan Loan to Migrant Workers Deprived Sector Lending (Inc Term Loan / Project Finance Account Scheme Working Capital / Cash Credit Trust Receipt Short Term Demand Loan Term Loan / Project Finance Working Capital / Cash-Credit Pre shipment / Post Shipment | dividuals) | 12.50% 12.50% 13.50% 12.50% | 13.50% 13.50% 14.50% 14.50% 13.50% 14.00% Ate Customers Up to 2.00% For FC | 14.00% 14.00% 15.00% 14.50% Prime Cu BR + 1.009 BR + 1.009 BR + 1.009 BR + 1.009 BR + 1.009 Y Loan New: | - 15.00% stomers 6 - 3.00% 6 - 3.00% 6 - 3.00% 6 - 3.00% 6 - 3.00% Interest rate | BR + 2.00% - 4.00% Corporate: BR + Up to 2.00 Prime: BR + 1.00% - 3.00 Others: BR + 2.00% - 4.00% SR + 2.00% - 4.00% BR + 2.00% - 4.00% BR + 2.00% - 4.00% BR + 2.00% - 4.00% SR + 2.00% - 4.00% BR + 2.00% - 4.00% |
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| Personal Term Loan Bhu Puu Loan Bhu Puu Plus Loan Loan to Migrant Workers Deprived Sector Lending (Inc Term Loan / Project Finance Account Scheme Working Capital / Cash Credit Trust Receipt Short Term Demand Loan Term Loan / Project Finance Working Capital / Cash-Credit Pre shipment / Post Shipment Loan Against FDR Deprived Sector Lending (MI Deprived Sector Lending (Re Personal Loan/Overdraft SME Loan NSBL Saral Karja for MSME NSBL Krishak Sathi Karja Auto Loan / Hire Purchase Lo Loan Against Share / Margin | dividuals) t Multinational Loan FI, NBFC) tail) | 12.50% 12.50% 13.50% 13.50% 12.50% Corpors BR + U | 13.50% 13.50% 14.50% 14.50% 14.50% 14.00% 14.00% 14.00% 14.00% Up to 2.00% Or Apprate Customers Up to 2.00% Official Official Commer Commer | 14.00% 14.00% 15.00% 14.50% Prime Cu BR + 1.009 BR + 2.009 BR + 2.009 BR + 2.009 BR + 2.009 BR + 3.009 BR + 3 | stomers 6 - 3.00% 6 - 3.00% 6 - 3.00% 6 - 3.00% 6 - 3.00% 6 - 3.00% 6 - 3.00% 6 - 3.00% 6 - 3.00% 6 - 3.00% 6 - 3.00% 6 - 3.00% 6 - 3.00% Oth BR - BR - BR - Cualifying BR Directi .00% - 4.00 Oth BR - United the state of the st | BR + 2.00% - 4.00% Corporate: BR + Up to 2.00 Prime: BR + 1.00% - 3.00 Others: BR + 2.00% - 4.00% |
| Personal Term Loan Bhu Puu Loan Bhu Puu Plus Loan Loan to Migrant Workers Deprived Sector Lending (Inc Term Loan / Project Finance Account Scheme Working Capital / Cash Credit Trust Receipt Short Term Demand Loan Term Loan / Project Finance Working Capital / Cash-Credit Pre shipment / Post Shipment Loan Against FDR Deprived Sector Lending (MI Deprived Sector Lending (Re Personal Loan/Overdraft SME Loan NSBL Saral Karja for MSME NSBL Krishak Sathi Karja Auto Loan / Hire Purchase Lo Loan Against Share / Margin Loan Against Bonds (Govt & | dividuals) t Multinational Loan FI, NBFC) tail) | 12.50% 12.50% 13.50% 13.50% 12.50% Corpors BR + U | 13.50% 13.50% 14.50% 14.50% 14.50% 14.00% 14.00% 14.00% 14.00% Up to 2.00% Or Apprate Customers Up to 2.00% Official Official Commer Commer | 14.00% 14.00% 15.00% 14.50% 14.50% Prime Cu BR + 1.009 | 15.00% | BR + 2.00% - 4.00% Corporate: BR + Up to 2.00 Others: BR + 1.00% - 3.00 Others: BR + 2.00% - 4.00% BR + 2.00 |
| Personal Term Loan Bhu Puu Loan Bhu Puu Plus Loan Loan to Migrant Workers Deprived Sector Lending (Inc Term Loan / Project Finance Account Scheme Working Capital / Cash Credit Trust Receipt Short Term Demand Loan Term Loan / Project Finance Working Capital / Cash-Credit Pre shipment / Post Shipment Loan Against FDR Deprived Sector Lending (MI Deprived Sector Lending (Re Personal Loan/Overdraft SME Loan NSBL Saral Karja for MSME NSBL Krishak Sathi Karja Auto Loan / Hire Purchase Lo | dividuals) t Multinational Loan FI, NBFC) tail) Lending COthers) | 12.50% 12.50% 13.50% 13.50% 12.50% Corpors BR + U | 13.50% 13.50% 13.50% 14.50% 14.50% 13.50% 14.00% Ite Customers Up to 2.00% Or Apprate Customers Up to 2.00% Up to 2.00% Up to 2.00% Or Apprate Customers Up to 2.00% Up to 2.00% Or Apprate Customers Up to 2.00% Up to 2.00% Or Apprate Customers | 14.00% 14.00% 15.00% 14.50% Prime Cu BR + 1.009 BR + 2.009 BR + 1.009 BR + | 15.00% | BR + 2.00% - 4.00% Corporate: BR + Up to 2.00 Others: BR + 1.00% - 3.00 Others: BR + 2.00% - 4.00% BR + 2.00 |

- Interest Spread Rate (Falgun 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 c)
- NRB Directive.
 Interest Rate in NPA accounts may vary from the published rate. d)
- e) f)
- 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.
- Rates of interest on deposits/ loans & advances schemes unless otherwise mentioned herein above, will remain the same. j) 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.



| | INTE | RES | T RA | | : DI | E)P | POSITS | | |
|---|-------------------------|------------------|-------------------------------|--|---|--|--|--|--|
| Fixed / Recurring I | | ect from | n 14 ^m M Indivi | | 24 (1 st | | aitra 2080) stitutions/Foreign Diplomatic Institutions | | |
| \geq 3 months and \leq 6 month | | | 5.00 | | | 111,5 | - | | |
| \geq 6 months and \leq 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 Day Fixed Deposit for 201 Day | | | 5.00 | | | | 4.50% | | |
| Dhanvriddhi Fixed I Individuals O | Deposits - | | 5.50 | 370 | Sav | ing | Deposits | | |
| ≥ 6 Months and <2 Years | 6.20% | | | | | | | | |
| ≥ 2 Years and <3 Years 3 Years and above | 6.75% 7.01% | | Account | Scheme | | | Interest Rate | | |
| Dhanvriddhi Fixed | Deposits- | i. Chhor | i Bachat K | hata | | | 4.38% | | |
| Institutions/ Foreign Institutions Only (Fresh/ | Diplomatic /Renewal) | | L Baal Bac | hat Khata im Bachat l | K hata | 4.34% 4.32% | | | |
| ≥ 6 Months and <2 Years | 5.20% | iv. SB C | orporate Sa | lary Packag | ge (CSP) | 4.30% | | | |
| ≥ 2 Years and <3 Years | 5.75% | | armachari 1gs-Abaka: | Bachat Kha sh Kosh | ata | 4.25% 4.14% | | | |
| 3 Years and above | 6.01% | vii. All | other LCY | Saving Ac | counts | | 4.44% | | |
| | | | aving Banl | | | | 5.50% | | |
| Bulk Fixed Dep Individuals O | | | aving Banl | | | 1.50% | | | |
| Individuais O | illy | GBP S | aving Bank | | NDD | Col | 1.50% Il Deposits | | |
| | | | Accoun | t Type | NIK | Cai | Interest Rate | | |
| CM d 11 | 7.010/* | | Call D | | | | 2.07% | | |
| 6 Months and above | 7.01%* | | FCY Cal | | | | Interest Rate | | |
| | | | US | | | | 2.75% | | |
| Bulk Fixed Dep | | | GE | | | | 0.75% | | |
| For Institutions/ Foreign Institutions O | | FCV | EU Fixed Den | | idnel F | 0r 2 | 0.75% months and above)/(Institutions-For 6 | | |
| | | FCI | rixea Dep | osit (maiv | | | and above) | | |
| 6 Months and above | 6.01%* | | US | D | | | Up to 5.60% | | |
| o Wonths and above | 0.0170 | | EU | | | | Up to 2.00% | | |
| | | | GE | | | L | Up to 2.00% | | |
| | Witl | h effect fi | | & Advano Iarch, 202 | | aitr | ra 2080) | | |
| | | | Fixed Inte | | - (| | | | |
| Account Sche | me | Up to 3 | Above 3 | Above 5 | | Floating Interest Rate | | | |
| | | years | years to 5 | years to 10 years | 10 years | | | | |
| Education Loan | | 13.50% | 14.50% | 15.00% | - | | | | |
| Home Loan | | 13.50% | 14.50% | 15.00% | 15 500/ | Upto Rs. 2.00 crore: BR + 1.00% - 3.00% | | | |
| Home Loan | | 13.50% | 14.50% | 15.00% | 15.50% | Above Rs. 2.00 crore: BR + 0.50% - 2.50% | | | |
| Hire Purchase Loan (Indi Institutions) | vidual/ | 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% | | | |
| Personal Mortgage Term I | oan / Other | | | | | | mmercial Purpose (IC): BR + 2.00% - 4.00% | | |
| 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 Deprived Sector Lending | (Individuals) | 13.50% 12.50% | 14.50% 13.50% | 15.00% | - | | BR + 2.00% - 4.00% BR + 2.00% - 4.00% | | |
| Term Loan / Project Finan | | - | 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 Sche | mo | Corp | orate | Prime C | uetomo | re | Other Customers | | |
| | | | omers | | | | | | |
| Working Capital / Cash Cash Cash Cash Cash Cash Cash Cash | redit | | to 2.00% | BR + 1.00 | | \rightarrow | BR + 2.00% - 4.00% | | |
| Trust Receipt Short Term Demand Loan | | | | BR + 1.00 | | | BR + 2.00% - 4.00% BR + 2.00% - 4.00% | | |
| Term Loan / Project Finan | | | | BR + 1.00 | | \rightarrow | BR + 2.00% - 4.00% | | |
| Working Capital / Cash Cred | | | | BR + 1.00 | | \rightarrow | BR + 2.00% - 4.00% | | |
| | | BR + Up | to 2.00% | BR + 1.00 | | _ | BR + 2.00% - 4.00% | | |
| Pre shipment / Post Shipm | nent Loan | | | | | | erest rate shall be as per | | |
| – | | | 8 | igicement s | | | plicable NRB guidelines. Up to 2.00% | | |
| Loan Against FDR | | | | Or Applic | | | ate whichever is higher | | |
| | | _ | orate Cust | | | | Prime Customers | | |
| Deprived Sector Lending | (MFI, NBFC) | | + Up to 2.00% | | | | BR + 2.00% - 4.00% ying under Deprived Sector Lending as per | | |
| Dannier-1S- : T " | (D =t-:1) | | | | | | pirectives | | |
| Deprived Sector Lending Personal Loan/Overdraft | (Retail) | | | | | | 0% - 4.00% 0% - 3.00% | | |
| | | Pri | me Custon | ners | DK + | 1.00 | Other Customers | | |
| SME Loan | | | + Up to 2.0 | | | | BR + 2.00% - 4.00% | | |
| NSBL Saral Karja for MS | ME | | + Up to 2. | | | _ | BR + 2.00% - 4.00% | | |
| NSBL Krishak Sathi Karja | a | | | | BR+ | 2.00 | 0% - 4.00% | | |
| Auto Loan / Hire Purchase | e Loan | | | Personal Official F Official Commercia | Purpose Purpose (Purpose l Purpos | (IC) (EV) (IC) se (E |): BR + 0.25% - 2.25%): BR + 0.50% - 2.50%): BR + 0.25% - 2.25%): BR + 0.50% - 2.50% V): BR + 1.00% - 3.00% C): BR + 2.00% - 4.00% | | |
| Loan Against Share / Marg | gin Lending | | | Commercia | | _ | C): BR + 2.00% - 4.00%)% - 4.00% | | |
| Loan Against Bonds (Gov | | | | | BR - | + Up | to 2.00% | | |
| | & Onicis) | | | Or Applic | | | ate whichever is higher | | |
| Gold Loan | | Interest | ote ck-11 1 | 00 50 | | | or MPP, plus premium subject to applicable | | |
| FCY Loans (For Payment | | | | | NR | B gu | or MRR plus premium subject to applicable uidelines (Magh, 2080): 9.03% | | |
| Last | 171011111 | | | ate (Magh | | | | | |
| | able on forced | | | | | | the published rate. | | |

- 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

- 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.

 Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and
- 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.
- 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://nsbl.statebank for specific features, conditions, interest rates of deposits/ loans & advances products/schemes. *Conditions Apply, # Interest Payable on maturity.



| | INT | | | फोन ने _{। ४-8} | | | POSITS | | |
|---|--|---|--------------|--|--|---|---|--|--|
| Fixed / Recurring D | Wit | | | 5th Feb, 2 | | t Fa | Igun 2080) titutions/ Foreign Diplomatic Institutions | | |
| \geq 3 months and \leq 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 ≥ 3 years and Above | | | 7.7: 8.10 | | | | 5.75% 6.10% | | |
| Fixed Deposit for 101 Da | ıys# | | 6.00 | | | | - | | |
| Fixed Deposit for 201 Da | • | | 6.50 | 0% | | | 4.50% | | |
| Dhanvriddhi Fixed D Individuals On | lý | | | | Sav | ing D | Deposits | | |
| ≥ 6 Months and <2 Years | | | | G 1 | | | T | | |
| ≥ 2 Years and <3 Years 3 Years and above | 7.75%* 8.10%* | | Account | Scheme | | | Interest Rate | | |
| Dhanvriddhi Fixed D | | | | | | | | | |
| Institutions/ Foreign D Institutions Only (I Renewal) | | ii. N | | at Khata Bachat Kha aari Bachat | | | 4.40% 4.35% 4.30% | | |
| ≥6 Months and <2 Years | 5.20%* | iv. Sa | vings-Aba | akash Kosh | | 4.16% | | | |
| ≥2 Years and <3 Years 3 Years and above | 5.75%* 6.10%* | | | Y Saving A | ccounts | | | | |
| Bulk Fixed Depo | eite | USD Savii EUR Savii | | | | 5.75% | | | |
| Individuals On | | GBP Savir | | | | 3.00% | | | |
| | • | | <u> </u> | | NPR | Call | Deposits | | |
| | | | Accoun | | | | Interest Rate | | |
| 6 Months and above | 8.10%* | | | Deposit | | | 2.08% | | |
| | | | FCY Cal | l Deposit | | | Interest Rate 2.875% | | |
| Bulk Fixed Depo | | | GE | | | | 2.8/5% 1.50% | | |
| For Institutions/ For | | | EU | | | | 1.50% | | |
| Diplomatic Institutio | ns Only | FCY Fixed | | | or 3 month | s and | above) / (Institutions-For 6 months and above) | | |
| 6 Months and above | 6.10%* | | US | SD | | | Up to 6.55% | | |
| o ivionuis and above | 0.1070 | | EU | | | | Up to 5.00% | | |
| | | | GE | | | | Up to 5.75% | | |
| | | With of | | ans & Adva 13 th Feb, 20 | | lgun | 2080) | | |
| | | | Fixed Inte | | 24 (1 10 | | . 2000) | | |
| A account Calcan | | | Above 3 | | Above | ł | Election Interest Date | | |
| Account Schen | 1e | Up to 3 years | years to 5 | | 10 | | Floating Interest Rate | | |
| | | | years | 10 years | years | | | | |
| Education Loan | | 13.50% | 14.50% | 15.00% | 15.50% | т. | BR + 2.00% - 4.00% Jpto Rs. 2.00 crore: BR + 1.00% - 3.00% | | |
| Home Loan | | 13.50% | 14.50% | 15.00% | 15.50% | | bove Rs. 2.00 crore: BR + 1.00% - 3.00% bove Rs. 2.00 crore: BR + 0.50% - 2.50% | | |
| | | | | | | | rsonal Purpose (EV): BR + 0.25% - 2.25% | | |
| Hire Purchase Loan (Ind Institutions) | ividual/ | 13.50% | 14.50% | 15.00% | - | 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 Other Personal Term Loa | | 13.50% | 14.50% | 15.50% | 15.50% | Con | 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 Fina | nce | - | 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 Schen | ıe | Corpo Custo | | Prime C | ustomer | s | Other Customers | | |
| Working Capital / Cash C | `redit | BR + Up 1 | | BR + 1.00 | 0% - 3.00 | 10/0 | BR + 2.00% - 4.00% | | |
| Trust Receipt | uit | BR + Up 1 | | BR + 1.00 | | | BR + 2.00% - 4.00% BR + 2.00% - 4.00% | | |
| Short Term Demand Loa | n | BR + Up t | | BR + 1.00 | | | BR + 2.00% - 4.00% | | |
| Term Loan / Project Fina | | BR + Up 1 | o 2.00% | BR + 1.00 | 0% - 3.00 | % | BR + 2.00% - 4.00% | | |
| Working Capital / Cash | Credit | BR + Up 1 | o 2.00% | BR + 1.00 | 0% - 3.00 | % | BR + 2.00% - 4.00% | | |
| Multinational | | BR + Up t | | BR + 1.00 | | | BR + 2.00% - 4.00% | | |
| Pre shipment / Post Ship | nent Loan | DIX F ∪ P 1 | 2.0070 | For FCY | Loan New: | Inter | est rate shall be as per | | |
| Loan Against FDR | | | | | FD Rat | e+ U | p to 2.00% | | |
| | | Control | mote C : | - 11 | cable Bas | se Rat | te whichever is higher | | |
| Deprived Sector Lending (MFI, NBFC) | | BR | + Up to 2.0 | 00% | Juolifoi | 110 J - | Prime Customers BR + 2.00% - 4.00% r Deprived Sector Lending as per NRB Directives | | |
| Deprived Sector Lending | (Retail) | DIV → Ob to | 2.0070 IOF | тыппипопу (| | | 6 - 4.00% | | |
| Personal Loan/Overdraft | | | | | | | % - 3.00% | | |
| SME Loan | | Pri | | | | | Other Customers | | |
| | | Prime Customers Other Customers BR + Up to 2.00% BR + 2.00% - 4.00% | | | | | | | |
| | 3) (E | | | | | | | | |
| NSBL Saral Karja for M | | | + Up to 2.0 | 00% | DD 1 | 2 000 | BR + 2.00% - 4.00% | | |
| | | | | I | | | % - 4.00% | | |
| NSBL Saral Karja for M | | | | Personal Personal | Purpose (Purpose | (EV): (IC): | % - 4.00% BR + 0.25% - 2.25% BR + 0.50% - 2.50% | | |
| NSBL Saral Karja for M | ja | | | Personal Personal Official | Purpose (Purpose Purpose (| (EV): (IC): EV): | % - 4.00% BR + 0.25% - 2.25% BR + 0.50% - 2.50% BR + 0.25% - 2.25% | | |
| NSBL Saral Karja for M NSBL Krishak Sathi Kar | ja | | | Personal Personal Official | Purpose (Purpose (Purpose (Purpose | (EV): (IC): EV): (IC):l | % - 4.00% BR + 0.25% - 2.25% BR + 0.50% - 2.50% | | |
| NSBL Saral Karja for M NSBL Krishak Sathi Kar Auto Loan/Hire Purchase | ja : Loan | | | Personal Personal Official Official Commercia | Purpose (Purpose (Purpose (Purpose al Pur | (EV): (IC): EV): (IC):l e (EV | % - 4.00% BR + 0.25% - 2.25% BR + 0.50% - 2.50% BR + 0.25% - 2.25% BR + 0.50% - 2.50% '); BR + 1.00% - 3.00%); BR + 2.00% - 4.00% | | |
| NSBL Saral Karja for M NSBL Krishak Sathi Kar | ja : Loan | | | Personal Personal Official Official Commercia | Purpose (Purpose (Purpose al Purpose al Purp | (EV): (IC): EV): (IC):l e (EV): se (IC): | % - 4.00% BR + 0.25% - 2.25% BR + 0.50% - 2.50% BR + 0.25% - 2.25% BR + 0.50% - 2.50% '); BR + 1.00% - 3.00%); BR + 2.00% - 4.00% 6 - 4.00% | | |
| NSBL Saral Karja for M NSBL Krishak Sathi Kar Auto Loan/Hire Purchase | E Loan | BR | | Personal Personal Official Official Commercia Commercia | Purpose (Purpose (Purpose al Purpose al Purpose BR + 1 | (EV): (IC): (IC): (IC):l e (EV se (IC) 2.00% | % - 4.00% BR + 0.25% - 2.25% BR + 0.50% - 2.50% BR + 0.50% - 2.50% BR + 0.50% - 2.50% '): BR + 1.00% - 3.00% b: BR + 2.00% - 4.00% c: 0.200% | | |
| NSBL Saral Karja for M NSBL Krishak Sathi Kar Auto Loan/Hire Purchase Loan Against Share / Margi Loan Against Bonds (Gov | E Loan | BR | | Personal Personal Official Official Commercia Commercia | Purpose (Purpose (Purpose (Purpose al Purpose al Purpose BR + 1 BR + 1 | (EV): (IC): (IC): (IC):l e (EV se (IC): 2.00% - Up t | % - 4.00% BR + 0.25% - 2.25% BR + 0.50% - 2.50% BR + 0.25% - 2.25% BR + 0.50% - 2.50% f): BR + 1.00% - 3.00% f): BR + 2.00% - 4.00% | | |
| NSBL Saral Karja for M NSBL Krishak Sathi Kar Auto Loan/Hire Purchase Loan Against Share / Margi | ja Loan n Lending t & Others) | BR | + Up to 2.0 | Personal Personal Official Official Commercia Commercial | Purpose (Purpose (Purpose (Purpose al Purpose al Purpose BR + 1 Cable Base BR + 1 | (EV): (IC): (IC): (IC): e (EV): e (IC): 2.00% - Up to Rate 2.00% | % - 4.00% BR + 0.25% - 2.25% BR + 0.50% - 2.50% BR + 0.50% - 2.50% BR + 0.50% - 2.25% BR + 0.50% - 2.50% '): BR + 1.00% - 3.00% (): BR + 2.00% - 4.00% (): 0.200% The whichever is higher | | |
| NSBL Saral Karja for M NSBL Krishak Sathi Kar Auto Loan/Hire Purchase Loan Against Share / Margi Loan Against Bonds (Gov Gold Loan FCY Loans (For Paymen LC) | E Loan In Lending t & Others) t of Sight | BR | + Up to 2.0 | Personal Personal Official Official Commercia Commercia | Purpose (Purpose (Purpose (Purpose al Purpose al Purpose al Purpose al Purpose BR + 2 BR + 2 Cable Bas BR + 3 Reement a | (EV): (IC): | % - 4.00% BR + 0.25% - 2.25% BR + 0.50% - 2.50% /): BR + 1.00% - 3.00% (): BR + 2.00% - 4.00% 6 - 4.00% to 2.00% te whichever is higher 6 - 4.00% r MRR plus premium subject to applicable delines | | |
| NSBL Saral Karja for M NSBL Krishak Sathi Kar Auto Loan/Hire Purchase Loan Against Share / Margi Loan Against Bonds (Gov Gold Loan FCY Loans (For Paymen LC) | E Loan In Lending t & Others) t of Sight | Interest | rate shall b | Personal Personal Official Official Commercia Commercia | Purpose (Purpose (Purpose (Purpose al Purpose al Purpose al Purpose al Purpose al Purpose al Purpose BR + 1 BR + 2 cable Bas BR + 1 reement a NR %, Base 1 | (EV): (IC): EV): (IC):l e (EV): e (EV): 2.00% - Up t se Rate 2.00% and/o B gui | % - 4.00% BR + 0.25% - 2.25% BR + 0.50% - 2.50% BR + 0.25% - 2.25% BR + 0.50% - 2.50% i): BR + 1.00% - 3.00% i): BR + 2.00% - 4.00% 6 - 4.00% to 2.00% te whichever is higher 6 - 4.00% r MRR plus premium subject to applicable delines (Poush, 2080) : 9.26% | | |

- 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.
- j) Up to 0.50% premium can be provided on Institutional fixed deposits/ Dhanvriddhi-Institutional fixed deposits for Fresh/ Renewal Deposit under bidding as per NRB circular no. Bai.Bi.Ni.Bi/Niti/Paripatra/9/079/80.

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.



कमलादी, काठमाडौँ, गोन नं : ४-४३४४१६, ४-४३४६१३

| | | Vith effec | t from 15" . | Jan, 2024 (1st Ma | | ITS |
|--|--|--|--|--|--|--|
| Fixed/Recurring Depo | | | | lividuals | 3000) | Institutions / Foreign Diploma |
| ≥ 3 months and < 6 months | | | | 6.00% | | Institutions - |
| ≥ 6 months and < 1 year | | | | 6.50% | | 4.50% |
| ≥ 1 year and < 2 years ≥ 2 years and < 3 years | | | | 7.20% 7.75% | | 5.20% 5.75% |
| 2 years and < 3 years 2 3 years and Above | | | | 8.25% | | 5.75% 6.25% |
| fixed Deposit for 101 Days # | | | | 6.00% | | - |
| Fixed Deposit for 201 Days | | | | 6.50% | | 4.50% |
| Dhanvriddhi Fixed Dep -Individuals Only | osits | | | Sa | ving Depos | its |
| 6 Months and <2 Years | 7.20%* | | | | | |
| 2 Years and <3 Years | 7.75%* | | Accou | ant Scheme | | Interest Rate |
| 3 Years and above Dhanvriddhi Fixed Dep Institutions / Foreign Dipl | lomatic | Savings- | Abakash Ko | osh | | |
| Institutions Only (Fresh/R) 6 Months and <2 Years 2 Years and <3 Years | 5.20%* 5.75%* | | LCY Savin | | | 4.20% 4.50% |
| Years and above | 6.25%* | | USD S | Saving Bank | | 5.75% |
| Bulk Fixed Deposits | s | | | Saving Bank | | 3.00% |
| Individuals Only | | | GBPS | Saving Bank | R Call Depo | 3.00% |
| | | | Acc | ount Type | Сан Беро | Interest Rate |
| 2 Months and above | 8.25%* | | | ll Deposit | | 2.10% |
| | | | | Call Deposit | | Interest Rate |
| | | | | USD | | 2.875% |
| Bulk Fixed Deposits | | | | GBP | | 1.50% |
| or Institutions/ Foreign Di Institutions Only | piomatic | FCV F | ixed Denosi | EUR it (Individual-F | or 3 month | 1.50% s and above) / (Institutions-For |
| montunons Only | | FUIT | Trea Debos | | ths and abo | |
| 2 Months and above | 6.25%* | | | USD | | Up to 6.55% |
| vionino ana autive | 0.23/0 | | | EUR | | Up to 5.00% |
| | | | | GBP | | Up to 5.75% |
| | | | Loans & | & Advances | | |
| | V | ith effect | | an, 2024 (1st Ma | agh, 2080) | |
| | | | Fixed I | nterest Rate | | |
| Account Scheme | | Up to 3 | Above 3 | Above 5 years | Above 10 | Floating Interest Rate |
| | | years | years to 5 | to 10 years | years | ð |
| Education Loan | | 13.50% | years 14.50% | 15.00% | 15.50% | BR + 2.00% - 4.00% |
| Added to the Louis | | 13.5070 | 11.5070 | 13.0070 | 13.3070 | Upto Rs. 2.00 crore: |
| Iome Loan | | 13.50% | 14.50% | 15.00% | 15.50% | BR + 1.00% - 3.00% |
| Tome Loan | | 13.3070 | 14.5070 | 13.0070 | 15.5070 | Above Rs. 2.00 crore: |
| | | | | | | BR + 0.50% - 2.50% Personal Purpose (EV): |
| | | | | | | BR + 0.25% - 2.25% |
| | | | | | | Personal Purpose (IC): |
| | | 13.50% | | | - | BR + 0.50% -2.50% |
| | | | | 15.00% | | Official Purpose (EV): |
| Iire Purchase Loan (Individ | ual/ | | 14.50% | | | BR + 0.75% - 2.75% |
| nstitutions) | | 15.5070 | 0 14.5070 | | | 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 Loa | n / Other | 13.50% | 14.50% | 15.50% | 15.50% | BR + 1.00% - 3.00% |
| Personal Term Loan Bhu Puu Loan | | 12.50% | | 14.00% | | |
| | | 12.30% | | | - | |
| | | 12.50% | 13.50% | | | BR + 2.00% - 4.00% |
| Bhu Puu Plus Loan | | 12.50% 13.50% | 13.50% | 14.00% | - | BR + 2.00% - 4.00% BR + 2.00% - 4.00% BR + 2.00% - 4.00% |
| Bhu Puu Plus Loan Loan to Migrant Workers Deprived Sector Lending (In- | dividuals) | 12.50% 13.50% 12.50% | | | | BR + 2.00% - 4.00% |
| Bhu Puu Plus Loan Loan to Migrant Workers Deprived Sector Lending (In- | | 13.50% | 13.50% 14.50% 13.50% | 14.00% 15.00% 14.50% | - | BR + 2.00% - 4.00% BR + 2.00% - 4.00% BR + 2.00% - 4.00% Corporate: BR + Up to 2.00% |
| Bhu Puu Plus Loan Loan to Migrant Workers Deprived Sector Lending (Inc.) | | 13.50% | 13.50% 14.50% | 14.00% 15.00% | - | BR + 2.00% - 4.00% BR + 2.00% - 4.00% BR + 2.00% - 4.00% Corporate: BR + Up to 2.00% Prime: BR + 1.00% - 3.00% |
| Bhu Puu Plus Loan Loan to Migrant Workers Deprived Sector Lending (Inc.) | | 13.50% 12.50% - Corp | 13.50% 14.50% 13.50% 14.00% | 14.00% 15.00% 14.50% | 15.00% | BR + 2.00% - 4.00% BR + 2.00% - 4.00% BR + 2.00% - 4.00% Corporate: BR + Up to 2.00% Prime: BR + 1.00% - 3.00% |
| Bhu Puu Plus Loan Loan to Migrant Workers Deprived Sector Lending (In Ferm Loan / Project Finance Account Scheme | | 13.50% 12.50% - Corp Cust | 13.50% 14.50% 13.50% 14.00% | 14.00% 15.00% 14.50% 14.50% Prime Cu | - - 15.00% | BR + 2.00% - 4.00% BR + 2.00% - 4.00% BR + 2.00% - 4.00% Corporate: BR + Up to 2.00% Prime: BR + 1.00% - 3.00% Others: BR + 2.00% - 4.00% Other Customers |
| Bhu Puu Plus Loan Loan to Migrant Workers Deprived Sector Lending (Inferm Loan / Project Finance Account Scheme Working Capital / Cash Cred | | 13.50% 12.50% - Corp Cust BR + Up | 13.50% 14.50% 13.50% 14.00% 14.00% | 14.00% 15.00% 14.50% 14.50% Prime Cu BR + 1.009 | - 15.00% ustomers % - 3.00% | BR + 2.00% - 4.00% BR + 2.00% - 4.00% BR + 2.00% - 4.00% Corporate: BR + Up to 2.00% Prime: BR + 1.00% - 3.00% Others: BR + 2.00% - 4.00% Other Customers BR + 2.00% - 4.00% |
| Bhu Puu Plus Loan .oan to Migrant Workers Deprived Sector Lending (Information / Project Finance Account Scheme Working Capital / Cash Cred Trust Receipt | | 13.50% 12.50% - Corp Cust BR + Up BR + Up | 13.50% 14.50% 13.50% 14.00% | 14.00% 15.00% 14.50% 14.50% Prime Cu | - 15.00% sistomers % - 3.00% % - 3.00% | BR + 2.00% - 4.00% BR + 2.00% - 4.00% BR + 2.00% - 4.00% Corporate: BR + Up to 2.00% Prime: BR + 1.00% - 3.00% Others: BR + 2.00% - 4.00% Other Customers |
| Shu Puu Plus Loan Loan to Migrant Workers Deprived Sector Lending (Inferm Loan / Project Finance Account Scheme Vorking Capital / Cash Cred Trust Receipt Lhort Term Demand Loan Term Loan / Project Finance | it | 13.50% 12.50% - Corr Cust BR + Up BR + Up BR + Up | 13.50% 14.50% 13.50% 14.00% 14.00% | 14.00% 15.00% 14.50% 14.50% Prime Ct BR + 1.009 BR + 1.009 | 15.00% 1stomers % - 3.00% % - 3.00% % - 3.00% | BR + 2.00% - 4.00% BR + 2.00% - 4.00% BR + 2.00% - 4.00% Corporate: BR + Up to 2.00% Prime: BR + 1.00% - 3.00% Others: BR + 2.00% - 4.00% BR + 2.00% - 4.00% BR + 2.00% - 4.00% |
| Bhu Puu Plus Loan Loan to Migrant Workers Deprived Sector Lending (Inc Term Loan / Project Finance Account Scheme Working Capital / Cash Cred Trust Receipt Schort Term Demand Loan Term Loan / Project Finance Working Capital / Cash-Cred Working Capital / Cash-Cred | it | 13.50% 12.50% - Corp Cust BR + Up BR + Up BR + Up BR + Up | 13.50% 14.50% 13.50% 14.00% 14.00% 14.00% 15 2.00% 15 2.00% | 14.00% 15.00% 14.50% 14.50% Prime Cu BR + 1.009 BR + 1.009 BR + 1.009 | - 15.00% 15.00% 15.00% % - 3.00% % - 3.00% % - 3.00% % - 3.00% | BR + 2.00% - 4.00% BR + 2.00% - 4.00% BR + 2.00% - 4.00% Corporate: BR + Up to 2.00% Prime: BR + 1.00% - 3.00% Others: BR + 2.00% - 4.00% BR + 2.00% - 4.00% BR + 2.00% - 4.00% BR + 2.00% - 4.00% |
| Bhu Puu Plus Loan Loan to Migrant Workers Deprived Sector Lending (Inc Term Loan / Project Finance Account Scheme Working Capital / Cash Cred Trust Receipt Schort Term Demand Loan Term Loan / Project Finance Working Capital / Cash-Cred Working Capital / Cash-Cred | it | 13.50% 12.50% - Corp Cust BR + Up BR + Up BR + Up BR + Up | 13.50% 14.50% 13.50% 14.00% 14.00% 10.200% 10.200% 10.200% 10.2.00% | 14.00% 15.00% 14.50% 14.50% Prime Ct BR + 1.009 BR + 1.009 BR + 1.009 BR + 1.009 | - 15.00% sistomers % - 3.00% % - 3.00% % - 3.00% % - 3.00% | BR + 2.00% - 4.00% BR + 2.00% - 4.00% BR + 2.00% - 4.00% Corporate: BR + Up to 2.00% Prime: BR + 1.00% - 3.00% Others: BR + 2.00% - 4.00% BR + 2.00% - 4.00% BR + 2.00% - 4.00% BR + 2.00% - 4.00% BR + 2.00% - 4.00% BR + 2.00% - 4.00% BR + 2.00% - 4.00% |
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- 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

- 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.
- $Up\ to\ 0.50\%\ premium\ can\ be\ provided\ on\ Institutional\ fixed\ deposits/Dhanvriddhi-Institutional$ 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 December, 2023 (1st Poush, 2080) Institutions/Foreign Fixed/Recurring Deposits Individuals **Diplomatic Institutions** 6.50% ≥ 3 months and < 6 months 5.00% ≥ 6 months and < 1 year 7.00% ≥ 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 # 5.00% 7.00% Dhanvriddhi Fixed Deposits -Individuals Only Saving Deposits ≥6 Months and <2 Years 2 Years and <3 Years Account Scheme **Interest Rate** Dhanvriddhi Fixed Deposits-Institutions/ Foreign Diplomatic Institutions Only All LCY Saving Account 4.60% (Fresh/Renewal) ≥6 Months and <2 Years ≥ 2 Years and <3 Years 5.80%* Remittance Savings 5.60% 6.50%* 7.60% 3 Years and above 5 75% USD Saving Bank **Bulk Fixed Deposits** EUR Saving Bank 3.00% **Individuals Only** GBP Saving Bank 3.00% NPR Call Deposits Account Type Interest Rate 12 Months and above 9.60%* Call Deposi FCY Call Deposit **Interest Rate** USD **Bulk Fixed Deposits** GBP For Institutions/ Foreign Diplomatic EUR 1.50% FCY Fixed Deposit (Individual-For 3 months and above) / (Institutions-For 6 months and above) Institutions Only Up to 6.55% 12 Months and above 7.60%* EUR Up to 5.00% Remittance FD GBP Up to 5.75% 1.00 % Above Card Rate Loans & Advances With effect from 17thDec, 2023 (1st Poush, 2080) **Fixed Interest Rate** Above 3 Above 5 Account Scheme Above 10 Floating Interest Rate Up to 3 years to 5 years to 10 years years years 15.50% 13.50% BR + 2.00% - 4.00% Education Loan 14.50% 15.00% UptoRs. 2.00 crore: BR + 1.00% - 3.00% 13.50% 14.50% 15.00% 15.50% Home Loan Above Rs. 2.00 crore: BR + 0.50% - 2.50% nal Purpose (EV): BR 0.25% - 2.25% Personal Purpose (IC): BR 0.50% -2.50% Official Purpose (EV): BR 0.75% - 2.75% 13.50% 14.50% 15.00% Hire Purchase Loan (Individual/ Institutions) Official Purpose (IC): BR + 1.00% - 3.00% Commercial Purpose (EV): BR + 1.00% - 3.00% nmercial Purpose (IC): BR + 2.00% - 4.00% Personal Mortgage Term Loan / 13.50% 14.50% 15.50% BR + 1.00% - 3.00% 15.50% Other Personal Term Loan 12.50% 13.50% 14.00% BR + 2.00% - 4.00% Bhu Puu Loan Bhu Puu Plus Loan 12.50% 13.50% 14.00% BR + 2.00% - 4.00% 15.00% Loan to Migrant Workers 13.50% 14.50% BR + 2.00% - 4.00% Deprived Sector Lending (Individuals) 12.50% 13.50% 14.50% BR + 2.00% - 4.00% Corporate: BR + Up to 2.009 Prime: BR + 1.00% - 3.00% Term Loan / Project Finance 14.50% 15.00% Others: BR + 2.00% - 4.00% **Prime Customers** Account Scheme Corporate Customers Other Customers Working Capital / Cash Credit BR + 2.00% - 4.00% BR + Up to 2.00% BR + 1.00% - 3.00% BR + Up to 2.00% BR + 1.00% - 3.00% BR + 2.00% - 4.00% Trust Receipt 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% Working Capital / Cash – Credit Multinational BR + Up to 2.00% BR + 1.00% - 3.00% BR + 2.00% - 4.00% BR + 1.00% - 3.00% BR + Up to 2.00% 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. FD Rate+ Up to 2.00% Loan Against FDR Or Applicable Base Rate whichever is higher Prime Customers BR + 2.00% - 4.00% Corporate Customers BR + Up to 2.00% Deprived Sector Lending (MFI, NBFC) BR+Up to 2.00% for Institutions Qualifying under Deprived Sector Lending as per NRB Directives BR + 2.00% - 4.00% Deprived Sector Lending (Retail) BR + 1.50% - 3.50% Personal Loan/Overdraft Prime Customers Other Customers BR + Up to 2.00% BR + 2.00% - 4.00% BR + 2.00% - 4.00% NSBL Saral Karja for MSME BR + Up to 2.00% NSBL Krishak Sathi Karja BR + 2.00% - 4.00% 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% Auto Loan / Hire Purchase Loan Commercial Purpose (EV): BR + 1.00% - 3.00% Commercial Purpose (IC): BR + 2.00% - 4.00% BR + 2.00% - 4.00% Loan Against Share / Margin Lending BR + Up to 2.00% Loan Against Bonds (Govt & Others) Or Applicable Base Rate whichever is higher Gold Loan BR + 2.00% - 4.00% Interest rate shall be as per agreement and/or MRR plus premium subject to FCY Loans (For Payment of Sight LC) 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/ Dhanvriddhi-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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| an | BR + Up | | | | | BR + 2.00% - 4.00% rate shall be as per | | |
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- 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 c)
- Interest Rate in NPA accounts may vary from the published rate. Penal Interest of plus 2% p.a. will be applied on overdue amount. d)
- e) 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.

 Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.
- g) h) 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.
- j) $0.50\%\ premium\ can\ be\ provided\ on\ Institutional\ fixed\ deposits/Dhanvriddhi-Institutional\ fixed\ deposits$
 - 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.



| | | | EPAL SB काठमाडौँ, फोन | | | 93 | |
|---|---|--|--|---|---|--|--|
| | | RES | T RA | TES | DE | POSITS rtik 2080) | |
| Fixed / Recurring Depos | | 7 | | iduals | | Institutions/Foreign Diplomatic Institutions | |
| ≥ 3 months and < 6 month | ns | | 7.6 | 0% | | - | |
| ≥ 6 months and < 1 year | | | 8.5 | 0% | | 6.50% | |
| ≥ 1 year and < 2 years | | | 9.2 | 0% | | 7.20% | |
| ≥ 2 years and < 3 years | | | 10.0 | 00% | | 8.00% | |
| ≥ 3 years and Above | | | 10. | 70% | | 8.70% | |
| Fixed Deposit for 101 Da | | | 7.6 | 0% | | - | |
| Fixed Deposit for 201 Da | | | 8.5 | 0% | | 6.50% | |
| Dhanvriddhi Fixed Individuals O | | | | | Saving | Deposits | |
| ≥ 6 Months and <2 Years | 9.20%* | | | | | | |
| ≥ 2 Years and <3 Years | 10.00%* | Account Scheme Interest Rate | | | | | |
| 3 Years and above | 10.70%* | | | | | | |
| Dhanvriddhi Fixed Institutions/ Foreign Institutions Only (Fre | Diplomatic sh/Renewal) | , | All LCY Sa | 5.70% | | | |
| ≥6 Months and <2 Years ≥ 2 Years and <3 Years | 7.20%* 8.00%* | | Remittano | ce Savings | | 6.70% | |
| 3 Years and above | 8.70%* | | | | | | |
| | | | | ing Bank | | 5.75% | |
| Bulk Fixed Dep | | | | ing Bank | | 3.00% | |
| Individuals O | nly | | GBP Sav | ing Bank | | 3.00% | |
| | 1 | | | | NPR Ca | ll Deposits | |
| | 40 =00/# | | | nt Type | | Interest Rate | |
| 6 Months and above | 10.70%* | | | Deposit | | 2.85% | |
| | | | FCY Call Deposit Interest Rate | | | | |
| D 11 E1 1 D | | USD 2.875% GBP 1.50% | | | | 2.8/5% 1.50% | |
| Bulk Fixed Dep For Institutions/ Foreig | | EUR | | | | 1.50% | |
| Institutions O | | FCVI | | | ual-For 3 | months and above) / (Institutions-For 6 | |
| | • | 1011 | ixeu Depo | sit (iliaivia | | and above) | |
| 636 4 14 | 0.700/# | | U | SD | | Up to 6.55% | |
| 6 Months and above | 8.70%* | | EU | JR | Up to 5.00% | | |
| Remittance FD | | • | | | | Up to 5.75% | |
| I | | 1 | | | | | |
| 1.00 % Above Card Rate* | : | | | & Advan | ces | | |
| 1.00 % Above Card Rate* | | ith effec | | | | 2080) | |
| 1.00 % Above Card Rate ⁸ | | ith effec | Loans & | | | 2080) | |
| 1.00 % Above Card Rate ⁴ Account Sche | W | Up to 3 years | Loans & | Oct, 2023 (| | 2080) Floating Interest Rate | |
| | W | Up to 3 years | Loans & from 18th (Fixed Int Above 3 years to 5 years 14.50% | Oct, 2023 (erest Rate Above 5 years to | Above 10 years | Floating Interest Rate BR + Up to 4.00% | |
| Account Sche Education Loan Home Loan | w eme | Up to 3 years 13.50% 13.50% | Loans & from 18th (Fixed Int Above 3 years to 5 years 14.50% | Above 5 years to 10 years 15.00% | 1st Kartik, Above 10 years | Floating Interest Rate BR + Up to 4.00% BR + Up to 4.00% | |
| Account Sche Education Loan Home Loan Hire Purchase Loan (Individu | eme | Up to 3 years 13.50% 13.50% 13.50% | Loans & from 18th (Fixed Int Above 3 years to 5 years 14.50% | Above 5 years to 10 years 15.00% | Above 10 years | Floating Interest Rate BR + Up to 4.00% | |
| Account Sche Education Loan Home Loan Hire Purchase Loan (Individu Personal Mortgage Terr Personal Term Loan | eme | Up to 3 years 13.50% 13.50% 13.50% 13.50% | Loans & from 18th (Fixed Int Above 3 years to 5 years 14.50% 14.50% 14.50% | Above 5 years to 10 years 15.00% 15.00% 15.50% | Above 10 years 15.50% | BR + Up to 4.00% | |
| Account Sche Education Loan Home Loan Hire Purchase Loan (Individu Personal Mortgage Terr Personal Term Loan Bhu Puu Loan | eme | Up to 3 years 13.50% 13.50% 13.50% 13.50% | Loans & from 18th of Fixed Int Above 3 years to 5 years 14.50% 14.50% 14.50% 13.50% | Above 5 years to 10 years 15.00% 15.00% 15.50% 14.00% | Above 10 years 15.50% - | BR + Up to 4.00% | |
| Account Sche Education Loan Home Loan Hire Purchase Loan (Individu Personal Mortgage Terr Personal Term Loan Bhu Puu Loan Bhu Puu Loan | eme | Up to 3 years 13.50% 13.50% 13.50% 13.50% 12.50% | Loans & from 18th (Fixed Int Above 3 years to 5 years 14.50% 14.50% 14.50% 13.50% 13.50% | Above 5 years to 10 years 15.00% 15.00% 15.50% 14.00% | Above 10 years 15.50% 15.50% - 15.50% - | BR + Up to 4.00% | |
| Account Sche Education Loan Home Loan Hire Purchase Loan (Individu Personal Mortgage Ter Personal Term Loan Bhu Puu Loan Bhu Puu Plus Loan Loan to Migrant Workers | al/ Institutions) m Loan/Other | Up to 3 years 13.50% 13.50% 13.50% 12.50% 12.50% 13.50% | Fixed Int Above 3 years to 5 years 14.50% 14.50% 14.50% 13.50% 13.50% 14.50% | Det, 2023 (erest Rate Above 5 years to 10 years 15.00% 15.00% 15.50% 14.00% 15.00% 15.00% | Above 10 years 15.50% - 15.50% | BR + Up to 4.00% | |
| Account Sche Education Loan Home Loan Hire Purchase Loan (Individu Personal Mortgage Terr Personal Term Loan Bhu Puu Loan Bhu Puu Plus Loan Loan to Migrant Workers Deprived Sector Lending | al/ Institutions) m Loan/Other | Up to 3 years 13.50% 13.50% 13.50% 13.50% 12.50% | Fixed Int Above 3 years to 5 years 14.50% 14.50% 14.50% 14.50% 13.50% 13.50% 13.50% | Det, 2023 (cerest Rate Above 5 years to 10 years 15.00% 15.00% 15.00% 14.00% 14.00% 14.00% 14.50% | Above 10 years 15.50% 15.50% - 15.50% | BR + Up to 4.00% | |
| Account Sche Education Loan Home Loan Hire Purchase Loan (Individu Personal Mortgage Ter Personal Term Loan Bhu Puu Loan Loan to Migrant Workers Deprived Sector Lending Term Loan/Project Finance | al/Institutions) m Loan/Other (Individuals) | Up to 3 years 13.50% 13.50% 13.50% 12.50% 12.50% 13.50% | Fixed Int Above 3 years to 5 years 14.50% 14.50% 14.50% 13.50% 13.50% 14.50% | Det, 2023 (erest Rate Above 5 years to 10 years 15.00% 15.00% 15.50% 14.00% 14.00% 14.00% 14.50% 14.50% | Above 10 years 15.50% 15.50% - 15.50% - 15.50% - 15.50% - 15.50% | BR + Up to 4.00% | |
| Account Sche Education Loan Home Loan Hire Purchase Loan (Individu Personal Mortgage Ter Personal Term Loan Bhu Puu Loan Bhu Puu Plus Loan Loan to Migrant Workers Deprived Sector Lending Term Loan/Project Financ Account Sche | al/ Institutions) m Loan/Other (Individuals) | Up to 3 years 13.50% 13.50% 13.50% 12.50% 12.50% 13.50% | Fixed Int Above 3 years to 5 years 14.50% 14.50% 14.50% 14.50% 13.50% 13.50% 13.50% | Det, 2023 (erest Rate Above 5 years to 10 years 15.00% 15.00% 15.50% 14.00% 14.00% 14.00% 14.50% 14.50% | Above 10 years 15.50% - 15.50% - 15.50% - 15.50% - 15.00% orporate/ | Floating Interest Rate BR + Up to 4.00% | |
| Account Sche Education Loan Home Loan Hire Purchase Loan (Individu Personal Mortgage Ter Personal Term Loan Bhu Puu Loan Bhu Puu Plus Loan Loan to Migrant Workers Deprived Sector Lending Term Loan/Project Financ Account Sche Working Capital / Cash C | al/ Institutions) m Loan/Other (Individuals) | Up to 3 years 13.50% 13.50% 13.50% 12.50% 12.50% 13.50% | Fixed Int Above 3 years to 5 years 14.50% 14.50% 14.50% 14.50% 13.50% 13.50% 13.50% | Det, 2023 (erest Rate Above 5 years to 10 years 15.00% 15.00% 15.50% 14.00% 14.00% 14.00% 14.50% 14.50% | Above 10 years 15.50% 15.50% - 15.50% - 15.50% - 15.50% - 15.00% Oroporate/ | BR + Up to 4.00% Prime/Others to to 4.00% | |
| Account Sche Education Loan Home Loan Hire Purchase Loan (Individu Personal Mortgage Ter Personal Term Loan Bhu Puu Loan Bhu Puu Plus Loan Loan to Migrant Workers Deprived Sector Lending Term Loan/Project Financ Account Sche Working Capital / Cash C Trust Receipt | al/Institutions) m Loan/Other (Individuals) ee me redit | Up to 3 years 13.50% 13.50% 13.50% 12.50% 12.50% 13.50% | Fixed Int Above 3 years to 5 years 14.50% 14.50% 14.50% 14.50% 13.50% 13.50% 13.50% | Det, 2023 (erest Rate Above 5 years to 10 years 15.00% 15.00% 15.50% 14.00% 14.00% 14.00% 14.50% 14.50% | Above 10 years 15.50% 15.50% - 15.50% - 15.50% - 15.00% Orporate/ BR + U BR + U | BR + Up to 4.00% | |
| Account Sche Education Loan Home Loan Hire Purchase Loan (Individu Personal Mortgage Ter Personal Term Loan Bhu Puu Loan Bhu Puu Plus Loan Loan to Migrant Workers Deprived Sector Lending Term Loan/Project Financ Account Sche Working Capital / Cash C Trust Receipt Short Term Demand Loar | al/Institutions) m Loan/Other (Individuals) ce me redit | Up to 3 years 13.50% 13.50% 13.50% 12.50% 12.50% 13.50% | Fixed Int Above 3 years to 5 years 14.50% 14.50% 14.50% 14.50% 13.50% 13.50% 13.50% | Det, 2023 (erest Rate Above 5 years to 10 years 15.00% 15.00% 15.50% 14.00% 14.00% 14.00% 14.50% 14.50% | Above 10 years 15.50% - 15.50% - 15.50% - 15.50% - 15.00% Orporate/ BR + U _I BR + U _I BR + U _I | BR + Up to 4.00% | |
| Account Sche Education Loan Home Loan Hire Purchase Loan (Individu Personal Mortgage Ter Personal Term Loan Bhu Puu Loan Loan to Migrant Workers Deprived Sector Lending Term Loan/Project Financ Account Sche Working Capital / Cash C Trust Receipt Short Term Demand Loar Term Loan/Project Financ | al/Institutions) m Loan/Other (Individuals) ne eme redit | Up to 3 years 13.50% 13.50% 13.50% 12.50% 12.50% 13.50% | Fixed Int Above 3 years to 5 years 14.50% 14.50% 14.50% 14.50% 13.50% 13.50% 13.50% | Det, 2023 (erest Rate Above 5 years to 10 years 15.00% 15.00% 15.50% 14.00% 14.00% 14.00% 14.50% 14.50% | Above 10 years 15.50% - 15.50% - 15.50% | BR + Up to 4.00% DO to 4.00% | |
| Account Sche Education Loan Home Loan Hire Purchase Loan (Individu Personal Mortgage Ter Personal Term Loan Bhu Puu Loan Bhu Puu Plus Loan Loan to Migrant Workers Deprived Sector Lending Term Loan/Project Financ Account Sche Working Capital / Cash C Trust Receipt Short Term Demand Loar | al/ Institutions) m Loan/Other (Individuals) ce eme redit | Up to 3 years 13.50% 13.50% 13.50% 12.50% 12.50% 12.50% | Loans & from 18th (Fixed Int Above 3 years to 5 years 14.50% 14.50% 14.50% 14.50% 14.50% 13.50% 13.50% 14.00% | Det, 2023 (erest Rate Above 5 years to 10 years 15.00% 15.00% 15.50% 14.00% 14.00% 14.50% 14.50% | Above 10 years 15.50% 15.50% - 15.50% - 15.00% orporate/ BR + U _I shall be as | BR + Up to 4.00% | |
| Account Sche Education Loan Home Loan Hire Purchase Loan (Individu Personal Mortgage Ter Personal Term Loan Bhu Puu Loan Loan to Migrant Workers Deprived Sector Lending Term Loan/Project Financ Account Sche Working Capital / Cash C Trust Receipt Short Term Demand Loar Term Loan/Project Financ Working Capital/Cash – Cred | al/ Institutions) m Loan/Other (Individuals) ce eme redit | Up to 3 years 13.50% 13.50% 13.50% 12.50% 12.50% 12.50% | Loans & from 18th (18th Carlot) frixed Int Above 3 years to 5 years 14.50% 14.50% 14.50% 13.50% 13.50% 14.50% 14.00% | Det, 2023 (cerest Rate Above 5 years to 10 years 15.00% 15.00% 14.00% 14.00% 14.50% 14.50% 14.50% | Above 10 years 15.50% - 15.50% - 15.50% - 15.50% - 15.00% orporate/ BR + U _I | BR + Up to 4.00% DR + Up to 4.00% BR + Up to 4.00% BR + Up to 4.00% BR + Up to 4.00% DR + U | |
| Account Sche Education Loan Home Loan Hire Purchase Loan (Individu Personal Mortgage Ter Personal Term Loan Bhu Puu Loan Loan to Migrant Workers Deprived Sector Lending Term Loan/Project Financ Account Sche Working Capital / Cash C Trust Receipt Short Term Demand Loar Term Loan/Project Financ Working Capital/Cash - Cred Pre shipment/Post Shipme | al/ Institutions) m Loan/Other (Individuals) ce me redit ce it Multinational | Up to 3 years 13.50% 13.50% 13.50% 12.50% 12.50% 12.50% | Loans & from 18th (18th Carlot) frixed Int Above 3 years to 5 years 14.50% 14.50% 14.50% 13.50% 13.50% 14.50% 14.00% | Det, 2023 (cerest Rate Above 5 years to 10 years 15.00% 15.00% 14.00% 14.00% 14.50% 14.50% 14.50% | Above 10 years 15.50% 15.50% 15.00% orporate/ BR + U _I | BR + Up to 4.00% DO 10 | |
| Account Sche Education Loan Home Loan Hire Purchase Loan (Individu Personal Mortgage Terr Personal Term Loan Bhu Puu Loan Bhu Puu Blus Loan Loan to Migrant Workers Deprived Sector Lending Term Loan/Project Financ Account Sche Working Capital / Cash C Trust Receipt Trust Receipt Working Capital/Cash – Cred Pre shipment/Post Shipment | al/ Institutions) m Loan/Other (Individuals) ce me redit ce it Multinational ent Loan MFI, NBFC) | Up to 3 years 13.50% 13.50% 13.50% 12.50% 12.50% 12.50% | Loans & from 18th (18th Carlot) frixed Int Above 3 years to 5 years 14.50% 14.50% 14.50% 13.50% 13.50% 14.50% 14.00% | Det, 2023 (cerest Rate Above 5 years to 10 years 15.00% 15.00% 14.00% 14.00% 14.50% 14.50% 14.50% | Above 10 years 15.50% 15.50% - 15.50% 15.00% Orporate/ BR + U _I | BR + Up to 4.00% DR + Up to 4.00% BR + Up to 4.00% BR + Up to 4.00% BR + Up to 4.00% DR + U | |
| Account Sche Education Loan Home Loan Hire Purchase Loan (Individu Personal Mortgage Tern Personal Term Loan Bhu Puu Loan Loan to Migrant Workers Deprived Sector Lending Term Loan/Project Financ Account Sche Working Capital / Cash C Trust Receipt Short Term Demand Loar Term Loan/Project Financ Working Capital/Cash – Cred Pre shipment/Post Shipment/Post Shipment/Post Shipment/Post Shipment/Post Scher Loan Against FDR Deprived Sector Lending (| al/ Institutions) m Loan/Other (Individuals) ce me redit ce it Multinational ent Loan MFI, NBFC) | Up to 3 years 13.50% 13.50% 13.50% 12.50% 12.50% 12.50% | Loans & from 18th (18th Carlot) frixed Int Above 3 years to 5 years 14.50% 14.50% 14.50% 13.50% 13.50% 14.50% 14.00% | Det, 2023 (cerest Rate Above 5 years to 10 years 15.00% 15.00% 14.00% 14.00% 14.50% 14.50% 14.50% | Above 10 years 15.50% 15.50% - 15.50% 15.00% BR + U ₁ BR + U ₁ BR + U ₁ BR + U ₂ BR + U ₃ BR + U ₄ BR + U ₄ BR + U ₄ BR + U ₅ BR + U ₆ BR + U ₇ BR + U ₈ BR + U ₈ BR + U ₈ BR + U ₈ BR + U ₉ BR + U ₉ BR + U ₁ | BR + Up to 4.00% Prime/Others to 4.00% | |
| Account Sche Education Loan Home Loan Hire Purchase Loan (Individu Personal Mortgage Ter Personal Term Loan Bhu Puu Loan Bhu Puu Loan Loan to Migrant Workers Deprived Sector Lending Term Loan/Project Financ Account Sche Working Capital / Cash C Trust Receipt Short Term Demand Loar Term Loan/Project Financ Working Capital/Cash – Cred Pre shipment/Post Shipme Loan Against FDR Deprived Sector Lending (Deprived Sector Lending (| al/ Institutions) m Loan/Other (Individuals) ce me redit ce it Multinational ent Loan MFI, NBFC) | Up to 3 years 13.50% 13.50% 13.50% 12.50% 12.50% 12.50% | Loans & from 18th (18th Carlot) frixed Int Above 3 years to 5 years 14.50% 14.50% 14.50% 13.50% 13.50% 14.50% 14.00% | Det, 2023 (cerest Rate Above 5 years to 10 years 15.00% 15.00% 14.00% 14.00% 14.50% 14.50% 14.50% | Above 10 years 15.50% 15.50% - 15.50% - 15.50% - 15.00% Orporate/ BR + U _I | ## Floating Interest Rate ## BR + Up to 4.00% ## | |

- Interest Spread Rate (Bhadra 2080): 3.99 % Interest Rate applicable on forced loan may vary with risk premium from the published rate. a)
- 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.
- 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.

Last Three Months Average Base Rate: 10.42%, Base Rate (Bhadra 2080): 10.22%

BR + Up to 4.00% BR + Up to 4.00%

BR + Up to 4.00%

BR + Up to 5.00%

BR + Up to 4.00% Or Applicable Base Rate whichever is higher

BR + Up to 4.00%

Interest rate shall be as per agreement subject to applicable NRB guidelines

- 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. 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/ Dhanvriddhi-Institutional fixed deposits for Fresh/Renewal Deposit under bidding as per NRB circular no. Bai.Bi.Ni.Bi/ Niti/Paripatra/9/079/80.

Note:

NSBL Saral Karja for MSME

Auto Loan / Hire Purchase Loan

Loan Against Share / Margin Lending

Loan Against Bonds (Govt & Others)

FCY Loans (For Payment of Sight LC)

NSBL Krishak Sathi Karja

Gold Loan

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.



| Fixed / Recurring De | Fixed / Recurring Deposits | | | Individuals | | | | | |
|---|---|--|---|--|--|--|--|--|--|
| \geq 3 months and \leq 6 months | | | | 0% | | - | | | |
| ≥ 6 months and < 1 year | | | | 0% | | 6.20% | | | |
| ≥ 1 year and < 2 years | | | | 0% | | 7.10% | | | |
| ≥ 2 years and < 3 years | | | | 0% | | 7.50% | | | |
| ≥ 3 years and Above | | | 7.2 | 00% | | 8.00% | | | |
| Fixed Deposit for 101 Days # | | | - | | | | | | |
| Fixed Deposit for 201 Days # | •, | | 8.2 | 0% | | 6.20% | | | |
| Dhanvriddhi Fixed De Individuals Only | | | | Saving Dep | osits | | | | |
| ≥ 6 Months and <2 Years | 9.10%* | | | | | 1 | | | |
| ≥ 2 Years and <3 Years | 9.50%* | | Account | Scheme | | Interest Rate | | | |
| 3 Years and above | 10.00%* | 1 | Interest Rate | | | | | | |
| Dhanvriddhi Fixed Deposits-Insti | | | | | | | | | |
| Diplomatic Institutions Only (Fi | | All LCY Sa | ving Account | | | 5.51% | | | |
| ≥ 6 Months and <2 Years | 7.10%* | | | | | | | | |
| ≥ 2 Years and <3 Years | 7.50%* | Remittance | Savings | | | 6.51% | | | |
| 3 Years and above | 8.00%* | 1 | | | | | | | |
| | | USD Saving | | | | 5.75% | | | |
| Bulk Fixed Deposit | | EUR Saving | | | | 3.00% | | | |
| Individuals Only | 7 | GBP Saving | Bank | | | 3.00% | | | |
| | | | | NPR Call De | posits | | | | |
| | | | Accoun | nt Type | | Interest Rate | | | |
| 6 Months and above | 10.00%* | | | Deposit | | 2.755% | | | |
| | | | | ll Deposit | | Interest Rate | | | |
| | | | | SD BP | | 2.875% | | | |
| Bulk Fixed Deposits | | | 1.50% | | | | | | |
| For Institutions/ Foreign Diplomatic | | | | JR | | 1.50% | | | |
| Institutions Only | 7 | FCY Fixed | | | | bove) / (Institutions- | | | |
| | | For 6 months and above) | | | | | | | |
| 6 Months and above | 8.00%* | USD | | | | Up to 6.55% | | | |
| Remittance FD | | EUR | | | Up to 5.00% | | | | |
| 1.00 % Above Card R | nta* | 1 | Up to 5.75% | | | | | | |
| 1.00 /0 Above Card N | aic | Loans & | Advances | | | 1 | | | |
| | With effect | | pt, 2023 (1st As | hwin. 2080) | | | | | |
| | | | | erest Rate | | | | | |
| Account Scheme | | T | Above 3 | Above 5 | A b 10 | Floating Interest | | | |
| | | | _ | years to 10 | Above 10 | Rate | | | |
| Account Scheme | ; | Up to 3 | years to 5 | | | Itatt | | | |
| Account Scheme | ; | years | years | years | years | | | | |
| Education Loan | | years 13.50% | years 14.50% | years 15.00% | 15.50% | BR + Up to 4.00% | | | |
| Education Loan Home Loan | | years 13.50% 13.50% | years 14.50% 14.50% | years 15.00% 15.00% | - | BR + Up to 4.00% BR + Up to 4.00% | | | |
| Education Loan Home Loan Hire Purchase Loan (Individual | / Institutions) | years 13.50% | years 14.50% | years 15.00% | 15.50% | BR + Up to 4.00% BR + Up to 4.00% | | | |
| Education Loan Home Loan Hire Purchase Loan (Individual Personal Mortgage Term Loan / Term Loan | / Institutions) | years 13.50% 13.50% 13.50% 13.50% | years 14.50% 14.50% 14.50% 14.50% | years 15.00% 15.00% 15.00% | 15.50% | BR + Up to 4.00% BR + Up to 4.00% BR + Up to 4.00% BR + Up to 4.00% | | | |
| Education Loan Home Loan Hire Purchase Loan (Individual Personal Mortgage Term Loan / Term Loan Bhu Puu Loan | / Institutions) | years 13.50% 13.50% 13.50% 13.50% 12.50% | years 14.50% 14.50% 14.50% 14.50% 14.50% | years 15.00% 15.00% 15.00% 15.50% 14.00% | 15.50% 15.50% | BR + Up to 4.00% BR + Up to 4.00% BR + Up to 4.00% BR + Up to 4.00% BR + Up to 4.00% | | | |
| Education Loan Home Loan Hire Purchase Loan (Individual Personal Mortgage Term Loan / Term Loan Bhu Puu Loan Bhu Puu Plus Loan | / Institutions) | years 13.50% 13.50% 13.50% 13.50% 12.50% | years 14.50% 14.50% 14.50% 14.50% 14.50% 13.50% | years 15.00% 15.00% 15.00% 15.50% 14.00% | 15.50% 15.50% - 15.50% | BR + Up to 4.00% BR + Up to 4.00% | | | |
| Education Loan Home Loan Hire Purchase Loan (Individual Personal Mortgage Term Loan / Term Loan Bhu Puu Loan Bhu Puu Plus Loan Loan to Migrant Workers | / Institutions) Other Personal | years 13.50% 13.50% 13.50% 13.50% 12.50% 12.50% 13.50% | years 14.50% 14.50% 14.50% 14.50% 14.50% 13.50% 13.50% 14.50% | years 15.00% 15.00% 15.00% 15.50% 14.00% 14.00% 15.00% | 15.50% 15.50% - 15.50% | BR + Up to 4.00% BR + Up to 4.00% | | | |
| Education Loan Home Loan Hire Purchase Loan (Individual Personal Mortgage Term Loan / Term Loan Bhu Puu Loan Bhu Puu Plus Loan Loan to Migrant Workers Deprived Sector Lending (Indivi | / Institutions) Other Personal | years 13.50% 13.50% 13.50% 13.50% 12.50% | years 14.50% 14.50% 14.50% 14.50% 14.50% 13.50% 13.50% 14.50% 13.50% | years 15.00% 15.00% 15.00% 15.50% 14.00% 14.00% 15.00% | 15.50% 15.50% - 15.50% - - - - - | BR + Up to 4.00% BR + Up to 4.00% | | | |
| Education Loan Home Loan Hire Purchase Loan (Individual Personal Mortgage Term Loan / Term Loan Bhu Puu Loan Bhu Puu Plus Loan Loan to Migrant Workers Deprived Sector Lending (Indivi Term Loan / Project Finance | / Institutions) Other Personal | years 13.50% 13.50% 13.50% 13.50% 12.50% 12.50% 13.50% | years 14.50% 14.50% 14.50% 14.50% 14.50% 14.50% 13.50% 13.50% 14.50% 14.00% | years 15.00% 15.00% 15.00% 15.50% 15.50% 14.00% 14.00% 14.50% 14.50% | 15.50% 15.50% - 15.50% - - - - - 15.00% | BR + Up to 4.00% BR + Up to 4.00% | | | |
| Education Loan Home Loan Hire Purchase Loan (Individual Personal Mortgage Term Loan / Term Loan Bhu Puu Loan Bhu Puu Plus Loan Loan to Migrant Workers Deprived Sector Lending (Individual Term Loan / Project Finance Account Scheme | / Institutions) Other Personal | years 13.50% 13.50% 13.50% 13.50% 13.50% 12.50% 12.50% 12.50% | years 14.50% 14.50% 14.50% 14.50% 14.50% 14.50% 13.50% 13.50% 14.50% 14.00% | years 15.00% 15.00% 15.00% 15.50% 14.00% 14.00% 14.50% 14.50% 14.50% 14.50% | 15.50% 15.50% - 15.50% - - - - 15.00% ne/Others | BR + Up to 4.00% BR + Up to 4.00% | | | |
| Education Loan Home Loan Hire Purchase Loan (Individual Personal Mortgage Term Loan / Term Loan Bhu Puu Loan Bhu Puu Plus Loan Loan to Migrant Workers Deprived Sector Lending (Indivi- Term Loan / Project Finance Account Scheme Working Capital / Cash Credit | / Institutions) Other Personal | years 13.50% 13.50% 13.50% 13.50% 13.50% 12.50% 12.50% 12.50% | years 14.50% 14.50% 14.50% 14.50% 14.50% 14.50% 13.50% 13.50% 14.50% 14.00% | years 15.00% 15.00% 15.00% 15.50% 14.00% 14.00% 14.50% 14.50% 14.50% 14.50% 14.50% | 15.50% 15.50% - 15.50% - - - 15.00% re/Others | BR + Up to 4.00% BR + Up to 4.00% | | | |
| Education Loan Home Loan Hire Purchase Loan (Individual Personal Mortgage Term Loan / Term Loan Bhu Puu Loan Bhu Puu Plus Loan Loan to Migrant Workers Deprived Sector Lending (Individent Loan / Project Finance Account Scheme Working Capital / Cash Credit Trust Receipt | / Institutions) Other Personal | years 13.50% 13.50% 13.50% 13.50% 13.50% 12.50% 12.50% 12.50% | years 14.50% 14.50% 14.50% 14.50% 14.50% 14.50% 13.50% 13.50% 14.50% 14.00% | years 15.00% 15.00% 15.00% 15.00% 15.00% 14.00% 14.50% 14.50% 14.50% 14.50% BR + Up to 4 BR + Up to 4 | 15.50% 15.50% - 15.50% - - - - - 15.00% ee/Others 4.00% | BR + Up to 4.00% BR + Up to 4.00% | | | |
| Education Loan Home Loan Hire Purchase Loan (Individual Personal Mortgage Term Loan / Term Loan Bhu Puu Loan Bhu Puu Loan Loan to Migrant Workers Deprived Sector Lending (Individual Term Loan / Project Finance Account Scheme Working Capital / Cash Credit Trust Receipt Short Term Demand Loan | / Institutions) Other Personal | years 13.50% 13.50% 13.50% 13.50% 13.50% 12.50% 12.50% 12.50% | years 14.50% 14.50% 14.50% 14.50% 14.50% 14.50% 13.50% 13.50% 14.50% 14.00% | years 15.00% 15.00% 15.00% 15.50% 14.00% 14.00% 14.50% 14.50% 14.50% BR + Up to 4 BR + Up to 4 | 15.50% 15.50% - 15.50% - - - - - 15.00% 16/Others 4.00% | BR + Up to 4.00% BR + Up to 4.00% | | | |
| Education Loan Home Loan Hire Purchase Loan (Individual Personal Mortgage Term Loan / Term Loan Bhu Puu Loan Bhu Puu Plus Loan Loan to Migrant Workers Deprived Sector Lending (Individent Loan / Project Finance Account Scheme Working Capital / Cash Credit Trust Receipt Short Term Demand Loan Term Loan / Project Finance | / Institutions) Other Personal | years 13.50% 13.50% 13.50% 13.50% 13.50% 12.50% 12.50% 12.50% | years 14.50% 14.50% 14.50% 14.50% 14.50% 14.50% 13.50% 13.50% 14.50% 14.00% | years 15.00% 15.00% 15.00% 15.50% 14.00% 14.00% 14.50% 14.50% 14.50% 14.50% 14.50% 14.50% 14.50% 14.50% 14.50% 14.50% 14.50% 14.50% | 15.50% 15.50% | BR + Up to 4.00% BR + Up to 4.00% | | | |
| Education Loan Home Loan Hire Purchase Loan (Individual Personal Mortgage Term Loan / Term Loan Bhu Puu Loan Loan to Migrant Workers Deprived Sector Lending (Individual Term Loan / Project Finance Account Scheme Working Capital / Cash Credit Trust Receipt Short Term Demand Loan | / Institutions) Other Personal iduals) Multinational | years 13.50% 13.50% 13.50% 13.50% 13.50% 12.50% 12.50% 12.50% | years 14.50% 14.50% 14.50% 14.50% 14.50% 13.50% 13.50% 14.50% 14.00% | years 15.00% 15.00% 15.00% 15.50% 14.00% 14.00% 14.50% 14.50% 14.50% 14.50% 14.50 Prorate/Prin BR + Up to 4 | 15.50% 15.50% | BR + Up to 4.00% BR + Up to 4.00% | | | |
| Education Loan Home Loan Hire Purchase Loan (Individual Personal Mortgage Term Loan / Term Loan Bhu Puu Loan Bhu Puu Plus Loan Loan to Migrant Workers Deprived Sector Lending (Indiviterm Loan / Project Finance Account Scheme Working Capital / Cash Credit Trust Receipt Short Term Demand Loan Term Loan / Project Finance Working Capital / Cash – Credit | / Institutions) Other Personal iduals) Multinational | years 13.50% 13.50% 13.50% 13.50% 13.50% 12.50% 12.50% 12.50% | years 14.50% 14.50% 14.50% 14.50% 14.50% 14.50% 13.50% 14.50% 14.00% Co | years 15.00% 15.00% 15.00% 15.00% 15.50% 14.00% 14.50% 14.50% 14.50% 14.50% BR + Up to 4 | 15.50% 15.50% 15.50% | BR + Up to 4.00% | | | |
| Education Loan Home Loan Hire Purchase Loan (Individual Personal Mortgage Term Loan / Term Loan Bhu Puu Loan Bhu Puu Plus Loan Loan to Migrant Workers Deprived Sector Lending (Indiviterm Loan / Project Finance Account Scheme Working Capital / Cash Credit Trust Receipt Short Term Demand Loan Term Loan / Project Finance Working Capital / Cash - Credit | / Institutions) Other Personal iduals) Multinational | years 13.50% 13.50% 13.50% 13.50% 13.50% 12.50% 12.50% 12.50% | years 14.50% 14.50% 14.50% 14.50% 14.50% 14.50% 13.50% 14.50% 14.00% Co | years 15.00% 15.00% 15.00% 15.50% 14.00% 14.00% 14.50% 14. | 15.50% 15.50% 15.50% - 15.50% 15.00% 16.00% 16.00% 1.00% | BR + Up to 4.00% | | | |
| Education Loan Home Loan Hire Purchase Loan (Individual Personal Mortgage Term Loan / Term Loan Bhu Puu Loan Bhu Puu Plus Loan Loan to Migrant Workers Deprived Sector Lending (Individual Term Loan / Project Finance Account Scheme Working Capital / Cash Credit Trust Receipt Short Term Demand Loan Term Loan / Project Finance Working Capital / Cash - Credit Pre shipment / Post Shipment Loan Loan Against FDR | / Institutions) Other Personal iduals) Multinational oan NBFC) | years 13.50% 13.50% 13.50% 13.50% 13.50% 12.50% 12.50% 12.50% | years 14.50% 14.50% 14.50% 14.50% 14.50% 14.50% 13.50% 14.50% 14.00% Co | years 15.00% 15.00% 15.00% 15.00% 14.00% 14.50% 16.50% 17.50% 18.70% 19.50% 19. | 15.50% 15.50% 15.50% | BR + Up to 4.00% | | | |
| Education Loan Home Loan Hire Purchase Loan (Individual Personal Mortgage Term Loan / Term Loan Bhu Puu Loan Bhu Puu Plus Loan Loan to Migrant Workers Deprived Sector Lending (Individual Term Loan / Project Finance Account Scheme Working Capital / Cash Credit Trust Receipt Short Term Demand Loan Term Loan / Project Finance Working Capital / Cash — Credit Pre shipment / Post Shipment Loan Loan Against FDR Deprived Sector Lending (MFI, | / Institutions) Other Personal iduals) Multinational oan NBFC) | years 13.50% 13.50% 13.50% 13.50% 13.50% 12.50% 12.50% 12.50% | years 14.50% 14.50% 14.50% 14.50% 14.50% 14.50% 13.50% 14.50% 14.00% Co | years 15.00% 15.00% 15.00% 15.00% 14.00% 14.50% 14.50% 14.50% 14.50% 14.50% 14.50% 14.50% 14.50 BR + Up to 4 | 15.50% 15.50% 15.50% | BR + Up to 4.00% | | | |

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.

- a) b) Interest Rate in consortium financing shall be as decided by consortium.
- Interest Rate in NPA accounts may vary from the published rate. c) d) 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 e) additional provisioning as per regulatory requirement.

BR + Up to 4.00% BR + Up to 4.00%

BR + Up to 4.00%

BR + Up to 4.00%

BR + Up to 5.00% BR + Up to 4.00%

Or Applicable Base Rate whichever is higher

BR + Up to 4.00%

- f) 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. g)
- h) In case of Institutional Fixed Deposits, premature facility is not allowed before completion of 6 months period.
- i) 0.50% premium can be provided on Institutional fixed deposits/ Dhanvriddhi-Institutional fixed deposits for Fresh/Renewal Deposit under bidding as per NRB circular no. Bai.Bi.Ni.Bi/ Niti/Paripatra/9/079/80.

SME Loan NSBL Saral Karja for MSME

Auto Loan / Hire Purchase Loan

Loan Against Share / Margin Lending

Loan Against Bonds (Govt & Others)

Gold Loan
FCY Loans (For Payment of Sight LC)

NSBL Krishak Sathi Karja

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 $specific \ features, \ conditions, \ interest\ rates\ of\ deposits/\ loans\ \&\ advances\ products/schemes.$



| | ect from | | | | | Institutions/ | |
|--|---------------|--|-------------------|--|--|---|--|
| Fixed / Recurring De | posits | | Indiv | iduals | | Foreign Diplomati Institutions | |
| \geq 3 months and \leq 6 months | | | 7.2 | 0% | | - | |
| ≥ 6 months and < 1 year | | | 8.2 | 0% | | 6.20% | |
| ≥ 1 year and < 2 years | | | 9.1 | 0% | | 7.10% | |
| ≥ 2 years and < 3 years | | | 9.0 | 0% | | 7.00% | |
| ≥ 3years and Above | | | 9.0 | 0% | | 7.00% | |
| Fixed Deposit for 101 Days # | | | 7.2 | 0% | | - | |
| Fixed Deposit for 201 Days # | | | 8.2 | 0% | | 6.20% | |
| Dhanvriddhi Fixed De | | | | Saving D |)enosits | | |
| Individuals Only | | | | | срома | | |
| ≥ 6 Months and <2 Years | 9.10%* | | Account | Scheme | | Interest Rate | |
| 2 Years and above | 9.99%* | | | | | | |
| Dhanvriddhi Fixed De | | AULGVIC | | | | 5.0660/ | |
| Institutions/ Foreign Dip | | All LCY S | Saving Accou | nt | | 5.966% | |
| Institutions Only (Fresh/ ≥6 Months and <2 Years | 7.10%* | | | | | | |
| 2 Years and above | 7.10%* | Remittance | e Savings | | | 6.966% | |
| 2 Tears and above | 7.99/0 | USD Saving Bank | | | | 5.75% | |
| Bulk Fixed Depos | its | EUR Savii | | | | 3.00% | |
| Individuals Only | | GBP Savir | | | | 3.00% | |
| marviduais om; | | GDI Suvii | ig Buik | NPR Call | Denosits | 3.0070 | |
| | T | | Accom | nt Type | 2 сроять | Interest Rate | |
| 6 Months and above | 9.99%* | | | Deposit | | | |
| o monais and accive | 7.227 | | | ll Deposit | | Interest Rate 2.983% Interest Rate 2.875% 1.50% | |
| | _ | | | SD | | | |
| Bulk Fixed Depos | its | | | BP | | | |
| For Institutions/ Foreign I | | | 1.50% | | | | |
| Institutions Only | | FCY | nths and above) / | | | | |
| • | | | | tions-For 6 1 | | | |
| | 7.000/# | | U | SD | | Up to 6.55% | |
| 6 Months and above | 7.99%* | | EU | JR | | Up to 5.00% | |
| Remittance FD | | | II. 4. 5 750/ | | | | |
| 1.00 % Above Card R | ate* | | G | BP | | Up to 5.75% | |
| | With effect f | | Advances | st DL - J 24 | 2007 | | |
| | with effect i | Aug | | erest Rate | J6U) | | |
| Account Scheme | | ** | Above 3 | Above 5 | ., | Floating Interes | |
| Account Scheme | , | Up to 3 | years to | years to | Above | Rate | |
| | | years | 5 years | 10 years | 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 | | 13.50% | 14.50% | 15.00% | - | BR + Up to 4.00% | |
| Personal Mortgage Term Loa Personal Term Loan | n / Other | 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 (Inc | lividuals) | 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 | , | | C | Corporate/Pi | rime/Others | | |
| Working Capital / Cash Credi | t | | | 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 M | ultinational | | | BR + Up | | | |
| Working Capital / Cash Credit Multinational Pre shipment / Post Shipment Loan | | BR + Cp to 4.00% BR + Up to 4.00% For FCY Loan: Interest Rate shall be as per agreement subject to applicable NRB Guidelines | | | | | |
| Pre shipment / Post Shipment | Loan | For FC | | | | | |
| Pre shipment / Post Shipment Loan Against FDR | Loan | For FC | aŗ | pplicable NR FD Rate+ U able Base Ra | B Guidelines p to 2.00% te whichever | 8 | |
| Loan Against FDR Deprived Sector Lending (MI | FI, NBFC) | For FC | aŗ | pplicable NR FD Rate+ U | B Guidelines p to 2.00% te whichever | 8 | |
| Loan Against FDR | FI, NBFC) | For FC | aŗ | pplicable NR FD Rate+ U able Base Ra | B Guidelines p to 2.00% te whichever to 4.00% | 3 | |

- 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.

Personal Loan/Overdraft

NSBL Saral Karja for MSME

Auto Loan / Hire Purchase Loan Loan Against Share / Margin Lending

Loan Against Bonds (Govt & Others)

FCY Loans (For Payment of Sight LC)

NSBL Krishak Sathi Karja

SME Loan

Gold Loan

- Penal Interest of plus 2% p.a. will be applied on overdue amount. d)
- $Risk\ Premium\ up\ to\ highest\ published\ premium\ rate\ of\ loan\ and\ advances\ may\ be\ charged\ to\ cases\ attracting$ additional provisioning as per regulatory requirement.

Last Three Months Average Base Rate: 10.74%, Base Rate (Ashadh 2080): 10.59%

BR + Up to 4.00%

BR + Up to 4.00%

BR + Up to 4.00% BR + Up to 4.00%

BR + Up to 4.00%

BR + Up to 5.00% BR + Up to 4.00%

Or Applicable Base Rate whichever is higher

BR + Up to 4.00%

Interest rate shall be as per agreement subject to applicable NRB guidelines

- 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 h)
- period.
 0.50% premium can be provided on Institutional fixed deposits/Dhanvriddhi-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.



NEPAL SBI BANK LTD.

कमलादी, काठमाडौँ, फोन नं. : ४-४३४४१६, ४-४३४६१३ INTEREST RATES: DEPOSITS With effect from 17th July, 2023 (1" Shrawan 2080) Institutions/ Foreign Diplomatic Fixed / Recurring Deposits Individuals Institutions ≥ 3 months and < 6 months ≥ 6 months and < 1 year 7.20% 8 20% 6.20% 7.10% ≥ 1 year and < 2 years 9 10% ≥ 2 years and < 3 years 9.00% 7.00% ≥ 3years and Above 9.00% 7.00% Fixed Deposit for 101 Days # 7.20% 6.20% Fixed Deposit for 201 Days 8.20% Dhanvriddhi Fixed Deposits -Individuals Only Saving Deposits ≥6 Months and <2 Years 9.10%* Account Scheme Interest Rate Years and above 9 99%* Dhanvriddhi Fixed Deposits-Institutions/ Foreign All LCY Saving Account 6.40% Diplomatic Institutions Only (Fresh/Renewal) 7.10% 7.40% ≥6 Months and <2 Years Remittance Savings Years and above 5.75% USD Saving Bank **Bulk Fixed Deposits** EUR Saving Bank 3.00% Individuals Only GBP Saving Bank 3.00% NPR Call Deposits Interest Rate Account Type 9.99%* 6 Months and above all Deposit 3.10% FCY Call Deposit Interest Rate 2.875% USD GBP 1.50% **Bulk Fixed Deposits** 1.50% EUR For Institutions/ Foreign Diplomatic Institutions Only FCY Fixed Deposit (Individual-For 3 months and above) / (Institutions-For 6 months and above) Up to 6.55% 6 Months and above Up to 5.00% **EUR** Remittance FD Up to 5.75% GBP 1.00 % Above Card Rate*

| With e | ffect fro | m 17th. | July, | 2023 | (1st Sh | rawan, | 2080) |
|--------|-----------|---------|-------|------|---------|--------|-------|
| | - | | 1 | | **** | | |

Account Scheme

Education Loan

| | Fixed Inter | rest Rate |
|--------------|-------------|-----------|
| Low the last | Ahove 3 | Above 5 |

Up to 3

years

13.50%

years to 5 years to 10 10 years

years

15 000/

BR + Up to 4.00%

Interest rate shall be as per agreement subject to applicable NRB

guidelines

years

14.50% 14.50%

Floating Interest

Rate

15.50% BR + Up to 4.00%

Loans & Advances

| 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 | 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% For FCY Loan: Interest Rate shall be as per agreement subject 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) | (| Or Applicabl | BR + Up to e Base Rate | | er is higher | |
| | | | | | | |

- Interest Spread Rate (Jestha 2080): 4.19 % 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.
- Interest Rate in consortium financing shall be as decided by consortium. c)
- d) Interest Rate in NPA accounts may vary from the published rate.
- Penal Interest of plus 2% p.a. will be applied on overdue amount. e)
- 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.
- 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.

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

- In case of Institutional Fixed Deposits, premature facility is not allowed before completion of 6 months period. i)
- 0.50% premium can be provided on Institutional fixed deposits/ Dhanvriddhi-Institutional i) fixed deposits for Fresh/Renewal Deposit under bidding as per NRB circular no. Bai.Bi.Ni. Bi/Niti/Paripatra/9/079/80. Note:

Gold Loan

FCY Loans (For Payment of Sight LC)

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.



| INTERES | ST RATES : DEPOSI | ITS |
|-----------------|---|-----|
| With effect fro | om 16 th June, 2023 (1 st Ashadh, 208 | 30) |
| | | |

| Fixed / Recurring Dep | | om 16" June, 2023 (1" Ashadh, 2080) 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 # | ļ. | 8.00% | - | | |
| Fixed Deposit for 201 Days # | | 9.00% | 7.00% | | |
| Dhanvriddhi Fixed Deposits Individuals Only | 3 - | Saving Deposits | | | |
| ≥6 Months and ≤ 15 years | 9.99%* | Account Scheme | Interest Rate | | |
| Dhanvriddhi Fixed Dej Institutions/ Foreign Dip Institutions Only (Fresh/I | olomatic | All LCY Saving Account | 6.80% | | |
| ≥6 Months and ≤ 15 years | 7.99%* | Remittance Savings | 7.80% | | |
| Fixed Deposits- Institutions Diplomatic Institutions (Biddi Renewal) (Including Pre | ing) (Fresh/ | USD Saving Bank | 5.75% | | |
| ≥ 6 months and above | 8.49%* | EUR Saving Bank | 3.00% | | |
| Bulk Fixed Deposi | ts | GBP Saving Bank | 3.00% | | |
| Individuals Only | | NPR Call Deposits | | | |
| ≥ 3 months and < 1 year | 9.99%* | Account Type | Interest Rate | | |
| ≥ 3 Illolitiis alid > 1 year | 7.7770 | 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 Deposi | | EUR | 1.50% | | |
| For Institutions/ Foreign D Institutions Only | | FCY Fixed Deposit (Individual-For 3 mon | | | |
| \geq 6 months and \leq 1 year | 7.99%* | (Institutions-For 6 months and USD | Up to 7.25% | | |
| ≥ 0 months and ¬1 year | 7.2270 | EUR | Up to 5.50% | | |
| ≥ 1 year and above | 7.99%* | GBP | Up to 6.25% | | |
| | | ODI | Op to 0.2370 | | |

Loans & Advances

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

| | | Fixed Int | | | |
|---|--|--------------------------------|--|--------------------------------|---------------------------|
| Account Scheme | 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% | 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/Pr | ime/Others | |
| Working Capital / Cash Credit | BR + Up to 5.00% | | | | |
| Trust Receipt | | | BR + Up t | o 5.00% | |
| Short Term Demand Loan | | | BR + Up t | o 5.00% | |
| Term Loan / Project Finance | | | BR + Up t | o 5.00% | |
| Working Capital / Cash Credit Multinational | | | BR + Up t | o 5.00% | |
| Pre shipment / Post Shipment Loan | For FO | | pplicable NRI | l be as per ag 3 Guidelines | greement subject to |
| Loan Against FDR | | Or Applic | FD Rate+ U _l able Base Rat | | is higher |
| Deprived Sector Lending (MFI, NBFC) | | | BR + Up t | o 5.00% | |
| Deprived Sector Lending (Retail) | | | BR + Up t | o 5.00% | |
| Personal Loan/Overdraft | | | BR + Up t | o 5.00% | |
| SME Loan | | | BR + Up t | o 5.00% | |
| NSBL Saral Karja for MSME | | | BR + Up t | o 5.00% | |
| NSBL Krishak Sathi Karja | | | BR + Up t | o 5.00% | |
| Auto Loan / Hire Purchase Loan | | | BR + Up t | o 5.00% | |
| Loan Against Share / Margin Lending | | | BR + Up t | | |
| Loan Against Bonds (Govt & Others) | BR + Up to 5.00% Or Applicable Base Rate whichever is higher | | | | |
| Gold Loan | | | BR + Up t | o 5.00% | |
| FCY Loans (For Payment of Sight LC) | Interest rat | te shall be as p | er agreement s | subject to app | licable NRB guidelines |

Last Three Months Average Base Rate: 10.99%,

Base Rate (Baishakh End 2080): 10.90% Interest Spread Rate (Baishakh 2080) : $\overline{4.19~\%}$

- 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. 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 f) additional provisioning as per regulatory requirement.
- Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and g)
- 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), j) Dhanvriddhi-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.



| | Vith effect from 1 | | | st Jestha 2 | | | |
|---|-----------------------------------|---|--|----------------------------------|----------------------------|------------------------------|--|
| Fixed / Recurring Deposits | | | Indiv | Institutions/ Foreign Diplomatic | | | |
| ≥ 3 months and < 6 months | | | 8.0 | Institutions | | | |
| ≥ 6 months and < 1 year | | | | 9.00% | | | |
| ≥ 1 year and < 2 years | | | 9.9 | 99% | | 7.99% | |
| ≥ 2 years and < 3 years | | | 9.0 | 00% | | 7.00% | |
| ≥ 3years and Above | | | 9.0 | 00% | | 7.00% | |
| Fixed Deposit for 101 Days # | | | 8.0 | 00% | | - | |
| Fixed Deposit for 201 Days # | | | 9.0 | 00% | | 7.00% | |
| Dhanvriddhi Fixed Deposits - | Individuals Only | | | Saving | Deposits | | |
| ≥6 Months and ≤ 15 years | 9.99%* | | Accoun | t Scheme | | Interest Rate | |
| Dhanvriddhi Fixed Deposits-I | | All LC | Y Saving Acc | count | | 7.00% | |
| Diplomatic Institutions Only | (Fresh/Renewal) 7.99%* | | | | | | |
| ≥6 Months and ≤ 15 years Fixed Deposits- Institutions/ Foreign | | | nce Savings | | | 8.20% | |
| (Bidding) (Fresh/Renewal) (In | | USD Sa | wing Bank | | | 5.75% | |
| ≥ 6 months and above | 8.49%* | EUR Sa | wing Bank | | | 3.00% | |
| Bulk Fixed Dep | oosits | GBP Sa | ving Bank | | | 3.00% | |
| Individuals O | only | | | NPR Ca | ll Deposits | | |
| ≥ 3 months and < 1 year | 9.99%* | | | int Type | | Interest Rate | |
| | | | | Deposit | | 2.70% | |
| ≥ 1 year and above | 9.99%* | | FCY Ca | all Deposit | | Interest Rate | |
| Remittance l | FD | | U | ISD | | 2.875% | |
| ≥ 3 months and above | 11.00%* | | C | BP | | 1.50% | |
| Bulk Fixed Dep For Institutions/ Foreig Institutions O | n Diplomatic | FC | Y Fixed Dep | | | 1.50% nonths and above) / | |
| ≥ 6 months and < 1 year | 7.99%* | (Institutions-For 6 months at USD | | | | Up to 7.25% | |
| , | | | E | UR | | Up to 5.50% | |
| ≥ 1 year and above | 7.99%* | | | BP | | Up to 6.25% | |
| | I | Loans & A | | | | - F | |
| | With effect from | 15th May | | | | | |
| | | | Fixed In | Floating Interest | | | |
| Account Sche | eme | Up to 3 years | years to 5 | Above 5 years to 10 | Above 10 years | Rate | |
| Education Loan | | 13.50% | years 14.50% | years 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 (Individua | l/ Institutions) | 13.50% | 14.50% | 15.00% | - | BR + Up to 5.00% | |
| Personal Mortgage Term Loan | | | | | | | |
| 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 (Indiv | viduals) | 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 Sche | eme | | | Corporate/ | | ers | |
| Working Capital / Cash Credit | | | | | p to 5.00% | | |
| Trust Receipt | | | | | p to 5.00% | | |
| Short Term Demand Loan | | | | | p to 5.00% | | |
| Term Loan / Project Finance | CARLO C | | | | p to 5.00% | | |
| Working Capital / Cash – Credi | t Multinational | | | | p to 5.00% | | |
| Pre shipment / Post Shipment L | 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 | | | Or Annl | FD Rate+ icable Base I | Up to 2.009 Rate whiche | | |
| Deprived Sector Lending (MFI, NBFC) | | | · · · · · · · · · · · · · · · · · · | | p to 5.00% | <u> </u> | |
| Deprived Sector Lending (Retail) | | | | | p to 5.00% | | |
| Personal Loan/Overdraft | | | | | p to 5.00% | | |
| SME Loan | | | | | p to 5.00% | | |
| NSBL Saral Karja for MSME | | | | | p to 5.00% | | |
| NSBL Krishak Sathi Karja | | | | | p to 5.00% | | |
| Auto Loan / Hire Purchase Loa | n | | | | p to 5.00% | | |
| Loan Against Share / Margin L | | | | | p to 5.00% | | |
| Loan Against Bonds (Govt & C | | | | BR + U | p to 5.00% | | |
| Court gamer Bonds (Govt & C | , | BR + Up to 5.00% Or Applicable Base Rate whichever is higher | | | | ver is higher | |
| Gold Loan | | | | DD - TT | p to 5.00% | | |

 $Quarterly\ Average\ Base\ Rate\ (Chaitra\ End\ 2079);\ 11.08\%,\ Base\ Rate\ (Chaitra\ End\ 2079):\ 10.94\%$ Interest Spread Rate (Chaitra 2079): 4.17 %

Interest rate shall be as per agreement subject to applicable NRB guidelines

- 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. Interest Rate in consortium financing shall be as decided by consortium.
- $\label{eq:definition} d) \quad \text{Interest Rate in NPA accounts may vary from the published rate.}$

FCY Loans (For Payment of Sight LC)

- 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 f) 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.
- j) 0.50% premium can be provided on Institutional fixed deposits (Bidding), Dhanvriddhi-Institutional fixed deposits (Bidding) for Fresh/ Renewal as per NRB circular no. Bai.Bi.Ni.Bi/Niti/Paripatra/9/079/80.

Note:

 $k) \quad Rates \ of \ interest \ on \ deposits/\ loans \ \& \ advances \ schemes \ unless \ otherwise \ mentioned \ herein \ above, will \ remain \ the \ same.$ 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.



| With effect from 1- | | 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% | |
| Dhanvriddhi Fixed Deposits | -Individuals Only | Saving Deposit | s | |
| ≥6 Months and ≤ 15 years | 9.99%* | Account Scheme | Interest Rate | |
| Dhanvriddhi 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 De | posits | GBP Saving Bank | 3.00% | |
| Individuals C | Only | NPR Call Depos | its | |
| ≥ 3 months and < 1 year | 9,99%* | Account Type | Interest Rate | |
| ≥ 3 months and < 1 year | 9.99%* | 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 De | | EUR | 1.50% | |
| For Institutions/ Foreig Institutions C | | FCY Fixed Deposit (Individual-For 3 months an (Institutions-For 6 months and above) | | |
| \geq 6 months and \leq 1 year | 7.99%* | USD | Up to 7.25% | |
| ≥ 1 year and above | 7.99%* | EUR | Up to 5.50% | |
| - 1 year and above | 1.3370 | GBP | Up to 6.25% | |

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

| | | Fixed Int | | | |
|---|------------------|--------------------------------|---|----------------------|---------------------------|
| Account Scheme | 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% | 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/Pr | ime/Others | |
| Working Capital / Cash Credit | | | BR + Up t | o 5.00% | |
| Trust Receipt | | | BR + Up t | o 5.00% | |
| Short Term Demand Loan | | | BR + Up t | o 5.00% | |
| Term Loan / Project Finance | | | BR + Up t | o 5.00% | |
| Working Capital / Cash – Credit Multinational | | | BR + Up t | o 5.00% | |
| Pre shipment / Post Shipment Loan | For F | | BR + Up t crest Rate shal applicable NR | l be as per ag | greement subject to |
| Loan Against FDR | | Or Applic | FD Rate+ U _l able Base Rat | | is higher |
| Deprived Sector Lending (MFI, NBFC) | | | BR + Up t | o 5.00% | |
| Deprived Sector Lending (Retail) | | | BR + Up t | o 5.00% | |
| Personal Loan/Overdraft | | | BR + Up t | o 5.00% | |
| SME Loan | | | BR + Up t | o 5.00% | |
| NSBL Saral Karja for MSME | | | BR + Up t | o 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) | | Or Applic | BR + Up t able Base Rat | | is higher |
| Gold Loan | | | BR + Up t | o 5.00% | |
| | | | | | |

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 %

- 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.

FCY Loans (For Payment of Sight LC)

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

(a) Rates of interest on deposits/ loans & advances schemes unless otherwise mentioned herein above, will remain the same.
 (b) Cates of interest on deposits/ loans & advances schemes unless otherwise mentioned herein above, will remain the same.
 (c) 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 बैक लिमिटेड NEPAL SBI BANK LTD.

INTEREST RATES · DEPOSITS

| | ERES effect from | | | | | |
|---|------------------|------------------|-----------------------------|--------------------------------|-----------------------------|---|
| Fixed /Recurring Dep | | | | iduals | | Institutions/ Foreign Diplomatic Institutions |
| ≥ 3 months and < 6 months | , | | 8.0 | 0% | , | - |
| ≥ 6 months and < 1 year | | | 9.0 | 0% | | 7.00% |
| ≥ 1 year and < 2 years | | | 11.0 | 00% | | 9.00% |
| ≥ 2 years and < 3 years | | | 10.0 | 00% | | 8.00% |
| ≥ 3years and Above | , | | 10.0 | 00% | , | 8.00% |
| Fixed Deposit for 101 Days | # | | 8.0 | 0% | | - |
| Fixed Deposit for 201 Days | # | | 9.0 | 0% | | 7.00% |
| Dhanvriddhi Fixed Do -Individuals Onl | | | | Saving Do | eposits | |
| ≥6 Months and ≤ 15 years | 11.00%* | | Account | Scheme | , | Interest Rate |
| Dhanvriddhi Fixed De Institutions/ Foreign Di Institutions Only (Fresh/ | plomatic | All LCY S | aving Accoun | ıt | | 7.80% |
| ≥6 Months and ≤ 15 years | 9.00%* | Remittance | Savings | | | 8.80% |
| For Institutions/Foreign I | | | | | | |
| Institutions (Biddi (Fresh/Renewal) (Including | | USD Savir | ıg Bank | | | 5.75% |
| ≥ 6 months and above | 9.50%* | EUR Savir | g Bank | | | 3.00% |
| Bulk Fixed Depos | its | GBP Savin | | | | 3.00% |
| Individuals Only | | | <u> </u> | NPR Call I | Deposits | |
| | 11.00%* | | Accoun | nt Type | • | Interest Rate |
| ≥ 3 months and < 1 year | | | | all Deposit | | 3.00% |
| ≥ 1 year and above | 11.00%* | FCY Call Deposit | | | | Interest Rate |
| Remittance FD | T | USD | | | | 2.875% |
| ≥ 3 months and above | 12.00%* | GBP EUR | | | | 1.50% |
| Bulk Fixed Deposits For Institutions/Foreign Diplomatic | | FCY | | | l-For 3 mont | 1.50% ths and above) / |
| Institutions Only | | | • | ions-For 6 m | | , |
| \geq 6 months and \leq 1 year | 9.00%* | | Up to 7.25% | | | |
| ≥ 1 year and above | 9.00%* | EUR | | | | Up to 5.50% |
| = 1 year and above | 2.0070 | | | BP | , | Up to 6.25% |
| | With effect | | & Advances arch, 2023 (1 | |)79) | |
| | | | Fixed Into | Above 5 | | Floating Interest |
| Account Scheme | 2 | Up to 3 years | years to | years to | Above 10 years | Rate |
| | | | 5 years | 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 Personal Term Loan | an / Other | 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 | 1: :1 1: | 13.50% | 14.50% | 15.00% | - | BR + Up to 5.00% |
| Deprived Sector Lending (In | | 12.50% | 13.50% | 14.50% | - 15 000/ | BR + Up to 5.00% |
| Term Loan / Project Finance | | - | 14.00% | 14.50% | 15.00% | BR + Up to 5.00% |
| Account Scheme | | | C | orporate/Pri | | |
| Working Capital / Cash Cred | lit | | , | BR + Up to | | |
| Trust Receipt | | , | BR + Up to | | | |
| Short Term Demand Loan | | | | BR + Up to | | |
| Term Loan / Project Finance Working Capital / Cash – Cr | | | | BR + Up to | 5.00% | |
| Multinational | | | | BR + Up to | | |
| Pre shipment / Post Shipmen | t Loan | For FC | ap | est Rate shall plicable NRE | be as per agi Guidelines | reement subject to |
| Loan Against FDR | | | | FD Rate+ Up ble Base Rate | to 2.00% | s higher |
| Deprived Sector Lending (M | EL NDEC) | i | | BR + Up to | | |

Deprived Sector Lending (MFI, NBFC) BR + Up to 5.00% BR + Up to 5.00% Deprived Sector Lending (Retail) Personal Loan/Overdraft BR + Up to 5.00% BR + Up to 5.00% SME Loan NSBL Saral Karja for MSME BR + Up to 5.00%NSBL Krishak Sathi Karja BR + Up to 5.00% BR + Up to 5.00% Auto Loan / Hire Purchase Loan Loan Against Share / Margin Lending BR + Up to 5.00%

BR + Up to 5.00% Loan Against Bonds (Govt & Others) Or Applicable Base Rate whichever is higher 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.
- 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) Dhanvriddhi-Institutional (Bidding), for Fresh/Renewal as per NRB circular no Ba.Bi.Ni.Bi/Niti/Paripatra/Ka.Kha.Ga/2/079/80
- 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.



| | | | ATES: bruary, 202 | | | | |
|---|----------------------------------|---|--------------------------------|---------------------------------|----------------------|---|--|
| Fixed / Recurring D | | | Individ | | 9 | 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 Dhanvriddhi Fixed I | | | 9.00 | | | 7.00% | |
| -Individuals On | nly | | | Saving Dep | osits | T. | |
| ≥6 Months and ≤ 15 years Dhanvriddhi Fixed D | 11.00%* | | Account | Scheme | | Interest Rate | |
| Institutions/Foreign D | iplomatic | All LCY Sav | ving Account | | | 7.80% | |
| Institutions Only(Fresh ≥6 Months and ≤ 15 years | /Renewal) 9.00%* | Remittance | Savings | | | 8.80% | |
| For Institutions/ Foreign Institutions (Bidding)(Fre | sh/Renewal) | USD Saving | | | | 5.75% | |
| (Including Premi | um) 9.50%* | EUR Saving | Bank | | | 3.00% | |
| Bulk Fixed Depo | | GBP Saving | <u></u> | | - | 3.00% | |
| Individuals On | | ODI DAVING | , Danie | NPR Call De | posits | 310070 | |
| ≥ 3 months and < 1 year | 11.00%* | | Account Cal | t Type l Deposit | | Interest Rate 3.21% | |
| ≥ 1 year and above | 11.00%* | | FCY Call | Deposit | | Interest Rate | |
| Remittance FI | | | US | D | | 2.875% | |
| ≥ 3 months and above | 12.00%* | | GB | | | 1.50% | |
| Bulk Fixed Depo For Institutions/ Foreign | | FCY Fixed | EU: | | onths and a | bove) / (Institutions- | |
| Institutions On | | Terriac | | or 6 months a | | (Institutions | |
| ≥ 6 months and < 1 year | 9.00%* | | Up to 7.25% | | | | |
| ≥ 1 year and above | 9.00%* | | EU | | | Up to 5.50% | |
| | | GBP Up to 6.25% Loans & Advances | | | | | |
| | With eff | | | (1st Falgun 207 rest Rate | (9) | | |
| Account Schen | ne | 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% | BR + Up to 6.00% | |
| Home Loan | | 13.50% | 14.50% | 15.00% | 15.50% | BR + Up to 6.00% | |
| Hire Purchase Loan (Indivi Institutions) | dual/ | 13.50% | 14.50% | 15.00% | - | BR + Up to 6.00% | |
| Personal Mortgage Term Lo | oan / Other | 13.50% | 14.50% | 15.50% | 15.50% | BR + Up to 6.00% | |
| Personal Term Loan 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 (I | ndividuals) | 12.50% | 13.50% | 14.50% | - | BR + Up to 5.00% | |
| Term Loan / Project Finance | e | - | 14.00% | 14.50% | 15.00% | BR + Up to 5.00% | |
| Account Schen | ne | | C | orporate/Prin | ne/Others | | |
| Working Capital / Cash Cre | dit | | | BR + Up to | 5.00% | | |
| Trust Receipt | | | | BR + Up to : | 5.00% | | |
| Short Term Demand Loan | | | | BR + Up to | | | |
| Term Loan / Project Finance Working Capital / Cash – C | | BR + Up to 5.00% | | | | | |
| Multinational | reart | | | BR + Up to : | | | |
| Pre shipment / Post Shipme | nt 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 (N | BR + Up to 5.00% | | | | | | |
| | Deprived Sector Lending (Retail) | | | BR + Up to : | | | |
| Personal Loan/Overdraft SME Loan | | | BR + Up to : | | | | |
| NSBL Saral Karja for MSM | IE . | | | BR + Up to : | - | | |
| NSBL Krishak Sathi Karja | | | | BR + Up to | - | | |
| Auto Loan / Hire Purchase | Loan | | | BR + Up to | 5.00% | | |
| Loan Against Share / Margi | n Lending | | | BR + Up to | | - | |
| Loan Against Bonds (Govt | & Others) | | Or Applica | BR + Up to o | whichever is | higher | |
| Gold Loan FCY Loans (For Payment o | f Sight I C | Interest re- | te shall be as no | BR + Up to | | cable NRB guidelines | |
| 101 Louis (1011 ayment 0 | | l | Rate (Poush E | | | casic 1110 guidellies | |
| | | | Rate (Poush 20' | | 5/0 | | |

- 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. e) f)

Interest Spread Rate (Poush 2079): 4.40%

- 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) Dhanvriddhi-Institutional (Bidding),
- j) $for\ Fresh/\ Renewal\ as\ per\ NRB\ circular\ no\ Ba.Bi.Ni.Bi/Niti/Paripatra/Ka.Kha.Ga/2/079/80$

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.



INTEREST RATES: DEPOSITS With effect from 15th January, 2023 (1st Magh 2079)

| Fixed / Recurring | g 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% | | |
| ≥ 3years and Above | | 10.00% | 8.00% | | |
| Fixed Deposit for 101 Days | s # | 8.00% | 6.00% | | |
| Fixed Deposit for 201 Days | s # | 9.00% | 7.00% | | |
| Dhanvriddhi Fixed Deposit | ts -Individuals Only | Saving Deposits | | | |
| ≥6 Months and ≤ 15 years | 11.00%* | Account Scheme | Interest Rate | | |
| Dhanvriddhi Fixed Deposits Diplomatic Institutions Or | | All LCY Saving Account | 7.80% | | |
| ≥6 Months and ≤ 15 years | 9.00%* | Remittance Savings | 8.80% | | |
| For Institutions/ Fore Institutions (Bidding)((Including Pro | Fresh/Renewal) | USD Saving Bank | 5.75% | | |
| ≥ 3 months and above | 9.50%* | EUR Saving Bank | 3.00% | | |
| Bulk Fixed D | eposits | GBP Saving Bank | 3.00% | | |
| Individuals | Only | NPR Call Deposits | | | |
| ≥ 3 months and < 1 year | 11.00%* | Account Type | Interest Rate | | |
| ≥ 5 months and <1 year | 11.0070 | 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 D For Institutions/ Fore | | EUR | 1.50% | | |
| Institutions Institutions | | FCY Fixed Deposit (Individual/Institutional) For | r 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% | | |
| ≥ 1 year and above | 9.0076 | GBP | Up to 6.25% | | |

Loans & Advances

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

| | | Fixed Int | | | |
|---|------------------|--------------------------------|---|----------------------|---------------------------|
| Account Scheme | 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% | 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/Pi | rime/Others | |
| Working Capital / Cash Credit | BR + Up to 6.00% | | | | |
| Trust Receipt | BR + Up to 5.00% | | | | |
| Short Term Demand Loan | | | BR + Up t | to 6.00% | |
| Term Loan / Project Finance | BR + Up to 5.00% | | | | |
| Working Capital / Cash Credit Multinational | | | BR + Up t | to 5.00% | |
| Pre shipment / Post Shipment Loan | For FO | | BR + Up t rest Rate shal pplicable NR | l be as per ag | greement subject to |
| Loan Against FDR | | Or Applic | FD Rate+ U able Base Rat | | is higher |
| Deprived Sector Lending (MFI, NBFC) | | | BR + Up t | to 5.00% | |
| Deprived Sector Lending (Retail) | | | BR + Up t | to 5.00% | |
| Personal Loan/Overdraft | | | BR + Up t | to 6.00% | |
| SME Loan | | | BR + Up t | to 5.00% | |
| NSBL Saral Karja for MSME | | | BR + Up t | to 5.00% | |
| NSBL Krishak Sathi Karja | | | BR + Up t | to 5.00% | |
| Auto Loan / Hire Purchase Loan | | | BR + Up t | to 6.00% | |
| Loan Against Share / Margin Lending | | | BR + Up t | to 6.00% | |
| Loan Against Bonds (Govt & Others) | | Or Applic | BR + Up t able Base Rat | | is higher |
| Gold Loan | | | BR + Up t | | |
| FCY Loans (For Payment of Sight LC) | Interest rat | e shall be as p | er agreement | subject to app | licable NRB guidelines |

Interest Spread Rate (Mangsir 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.

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

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://nsbl. statebank for specific features, conditions, interest rates of deposits/ loans & advances products/schemes. *Conditions Apply, # Interest Payable on maturity.



| | NIERES ith effect from | | | | | |
|---|------------------------|--|----------------------|---|---------------|---------------------------|
| Fixed / Recurrin | | | Indiv | Institutions/ Foreign Diplomatic Institutions | | |
| ≥ 3 months and < 6 month | s | | 7.3 | 15% | | 5.315% |
| ≥ 6 months and < 1 year | | 9.735% | | | | 7.735% |
| ≥ 1 year and < 2 years | | | 12.1 | .33% | | 10.133% |
| ≥ 2 years and ≤ 3 years | | | 10.9 | 45% | | 8.945% |
| > 3 years and ≤ 10 years | | | 10.9 | 45% | | 8.945% |
| Fixed Deposit for 101 Day | rs# | | 7.3 | 15% | | 5.315% |
| Fixed Deposit for 201 Day | rs# | | 9.7. | 35% | | 7.735% |
| Dhanvriddhi Fixed Deposi | ts -Individuals Only | | | Saving De | eposits | 1 |
| ≥6 Months and ≤ 15 years | 12.133%* | | Account | t Scheme | | Interest Rate |
| Dhanvriddhi Fixed Deposits Diplomatic Institutions O | | All LCY Sa | wing Accoun | t | | 7.133% |
| ≥6 Months and ≤ 15 years | 10.133%* | Remittance | Savings | | | 8.133% |
| For Institutions/Foreign Di | | USD Savin | g Bank | | | 5.75% |
| (Bidding)(Fresh/Renewal) (≥ 3 months and above | 10.633%* | EUR Savin | | | | 2.75% |
| Bulk Fixed I | | GBP Savin | | | | 2.75% |
| Individuals | * | ODI Bavili, | g Dank | NPR Call I | Denocite | 2.7370 |
| | , | | Accou | nt Type | - cposits | Interest Rate |
| ≥ 3 months and < 1 year | 12.133%* | | | all Deposit | | 3.566% |
| ≥ 1 year and above | 12.133%* | | FCY Ca | ll Deposit | | Interest Rate |
| Remittano | e FD | | U | SD | | 2.875% |
| ≥ 3 months and above | 13.133%* | | G | BP | | 1.375% |
| Bulk Fixed I | | | E | UR | | 1.375% |
| For Institutions/ For Institutions | | FCY Fixed | Deposit (Inc | dividual/Instit | tutional) For | 3 months and Above |
| ≥ 3 months and < 1 year | 10.133%* | | U | SD | | Up to 6.50% |
| ≥ 1 year and above | 10.133%* | | | UR | | Up to 4.00% |
| = 1 year and above | 10.13370 | Loone & | Advances | Up to 5.75% | | |
| | With effect fro | | | I st Poush, 2079 |)) | |
| | | | Fixed Int Above 3 | erest Rate | | Elective Lateral |
| Account So | Account Scheme | | | Above 5 years to | Above 10 | Floating Interest Rate |
| | | years | years to 5 years | 10 years | 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 (Indi | | 13.50% | 14.50% | 15.00% | - | BR + Up to 6.00% |
| Personal Mortgage Term I sonal Term Loan | oan / Other Per- | 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 Finan | ce | - | 14.00% | 14.50% | 15.00% | BR + Up to 5.00% |
| Account So | | | | Corporate/Pri | me/Others | |
| Working Capital / Cash Cr | edit | | | BR + Up to | | |
| Trust Receipt | | | | BR + Up to | 5.00% | |
| Short Term Demand Loan | | | | BR + Up to | 6.00% | |
| Term Loan / Project Finan | ce | | | BR + Up to | | |
| Working Capital / Cash C | | | | BR + Up to | | |
| | | | | BR + Up to | 6.00% | |
| Pre shipment / Post Shipm | ent Loan | For FC | | pplicable NRE | Guidelines | reement subject to |
| 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 MS | ME | | | BR + Up to | 5.00% | |
| NSBL Krishak Sathi Karja | ı | | | BR + Up to | 5.00% | |
| Auto Loan / Hire Purchase | Loan | | | BR + Up to | 6.00% | |
| Loan Against Share / Marg | gin Lending | | | BR + Up to | 6.00% | |
| Loan Against Bonds (Gov | rt & Others) | | Or Applia | BR + Up to able Base Rate | | s higher |
| Gold Loan | | | OI Applic | BR + Up to | | o mgnei |
| Gold Loan FCY Loans (For Payment of Sight LC) | | Interest rate shall be as per agreement subject to applicable NRB guidelines | | | | |

guidelines Interest Spread Rate (Kartik 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.
- h) 0.50% premium can be provided on Institutional deposit (Bidding) Dhanvriddhi-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.



| | ^{केश} TERE ffect from | ST R | | S: DEI | POSI | | |
|---|---|---|--------------------------------|---------------------------------|----------------------|---------------------------|--|
| Fixed /Recurring De | 1/ Nu | | riduals | Mangsi | Institutions/Foreign | | |
| | posits | | | | | Diplomatic Institutions | |
| ≥ 3 months and < 6 months | | | | 15% 35% | | 5.315% 7.735% | |
| ≥ 6 months and < 1 year | | | | 133% | | 10.133% | |
| ≥ 1 year and < 2 years | | | | | | | |
| ≥ 2 years and ≤ 3 years | | | | 945% | | 8.945% | |
| > 3 years and ≤ 10 years | | | | 945% | | 8.945% | |
| Fixed Deposit for 101 Days | | | | 15% 35% | | 5.315% | |
| Fixed Deposit for 201 Days a Dhanvriddhi Fixed D | | | 9.7 | 35% | | 7.735% | |
| -Individuals Onl | ý | | | | Deposits | | |
| ≥6 Months and ≤ 15 years Dhanvriddhi Fixed Do | 12.133%* | | Accoun | t Scheme | | Interest Rate | |
| Institutions/ Foreign Di Institutions Only(Fresh/ | plomatic | All LCY | Saving Accoun | nt | | 7.133% | |
| ≥6 Months and ≤ 15 years | 10.133%* | Remittano | e Savings | | | 8.133% | |
| For Institutions/ Foreign Institutions (Bidding) (Free | sh/Renewal) | USD Savi | ing Bank | | | 5.75% | |
| (Including Premiu | | ELID G | . D. I | | | 2.750/ | |
| ≥ 3 months and above | 10.633%* | EUR Savi | | | | 2.75% | |
| Bulk Fixed Depos | | GBP Savi | ng Bank | AIDD C | II De contr | 2.75% | |
| Individuals Onl | y | | | | ll Deposits | T. (5) | |
| ≥ 3 months and < 1 year | 12.133%* | | | nt Type | | Interest Rate | |
| | 40 | | | all Deposit | | 3.566% | |
| ≥ 1 year and above | 12.133%* | | | all Deposit | | Interest Rate | |
| Remittance FD | | | | SD | | 2.875% | |
| ≥ 3 months and above Bulk Fixed Depos | 13.133%* | | | BP | | 1.375% | |
| For Institutions/ Foreign | | | | UR | | 1.375% | |
| Institutions Onl | | FCY F | | For 3 months and Above | | | |
| ≥ 3 months and < 1 year | 10.133%* | | U | Up to 6.50% | | | |
| ≥ 1 year and above | 10.133%* | | | UR | | Up to 4.00% | |
| | | Lo | ans & Advan | BP | | Up to 5.75% | |
| | With effect | | | 22 (1st Mangs | ir, 2079) | | |
| | | Fixed Interest Rate | | | | | |
| Account Schem | e | Up to 3 years | Above 3 years to 5 years | Above 5 years to 10 years | Above 10 vears | Floating Interest Rate | |
| 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 Loa | ın / Other | 13.50% | 14.50% | 15.50% | 15.50% | BR + Up to 6.00% | |
| Personal Term Loan 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 (In | dividuals) | 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 Schem | | | 1110070 | | Prime/Othe | | |
| Working Capital / Cash Cred | | | | - | p to 6.00% | | |
| Trust Receipt | | | | | p to 5.00% | | |
| Short Term Demand Loan | | | | | p to 6.00% | | |
| Term Loan / Project Finance | | | | | p to 5.00% | | |
| Working Capital / Cash – Credit | | | | | | | |
| Pre shipment / Post Shipmen | | BR + Up to 5.00% BR + Up to 6.00% For FCY Loan: Interest Rate shall be as per agreement subject to applicable | | | | | |
| Loan Against FDR | | NRB Guidelines FD Rate+ Up to 2.00% Or Applicable Base Rate whichever is higher | | | | | |
| Deprived Sector Lending (M | | OI API | | p to 5.00% | or to inguer | | |
| Deprived Sector Lending (R | | | | p to 5.00% | | | |
| Personal Loan/Overdraft | | | | | p to 6.00% | | |
| SME Loan | | | | p to 5.00% | | | |
| NSBL Saral Karja for MSMI | E | | | | p to 5.00% | | |
| NSBL Krishak Sathi Karja | | | | | p to 5.00% | | |
| Auto Loan / Hire Purchase L | oan | | | | p to 6.00% | | |
| Loan Against Share / Margin | | | | | p to 6.00% | | |
| Loan Against Bonds (Govt & | | | Or App | | p to 6.00% | er is higher | |
| Gold Loan | | | | | p to 6.00% | | |
| FCY Loans (For Payment of | Sight LC) | Interest | rate shall be a | s per agreeme | nt subject to a | applicable NRB guidelines | |
| | | | | n 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.
- c) be applied on overdue amount.
- e)

Interest Spread Rate (Ashwin 2079): 4.01%

- 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. f)
- g)
- 0.50% premium can be provided on Institutional deposit (Bidding) Dhanvriddhi-Institutional h) (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.



| IN | | रमहल, काठमाडौँ, प | होन नं. : ४-४३५५१६ TES : | ६, ४-४३५६१३ | DSIT | S | | |
|---|--|------------------------|--------------------------------|--|----------------------|---------------------------|--|--|
| Wit | h effect fr | om 18 th Oc | tober, 2022 | 2 (1st Kart | ik, 2079) | | | |
| Fixed / Recurring De | | Individ | | Institutions/ Foreign Diplomatic Institutions | | | | |
| \geq 3 months and \leq 6 months | | | 7.315 | | 5 .315% | | | |
| \geq 6 months and \leq 1 year | | | 9.735 | 5% | | 7.735% | | |
| ≥ 1 year and ≤ 2 years | | | 12.13 | 3% | | 10.133% | | |
| \geq 2 years and \leq 3 years | | | 10.94 | 5% | | 8.945% | | |
| $>$ 3 years and \leq 10 years | _ | | 10.94 | 5% | | 8.945% | | |
| Fixed Deposit for 101 Days # | # | | 7.315 | 5% | | 5.315% | | |
| Fixed Deposit for 201 Days # | | | 9.735 | 5% | | 7.735% | | |
| Dhanvriddhi Fixed D -Individuals Onl | | | | Saving Dep | osits | | | |
| ≥6 Months and ≤ 15 years | 12.133%* | | Account S | Scheme | | Interest Rate | | |
| Dhanvriddhi Fixed De Institutions/ Foreign Di | plomatic | All LCY Sav | ing Account | | | 7.133% | | |
| Institutions Only(Fresh/ | | D:# | 7 | | | 0.1220/ | | |
| ≥6 Months and ≤ 15 years ForInstitutions/ Foreign 1 | 10.133%* | Remittance S | Savings | | | 8.133% | | |
| Institutions(Bidding)(Fres (Including Premiu | h/Renewal) | USD Saving | Bank | | | 5.75% | | |
| ≥ 3 months and above | 10.633%* | EUR Saving | Bank | | | 2.75% | | |
| Bulk Fixed Depos | sits | GBP Saving | Bank | | | 2.75% | | |
| Individuals Only | y | | | NPR Call De | posits | | | |
| ≥ 3 months and < 1 year | 12.133%* | | Account | | | Interest Rate | | |
| | | | Cal | l Deposit | | 3.566% | | |
| ≥ 1 year and above | 12.133%* | | FCY Call Deposit | | | | | |
| Remittance FD | T | | USI |) | | 2.875% | | |
| ≥ 3 months and above | 13.133%* | | GBI EUI | | | 1.375% | | |
| Bulk Fixed Depos For Institutions/ Foreign Institutions Onl | Diplomatic | FCY Fixe | 1.375% 3 months and Above | | | | | |
| ≥ 3 months and < 1 year | 10.133%* | | Up to 6.50% | | | | | |
| | | | Up to 4.00% | | | | | |
| ≥ 1 year and above | 10.133%* | | Up to 5.75% | | | | | |
| | With off | | & Advances October, 2022 (1 | st Kortile 2070 |) | <u> </u> | | |
| | vvitii cii | CCC II OIII 10 O | Fixed Inter | est Rate | | | | |
| Account Scheme | e | 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% | BR + Up to 6.00% | | |
| Home Loan | | 13.50% | 14.50% | 15.00% | 15.50% | BR + Up to 6.00% | | |
| Hire Purchase Loan (Individua | l/ Institutions) | 13.50% | 14.50% | 15.00% | - | BR + Up to 6.00% | | |
| Personal Mortgage Term Loa | ın / Other | 13.50% | 14.50% | 15.50% | 15.50% | BR + Up to 6.00% | | |
| Personal Term Loan 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 (In- | dividuals) | 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 | e | | C | orporate/Prin | | 1 | | |
| Working Capital / Cash Cred | it | | | BR + Up to | 6.00% | | | |
| Trust Receipt | | | | BR + Up to : | | | | |
| Short Term Demand Loan | | BR + Up to 6.00% | | | | | | |
| Term Loan / Project Finance | | BR + Up to 5.00% | | | | | | |
| Working Capital / Cash – Cro | edit | | | BR + Up to : | 5.00% | | | |
| Multinational Pre shipment / Post Shipmen | BR + Up to 6.00% For FCY Loan: Interest Rate shall be as per agreement subject to applicable | | | | | | | |
| Loan Against FDR | NRB Guidelines FD Rate+ Up to 2.00% | | | | | | | |
| Deprived Sector Lending (M | Or Applicable Base Rate whichever is higher BR + Up to 5.00% | | | | | | | |
| Deprived Sector Lending (N | | | BR + Up to : | | | | | |
| Personal Loan/Overdraft | | | | BR + Up to | | | | |
| SME Loan | | | | BR + Up to : | | | | |
| NSBL SaralKarja for MSME | | | | BR + Up to : | | | | |
| NSBL KrishakSathiKarja | • | | | BR + Up to : | | | | |
| Auto Loan / Hire Purchase L | oan | | | BR + Up to | | | | |
| Loan Against Share / Margin | | | | BR + Up to | | | | |
| | | | | BR + Up to | | | | |
| Loan Against Bonds (Govt & | x Otners) | | Or Applica | ble Base Rate | whichever is | higher | | |
| Gold Loan | | | | BR + Up to | | | | |
| FCY Loans (For Payment of | Sight LC) | I Interest rat | e shall he as ner | 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. c)

FCY Loans (For Payment of Sight LC)

- Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement. e)

Interest rate shall be as per agreement subject to applicable NRB guidelines

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



| | | रमाल काठमाडी कीन व | | | | |
|---|-------------------------------|--|--|--|--|---|
| | | | r, 2022 (1st Aswin, 20 | 79) | | |
| Fixed / Recurring De | posits | | Individuals | | | Institutions/ Foreign Diplomatic |
| \geq 3 months and \leq 6 months | F** | | 7.31% | | | Institutions 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% |
| Dhanvriddhi Fixed Deposits -Individuals Only ≥6 Months and ≤ 15 years | 12.13%* | | Account Scher | Saving I | Deposits | Interest Rate |
| Dhanvriddhi Fixed Deposits-Institutions/ For | | | | ne | | 7.13% |
| Only(Fresh/Renewal) | reign Diplomatic Institutions | All LCY Saving A | ccount | | | 7.1370 |
| ≥6 Months and ≤ 15 years | 10.13%* | Remittance Saving | s | | | 8.13% |
| For Institutions/ Foreign Diplomatic Institution | | USD Saving Bank | | | | 5.50% |
| (Including Premiur | | | | | | 2.770 |
| ≥ 3 months and above Bulk Fixed Deposi | 10.63%* | EUR Saving Bank | | | | 2.75% 2.75% |
| Individuals Only | | GBP Saving Bank | | NPR Call | Donosite | 2./3% |
| ≥ 3 months and < 1 year | 12.13%* | | Account Tem | | Deposits | Interest Rate |
| _5 monais and >1 year | 12.13/0 | | Account Typ | | | 3,565% |
| | | | FCY Call Dep | | | 3.505% Interest Rate |
| ≥ 1 year and above | 12.13%* | | гет сапрер | osit | | interest Nate |
| Remittance FD | | | USD | | | 2.75% |
| ≥ 3 months and above | 13.13%* | | GBP | | | 1.375% |
| Bulk Fixed Deposi | | | EUR | | | 1.375% |
| For Institutions/ Foreign Diplomati | | FCY Fixed Deposit (Individual/Institutional) For | | | | |
| ≥ 3 months and < 1 year | 10.13%* | USD | | | | Up to 6.50% |
| ≥ 1 year and above | 10.13%* | | EUR GBP | | | Up to 4.00% Up to 5.75% |
| | | Loans & Adv | | | | Up to 3.73% |
| | With effect | | r, 2022 (1 st Aswin, 207 | 9) | | |
| | | | Fixed Interest F | | | |
| 4.61 | | | | Above 5 | | |
| Account Scheme | 2 | Up to 3 years | Above 3 years to | vears to 10 | Above | Floating Interest Rate |
| | 5 years years 10 years | | | | | |
| | | | 5 years | years | 10 years | |
| Education Loan | | 13.50% | 14.50% | 15.00% | 15.50% | BR + Up to 6.00% |
| Home Loan | | 13.50% 13.50% | 14.50% 14.50% | 15.00% 15.00% | - | BR + Up to 6.00% |
| Home Loan Hire Purchase Loan (Individual/ Institutions) | | 13.50% 13.50% 13.50% | 14.50% 14.50% 14.50% | 15.00% 15.00% 15.00% | 15.50% 15.50% | BR + Up to 6.00% BR + Up to 6.00% |
| Home Loan Hire Purchase Loan (Individual/ Institutions) Personal Mortgage Term Loan / Other Personal T | Ferm Loan | 13.50% 13.50% 13.50% 13.50% | 14.50% 14.50% 14.50% 14.50% | 15.00% 15.00% 15.00% 15.50% | 15.50% 15.50% - 15.50% | BR + Up to 6.00% BR + Up to 6.00% BR + Up to 6.00% |
| Home Loan Hire Purchase Loan (Individual/ Institutions) Personal Mortgage Term Loan / Other Personal I Bhu Puu Loan | Ferm Loan | 13.50% 13.50% 13.50% 13.50% 12.50% | 14.50% 14.50% 14.50% 14.50% 13.50% | 15.00% 15.00% 15.00% 15.50% 14.00% | 15.50% 15.50% - 15.50% | BR + Up to 6.00% BR + Up to 6.00% BR + Up to 6.00% BR + Up to 4.00% |
| Home Loan Hire Purchase Loan (Individual/ Institutions) Personal Mortgage Term Loan / Other Personal T Bhu Puu Loan Bhu Puu Plus Loan | Ferm Loan | 13.50% 13.50% 13.50% 13.50% 12.50% 12.50% | 14.50% 14.50% 14.50% 14.50% 13.50% | 15.00% 15.00% 15.00% 15.50% 14.00% | 15.50% 15.50% - 15.50% - | BR + Up to 6.00% BR + Up to 6.00% BR + Up to 6.00% BR + Up to 4.00% BR + Up to 4.00% |
| Home Loan Hire Purchase Loan (Individual/ Institutions) Personal Mortgage Term Loan / Other Personal T Bhu Puu Loan Bhu Puu Plus Loan Loan to Migrant Workers | Ferm Loan | 13.50% 13.50% 13.50% 13.50% 13.50% 12.50% 12.50% 13.50% | 14.50% 14.50% 14.50% 14.50% 13.50% 13.50% 14.50% | 15.00% 15.00% 15.00% 15.50% 14.00% 14.00% | 15.50% 15.50% - 15.50% | BR + Up to 6.00% BR + Up to 6.00% BR + Up to 6.00% BR + Up to 4.00% BR + Up to 4.00% BR + Up to 5.00% |
| Home Loan Hire Purchase Loan (Individual/ Institutions) Personal Mortgage Term Loan / Other Personal T Bhu Puu Loan Bhu Puu Plus Loan | Γerm Loan | 13.50% 13.50% 13.50% 13.50% 12.50% 12.50% | 14.50% 14.50% 14.50% 14.50% 13.50% | 15.00% 15.00% 15.00% 15.50% 14.00% | 15.50% 15.50% - 15.50% - - | BR + Up to 6.00% BR + Up to 6.00% BR + Up to 6.00% BR + Up to 4.00% BR + Up to 4.00% |
| Home Loan Hire Purchase Loan (Individual/ Institutions) Personal Mortgage Term Loan / Other Personal T Bhu Puu Loan Bhu Puu Plus Loan Loan to Migrant Workers Deprived Sector Lending (Individuals) Term Loan / Project Finance | | 13.50% 13.50% 13.50% 13.50% 12.50% 12.50% 12.50% 12.50% | 14.50% 14.50% 14.50% 14.50% 14.50% 13.50% 13.50% 14.50% | 15.00% 15.00% 15.00% 15.50% 14.00% 14.00% 15.50% 14.50% 14.50% | 15.50% 15.50% - 15.50% - - - - - 15.00% | BR + Up to 6.00% BR + Up to 6.00% BR + Up to 6.00% BR + Up to 4.00% BR + Up to 4.00% BR + Up to 5.00% BR + Up to 5.00% |
| Home Loan Hire Purchase Loan (Individual/ Institutions) Personal Mortgage Term Loan / Other Personal T Bhu Puu Loan Bhu Puu Plus Loan Loan to Migrant Workers Deprived Sector Lending (Individuals) Term Loan / Project Finance Account Scheme | | 13.50% 13.50% 13.50% 13.50% 12.50% 12.50% 12.50% 12.50% | 14.50% 14.50% 14.50% 14.50% 14.50% 13.50% 13.50% 14.50% | 15.00% 15.00% 15.00% 15.50% 14.00% 14.00% 15.50% 14.50% 14.50% Corporate/Pi | 15.50% 15.50% - 15.50% - - - - 15.00% rime/Others | BR + Up to 6.00% BR + Up to 6.00% BR + Up to 6.00% BR + Up to 4.00% BR + Up to 4.00% BR + Up to 5.00% BR + Up to 5.00% |
| Home Loan Hire Purchase Loan (Individual/ Institutions) Personal Mortgage Term Loan / Other Personal T Bhu Puu Loan Bhu Puu Plus Loan Loan to Migrant Workers Deprived Sector Lending (Individuals) Term Loan / Project Finance Account Scheme Working Capital / Cash Credit | | 13.50% 13.50% 13.50% 13.50% 12.50% 12.50% 12.50% 12.50% | 14.50% 14.50% 14.50% 14.50% 14.50% 13.50% 13.50% 14.50% | 15.00% 15.00% 15.00% 15.50% 14.00% 14.00% 15.50% 14.50% 14.50% Corporate/Pi | 15.50% 15.50% - 15.50% - - - - 15.00% rime/Others to 6.00% | BR + Up to 6.00% BR + Up to 6.00% BR + Up to 6.00% BR + Up to 4.00% BR + Up to 4.00% BR + Up to 5.00% BR + Up to 5.00% |
| Home Loan Hire Purchase Loan (Individual/ Institutions) Personal Mortgage Term Loan / Other Personal T Bhu Puu Loan Bhu Puu Plus Loan Loan to Migrant Workers Deprived Sector Lending (Individuals) Term Loan / Project Finance Account Scheme | | 13.50% 13.50% 13.50% 13.50% 12.50% 12.50% 12.50% 12.50% | 14.50% 14.50% 14.50% 14.50% 14.50% 13.50% 13.50% 14.50% | 15.00% 15.00% 15.00% 15.50% 14.00% 14.00% 14.00% 14.50% Corporate/P BR + Up BR + Up | 15.50% 15.50% - 15.50% - - - 15.00% rime/Others to 6.00% to 5.00% | BR + Up to 6.00% BR + Up to 6.00% BR + Up to 6.00% BR + Up to 4.00% BR + Up to 4.00% BR + Up to 5.00% BR + Up to 5.00% |
| Home Loan Hire Purchase Loan (Individual/ Institutions) Personal Mortgage Term Loan / Other Personal T Bhu Puu Loan Bhu Puu Plus Loan Loan to Migrant Workers Deprived Sector Lending (Individuals) Term Loan / Project Finance Account Scheme Working Capital / Cash Credit Trust Receipt | | 13.50% 13.50% 13.50% 13.50% 12.50% 12.50% 12.50% 12.50% | 14.50% 14.50% 14.50% 14.50% 14.50% 13.50% 13.50% 14.50% | 15.00% 15.00% 15.00% 15.50% 14.00% 14.00% 15.50% 14.50% 14.50% Corporate/Pi | 15.50% 15.50% - 15.50% - - - - 15.00% 15.00% 15.00% 15.00% 15.00% | BR + Up to 6.00% BR + Up to 6.00% BR + Up to 6.00% BR + Up to 4.00% BR + Up to 4.00% BR + Up to 5.00% BR + Up to 5.00% |
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- 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. b)
- Interest Rate in NPA accounts may vary from the published rate. Penal Interest of plus 2% p.a. will be applied on overdue amount.
- c) d)
- 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) Dhanvriddhi-Institutional(Bidding), for h) 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.



| | TIDRES | , काठमाडी, फॉन T RA | | DEP(| | |
|--|-----------------|-------------------------------|--------------------------------|--|--|---|
| | effect from | 17 ^տ Aug | | | adra, 20 | 079) Institutions/ Foreign |
| Fixed / Recurring De | eposits | | Individ | | | Diplomatic Institutions |
| ≥ 3 months and < 6 months | | | 6.65 8.85 | - | | 4.65% 6.85% |
| ≥ 6 months and < 1 year ≥ 1 year and < 2 years | | | 11.03 | | | 9.03% |
| \geq 2 years and \leq 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% |
| Dhanvriddhi Fixed Deposits -In | dividuals Only | | | Savin | g Deposit | ts |
| ≥6 Months and ≤ 15 years | 11.03%* | | Account S | Scheme | | Interest Rate |
| Dhanvriddhi Fixed Deposits Foreign Diplomatic Ins Only(Fresh/Renev | titutions | All LCY | Saving Acc | ount | | 6.03% |
| ≥6 Months and ≤ 15 years | 9.03%* | Remittan | ce Savings | | | 7.03% |
| For Institutions/ Foreign Institutions(Bidding)(Fres (Including Premiu | h/Renewal) | USD Sav | ing Bank | 5.00% | | |
| ≥ 3 months and above | 9.53%* | EUR Sav | ing Bank | | 2.50% | |
| Bulk Fixed Depos | sits | GBP Sav | ing Bank | 2.50% | | |
| Individuals Onl | y | | | NPR C | all Depos | sits |
| | | | Account | Type | | Interest Rate Interest rate shall be as |
| \geq 3 months and < 1 year | 11.03%* | | Cal | per agreement subject to applicable NRB guidelines | | |
| ≥ 1 year and above | 11.03%* | | FCY Call | Interest Rate | | |
| Remittance FD | I | | USI | Up to 2.50% | | |
| ≥ 3 months and above | 12.03%* | | GB | Up to 1.25% | | |
| Bulk Fixed Depos For Institutions/ Foreign | | FCV Fix | EUl | Up to 1.25% tional) For 3 months and | | |
| Institutions Onl | • | 10111 | cu Deposit | tionar) I or 5 months and | | |
| \geq 3 months and \leq 1 year | 9.03%* | USD | | | | Up to 6.50% |
| ≥ 1 year and above | 9.03%* | | EU | R | | Up to 4.00% |
| | | | GB | Up to 5.75% | | |
| | With effect fro | | Advances gust, 2022 (1 | l st Bhadra, | 2079) | |
| | | | | Perso | onal Loar | 1 |
| A account Cohom | | | Fixed Inter | | | |
| Account Schem | e | Up to 3 years | Above 3 years to 5 years | | Above 10 years | Floating Interest Rate |
| 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 (Individu Personal Mortgage Term Loan | | 13.50% | 14.50% | 15.00% | - | BR + Up to 6.00% |
| Personal Term Loan | ii / Otilei | 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 Es | | 13.50% | 14.50% | 15.50% | - | BR + Up to 6.00% |
| Deprived Sector Lending (Ind Account Schem | | 12.50% | 13.50% | 14.50% Corporate | /Prime/C | BR + Up to 5.00% |
| Working Capital / Cash Credi | | | | | Jp to 6.00 | |
| Trust Receipt | ı | | | | Jp to 5.00 | |
| Short Term Demand Loan | | | | | Jp to 6.00 | |
| Term Loan / Project Finance | | | | | Jp to 5.00 | |
| Working Capital / Cash Credit | t Multinational | | | BR + U | Jp to 5.00 |)% |
| Pre shipment / Post Shipment | Loan | For FC | | | | per agreement subject to |
| Loan Against FDR | EL NIDEC) | | Or Applic | cable Base | | chever is higher |
| Deprived Sector Lending (ME | | | | | Jp to 5.00 | |
| Deprived Sector Lending (Re Personal Loan/Overdraft | :1411) | | | | Jp to 5.00 | |
| SME Loan | | | | | Jp to 6.00 Jp to 5.00 | |
| NSBL Saral Karja for MSME | | | | | Jp to 5.00 Jp to 5.00 | |
| NSBL Krishak Sathi Karja | • | | | | Jp to 5.00 | |
| Auto Loan / Hire Purchase Lo | oan | | | | Jp to 6.00 | |
| Loan Against Share / Margin | | | | | Jp to 6.00 | |
| Loan Against Bonds (Govt & | | | | | Jp to 6.00 | |
| Gold Loan | / | | Or Applio | | Rate which I have been seen to be a seen which the seen white seen | chever is higher |
| | | 1 | | BK + l | JD 10 0.UU | //0 |

Average Base Rate (Ashad 2079):9.61% Interest Spread Rate (Ashad 2079): 4.36%

BR + Up to 6.00%Interest rate shall be as per agreement subject to applicable NRB guidelines

- 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.

FCY Loans (For Payment of Sight LC)

- 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). Dhanvriddhi-Institutional (Bidding), FD Remywla can NBB pringle property and PD B) in Publish (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.state-bank for specific features, conditions, interest rates of deposits/ loans & advances products/schemes. $\hbox{*Conditions Apply, \# Interest Payable on maturity.}$



| | | RATI | ES: | DEP | OSITS | | |
|--|--|---|--|--|--|--|--|
| With o | | m 17 th | | 022 (1 ^s iduals | st Shrav | wan, 2079) Institutions/ Foreign Diplomatic Institutions | |
| ≥ 3 months and < 6 months | | | 6.6 | 5% | | 5.65% | |
| \geq 6 months and \leq 1 year | | | 8.8 | 5% | | 7.85% | |
| ≥ 1 year and ≤ 2 years | | | 11.0 |)3% | | 10.03% | |
| ≥ 2 years and ≤ 3 years | | | | 5% | | 8.95% | |
| > 3 years and ≤ 10 years | | | | 5% | | 8.95% | |
| Fixed Deposit for 101 Days Fixed Deposit for 201 Days | | | | 5% 5% | | 5.65% 7.85% | |
| Dhanvriddhi Fixed De | | | 0.0 | | Saving Do | | |
| -Individuals Onl ≥6 Months and ≤ 15 years | v 11.03%* | | Account | Scheme | Saving De | Interest Rate | |
| Dhanvriddhi Fixe Deposits(Including Bio Institutions/ Foreign Dip | ed lding)- | All LCY Saving Account | | | 6.03% | | |
| Institutions Only ≥6 Months and ≤ 15 years | 10.03%* | Remittance Savings | | | 7.03% | | |
| For Renewals-Institution Diplomatic Institution | | USD Sa | ving Bank | | | 4.00% | |
| 1 year and above | 10.13% | EUR Sa | ving Bank | [| | 1.00% | |
| Bulk Fixed Depos | its | GBP Sa | ving Bank | | | 1.00% | |
| Individuals Only | 7 | | | | PR Call I | _ • | |
| ≥ 3 months and < 1 year | 11.03%* | | Accoun | nt Type | | Interest Rate Interest rate shall be as per | |
| ≥ 1 year and above | 11.03%* | Call Deposit | | | agreement subject to applicabl NRB guidelines | | |
| Remittance FD | 12.020/± | USD Call | | | | | |
| ≥ 3 months and above Bulk Fixed Deposits (Including For Institutions/ Foreign I | | Up to USD 0.10 million Above USD 0.10 million | | | 2.00 % | | |
| Institutions Only ≥ 3 months and < 1 year | 10.03%* | | | | Negotiable | | |
| ≥ 1 year and above | 10.03%* | | | | | Ü | |
| FCY Fixed Deposit (USD, GBP,EUR) | Negotiable | | | | | | |
| | With effe | | oans & Ad 7 th July, 20 | | rawan, 20 Personal | | |
| | | | Fixed Into | erest Rate | : | | |
| Account Scheme | 2 | Up to 3 years | years to | Above 5 years to 10 years | Above 10 years | Floating Interest Rate | |
| Education Loan | | 13.50% | 14.50% | 15.00% | 15.50% | BR + Up to 6.00% | |
| awaron Louis | | | | | 15.50% | BR + Up to 6.00% | |
| Home Loan | | 13.50% | | | | BK + Op to 0.00% | |
| Home Loan Hire Purchase Loan (Individ | / | 13.50% 13.50% | 14.50% | 15.00% | - | BR + Up to 6.00% | |
| Home Loan | / | | | | 15.50% | | |
| Home Loan Hire Purchase Loan (Individence Personal Mortgage Term Loan BhuPuu Loan | / | 13.50% 13.50% 12.50% | 14.50% 14.50% 13.50% | 15.00% 15.50% 14.00% | 15.50% | BR + Up to 6.00% | |
| Home Loan Hire Purchase Loan (Individual Personal Mortgage Term Loan Personal Term Loan BhuPuu Loan BhuPuu Plus Loan | / | 13.50% 13.50% 12.50% 12.50% | 14.50% 14.50% 13.50% 13.50% | 15.00% 15.50% 14.00% 14.00% | - | BR + Up to 6.00% BR + Up to 6.00% BR + Up to 4.00% BR + Up to 4.00% | |
| Home Loan Hire Purchase Loan (Individence Personal Mortgage Term Loan BhuPuu Loan | oan / Other | 13.50% 13.50% 12.50% 12.50% 13.50% | 14.50% 14.50% 13.50% 13.50% 14.50% | 15.00% 15.50% 14.00% 14.00% 15.00% | - | BR + Up to 6.00% BR + Up to 6.00% BR + Up to 4.00% BR + Up to 4.00% BR + Up to 5.00% | |
| Home Loan Hire Purchase Loan (Indivice Personal Mortgage Term Loan BhuPuu Loan BhuPuu Loan BhuPuu Plus Loan Loan to Migrant Workers Personal Land Loan / Real I Loan | ean / Other | 13.50% 13.50% 12.50% 12.50% 13.50% 13.50% | 14.50% 14.50% 13.50% 13.50% 14.50% 14.50% | 15.00% 15.50% 14.00% 14.00% 15.00% 15.50% | | BR + Up to 6.00% BR + Up to 6.00% BR + Up to 4.00% BR + Up to 4.00% BR + Up to 5.00% BR + Up to 6.00% | |
| Home Loan Hire Purchase Loan (Indivice Personal Mortgage Term Loan BhuPuu Loan BhuPuu Loan BhuPuu Plus Loan Loan to Migrant Workers Personal Land Loan / Real I Loan Deprived Sector Lending (In | Estate | 13.50% 13.50% 12.50% 12.50% 13.50% | 14.50% 14.50% 13.50% 13.50% 14.50% | 15.00% 15.50% 14.00% 14.00% 15.00% 15.50% 14.50% | - - - | BR + Up to 6.00% BR + Up to 6.00% BR + Up to 4.00% BR + Up to 4.00% BR + Up to 5.00% BR + Up to 6.00% BR + Up to 5.00% | |
| Home Loan Hire Purchase Loan (Indivice Personal Mortgage Term Loan BhuPuu Loan BhuPuu Plus Loan Loan to Migrant Workers Personal Land Loan / Real I Loan Deprived Sector Lending (In Account Scheme | ean / Other | 13.50% 13.50% 12.50% 12.50% 13.50% 13.50% | 14.50% 14.50% 13.50% 13.50% 14.50% 14.50% | 15.00% 15.50% 14.00% 14.00% 15.00% 15.50% 14.50% | - - - - porate/Pri | BR + Up to 6.00% BR + Up to 6.00% BR + Up to 4.00% BR + Up to 4.00% BR + Up to 5.00% | |
| Home Loan Hire Purchase Loan (Indivice Personal Mortgage Term Loan BhuPuu Loan BhuPuu Loan BhuPuu Plus Loan Loan to Migrant Workers Personal Land Loan / Real I Loan Deprived Sector Lending (In | ean / Other | 13.50% 13.50% 12.50% 12.50% 13.50% 13.50% | 14.50% 14.50% 13.50% 13.50% 14.50% 14.50% | 15.00% 15.50% 14.00% 14.00% 15.00% 15.50% 14.50% Corp | - - - | BR + Up to 6.00% BR + Up to 6.00% BR + Up to 4.00% BR + Up to 4.00% BR + Up to 5.00% | |
| Home Loan Hire Purchase Loan (Indivice Personal Mortgage Term Loan BhuPuu Loan BhuPuu Plus Loan Loan to Migrant Workers Personal Land Loan / Real Loan Deprived Sector Lending (In Account Scheme Working Capital / Cash Cre | ean / Other | 13.50% 13.50% 12.50% 12.50% 13.50% 13.50% | 14.50% 14.50% 13.50% 13.50% 14.50% 14.50% | 15.00% 15.50% 14.00% 14.00% 15.00% 15.50% 14.50% Corp | - - - - - porate/Pri | BR + Up to 6.00% BR + Up to 6.00% BR + Up to 4.00% BR + Up to 4.00% BR + Up to 5.00% | |
| Home Loan Hire Purchase Loan (Individence Personal Mortgage Term Loan BhuPuu Loan BhuPuu Plus Loan Loan to Migrant Workers Personal Land Loan / Real I Loan Deprived Sector Lending (II Account Scheme Working Capital / Cash Cre Trust Receipt | Estate ndividuals) | 13.50% 13.50% 12.50% 12.50% 13.50% 13.50% | 14.50% 14.50% 13.50% 13.50% 14.50% 14.50% | 15.00% 15.50% 14.00% 14.00% 15.00% 15.50% 14.50% Corp | - - - - porate/Pri 3R + Up to | BR + Up to 6.00% BR + Up to 6.00% BR + Up to 4.00% BR + Up to 4.00% BR + Up to 5.00% me/Others 0.7.00% | |
| Home Loan Hire Purchase Loan (Indivice Personal Mortgage Term Loan BhuPuu Loan BhuPuu Plus Loan Loan to Migrant Workers Personal Land Loan / Real Loan Deprived Sector Lending (In Account Scheme Working Capital / Cash Cre Trust Receipt Short Term Demand Loan | Estate Individuals) Edit | 13.50% 13.50% 12.50% 12.50% 13.50% 13.50% | 14.50% 14.50% 13.50% 13.50% 14.50% 14.50% | 15.00% 15.50% 14.00% 14.00% 15.50% 15.50% 14.50% Corp I | | BR + Up to 6.00% BR + Up to 6.00% BR + Up to 4.00% BR + Up to 4.00% BR + Up to 5.00% BR + Up to 5.00% BR + Up to 5.00% BR - Up to 5.00% BR + Up to 5.00% DOM: 0.00% | |
| Home Loan Hire Purchase Loan (Indivice Personal Mortgage Term Loan BhuPuu Loan BhuPuu Plus Loan Loan to Migrant Workers Personal Land Loan / Real Loan Deprived Sector Lending (In Account Scheme Working Capital / Cash Cre Trust Receipt Short Term Demand Loan Term Loan / Project Finance Working Capital / Cash - Co | Estate mividuals) dit | 13.50% 13.50% 12.50% 12.50% 13.50% 13.50% | 14.50% 14.50% 13.50% 13.50% 14.50% 14.50% | 15.00% 15.50% 14.00% 14.00% 15.50% 15.50% 14.50% Corp H H H H H H H H H H H H H H H H H H H | | BR + Up to 6.00% BR + Up to 6.00% BR + Up to 4.00% BR + Up to 4.00% BR + Up to 5.00% BR + Up to 5.00% BR + Up to 5.00% BR - Up to 5.00% BR + Up to 5.00% DOM: 0.00% | |
| Home Loan Hire Purchase Loan (Indivice Personal Mortgage Term Loan BhuPuu Loan BhuPuu Plus Loan Loan to Migrant Workers Personal Land Loan / Real Loan Deprived Sector Lending (In Account Scheme Working Capital / Cash Cre Trust Receipt Short Term Demand Loan Term Loan / Project Finance Working Capital / Cash - Community Capital / Cash - Capital / Capital / Cash - Capital / C | Estate Individuals) Estate Individuals) Estate Individuals) Estate Individuals) Individuals | 13.50% 13.50% 12.50% 12.50% 13.50% 13.50% | 14.50% 14.50% 13.50% 13.50% 14.50% 14.50% | 15.00% 15.50% 14.00% 15.50% 15.50% 15.50% 16.50% 16.50% 17.50% 18.50% 19 | | BR + Up to 6.00% BR + Up to 6.00% BR + Up to 4.00% BR + Up to 4.00% BR + Up to 5.00% BR + Up to 5.00% BR + Up to 5.00% Me/Others 7.00% 5.00% 7.00% 6.5.00% 6.7.00% 6.5.00% | |
| Home Loan Hire Purchase Loan (Indivice Personal Mortgage Term Loan BhuPuu Loan BhuPuu Plus Loan Loan to Migrant Workers Personal Land Loan / Real Loan Deprived Sector Lending (In Account Scheme Working Capital / Cash Cre Trust Receipt Short Term Demand Loan Term Loan / Project Finance Working Capital / Cash - Complete Comple | Estate Individuals) Edit Eredit Int Loan | 13.50% 13.50% 12.50% 12.50% 13.50% 13.50% | 14.50% 14.50% 13.50% 13.50% 14.50% 14.50% | 15.00% 15.50% 14.00% 15.50% 15.50% 15.50% 14.50% 15.50% 14.50% 15.50% 14.50% 15.50% 15.50% 16.50% 16.50% 16.50% 17.50% 18.50% 19 | | BR + Up to 6.00% BR + Up to 6.00% BR + Up to 4.00% BR + Up to 4.00% BR + Up to 5.00% BR + Up to 5.00% BR + Up to 5.00% Me/Others 7.00% 5.00% 7.00% 6.5.00% 7.00% 8.5.00% 9.5.00% | |
| Home Loan Hire Purchase Loan (Indivice Personal Mortgage Term Loan BhuPuu Loan BhuPuu Loan BhuPuu Plus Loan Loan to Migrant Workers Personal Land Loan / Real I Loan Deprived Sector Lending (In Account Scheme Working Capital / Cash Cre Trust Receipt Short Term Demand Loan Term Loan / Project Finance Working Capital / Cash - Community | Estate Individuals) Edit Eredit Int Loan | 13.50% 13.50% 12.50% 12.50% 13.50% 13.50% | 14.50% 14.50% 13.50% 13.50% 14.50% 14.50% | 15.00% 15.50% 14.00% 14.00% 15.50% 15.50% 14.50% 15.50% 14.50% 15.50% 16 | | BR + Up to 6.00% BR + Up to 6.00% BR + Up to 4.00% BR + Up to 4.00% BR + Up to 5.00% BR + Up to 5.00% BR + Up to 5.00% MME/Others 7.00% 5.00% 7.00% 6.5.00% 6.5.00% 6.5.00% 6.5.00% 6.5.00% 6.5.00% 6.5.00% 7.00% 8.6.00% 6.5.00% 7.00% 8.6.00% 9.5.00% 9.5.00% 9.5.00% 9.5.00% 9.5.00% 9.5.00% 9.5.00% 9.5.00% 9.5.00% 9.5.00% 9.5.00% 9.5.00% | |
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| Home Loan Hire Purchase Loan (Indivice Personal Mortgage Term Loan BhuPuu Loan BhuPuu Plus Loan Loan to Migrant Workers Personal Land Loan / Real Loan Deprived Sector Lending (In Account Scheme Working Capital / Cash Cre Trust Receipt Short Term Demand Loan Term Loan / Project Finance Working Capital / Cash - Comment of Cash Cre Multinational Pre shipment / Post Shipme Loan Against FDR Deprived Sector Lending (M) Deprived Sector Lending (In Personal Loan/Overdraft SME Loan | Estate Individuals) Estate Individuals) | 13.50% 13.50% 12.50% 12.50% 13.50% 13.50% | 14.50% 14.50% 13.50% 13.50% 14.50% 14.50% | 15.00% 15.50% 14.00% 14.00% 15.50% 15.50% 14.50% 14.50% 14.50% 14.50% 14.50% 14.50% 14.50% 14.50% 14.50% 14.50% 14.50% 14.50% 14.50% 15.50% 16 | porate/Pri BR + Up to | BR + Up to 6.00% BR + Up to 6.00% BR + Up to 4.00% BR + Up to 4.00% BR + Up to 5.00% T.00% 5.00% 5.00% 6.7.00% be as per agreement subject to 3.00% 6.00% 6.00% 6.00% 6.00% 6.00% | |
| Home Loan Hire Purchase Loan (Indivice Personal Mortgage Term Loan BhuPuu Loan BhuPuu Plus Loan Loan to Migrant Workers Personal Land Loan / Real Loan Deprived Sector Lending (In Morking Capital / Cash Cre Trust Receipt Short Term Demand Loan Term Loan / Project Finance Working Capital / Cash - Common Capital / Cash - Cash - Cash - | Estate Individuals) Estate Individuals) | 13.50% 13.50% 12.50% 12.50% 13.50% 13.50% | 14.50% 14.50% 13.50% 13.50% 14.50% 14.50% | 15.00% 15.50% 14.00% 14.00% 15.50% 15.50% 14.50% 14.50% 14.50% 14.50% 14.50% 14.50% 15.50% 14.50% 15.50% 16.50% 16.50% 17.50% 18.50% 19 | porate/Pri BR + Up to | BR + Up to 6.00% BR + Up to 6.00% BR + Up to 4.00% BR + Up to 4.00% BR + Up to 5.00% BR + Up to 5.00% BR + Up to 5.00% MINIOR OF THE STANDARD OF THE ST | |
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| Home Loan Hire Purchase Loan (Indivice Personal Mortgage Term Loan BhuPuu Loan BhuPuu Loan BhuPuu Plus Loan Loan to Migrant Workers Personal Land Loan / Real Loan Deprived Sector Lending (In Account Scheme Working Capital / Cash Cre Trust Receipt Short Term Demand Loan Term Loan / Project Finance Working Capital / Cash - Communication of Cash Capital / Cash - Communication of Cash Cash Cash Cash Cash Cash Cash Cash | endividuals) edit eredit nt Loan FI, NBFC) Retail) | 13.50% 13.50% 12.50% 12.50% 13.50% 13.50% | 14.50% 14.50% 13.50% 13.50% 14.50% 14.50% | 15.00% 15.50% 14.00% 14.00% 15.50% 15.50% 14.50% 14.50% 14.50% 14.50% 15.50% 14.50% 15.50% 16.50% 16.50% 17.50% 18.50% 19 | porate/Pri BR + Up to | BR + Up to 6.00% BR + Up to 6.00% BR + Up to 4.00% BR + Up to 4.00% BR + Up to 5.00% MINIOR OF THE STANDARD OF THE | |
| Home Loan Hire Purchase Loan (Indivice Personal Mortgage Term Loan BhuPuu Loan BhuPuu Plus Loan Loan to Migrant Workers Personal Land Loan / Real Loan Deprived Sector Lending (In Account Scheme Working Capital / Cash Cre Trust Receipt Short Term Demand Loan Term Loan / Project Finance Working Capital / Cash - Community Cash - C | Estate Individuals) Edit eredit Int Loan FI, NBFC) Retail) E Loan In Lending | 13.50% 13.50% 12.50% 12.50% 13.50% 13.50% | 14.50% 14.50% 13.50% 13.50% 14.50% 14.50% 14.50% 14.50% | 15.00% 15.50% 14.00% 14.00% 15.50% 14.50% 14.50% 14.50% 14.50% 14.50% 14.50% 14.50% 14.50% 14.50% 14.50% 14.50% 14.50% 14.50% 14.50% 14.50% 14.50% 14.50% 14.50% 14.50% 15.50% 14.50% 15.50% 14.50% 16 | porate/Pri 3R + Up to | BR + Up to 6.00% BR + Up to 6.00% BR + Up to 4.00% BR + Up to 4.00% BR + Up to 5.00% 3 5.00% 3 5.00% 3 6.00% 4 6.00% 5 5.00% 5 5.00% 6 6.00% 6 5.00% 6 7.00% 8 whichever is higher 6 7.00% 6 7.00% 8 whichever is higher 6 7.00% 8 company to the service of the servic | |
| Home Loan Hire Purchase Loan (Indivice Personal Mortgage Term Loan BhuPuu Loan BhuPuu Loan BhuPuu Plus Loan Loan to Migrant Workers Personal Land Loan / Real Loan Deprived Sector Lending (In Morking Capital / Cash Cree Trust Receipt Short Term Demand Loan Term Loan / Project Finance Working Capital / Cash - Community | Estate Individuals) Estate | 13.50% 13.50% 12.50% 12.50% 13.50% 13.50% For | 14.50% 14.50% 13.50% 13.50% 14.50% 14.50% 14.50% Or A | 15.00% 15.50% 14.00% 14.00% 15.50% 14.50% 14.50% 14.50% 14.50% 14.50% 14.50% 14.50% 14.50% 14.50% 14.50% 14.50% 14.50% 14.50% 14.50% 14.50% 14.50% 14.50% 14.50% 14.50% 15.50% 14.50% 15.50% 14.50% 16 | porate/Pri BR + Up to | BR + Up to 6.00% BR + Up to 6.00% BR + Up to 4.00% BR + Up to 4.00% BR + Up to 5.00% 3 5.00% 3 5.00% 3 6.00% 4 6.00% 5 5.00% 5 5.00% 6 6.00% 6 5.00% 6 7.00% 8 whichever is higher 6 7.00% 6 7.00% 8 whichever is higher 6 7.00% 8 company to the service of the servic | |

- Interest Spread Rate (Jestha 2079): 4.38% 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) 0.10% 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:

 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.



| | | | TES: une, 2022 | | | | |
|---|--------------|---------------------|-------------------------------|-------------------------------|---------------|---|--|
| Fixed / Recurring De | | 0III 13J | Individ | | u, 2079) | Institutions/ Foreign Diplomatic Institutions | |
| ≥ 3 months and < 6 months | | | 6.65 | 5% | | 5.65% | |
| ≥ 6 months and < 1 year | | | 8.85 | 5% | | 7.85% | |
| ≥ 1 year and < 2 years | | | 11.0 | | | 10.03% | |
| ≥ 2 years and ≤ 3 years | | | 9.95 | | | 8.95% | |
| > 3years and ≤ 10 years | | | 9.95 | | | 8.95% | |
| Fixed Deposit for 101 Days | | | 6.65 | | | 5.65% | |
| Fixed Deposit for 201 Days For Renewals-Institution | | | 8.85 | 5% | | 7.85% | |
| Diplomatic Institution | | | | | | | |
| 1 year and above | 10.13% | | | Saving Dep | osits | | |
| Bulk Fixed Depos | its | | , | | | | |
| Individuals Onl | y | | Interest Rate | | | | |
| ≥ 3 months and < 1 year | 11.03%* | All LCY Sa | 6.03% | | | | |
| ≥ 1 year and above | 11.03%* | Remittance | 7.03% | | | | |
| Remittance FD | Г | USD Saving | 4.00% | | | | |
| ≥ 3 months and above Bulk Fixed Deposits (Includi | 12.03%* | EUR Saving | | | | 1.00% | |
| For Institutions/ Foreign D | | GBP Saving | Bank | | | 1.00% | |
| Institutions Only | | | | NPR Call De | posits | _ | |
| ≥ 3 months and < 1 year | 10.03%* | | Accoun | t Type | | Interest Rate | |
| ≥ 1 year and above | 10.03%* | | Interest rate shall be as per | | | | |
| | Call Deposit | | agreement subject | | | | |
| Up to USD 0.10 million | 2.00 % | | to applicable | | | | |
| Above USD 0.10 million | Vegotiable | Loans | NRB guidelines | | | | |
| | With eff | | June, 2022 (1st | Ashad, 2079) | | | |
| | | Personal Loan | | | | | |
| Account Scheme | a. | Fixed Interest Rate | | | | | |
| | | Up to 3 | Above 3 years to 5 | Above 5 years to | Above | Floating Interest Rate | |
| | | years | years | 10 years | 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 (Individed Personal Mortgage Term Lo | | 13.50% | 14.50% | 15.00% | - | BR + Up to 6.00% | |
| Personal Term Loan | an / Other | 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 I | Estate Loan | 13.50% | 14.50% | 15.50% | - | BR + Up to 6.00% | |
| Deprived Sector Lending (In | | 12.50% | 13.50% | 14.50% | - | BR + Up to 5.00% | |
| Account Scheme | 2 | | Co | rporate/Prim | ne/Others | | |
| Working Capital / Cash Cred | dit | | | BR + Up to 7 | | | |
| Trust Receipt | | | | BR + Up to 5 | | | |
| Short Term Demand Loan | | | | BR + Up to 7 | | | |
| Term Loan / Project Finance | | | | BR + Up to 5 | 0.00% | | |
| Working Capital / Cash – Ca Multinational | cuit | | | BR + Up to 5 | 5.00% | | |
| Pre shipment / Post Shipmen | nt Loan | For FC | | BR + Up to 7 est Rate shall b | e as per agre | eement subject to | |
| Loan Against FDR | | | F | D Rate+ Up to | 0 2.00% | higher | |
| Deprived Sector Lending (N | | | | BR + Up to 5 | 5.00% | | |
| Deprived Sector Lending (I | Retail) | | | BR + Up to 5 | | | |
| Personal Loan/Overdraft | | | | BR + Up to 6 | 5.00% | | |
| SME Loan | | | | BR + Up to 5 | 5.00% | | |
| NSBL SaralKarja for MSM | Ε | | | BR + Up to 5 | 5.00% | | |
| NSBL Krishak Sathi Karja | | | | BR + Up to 5 | 5.00% | | |
| Auto Loan / Hire Purchase I | Loan | | | BR + Up to 7 | 7.00% | | |
| Loan Against Share / Margi | n Lending | | | BR + Up to 7 | | | |
| Loan Against Bonds (Govt | & Others) | | Or Applicab | BR + Up to 7 le Base Rate v | | higher | |
| Gold Loan | | | от търрпеан | BR + Up to 7 | | ingiloi | |
| | | - | 1 11 1 | | | | |

Interest Spread Rate (Baisakh 2079): 4.33%

FCY Loans (For Payment of Sight LC) Interest rate shall be as per agreement subject to applicable NRB guidelines

- 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.
- c) d)
- 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.



| With | effect from | 15 th M | ay, 2022 | 2 (1st Jes | tha, 20 | 79) | |
|--|---------------|--------------------|------------------|--------------------------|--------------------------|---|--|
| Fixed / Recurring D | eposits | | Indiv | iduals | | Institutions/ Foreign Diplomatic Institutions | |
| ≥ 3 months and < 6 months | | | 6.6 | 5% | | 5.65% | |
| ≥ 6 months and < 1 year | | | 8.8 | 5% | | 7.85% | |
| ≥ 1 year and < 2 years | | | 11.0 | 03% | | 10.03% | |
| ≥2 years and ≤ 3 years | | | 9.9 | 5% | | 8.95% | |
| > 3years and ≤ 10years | | | 9.9 | 5% | | 8.95% | |
| Fixed Deposit for 101 Days # | # | | 6.6 | 5% | | 5.65% | |
| Fixed Deposit for 201 Days # | # | | 8.8 | 5% | | 7.85% | |
| For Renewals-Institution | | | | | | | |
| Diplomatic Institu 1 year and above | 10.13% | - | | Saving | Deposits | | |
| Bulk Fixed Depo | | 1 | | | • | | |
| Individuals On | | | Account | Scheme | | Interest Rate | |
| ≥ 3 months and < 1 year | 11.03%* | All LCY | Saving Acc | | | 6.03% | |
| ≥ 1 year and above | 11.03%* | Remittance Savings | | | 7.03% | | |
| Remittance FI |) | USD Saving Bank | | | | 2.00% | |
| ≥ 3 months and above | 12.03%* | | ing Bank | | | 0.05% | |
| Bulk Fixed Deposits (Inclu | | - | ing Bank | | | 0.05% | |
| For Institutions/ Foreign Institutions On | | | - | NPR Ca | ll Deposits | | |
| ≥ 3 months and < 1 year | 10.03%* | | Accom | nt Type | * | Interest Rate | |
| ≥ 1 year and above | 10.03% | | 11000 | тетуре | | | |
| USD Call Depo | | 1 | | | | Interest rate shall be as per agreement | |
| Up to USD 0.10 million | 0.50 % | 1 | Cal | l Deposit | | subject to applicable | |
| Above USD 0.10 million | Negotiable | 1 | | NRB guidelines | | | |
| | | Loans & | Advances | | | ļ. | |
| | With effect f | From 15th M | lay, 2022 (1 | | | | |
| | | | | | ıal Loan | 1 | |
| Account Schen | 1e | T. | | erest Rate | 41 | Floating Interest | |
| 110000000 | | Up to 3 | Above 3 years to | Above 5 years to | Above 10 | Rate | |
| | | years | 5 years | 10 years | 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 Loa Personal Term Loan | ın / Other | 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 E | state Loan | 13.50% | 14.50% | 15.50% | - | BR + Up to 6.00% | |
| Deprived Sector Lending (In | | 12.50% | 13.50% | 14.50% | - | BR + Up to 5.00% | |
| Account Schen | | | | Corporate/ | Prime/Oth | | |
| Working Capital / Cash Cred | it | | | BR + U | p to 7.00% | | |
| Trust Receipt | | | | BR + U | p to 5.00% | | |
| Short Term Demand Loan | | | | BR + U | p to 7.00% | | |
| Term Loan / Project Finance | , | | | BR + U | p to 5.00% | | |
| Working Capital / Cash-Credit | Multinational | | | BR + U | p to 5.00% | | |
| Pre shipment / Post Shipmen | t Loan | For FC | | | | er agreement subject to | |
| Loan Against FDR | | | Or Appli | FD Rate+ cable Base F | 1 | % ever is higher | |
| Deprived Sector Lending (M | FI, NBFC) | | | BR + U | p to 5.00% | | |
| Deprived Sector Lending (R | etail) | | | BR + U | p to 5.00% | | |
| Personal Loan/Overdraft | | | | BR + U | p to 6.00% | | |
| SME Loan | | | | BR + U | p to 5.00% | | |
| NSBL Saral Karja for MSMI | Ξ | | | BR + U | p to 5.00% | | |
| NSBL Krishak Sathi Karja | | | | BR + U | p to 5.00% | | |
| Auto Loan / Hire Purchase L | oan | | | BR + U | p to 7.00% | | |
| | | | | | | | |
| Loan Against Share / Margin | Lending | | | | p to 7.00% p 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%

Or Applicable Base Rate whichever is higher

BR + Up to 7.00%

- 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.

FCY Loans (For Payment of Sight LC)

Gold Loan

- 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) 0.10% 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
- Rote:

 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.



| | | | April, | - | V 30 | kh, 207 | Institutions/ | | |
|---|--|---------------|--|-----------------------|---|--|---|--|--|
| Fixed/Recurrin | g Deposi | ts | | Indivi | duals | | Foreign Diplomatic Institutions | | |
| ≥ 3 months and < 6 months | S | | | 6.65 | 5% | | 5.65% | | |
| ≥ 6 months and < 1 year | | | | 8.85 | 5% | | 7.85% | | |
| ≥ 1 year and < 2 years | | | | 11.0 | 3% | | 10.03% | | |
| ≥2 years and ≤ 3 years | | | | 9.95 | 8.95% | | | | |
| > 3 years and ≤ 10 years | | | | 9.95 | 8.95% | | | | |
| Fixed Deposit for 101 Day | s# | | | 6.65 | | | 5.65% | | |
| Fixed Deposit for 201 Day | | 0.07 | | 8.85 | 7.85% | | | | |
| For Renewals-Instit Diplomatic In | | 41.454 | A 40 A 40 A 40 A 40 A | | | | | | |
| 1 year and above | DESCRIPTION OF THE PERSON OF T | 10.13% | | | Saving | Deposits | | | |
| Bulk Fixed I | | | | | | | | | |
| Individual | | | | 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% | | |
| Remittan | ce FD | | USD Savi | ing Bank | | | 2.00% | | |
| ≥3 months and above | 12. | 03%* | EUR Savi | ing Bank | | | 0.05% | | |
| Bulk Fixed Deposits (I | | | GBP Savi | ng Bank | | | 0.05% | | |
| For Institutions/ For | | matic | | | NPR Cal | I Deposits | | | |
| Institution: ≥ 3 months and < 1 year | Only | 10.03%* | | Accoun | | 0.2. 4.75 | Interest Rate | | |
| ≥ 1 year and above | | 10.03%* | | Accoun | Type | - | interest Kate | | |
| USD Call I | Danceli | 10:03 70 | | | | | Interest rate shall | | |
| Up to USD 0.10 million | | 50 % | | Call | Deposit | | be as per agreemen subject to applicable | | |
| Above USD 0.10 million | | otiable | - | | NRB guidelines | | | | |
| Addy's C3D 0.10 million |)408 | | Loans & Advances | | | | | | |
| | Wit | h effect from | | | sakh, 2079 |)) | | | |
| | | | | | Person | al Loan | | | |
| | | | | Fixed Inte | rest Rate | | | | |
| Account S | cheme | | Up to 3 | Above 3 years to 5 | Above 5 years to | Above 10 years | Floating Interest Rate | | |
| Education Loan | | | 13.50% | 14.50% | 10 years 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 (Indiv | duals | | 13.50% | 14.50% | 15.00% | 15,5070 | BR + Up to 6.00% | | |
| Personal Mortgage Term L | 100.04 | ar Parsonal | | | | 7 | | | |
| Term Loan | Can Coun | er i craonar | 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 Lo | an | 13.50% | 14.50% | 15.50% | | BR + Up to 6.00% | | |
| Deprived Sector Lending (| Individua | s) | 12.50% | 13.50% | 14.50% | | BR + Up to 5,00% | | |
| Account S | cheme | | | C | orporate/I | rime/Othe | rs | | |
| Working Capital / Cash Cr | edit | | | | 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 | ce | | | | BR + Up | to 5.00% | | | |
| Working Capital / Cash - C | redit Mu | hinational | | | BR + Up | to 5.00% | | | |
| Pre shipment / Post Shipme | ent Loan | | For FCY | | est Rate sh | | r agreement subject to | | |
| Loan Against FDR | | | applicable NRB Guidelines FD Rate+ Up to 2,00% Or Applicable Base Rate whichever is higher | | | | | | |
| Deprived Sector Lending (MFI, NBFC) | | | | | | to 5.00% | | | |
| Deprived Sector Lending (Retail) | | | | | BR + Up | to 5.00% | | | |
| Late to the way a same a late of the | Personal Loan/Overdraft | | | | BR + Up | to 6.00% | F | | |
| Deprived Sector Lending | | | BR + Up to 5.00% | | | | | | |
| Deprived Sector Lending | | | | | BR + Up to 5.00% | | | | |
| Deprived Sector Lending (Personal Loan/Overdraft | 1E | | | | | to 5.00% | | | |
| Deprived Sector Lending Personal Loan/Overdraft SME Loan | 1E | | | | BR + Up | to 5.00% | | | |
| Deprived Sector Lending Personal Loan/Overdraft SME Loan NSBL SaralKarja for MSN | | | | | BR + Up | ALL STATES | | | |
| Deprived Sector Lending Personal Loan/Overdraft SME Loan NSBL SaralKarja for MSM NSBL KrishakSathiKarja | Loan | g | | | BR + Up BR + Up BR + Up | to 5.00% to 7.00% to 7.00% | | | |
| Deprived Sector Lending (Personal Loan/Overdraft SME Loan NSBL SaralKarja for MSN NSBL KrishakSathiKarja Auto Loan / Hire Purchase | Loan in Lendin | | | Or Applica | BR + Up BR + Up BR + Up BR + Up | to 5.00% to 7.00% to 7.00% to 7.00% | ver is higher | | |
| Deprived Sector Lending Personal Loan/Overdraft SME Loan NSBL SaralKarja for MSN NSBL KrishakSathiKarja Auto Loan / Hire Purchase Loan Against Share / Marg | Loan in Lendin | | | Or Applica | BR + Up BR + Up BR + Up BR + Up BR + Up ble Base R | to 5.00% to 7.00% to 7.00% to 7.00% | ver is higher | | |

- Interest Rate applicable on forced loan may vary with risk premium from the published rate. a) b) Interest Rate in consortium financing shall be as decided by consortium.
 c) Interest Rate in NPA accounts may vary from the published rate.
- 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.
- FD rate for Remittance- 1% above card rates as per NRB guidelines. g)
- 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 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.



| With | effec | t from 15 | th Marc | h, 2022 (| 1 st Chaitr | a, 2078) | | | |
|---|-------------------|-----------------|---|-----------------|--|--|---|--|--|
| Fixed / Recurring | Depo | osits | | Indi | viduals | | Institutions/ Foreign Diplomatic Institutions | | |
| ≥ 3 months and < 6 months | | | | 6. | 65% | | 5.65% | | |
| \geq 6 months and \leq 1 year | | | | | 85% | | 7.85% | | |
| ≥ 1 year and < 2 years | | | | | .03% | | 10.03% | | |
| ≥2 years and ≤ 3 years | | | | | 95% | | 8.95% | | |
| > 3years and ≤ 10years | | | | | 95% | | 8.95% | | |
| Fixed Deposit for 101 Days | # | | | | 65% | | 5.65% | | |
| Fixed Deposit for 201 Days | | | | | 85% | | 7.85% | | |
| For Renewals-Institut Diplomatic Inst | ions/ | | | | | | l | | |
| 1 year and above | | 10.13% | | | Saving De | posits | | | |
| Bulk Fixed De | posits | 1 | | | | | | | |
| Individuals (| Only | | Account Scheme | | | | Interest Rate | | |
| \geq 3 months and \leq 1 year | | 11.03%* | All LCY | Saving Acco | unt | | 6.03% | | |
| ≥ 1 year and above | | 11.03%* | Remittan | ice Savings | | | 7.03% | | |
| Remittance | FD | | USD Sav | ing Bank | | | 2.00% | | |
| \geq 3 months and above | | 12.03%* | | ing Bank | | | 0.05% | | |
| Bulk Fixed Deposits (Inc | | 0 0/ | GBP Sav | ing Bank | | | 0.05% | | |
| For Institutions/ Foreignstitutions (| | 1 | | Aggar | NPR Call D | eposits | Interest Date | | |
| ≥ 3 months and < 1 year ≥ 1 year and above | | 10.03%* | | Accou | ınt Type | | Interest Rate Interest rate | | |
| _ , | D C-1 | | | | | | shall be as per | | |
| | D Cai | l Deposit | Call Deposit | | | agreement subject | | | |
| Up to USD 0.10 million | | 0.50 % | | | | | to applicable NRB | | |
| Above USD 0.10 million | Г | Negotiable | Loans & A | guidelines | | | | | |
| | W | ith effect fron | | | haitra, 2078) | | | | |
| | With thete ii on | | | Personal Loan | | | | | |
| | | | Fixed Interest Rate | | | | | | |
| Account Sch | eme | | Up to 3 Above 3 Above 5 years to 5 years to 10 Above 10 years | | | | Floating Interest Rate | | |
| Education Loan | | | 13.50% | years 14.50% | years 15.00% | 15.50% | DD Lin to 6 000 | | |
| Home Loan | | | 13.50% | 14.50% | 15.00% | 15.50% | BR + Up to 6.00% BR + Up to 6.00% | | |
| Hire Purchase Loan (Individ | dual) | | 13.50% | 14.50% | 15.00% | 13.3070 | BR + Up to 6.00% | | |
| Personal Mortgage Term Lo | | ther | | | 15.50% | 15 500/ | - | | |
| Personal Term Loan | | | 13.50% | 14.50% | | 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 | | T | 13.50% | 14.50% | 15.00% | - | BR + Up to 5.00% | | |
| Personal Land Loan / Real I | | | 13.50% | 14.50% | 15.50% | - | BR + Up to 6.00% | | |
| Deprived Sector Lending (In | | uals) | 12.50% | 13.50% | 14.50% | - | BR + Up to 5.00% | | |
| Account Sch | | | | C | orporate/Pri | | | | |
| Working Capital / Cash Cre | dit | | | | BR + Up to | | | | |
| Trust Receipt | | | | | BR + Up to | | | | |
| Short Term Demand Loan | | | | | BR + Up to | | | | |
| Term Loan / Project Finance | e | | BR + Up to 5.00% | | | | | | |
| | | | | | | | | | |
| Working Capital / Cash – Ca | redit N | Multinational | | | BR + Up to | | | | |
| Working Capital / Cash – Co | | | For FC | | BR + Up to BR + Up to rest Rate shall | 7.00% be as per ag | reement subject to | | |
| | | | For FC | ap | BR + Up to BR + Up to rest Rate shall plicable NRB FD Rate+ Up | 7.00% be as per ag Guidelines to 2.00% | · · · · · · · · · · · · · · · · · · · | | |
| Pre shipment / Post Shipme | nt Loa | ın | For FC | ap | BR + Up to BR + Up to rest Rate shall plicable NRB | 7.00% be as per ag Guidelines to 2.00% whichever i | | | |
| Pre shipment / Post Shipment Loan Against FDR | nt Loa MFI, N | IBFC) | For FC | ap | BR + Up to BR + Up to rest Rate shall plicable NRB FD Rate+ Up ble Base Rate | 7.00% be as per ag Guidelines to 2.00% whichever i | | | |
| Pre shipment / Post Shipment Loan Against FDR Deprived Sector Lending (N | nt Loa MFI, N | IBFC) | For FC | ap | BR + Up to BR + Up to rest Rate shall plicable NRB FD Rate+ Up ble Base Rate BR + Up to | 7.00% be as per ag Guidelines to 2.00% whichever i 5.00% | | | |
| Pre shipment / Post Shipment Loan Against FDR Deprived Sector Lending (Machine Properties of Sector Lending | nt Loa MFI, N | IBFC) | For FC | ap | BR + Up to BR + Up to rest Rate shall plicable NRB FD Rate+ Up ble Base Rate BR + Up to BR + Up to | 7.00% be as per ag Guidelines to 2.00% whichever i 5.00% 5.00% | | | |
| Pre shipment / Post Shipment Loan Against FDR Deprived Sector Lending (N Deprived Sector Lending (I Personal Loan/Overdraft SME Loan | MFI, N | IBFC) | For FC | ap | BR + Up to BR + Up to rest Rate shall plicable NRB FD Rate+ Up ble Base Rate BR + Up to BR + Up to BR + Up to | 7.00% be as per ag Guidelines to 2.00% whichever i 5.00% 5.00% 6.00% 5.00% | | | |
| Pre shipment / Post Shipment Loan Against FDR Deprived Sector Lending (N Deprived Sector Lending (I Personal Loan/Overdraft SME Loan NSBL SaralKarja for MSM | MFI, N | IBFC) | For FC | ap | BR + Up to BR + Up to rest Rate shall plicable NRB FD Rate+ Up ble Base Rate BR + Up to BR + Up to BR + Up to BR + Up to | 7.00% be as per ag Guidelines to 2.00% whichever i 5.00% 6.00% 5.00% 5.00% | | | |
| Pre shipment / Post Shipment Loan Against FDR Deprived Sector Lending (Note that the personal Loan/Overdraft SME Loan NSBL SaralKarja for MSM. NSBL KrishakSathiKarja | MFI, N Retail) | IBFC) | For FC | ap | BR + Up to BR + Up to rest Rate shall plicable NRB FD Rate+ Up ble Base Rate BR + Up to | 7.00% be as per ag Guidelines to 2.00% whichever i 5.00% 5.00% 5.00% 5.00% 5.00% 5.00% | | | |
| Pre shipment / Post Shipment Loan Against FDR Deprived Sector Lending (N Deprived Sector Lending (I Personal Loan/Overdraft SME Loan NSBL SaralKarja for MSM NSBL KrishakSathiKarja Auto Loan / Hire Purchase | MFI, N Retail) | in IBFC) | For FC | ap | BR + Up to BR + Up to rest Rate shall plicable NRB FD Rate+ Up ble Base Rate BR + Up to | 7.00% be as per ag Guidelines to 2.00% whichever i 5.00% 5.00% 5.00% 5.00% 5.00% 5.00% 5.00% 5.00% | | | |
| Pre shipment / Post Shipment Loan Against FDR Deprived Sector Lending (Note that the personal Loan/Overdraft SME Loan NSBL SaralKarja for MSM. NSBL KrishakSathiKarja | MFI, N Retail) | (BFC) | For FC | ap | BR + Up to BR + Up to rest Rate shall plicable NRB FD Rate+ Up ble Base Rate BR + Up to | 7.00% be as per ag Guidelines to 2.00% whichever i 5.00% 5.00% 5.00% 5.00% 5.00% 7.00% 7.00% | | | |

- 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.

Interest Spread Rate (Magh 2078): 4.03%

BR + Up to 7.00%Interest rate shall be as per agreement subject to applicable NRB

guidelines

- 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) 0.10% 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

Gold Loan

FCY Loans (For Payment of Sight LC)

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.



| Fishel: Reversing | | States | de de | | Entiretion Foreign Diplomate Institution | | | | |
|--|---|------------------|-----------------|---------------------------------|---|------------------------|--|--|--|
| -) month and < 6 ments | | | 1.6% | | | | | | |
| T dimension and in locate | | | 8356 | | | 7515 | | | |
| 1 Free and 7 Types | | | 316 | m. | | 10.00 | | | |
| Tree-of Tree- | | | 430% | | | | | | |
| - Tream and Sillingam | | 1995 | | | | 43% | | | |
| Floori Dirposit for ISS Day or | | | 8485. | | | Same time | | | |
| Fixed Deposit (in: 30) black | | 8.87% | | | | | | | |
| For Stores de Justiniones I Institution | | | | | | | | | |
| 3 year, and above | 19.0% | | Neving Deposits | | | | | | |
| Belli Finel Do | podře | | | | | | | | |
| Endy-Litrati C | Suly | | Acquient | Selicina | | Interest Bate | | | |
| :) menti-ant< i year | 11.03% | ARLCY | Sering Av | and the same | | 6.00% | | | |
| 2 Learnetuber: | 11,63% | 1503a | 150 SoveyBali. | | | | | | |
| Bulk Fitzel Organies (Sec. | pading Bickling) | PUR Su | PERSONNY BARK | | | DAMP | | | |
| Energia Street | For Institutions' Foreign Diplomatic Institutions Only | | | GRP Saving Blank | | | | | |
| : 3 medicani - Lyair | 1993/04 | NPR Call Deposit | | | | | | | |
| 1 roomed above. | Bully. | Accrest Type | | | Seterret Bate: | | | | |
| TSD Call Dep | | | | | Administration | | | | |
| Up to USD (Lib million | 8.57% | - | Cit | Deposit | | safajyi si ayyumi | | | |
| Allow USD 6.Phanilton | Supresside: | | | | | hOttl policine | | | |
| 6 | Lunes in Little Anim Little | & Advas | | en, 2010) | | | | | |
| | | Personal Lean | | | | | | | |
| Accessed Nation | - | Ligard years | years to | Allow 5 years to 10 years | Abert 18 years | Pharing Impro- Mair | | | |
| Difference Later. | | (DSP) | 14.50% | (5)8% | 15,50% | HR + Cyto-more | | | |
| Sirmy Long | | 13:50% | 14,30% | 15.00% | 15.00% | BR+1 profess | | | |
| Hine Finishme Loan Hindroldson | 100 | 15.5Pa | 14,90% | 43 00% | | BE - Spinishma | | | |
| Personal Meetings Torre Learn / I Learn | Inco Forward Term | IXSPS | 14.59% | (538%) | ts.tam. | DE - Lipito-Diffe | | | |
| (this Print Late | | 12.40% | 11.5% | 9.05 | - | BR + Up to Fally | | | |
| No ParPie-Law | | 12.50% | 18,38% | 14.6% | | BR + Lipas + Lipas | | | |
| Error to Migrard Working | | 13.59% | 14.55% | 13.65% | 1.5 | THE - TOP LAST SHIP | | | |
| Personal Land Love / Real Louis | Late | 17.5% | 14.9% | (1.58%) | 1 | BR-THERM | | | |
| Deprined Seator Landing Obstice | discort . | 32:50% | 18,58% | 14:50% | | BR = Dp = 5000 | | | |
| Assessed Schi | 196 | | T) | rpersic (| rimo Tid | ers | | | |
| Working Copplet - Club Crodit | | | | 0E > Dr | is Table. | | | | |
| Treat Kassier | | | | (46) - (Jy | 10 LONG | | | | |
| Mort Time Donald Lines | | | | BE + De | to Talling | | | | |
| Toron Loren Person & Contract | | | | Off - Die | as Love. | | | | |

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BE - Colo Time. For FCY Loss, Jessey Bar (64) to Engelsable NEB Line

Mr flow Rain which

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Deposit Secretary (MF), SERC)

Louis Agreem Bloods (Clean & Places)

and the same of

Description Lending (Frank) Property Law Sycologis VSMI; Shod Kines GV ASSME NSSE Krima Smirkags Auto Line / Hop Perdine Line

Rink Framum of in highest publish

Anny index remove LC (RLC); and other ferred for

Filtration for favorage, Physical cards 0.10% pursuint too be provided by pretractive Asymptotically for resources on its perfect resume to the fit.

W. B. Persymon Ka Kita Ga 607/8/79 Rest of Security in Appendix State & afficiency of larger patient extreme according about a direct will remost the town Common Properties Clients are advend no tool one took a found no not official printed by a militariated for specify reserve commencement of degrees from 8 attenues.

*Confillmon Apply: It bearings Physika on managery.



INTEREST RATES: DEPOSITS With effect from 15th January, 2022 (1st Magh, 2078) Institutions Foreign Fixed / Recurring Deposits Individuals Diplomatic Institutions ≥ 3 months and ≤ 6 months 6.05% 5.05% \geq 6 months and \leq 1 year 7.05% ≥ 1 year and < 2 years 10.05% 9.05% \geq 2 years and \leq 3 years 9.05% 8.05% 9.05% 8.05% > 3years and ≤ 10years Fixed Deposit for 101 Days # 6.05% 5.05% Fixed Deposit for 201 Days # 8.05% 7.05% For Renewals-Institutions/ Foreign Diplomatic Institutions Plant above 9.05% **Saving Deposits** 1 year and above **Bulk Fixed Deposits** Individuals Only Account Scheme Interest Rate ≥ 3 months and < 1 year 10.05%* All LCY Saving Account USD Saving Bank ≥ 1 year and above 10.05%* 2.00% **Bulk Fixed Deposits (Including Bidding)** EUR Saving Bank 0.05% For Institutions/ Foreign Diplomatic Institutions Only GBP Saving Bank 0.05% \geq 3 months and \leq 1 year 9.05%* NPR Call Deposits ≥ 1 year and above 9.05%* Account Type **Interest Rate** USD Call Deposit Interest rate shall be as per greement subje Up to USD 0.10 million 0.50 % Call Deposit agreement subject to applicable NRB Above USD 0.10 million Negotiable guidelines

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

| | Personal Loan | | | | |
|---|---------------|------------------------------------|----------------------------|--------------|------------------|
| | | Fixed Intere | st Rate | | Floating |
| Account Scheme | Up to 3 | Above 3 | Above 5 | Above | Interest |
| | years | years to 5 | years to | 10 | Rate |
| | | years | 10 years | 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 | | Corpor | rate/Prime/Ot | hers | |
| Working Capital / Cash Credit | | BR | + Up to 7.00% | ó | |
| Trust Receipt | | BR | + Up to 5.00% | 6 | |
| Short Term Demand Loan | | BR | + Up to 7.00% | ó | |
| Term Loan / Project Finance | | BR | + Up to 5.00% | ó | |
| Working Capital / Cash – Credit Multinational | | BR | + Up to 5.00% | 6 | |
| Pre shipment / Post Shipment Loan | | - | + Up to 7.00% | | |
| 1 | F | or FCY Loan: O | | | .25% |
| Loan Against FDR | | FD R | ate+ Up to 2.0 | 0% | |
| | , | Or Applicable Ba | ase Rate which | ever is hig | her |
| Deprived Sector Lending (MFI, NBFC) | | BR | + Up to 5.00% | ó | |
| Deprived Sector Lending (Retail) | | BR | + Up to 5.00% | ó | |
| Personal Loan/Overdraft | | BR | + Up to 6.00% | ó | |
| SME Loan | | BR | + Up to 5.00% | ó | |
| NSBL Saral Karja for MSME | | BR | + Up to 5.00% | ó | |
| NSBL Krishak Sathi Karja | | BR | + Up to 5.00% | ó | |
| Auto Loan / Hire Purchase Loan | | BR | + Up to 7.00% | ó | |
| Loan Against Share / Margin Lending | | BR | + Up to 7.00% | ó | |
| Loan Against Bonds (Govt & Others) | | BR | + Up to 7.00% | ó | |
| Loui Agamot Bondo (Govi & Others) | | Or Applicable B | ase Rate which | never is hig | her |
| Gold Loan | | | + Up to 7.00% | | |
| FCY Loans (For Payment of Sight LC) | Interest rate | shall be as per a subject to ap | ngreement and plicable NRB | | plus premium |
| Interest | Spread Rate (| Mangsir 2078): | | | |

Interest Spread Rate (Mangsir 2078): 3.249

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. d)
- 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 f) 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.
- h)
- 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

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 बैक लिमिटेड NEPAL SBI BANK LTD.

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

INTEREST RATES: DEPOSITS

| With effect from 16 th December, 2021 (1 st Poush, 2078) | | | | | | | |
|--|-------------|--|--|--|--|--|--|
| Fixed / Recurring Deposits | Individuals | Institutions/ Foreign Diplomatic Institutions | | | | | |
| \geq 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% | | | | | |
| > 3years and ≤ 10years | 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

9.05% 1 year and above

Above USD 0.10 million

Saving Deposits

| Bulk Fixed Deposits | 3 | | | | | | |
|---|---|---------------------------|---------------|--|--|--|--|
| 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 2.00% | | | | | |
| Bulk Fixed Deposits (Includin | Bulk Fixed Deposits (Including Bidding) | | 0.05% | | | | |
| For Institutions/ Foreign Di Institutions Only | plomatic | GBP Saving Bank | 0.05% | | | | |
| ≥ 3 months and < 1 year | 9.05%* | NPR Call Deposits | | | | | |
| ≥ 1 year and above | 9.05%* | Account Type Interest Rat | | | | | |
| | | | | | | | |

USD Call Deposit Up to USD 0.10 million 0.50 % Call Deposit

Negotiable

Interest rate shall be as per agreement subject to applicable NRB guidelines

Loans & Advances

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

| I CI Solidi Lodil | | | | ai Loan | | | |
|---|---------------|--------------------------------|---------------------------------|-------------------|----------------------------------|--|--|
| | | Fixed In | terest Rate | | | | |
| Account Scheme | 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% | 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/I | Prime/Othe | rs | | |
| 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 | | | | to 7.00% | | | |
| | | For FCY L | | | Rate + 1.25% | | |
| Loan Against FDR | | 0 4 1 | | Jp to 2.00% | | | |
| Danier I Carta I and East (MEL NIDEC) | | Or Applic | able Base R | | er is nigher | | |
| Deprived Sector Lending (MFI, NBFC) | | | | to 5.00% | | | |
| Deprived Sector Lending (Retail) Personal Loan/Overdraft | | | | to 5.00% | | | |
| SME Loan | | | | to 6.00% | | | |
| NSBL Saral Karja for MSME | - | | | to 5.00% | | | |
| NSBL Krishak Sathi Karja | | | | to 5.00% | | | |
| Auto Loan / Hire Purchase Loan | | - | | | | | |
| Loan Against Share / Margin Lending | | | | to 7.00% | | | |
| Loan Aganist Share / Margin Lending | - | | | to 7.00% | | | |
| Loan Against Bonds (Govt & Others) | | Or Applic | able Base R | | er is higher | | |
| Gold Loan | | | BR + Up | to 7.00% | | | |
| FCY Loans (For Payment of Sight LC) | | | | | nd/or LIBOR plus B guidelines | | |

premium subject to applicable NRB guidelines Interest Spread Rate (Kartik 2078): 3.21%

Base Rate (Kartik 2078): 8.35%

- 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) 0.10% 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

- 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, $\bar{\#}$ Interest Payable on maturity.



NEPAL SBI BANK LTD.

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

INTEREST RATES: DEPOSITS

| Fixed / Recurring Deposits | | | Indiv | Institutions/ Foreign Diplomatic Institutions | | |
|--|---|--|---|---|---|--|
| \geq 3 months and \leq 6 mont | hs | | 6.05% | | | 5.05% |
| \geq 6 months and \leq 1 year | | | 7.9 | 3% | | 6.93% |
| ≥ 1 year and < 2 years | | | 10. | 05% | | 9.05% |
| ≥2 years and ≤ 3 years | | | 9.0 |)5% | | 8.05% |
| > 3years and ≤ 10years | | | 9.0 | 15% | | 8.05% |
| Fixed Deposit for 101 Da | ıys# | | 6.0 |)5% | | 5.05% |
| Fixed Deposit for 201 Da | ıys# | | 7.9 | 93% | | 6.93% |
| For Renewals-Institut Diplomatic Inst | | | | ~ | | |
| 1 year and above | 9.05% | 1 | | Saving I | Deposits | |
| Bulk Fixed De | eposits | | | | | |
| Individuals (| Only | | Account | t Scheme | | Interest Rate |
| \geq 3 months and \leq 1 year | 10.05%* | | Saving. | | | 5.05% |
| ≥ 1 year and above | 10.05%* | USD Sa | ving Ban | k | | 1.00% |
| Bulk Fixed Deposits Bidding | | EUR Sa | ving Ban | k | | 0.05% |
| For Institutions/ Forei Institutions | | Gbp Saving Bank | | | 0.05% | |
| \geq 3 months and \leq 1 year | 9.05%* | |] | NPR Call | Deposit | ts |
| ≥ 1 year and above | 9.05%* | Account Type | | | | Interest Rate |
| USD Call De | posit | | | | 0.25% to 2.53% | |
| Up to USD 0.10 million | 0.50 % | Call Deposit | | | | (Negotiable) |
| Above USD 0.10 million | Negotiable | | | | | (8) |
| With effect t | Loans from 17 th No | vembe | r, 2021 | (1 st Ma Persona | ıl Loan | ; 2078) |
| Account Sch | ieme | Fixed Interest Rate Above 3 Above 5 Above | | | Floating | |
| Account Sch | ieme | Up to 3 years | | years to | Above 10 years | Floating Interest Rate |
| 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 L | oan | 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% |
| | | 1 | 12.500/ | 1.4.000/ | | DD + II + 4.000/ |
| Bhu Puu Plus Loan | | 12.50% | 13.50% | 14.00% | - | BR + Up to 4.00% |
| Bhu Puu Plus Loan Loan to Migrant Workers | , | 12.50% | 13.50% | 14.00% | - | BR + Up to 4.00% BR + Up to 1.50% |
| | | | | | | |
| Loan to Migrant Workers | al Estate Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 1.50% |
| Loan to Migrant Workers Personal Land Loan / Rea | al Estate Loan (Individuals) | 12.50% 12.50% | 13.50% 13.50% 12.50% 13.50% | 14.00% 14.50% 13.50% 14.00% | - - - | BR + Up to 1.50% BR + Up to 5.00% BR + Up to 4.00% BR + Up to 5.00% |
| Loan to Migrant Workers Personal Land Loan / Rea Deprived Sector Lending Other Personal Term Loa Account Sch | al Estate Loan (Individuals) n | 12.50% 12.50% 11.50% | 13.50% 13.50% 12.50% 13.50% | 14.00% 14.50% 13.50% 14.00% rporate/P | - - - - rime/Ot | BR + Up to 1.50% BR + Up to 5.00% BR + Up to 4.00% BR + Up to 5.00% hers |
| Loan to Migrant Workers Personal Land Loan / Rea Deprived Sector Lending Other Personal Term Loa | al Estate Loan (Individuals) n | 12.50% 12.50% 11.50% | 13.50% 13.50% 12.50% 13.50% | 14.00% 14.50% 13.50% 14.00% rporate/P BR + Up | - - - - rime/Ot | BR + Up to 1.50% BR + Up to 5.00% BR + Up to 4.00% BR + Up to 5.00% hers |
| Loan to Migrant Workers Personal Land Loan / Red Deprived Sector Lending Other Personal Term Loa Account Sch Working Capital / Cash C | al Estate Loan (Individuals) n eeme Credit | 12.50% 12.50% 11.50% | 13.50% 13.50% 12.50% 13.50% | 14.00% 14.50% 13.50% 14.00% rporate/P | - - - - rime/Ot | BR + Up to 1.50% BR + Up to 5.00% BR + Up to 4.00% BR + Up to 5.00% hers |
| Loan to Migrant Workers Personal Land Loan / Red Deprived Sector Lending Other Personal Term Loa Account Sch Working Capital / Cash C Trust Receipt Short Term Demand Loan | al Estate Loan (Individuals) n eeme Credit | 12.50% 12.50% 11.50% | 13.50% 13.50% 12.50% 13.50% Con | 14.00% 14.50% 13.50% 14.00% rporate/P BR + Up BR + Up BR + Up | - - - - to 5.00% to 5.00% to 5.00% | BR + Up to 1.50% BR + Up to 5.00% BR + Up to 4.00% BR + Up to 5.00% hers |
| Loan to Migrant Workers Personal Land Loan / Re: Deprived Sector Lending Other Personal Term Loa Account Sch Working Capital / Cash C Trust Receipt Short Term Demand Loan Term Loan / Project Fina | al Estate Loan (Individuals) n eeme Credit n nn | 12.50% 12.50% 11.50% | 13.50% 13.50% 12.50% 13.50% Con | 14.00% 14.50% 13.50% 14.00% rporate/P BR + Up BR + Up BR + Up BR + Up | - - - rime/Ot to 5.00% to 5.00% to 5.00% | BR + Up to 1.50% BR + Up to 5.00% BR + Up to 4.00% BR + Up to 5.00% hers |
| Loan to Migrant Workers Personal Land Loan / Red Deprived Sector Lending Other Personal Term Loa Account Sch Working Capital / Cash C Trust Receipt Short Term Demand Loan | al Estate Loan (Individuals) n eeme Credit n nn | 12.50% 12.50% 11.50% | 13.50% 13.50% 12.50% 13.50% Con | 14.00% 14.50% 13.50% 14.00% rporate/P BR + Up BR + Up BR + Up | rime/Ot to 5.00% to 5.00% to 5.00% to 5.00% to 5.00% | BR + Up to 1.50% BR + Up to 5.00% BR + Up to 4.00% BR + Up to 5.00% hers 6 6 6 |

- Pre shipment / Post Shipment Loan For FCY Loan: One Year LIBOR Rate + 1.25%
 - FD Rate+ Up to 2.00% Or Applicable Base Rate whichever is higher
- Loan Against FDR 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% BR + Up to 5.00% SME Loan
- 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% BR + Up to 5.00%Home Loan
- Bhu Puu Plus Loan BR + Up to 4.00% BR + Up to 1.50% Migrant Workers Loan Against Share / Margin Lending BR + Up to 5.00%

BR + Up to 5.00%

BR + Up to 4.00%

BR + Up to 3.00%

Or Applicable Base Rate whichever is higher

NRB guidelines

- Land Loan/ Real State Loan BR + Up to 5.00% Gold Loan BR + Up to 5.00% LIBOR Rate + up to 5.00% subject to applicable FCY Loans (For Payment of Sight LC)
- Base Rate (Aswin 2078): 8.11% Interest Rate applicable on forced loan may vary with risk premium from the published rate.

Interest Spread Rate (Aswin 2078): 3.09%

- b) Interest Rate in consortium financing shall be as decided by consortium. Interest Rate in NPA accounts may vary from the published rate. c)
- Penal Interest of plus 2% p.a. will be applied on overdue amount. d) 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.
- 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)

Auto Loan / Hire Purchase Loan

Loan Against Bonds (Govt & Others)

Bhu Puu Loan

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.



NEPAL SBI BANK LTD.

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

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

| | | | | (3 ^{ru} Kar | | Institutions/ | | | |
|---|--|---|--|--|---|--|--|--|--|
| (Interest Rate Per Ann | Fixed / Recurring Deposits (Interest Rate Per Annum, Payable Quarterly) | | | Individuals | | | | | |
| \geq 3 months and \leq 6 mon | iths | | 4.40 | 5% | | 4.36% | | | |
| \geq 6 months and \leq 1 year | | | 7.2 | 1% | | 6.21% | | | |
| ≥ 1 year and < 2 years | | | 8.80 | 0% | | 7.80% | | | |
| ≥2 years and ≤ 3 years | | | 9.08 | 8% | | 8.08% | | | |
| > 3years and ≤ 10years | | | 9.30 | 5% | | 8.36% | | | |
| Fixed Deposit for 101 D | ays# | | 4.40 | 5% | | 4.36% | | | |
| Fixed Deposit for 201 D | ays# | | 6.03 | 5% | | 5.05% | | | |
| | Interest Rate | Per Annı | ım, Payal | ble Quart | erly | | | | |
| For Renewals-Institute Diplomatic Insti | tutions | | | Saving l | Denosits | | | | |
| 1 year and above | 8.05% | | | 2 g | сроси | | | | |
| Bulk Fixed De | | | | ~ . | | | | | |
| Individuals C | | | Account | | | Interest Rate | | | |
| ≥ 1 year and < 2 years | 9.08%* | | Saving A | | | 4.56% | | | |
| ≥2 years and ≤ 3 years | 9.36%* | USD Sav | ving Bank | | | 1.00% | | | |
| Bulk Fixed Deposits Bidding) | | EUR Sav | ving Bank | | | 0.05% | | | |
| For Institutions/ Diplomatic Institut | | Gbp Sav | ing Bank | | | 0.05% | | | |
| \geq 3 months and <1 year | 8.36%* | | | NPR Call | Denosia | ts | | | |
| ≥ 1 year and above | 8.36%* | | Accoun | | Берозп | Interest Rate | | | |
| USD Call Der | | | riccoun | турс | | Interest Rate | | | |
| Up to USD 0.10 million | | | С | 0.25% to 2.28% | | | | | |
| Above USD 0.10 million | Negotiable | | C | (Negotiable) | | | | | |
| Above CSD 0.10 million | | 0 | | | | | | | |
| Loans & Advances | | | | | | | | | |
| With effect from 20th October, 2021 (3rd Kar | | | | tik, 20' | 78) | | | | |
| | | | Personal Loan | | | | | | |
| | | | | Fixed Interest Rate | | | | | |
| Account Scheme | | | IACU IIIC | icst ixate | | | | | |
| Account Scho | eme | | Above 3 | Above 5 | Above | Floating Interest | | | |
| Account Scho | eme | Up to 3 | Above 3 years to | Above 5 years to | Above 10 | Floating Interest Rate | | | |
| | eme | Up to 3 years | Above 3 years to 5 years | Above 5 years to 10 years | Above 10 years | Rate | | | |
| Education Loan | eme | Up to 3 years | Above 3 years to 5 years 13.50% | Above 5 years to 10 years 14.00% | Above 10 years 14.50% | Rate BR + Up to 5.00% | | | |
| Education Loan Home Loan | | Up to 3 years 12.50% 12.50% | Above 3 years to 5 years 13.50% 13.50% | Above 5 years to 10 years 14.00% | Above 10 years 14.50% 14.50% | Rate BR + Up to 5.00% BR + Up to 5.00% | | | |
| Education Loan Home Loan Personal Hire Purchase | Loan | Up to 3 years 12.50% 12.50% 12.50% | Above 3 years to 5 years 13.50% 13.50% 13.50% | Above 5 years to 10 years 14.00% 14.00% | Above 10 years 14.50% | BR + Up to 5.00% BR + Up to 5.00% BR + Up to 5.00% | | | |
| Education Loan Home Loan Personal Hire Purchase Personal Mortgage Term | Loan | Up to 3 years 12.50% 12.50% 12.50% 12.50% | Above 3 years to 5 years 13.50% 13.50% 13.50% | Above 5 years to 10 years 14.00% 14.00% 14.00% 14.50% | Above 10 years 14.50% 14.50% | BR + Up to 5.00% | | | |
| Education Loan Home Loan Personal Hire Purchase Personal Mortgage Term Bhu Puu Loan | Loan | Up to 3 years 12.50% 12.50% 12.50% 12.50% 12.50% | Above 3 years to 5 years 13.50% 13.50% 13.50% 13.50% | Above 5 years to 10 years 14.00% 14.00% 14.50% 14.00% | Above 10 years 14.50% - - - | BR + Up to 5.00% BR + Up to 4.00% | | | |
| Education Loan Home Loan Personal Hire Purchase Personal Mortgage Term Bhu Puu Loan Bhu Puu Plus Loan | Loan n Loan | Up to 3 years 12.50% 12.50% 12.50% 12.50% 12.50% 12.50% | Above 3 years to 5 years 13.50% 13.50% 13.50% 13.50% 13.50% | Above 5 years to 10 years 14.00% 14.00% 14.50% 14.00% 14.00% | Above 10 years 14.50% 14.50% | BR + Up to 5.00% BR + Up to 4.00% BR + Up to 4.00% | | | |
| Education Loan Home Loan Personal Hire Purchase Personal Mortgage Term Bhu Puu Loan Bhu Puu Plus Loan Loan to Migrant Worker | Loan n Loan | Up to 3 years 12.50% 12.50% 12.50% 12.50% 12.50% 12.50% 12.50% | Above 3 years to 5 years 13.50% 13.50% 13.50% 13.50% 13.50% 13.50% | Above 5 years to 10 years 14.00% 14.00% 14.00% 14.00% 14.00% 14.00% | Above 10 years 14.50% - - - | BR + Up to 5.00% BR + Up to 4.00% BR + Up to 4.00% BR + Up to 1.50% | | | |
| Education Loan Home Loan Personal Hire Purchase Personal Mortgage Term Bhu Puu Loan Bhu Puu Plus Loan Loan to Migrant Worker Personal Land Loan / Rea | Loan n Loan ss al Estate Loan | Up to 3 years 12.50% 12.50% 12.50% 12.50% 12.50% 12.50% 12.50% 12.50% 12.50% | Above 3 years to 5 years 13.50% 13.50% 13.50% 13.50% 13.50% 13.50% 13.50% | Above 5 years to 10 years 14.00% 14.00% 14.00% 14.00% 14.00% 14.00% 14.00% 14.00% | Above 10 years 14.50% - - - - - | BR + Up to 5.00% BR + Up to 4.00% BR + Up to 4.00% BR + Up to 1.50% BR + Up to 5.00% | | | |
| Education Loan Home Loan Personal Hire Purchase Personal Mortgage Term Bhu Puu Loan Bhu Puu Plus Loan Loan to Migrant Worker Personal Land Loan / Rea Deprived Sector Lending | Loan n Loan rs al Estate Loan (Individuals) | Up to 3 years 12.50% 12.50% 12.50% 12.50% 12.50% 12.50% 12.50% 12.50% 11.50% | Above 3 years to 5 years 13.50% 13.50% 13.50% 13.50% 13.50% 13.50% 13.50% 13.50% | Above 5 years to 10 years 14.00% 14.00% 14.00% 14.00% 14.00% 14.00% 14.00% 14.00% 14.50% | Above 10 years 14.50% - - - - | BR + Up to 5.00% BR + Up to 4.00% BR + Up to 4.00% BR + Up to 1.50% BR + Up to 5.00% BR + Up to 5.00% | | | |
| Education Loan Home Loan Personal Hire Purchase Personal Mortgage Term Bhu Puu Loan Bhu Puu Plus Loan Loan to Migrant Worker Personal Land Loan / Rea Deprived Sector Lending Other Personal Term Lo | Loan n Loan s al Estate Loan (Individuals) an | Up to 3 years 12.50% 12.50% 12.50% 12.50% 12.50% 12.50% 12.50% 12.50% 12.50% | Above 3 years to 5 years 13.50% 13.50% 13.50% 13.50% 13.50% 13.50% 13.50% 13.50% 13.50% | Above 5 years to 10 years 14.00% 14.00% 14.00% 14.00% 14.00% 14.00% 14.00% 14.50% 13.50% 14.00% | Above 10 years 14.50% | BR + Up to 5.00% BR + Up to 4.00% BR + Up to 4.00% BR + Up to 1.50% BR + Up to 5.00% | | | |
| Education Loan Home Loan Personal Hire Purchase Personal Mortgage Term Bhu Puu Loan Bhu Puu Plus Loan Loan to Migrant Worker Personal Land Loan / Rea Deprived Sector Lending Other Personal Term Lo Account Scho | Loan n Loan ss al Estate Loan (Individuals) an eme | Up to 3 years 12.50% 12.50% 12.50% 12.50% 12.50% 12.50% 12.50% 12.50% 11.50% | Above 3 years to 5 years 13.50% 13.50% 13.50% 13.50% 13.50% 13.50% 13.50% 13.50% 13.50% | Above 5 years to 10 years 14.00% 14.00% 14.00% 14.50% 14.00% 14.00% 14.50% 14.50% 14.00% 14.50% | Above 10 years 14.50% - - - - - - - - - - - - - - - | BR + Up to 5.00% BR + Up to 4.00% BR + Up to 4.00% BR + Up to 1.50% BR + Up to 5.00% | | | |
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| Education Loan Home Loan Personal Hire Purchase Personal Mortgage Term Bhu Puu Loan Bhu Puu Plus Loan Loan to Migrant Worker Personal Land Loan / Rea Deprived Sector Lending Other Personal Term Lo Account Scho Working Capital / Cash Trust Receipt Short Term Demand Loa Term Loan / Project Fin Working Capital / Cash Multinational Pre shipment / Post Ship Loan Against FDR Deprived Sector Lending (Inc Personal Loan/Overdraft/N SME Loan NSBL Saral Karja for M | Loan In Loan I | Up to 3 years 12.50% 12.50% 12.50% 12.50% 12.50% 12.50% 12.50% 12.50% 17.50% 17.50% 17.50% 17.50% 17.50% 17.50% | Above 3 years to 5 years 13.50% 13.50% 13.50% 13.50% 13.50% 13.50% 13.50% 13.50% Col | Above 5 years to 10 years 14.00% 14.00% 14.00% 14.50% 14.00% 14.50% 14.00% 14.50% 14.00% 14.50% 14.00% Prorate/P BR + Up | Above 10 years 14.50% 14.50% | BR + Up to 5.00% BR + Up to 4.00% BR + Up to 1.50% BR + Up to 5.00% BR + U | | | |

BR + Up to 5.00%

BR + Up to 5.00%

BR + Up to 4.00% BR + Up to 4.00%

BR + Up to 1.50%

BR + Up to 5.00%

BR + Up to 3.00%

Or Applicable Base Rate whichever is higher

BR + Up to 5.00% BR + Up to 5.00%

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

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

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,

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.

FD rate for Remittance- 1% above card rates as per NRB guidelines.

conditions, interest rates of deposits/ loans & advances products/schemes.

Home Loan

Bhu Puu Loan

Bhu Puu Plus Loan

Migrant Workers

Gold Loan

a)

b)

c)

d)

e) f)

g)

Note: 1)

Auto Loan / Hire Purchase Loan

Loan Against Share / Margin Lending

Land Loan/ Real State Loan

published rate.

Loan Against Bonds (Govt & Others)

FCY Loans (For Payment of Sight LC)

interest rate of loan and advances.

*Conditions Apply, # Interest Payable on maturity.



NEPAL SBI BANK LTD.

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

INTEREST RATES: DEPOSITS

| With effect from 17th | September, 2021 | (1 st Aswin, 20' | 78) |
|-----------------------|-----------------|-----------------------------|-------------|
| | | | |

| With effect from 17 th September, 2021 (1 st Aswin, 2078) | | | | | | |
|---|-------------|--|--|--|--|--|
| Fixed / Recurring Deposits (Interest Rate Per Annum, Payable Quarterly) | Individuals | Institutions/ Foreign Diplomatic Institutions | | | | |
| \geq 3 months and \leq 6 months | 4.05% | 4.05% | | | | |
| ≥ 6 months and < 1 year | 6.55% | 6.05% | | | | |
| ≥ 1 year and < 2 years | 8.00% | 8.05% | | | | |
| \geq 2 years and \leq 3 years | 8.25% | 8.25% | | | | |
| > 3years and ≤ 10years | 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 | | | | | | |

| ≥ 5 IIIOIIUIS and \ 0 IIIOIIUIS | | 4.0370 | 4.05% |
|---|-----------------|---------------------------------|---------------|
| \geq 6 months and \leq 1 year | | 6.55% | 6.05% |
| \geq 1 year and \leq 2 years | | 8.00% | 8.05% |
| ≥ 2 years and ≤ 3 years | | 8.25% | 8.25% |
| > 3years and ≤ 10years | | 8.55% 8.55% | |
| Fixed Deposit for 101 D | ays# | 4.05% | 4.05% |
| Fixed Deposit for 201 D | ays# | 5.50% | 5.00% |
| | Interest Rate P | er Annum, Payable Quarterly | |
| For Renewals-Institu | utions/ Foreign | | |
| Diplomatic Ins | stitutions | Saving Deposits | |
| 1 year and above | 8.05% | Saving Deposits | |
| Bulk Fixed D | eposits | | |
| Individuals | | Account Scheme | Interest Rate |
| \geq 1 year and \leq 2 years | 8.25% * | Savings-Gorkha | 3.55% |
| ≥ 2 years and ≤ 3 years | 8.55% * | Corporate Salary Package | 3.55% |
| Bulk Fixed D | | Nepal SBI Premium Saving | 3.55% |
| For Institutions/ Foreign Diplomatic Institutions Only | | Migrant Savings | 3.55% |
| \geq 3 months and \leq 1 Year | 7.55%* | Savings-Gorkha Serving | 3.55% |
| ≥ 1 Year and Above | 8.55%* | PF other Organizations | 3.55% |
| | | Sambriddha Nagarik Bachat Khata | 3.55% |
| NPR Call De | eposits | Chhori Bachat Khata | 3.55% |
| | | Savings- Diplomat /Embassy | 3.55% |
| Account Type | Interest Rate | Savings-Shareholders | 3.55% |
| | | Vishesh Bachat | 3.55% |
| | | Savings- Social Securites | 3.55% |
| | | Savings-Nepal Army | 3.55% |
| | | Savings-Police | 3.55% |
| | 0.25% to 1.77% | NRs (Public) | 3.55% |
| Call Deposit | (Negotiable) | NSBL Nari Bachat Khata | 3.55% |
| | | NSBL Baal Bachat Khata | 3.55% |
| | | Karnadhaar Bachat Khata | 3.55% |
| | | NSBL Combo Savings Scheme | 3.55% |
| | | Swarnim Bachat | 3.55% |
| USD Call D | onosit | Indreni Bachat Yojana | 3.55% |
| USD Call D | | Varistha Nagarik Bachat | 3.55% |
| Up to USD 0.10 million | 0.50 % | Karmachari Bachat Khata | 3.55% |
| | | NRs (Saral Bachat Only) | 3.55% |
| H | I | CD M . ID | 2.550/ |

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

NRs (Others)

USD Saving Bank

EUR Saving Bank

GBP Saving Bank

Negotiable

Above USD 0.10 million

NSBL Krishak Sathi Karja

Auto Loan / Hire Purchase Loan

Subsidized Loan under various schemes

Loan Against Share / Margin Lending

Education Loan

Home Loan

Bhu Puu Loan

Bhu Puu Plus Loan

Migrant Workers

SB-National Reconstruction Authority

3.55%

3.55%

1.00%

0.05%

0.05%

| | Personal Loan | | | | | |
|---------------------------------------|------------------------|------------|----------|----------|-------------------|--|
| | | Fixed Into | | | | |
| Account Scheme | Up to 3 | Above 3 | Above 5 | Above | Floating Interest | |
| | | years to | years to | 10 | Rate | |
| | years | 5 years | 10 years | 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% |) | |

| 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% | | | | | |
| Dra chimmant / Doct Chimmant I con | BR + Up to 5.00% | | | | | |
| Pre shipment / Post Shipment Loan | For FCY Loan: One Year LIBOR Rate + 1.25% | | | | | |
| Consortium Landing | Ag non Concertium Desigion | | | | | |

| Term Boan / Project Pinance | DR - Cp to 1.5070 |
|---|---|
| Working Capital / Cash - Credit Multinational | BR + Up to 4.00% |
| Pre shipment / Post Shipment Loan | BR + Up to 5.00% |
| Fre shipment / Fost shipment Loan | For FCY Loan: One Year LIBOR Rate + 1.25% |
| Consortium Lending | As per Consortium Decision |
| Loan Against FDR | FD Rate+ Up to 2.00% |
| Loan Against FDK | 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% |

BR + Up to 5.00% BR + Up to 5.00%

BR + Up to 5.00%

BR + Up to 5.00%

BR + Up to 4.00% BR + Up to 3.75% BR + Up to 2.00%

BR + Up to 1.50% BR + Up to 5.00%

BR + Up to 3.00% Loan Against Bonds (Govt & Others) Or Applicable Base Rate whichever is higher BR + Up to 5.00% BR + Up to 5.00% Land Loan/ Real State Loan Gold Loan of Sight LC) Six Months LIBOR Rate + up to 5.00%

Interest Spread Rate (Shrawan 2078): 3.30% FCY Loans (For Payment of Sight LC)

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.

b) Interest Rate in NPA accounts may vary from the published rate. Penal Interest of plus 2% p.a. will be applied on overdue amount. c)

d)

Risk Premium up to highest published premium rate of loan and advances may be charged e)

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. 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.



NEPAL SBI BANK LTD.

| केशरः | महल, काठमाडौं, | फोन नं. : ४-४३५५१६, ४-४३५६१३ | |
|--|----------------|--|--------------------|
| IN | TEREST | RATES: DEPOSITS | |
| | | 6 th July, 2021 (1 st Shrawan, 2078) | |
| Fixed / Recurring | | | Institutions/ |
| (Interest Rate Per An | 0 1 | Individuals | Foreign Diplomatic |
| Quarterl | , , | | Institutions |
| \geq 3 months and \leq 6 mor | <u> </u> | 3.01 % | 3.01 % |
| \geq 6 months and < 1 year | r | 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 \le 10 years | | 8.00 % | 8.01 % |
| Fixed Deposit for 101 D | Jays # | 3.01 % | 3.01 % |
| Fixed Deposit for 201 D | Days # | 4.50 % | 4.00 % |
| | | Per Annum, Payable Quarterly | |
| For Renewals-Institu | | | |
| Diplomatic Inst | | Saving Deposits | , |
| 1 year and above Bulk Fixed Do | 7.00% | - | |
| Individuals | | Account Scheme | Interest Rate |
| ≥ 1 year and < 2 years | | Savings-Gorkha | 3.01% |
| ≥ 1 year and ≤ 2 years ≥ 2 years and ≤ 3 years | | Corporate Salary Package | 3.01% |
| Bulk Fixed De | enosits | Nepal SBI Premium Saving | 3.01% |
| For Institutions/ Fore | ion Dinlomatic | | |
| Institutions | | Migrant Savings | 3.01% |
| \geq 3 months and \leq 1 Year | 6.05 %* | Savings-Gorkha Serving | 3.01% |
| ≥ 1 Year and Above | 7.05 %* | | |
| Special 365 Days | 8.01 %* | PF other Organizations | 3.01% |
| | | Sambriddha Nagarik Bachat Khata | 3.01% |
| Call Depos | sits | Chhori Bachat Khata | 3.01% |
| | | Savings- Diplomat /Embassy | 3.16% |
| Minimum Balance | Interest Rate | Savings-Shareholders | 3.01% |
| | 0.050/ | Vishesh Bachat | 3.01% |
| | 0.25% to | Savings- Social Securites | 3.01% |
| Up to NRs 5.00 Crore | 1.25% | Savings-Nepal Army | 3.01% |
| | (Negotiable) | Savings-Police | 3.01% |
| | <u> </u> | NRs (Public) | 3.01% |
| | 0.25% to | NSBL Nari Bachat Khata | 3.01% |
| Nrs 5.00 Crore and Above | 1.51% | NSBL Baal Bachat Khata | 3.01% |
| Nrs 5.00 Crore and Above | | Karnadhaar Bachat Khata | 3.01% |
| , | (Negotiable) | NSBL Combo Savings Scheme Swarnim Bachat | 3.01% |
| | | Indreni Bachat Yojana | 3.01% |
| USD Call De | eposit | Varistha Nagarik Bachat | 3.01% |
| Upto USD 0.10 million | 0.50 % | Karmachari Bachat Khata | 3.01% |
| Opto CSD 0.10 minion | 0.50 /0 | NRs (Saral Bachat Only) | 3.01% |
| | l | SB-National Reconstruction Authority | 3.01% |
| | | NRs (Others) | 3.01% |
| Above USD 0.10 million | Negotiable | USD Saving Bank | 1.00% |
| | | EUR Saving Bank | 0.05% |
| [] | | GBP Saving Bank | 0.05% |

Loans & Advances

| with effect from 10" July, 2021 (1" Shrawan, 2078) | | | | | |
|--|---------|-------------------|----------|---------|-------------------|
| | | | Persona | al Loan | |
| | I | Fixed Inte | | | |
| Account Scheme | Up to 3 | Above 3 | Above 5 | Above | Floating Interest |
| | • | years to | years to | 10 | Rate |
| | years | 5 years | 10 years | 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% |

| 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% | | | | | |
| Deprived Sector Lending (MFI, NBFC) | Or Applicable Base Rate whichever is higher | | | | | |
| Deprived Sector Lending (Individuals/Retail) | | | | | | |
| Personal Loan/Overdraft/Mortgage Loan | | | | | | |
| 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% | | | | | |
| 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 (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.
- f) 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.



NEPAL SBI BANK LTD.

| कशरमहल, काठमाडा, फान न. : ४-४३४४५, ४-४३४६५ | | | | | | |
|--|---------------------------------|------------------------------|---|--|--|--|
| INTEREST RATES: DEPOSITS With effect from 17th August, 2021 (1st Bhadra, 2078) | | | | | | |
| Fixed / Recurring (Interest Rate Per An Quarterl | num, Payable | Individuals | Institutions/ Foreign Diplomatic Institutions | | | |
| \geq 3 months and \leq 6 months | hs | 3.01 % | 3.01 % | | | |
| \geq 6 months and \leq 1 year | | 4.50 % | 4.00 % | | | |
| ≥ 1 year and < 2 years | | 7.00 % | 7.55 % | | | |
| ≥ 2 years and ≤ 3 years | rears and ≤ 3 years 7.25 % | | 7.55 % | | | |
| > 3years and ≤ 10years | | 7.55 % | 7.55 % | | | |
| Fixed Deposit for 101 Days # | | 3.01 % | 3.01 % | | | |
| Fixed Deposit for 201 Days # | | 4.50 % | 4.00 % | | | |
| | Interest Rate F | Per Annum, Payable Quarterly | | | | |
| For Renewals-Institu | tions/ Foreign | | | | | |
| Diplomatic Ins | titutions | Cowing Domosita | | | | |
| 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 | 2.55% | | | |
| | | | 2.55% | | | |
| Bulk Fixed D | eposits | Nepal SBI Premium Saving | 2.55% | | | |
| For Institutions/ Foreign Diplomatic | | | | | | |

| Fixed Deposit for 101 Days # | | 3.01 % | 3.01 % | | |
|-----------------------------------|------------------|--------------------------------------|---------------|--|--|
| Fixed Deposit for 201 Days # | | 4.50 % | 4.00 % | | |
| | | Per Annum, Payable Quarterly | | | |
| For Renewals-Institu | tions/ Foreign | | | | |
| Diplomatic Ins | | Carring Democits | | | |
| 1 year and above | 7.00% | Saving Deposits | | | |
| Bulk Fixed D | eposits | | | | |
| Individuals | Only | Account Scheme | Interest Rate | | |
| ≥ 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 D | eposits | Nepal SBI Premium Saving | 2.55% | | |
| For Institutions/ Fore | ign Diplomatic | Microset Covince | 2.55% | | |
| Institutions | Only | Migrant Savings | 2.33% | | |
| \geq 3 months and \leq 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% | | |
| | 0.25% to 1.00% | Vishesh Bachat | 2.55% | | |
| | | Savings- Social Securites | 2.55% | | |
| Up to NRs 5.00 Crore | (Negotiable) | Savings-Nepal Army | 2.55% | | |
| | (Negotiable) | Savings-Police | 2.55% | | |
| | | NRs (Public) | 2.55% | | |
| | | NSBL Nari Bachat Khata | 2.55% | | |
| | 0.250/ to 1.260/ | NSBL Baal Bachat Khata | 2.55% | | |
| Nrs 5.00 Crore and Above | (Negotiable) | Karnadhaar Bachat Khata | 2.55% | | |
| | (Negotiable) | NSBL Combo Savings Scheme | 2.55% | | |
| | | Swarnim Bachat | 2.55% | | |
| LICD Call D | | Indreni Bachat Yojana | 2.55% | | |
| USD Call De | eposit | Varistha Nagarik Bachat | 2.55% | | |
| Up to USD 0.10 million | 0.50 % | Karmachari Bachat Khata | 2.55% | | |
| | | NRs (Saral Bachat Only) | 2.55% | | |
| | | SB-National Reconstruction Authority | 2.55% | | |
| Above USD 0.10 million | Negotiable | NRs (Others) | 2.55% | | |
| AUUVE USD U.10 IIIIIIOII | on Negotiable | USD Saving Bank | 1.00% | | |
| | | EUR Saving Bank | 0.05% | | |

| | Personal L | oan | | | | |
|---------------|----------------------------|-----|--|--|--|--|
| | Fixed Interest Rate | | | | | |
| ccount Scheme | Up to 3 Above 3 Above 5 At | ove | | | | |
| | years to years to | 10 | | | | |

| | Fixed Interest Rate | | | | |
|---------------------------------------|------------------------|----------|----------|--------|-------------------|
| Account Scheme | Up to 3 | Above 3 | Above 5 | Above | Floating Interest |
| | | years to | years to | 10 | Rate |
| | years | 5 years | 10 years | 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% | | | Ò | |
| Trust Receipt BR + Up to 3.00% | | | | | |
| Short Term Demand Loan | BR + Up to 5.00% | | | | |

EUR Saving Bank

GBP Saving Bank **Loans & Advances** With effect from 17th August, 2021 (1st Bhadra, 2078) 0.05%

| 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/l | Prime/Ot | hers | | | |
| Working Capital / Cash Credit | $BR + U_I$ | 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% | | | | | |
| Pro chinmont / Post Chinmont I con | BR + Up to 5.00% | | | | | |
| Pre shipment / Post Shipment Loan | For FCY Loan: One Year LIBOR Rate + 1.25% | | | | | |
| Consortium Lending | As per Consortium Decision | | | | | |
| Loan Against FDR | FD Rate+ Up to 2.00% | | | | | |
| Luan Agamst TDK | Or Applicable Base Rate whichever is higher | | | | | |
| Denrived Sector Lending (MEL NREC) | | to 4 50% | | | | |

BR + Up to 4.00%

BR + Up to 5.00% BR + Up to 5.00%

BR + Up to 5.00% BR + Up to 5.00%

BR + Up to 5.00% BR + Up to 5.00%

BR + Up to 5.00% BR + Up to 4.00%

BR + Up to 3.75% 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% |
| 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% |

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

Deprived Sector Lending (Individuals/Retail)

Personal Loan/Overdraft/Mortgage Loan

NSBL Saral Karja for MSME

Auto Loan / Hire Purchase Loan

Subsidized Loan under various schemes

NSBL Krishak Sathi Karja

SME Loan

Education Loan Home Loan

Bhu Puu Loan Bhu Puu Plus Loan

attracting additional provisioning as per regulatory requirement. Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan

Interest Spread Rate (Ashad 2078): 3.18% Base Rate (Ashad 2078): 7.37% a) Interest Rate applicable on forced loan may vary with risk premium from the published rate.

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.



NEPAL SBI BANK LTD.

| केशरः | महल, काठमाडौं, | फोन नं. : ४-४३५५१६, ४-४३५६१३ | |
|--|----------------|--|--------------------|
| IN | TEREST | RATES: DEPOSITS | |
| | | 6 th July, 2021 (1 st Shrawan, 2078) | |
| Fixed / Recurring | | | Institutions/ |
| (Interest Rate Per An | 0 1 | Individuals | Foreign Diplomatic |
| Quarterl | , , | | Institutions |
| \geq 3 months and \leq 6 mor | <u> </u> | 3.01 % | 3.01 % |
| \geq 6 months and < 1 year | r | 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 \le 10 years | | 8.00 % | 8.01 % |
| Fixed Deposit for 101 D | Jays # | 3.01 % | 3.01 % |
| Fixed Deposit for 201 D | Days # | 4.50 % | 4.00 % |
| | | Per Annum, Payable Quarterly | |
| For Renewals-Institu | | | |
| Diplomatic Inst | | Saving Deposits | , |
| 1 year and above Bulk Fixed Do | 7.00% | - | |
| Individuals | | Account Scheme | Interest Rate |
| ≥ 1 year and < 2 years | | Savings-Gorkha | 3.01% |
| ≥ 1 year and ≤ 2 years ≥ 2 years and ≤ 3 years | | Corporate Salary Package | 3.01% |
| Bulk Fixed De | enosits | Nepal SBI Premium Saving | 3.01% |
| For Institutions/ Fore | ion Dinlomatic | | |
| Institutions | | Migrant Savings | 3.01% |
| \geq 3 months and \leq 1 Year | 6.05 %* | Savings-Gorkha Serving | 3.01% |
| ≥ 1 Year and Above | 7.05 %* | | |
| Special 365 Days | 8.01 %* | PF other Organizations | 3.01% |
| | | Sambriddha Nagarik Bachat Khata | 3.01% |
| Call Depos | sits | Chhori Bachat Khata | 3.01% |
| | | Savings- Diplomat /Embassy | 3.16% |
| Minimum Balance | Interest Rate | Savings-Shareholders | 3.01% |
| | 0.050/ | Vishesh Bachat | 3.01% |
| | 0.25% to | Savings- Social Securites | 3.01% |
| Up to NRs 5.00 Crore | 1.25% | Savings-Nepal Army | 3.01% |
| | (Negotiable) | Savings-Police | 3.01% |
| | <u> </u> | NRs (Public) | 3.01% |
| | 0.25% to | NSBL Nari Bachat Khata | 3.01% |
| Nrs 5.00 Crore and Above | 1.51% | NSBL Baal Bachat Khata | 3.01% |
| Nrs 5.00 Crore and Above | | Karnadhaar Bachat Khata | 3.01% |
| , | (Negotiable) | NSBL Combo Savings Scheme Swarnim Bachat | 3.01% |
| | | Indreni Bachat Yojana | 3.01% |
| USD Call De | eposit | Varistha Nagarik Bachat | 3.01% |
| Upto USD 0.10 million | 0.50 % | Karmachari Bachat Khata | 3.01% |
| Opto OSD 0.10 mimon | 0.50 /0 | NRs (Saral Bachat Only) | 3.01% |
| | l | SB-National Reconstruction Authority | 3.01% |
| | | NRs (Others) | 3.01% |
| Above USD 0.10 million | Negotiable | USD Saving Bank | 1.00% |
| | | EUR Saving Bank | 0.05% |
| [] | | GBP Saving Bank | 0.05% |

Loans & Advances

| with effect from 10" July, 2021 (1"Shrawan, 2078) | | | | | |
|---|---------|-------------------|----------|--------|-------------------|
| Personal Loan | | | | | |
| | I | Fixed Inte | | | |
| Account Scheme | Up to 3 | Above 3 | Above 5 | Above | Floating Interest |
| | • | years to | years to | 10 | Rate |
| | years | 5 years | 10 years | 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% |

| 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) | | | | | |
| Deprived Sector Lending (Individuals/Retail) | BR + Up to 4.50% | | | | |
| Personal Loan/Overdraft/Mortgage Loan | BR + Up to 4.00% 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% | | | | |
| 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) | | | | | |
| 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.
- f) 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.



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

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 |
|---|-------------|--|
| \geq 3 months and \leq 6 months | 3.00 % | 3.00 % |
| \geq 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 % |
| > 3years and ≤ 10years | 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-Instit | | | | | | |
| Diplomatic Institutions | | Saving Deposits | | | | |
| 1 year and above | 7.00% | Saving Deposits | | | | |
| Bulk Fixed | | | | | | |
| Individual | | Account Scheme | Interest Rate | | | |
| ≥ 1 year and ≤ 2 years | | Savings-Gorkha | 2.55% | | | |
| ≥ 2 years and ≤ 3 years | | Corporate Salary Package | 2.55% | | | |
| Bulk Fixed | | Nepal SBI Premium Saving | 2.55% | | | |
| For Institutions/ For Institution | s Only | Migrant Savings | 2.55% | | | |
| \geq 3 months and \leq 1 Year | | Savings-Gorkha Serving | 2.55% | | | |
| ≥ 1 Year and Above | 7.05 %* | PF other Organizations | 2.55% | | | |
| | | Sambriddha Nagarik Bachat Khata | 2.55% | | | |
| Call Dep | osits | Chhori Bachat Khata | 2.55% | | | |
| | | Savings- Diplomat /Embassy | 3.16% | | | |
| Minimum Balance | Interest Rate | Savings-Shareholders | 2.55% | | | |
| | 0.25% to 1.00% (Negotiable) | Vishesh Bachat | 2.55% | | | |
| | | Savings- Social Securites | 2.55% | | | |
| Up to NRs 5.00 Crore | | Savings-Nepal Army | 2.55% | | | |
| | | Savings-Police | 2.55% | | | |
| | | NRs (Public) | 2.55% | | | |
| | | NSBL Nari Bachat Khata | 2.55% | | | |
| | | NSBL Baal Bachat Khata | 2.55% | | | |
| Nrs 5.00 Crore and | 0.25% to 1.25% | Karnadhaar Bachat Khata | 2.55% | | | |
| Above | (Negotiable) | NSBL Combo Savings Scheme | 2.55% | | | |
| | | Swarnim Bachat | 2.55% | | | |
| USD Call I | Donosit | Indreni Bachat Yojana | 2.55% | | | |
| | | Varistha Nagarik Bachat | 2.55% | | | |
| Upto USD 0.10 million | 0.50 % | Karmachari Bachat Khata | 2.55% | | | |
| | | NRs (Saral Bachat Only) | 2.55% | | | |
| | Negotiable | SB-National Reconstruction Authority | 2.55% | | | |
| Above USD 0.10 | | NRs (Others) | 2.55% | | | |
| million | | 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)

| | Personal Loan | | | | |
|---|---|-----------|-----------|-----------|-------------------|
| | Fixed Interest Rate | | | | |
| Account Scheme | Up to 3 | | Above 5 | Above | Floating Interest |
| | years | years to | | 10 | Rate |
| | • | 5 years | 10 years | years | |
| Education Loan | 12.50% | 13.50% | 14.00% | | 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 | | Cor | porate/Pi | rime/Oth | ers |
| Working Capital / Cash Credit | | | BR + Up 1 | to 5.00% | |
| Trust Receipt | | | BR + Up 1 | | |
| Short Term Demand Loan | | | BR + Up 1 | to 5.00% | |
| Term Loan / Project Finance | | | BR + Up 1 | to 4.50% | |
| Working Capital / Cash – Credit Multinational | | | BR + Up 1 | to 4.00% | |
| Due allieure and / De ad Chiama and I and | BR + Up to 5.00% | | | | |
| Pre shipment / Post Shipment Loan | For FCY Loan: One Year LIBOR Rate + 1.25% | | | | |
| Consortium Lending | As per Consortium Decision | | | | |
| Loon Assist EDD | | FI | O Rate+ U | p to 2.00 | % |
| Loan Against FDR | Or | Applicabl | e Base Ra | te whiche | ever is higher |
| Deprived Sector Lending (MFI, NBFC) | | | BR + Up 1 | to 4.50% | |
| Deprived Sector Lending (Individuals/Retail) | | | BR + Up 1 | to 4.00% | |
| Personal Loan/Overdraft/Mortgage Loan | | | BR + Up 1 | to 5.00% | |
| SME Loan | | | BR + Up 1 | to 5.00% | |
| NSBL Saral Karja for MSME | | | BR + Up 1 | to 5.00% | |
| NSBL Krishak Sathi Karja | | | BR + Up 1 | to 5.00% | |
| Education Loan | | | BR + Up 1 | to 5.00% | |
| Home Loan | | | BR + Up 1 | to 5.00% | |
| Auto Loan / Hire Purchase Loan | | | BR + Up 1 | | |
| Bhu Puu Loan | | | BR + Up 1 | 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 | | | | | |
| Base Rate | | | | - | |
| Dust Rate | \ | | | | |

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. Interest Rate in NPA accounts may vary from the published rate.
- 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.
- 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.



NEPAL SBI BANK LTD.

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

INTEREST RATES: DEPOSITS

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

| Fixed / Recurring (Interest Rate Per Ann Quarterly | num, Payable | Individuals | Institutions/ Foreign Diplomatic Institutions |
|---|-----------------------------------|--|---|
| \geq 3 months and \leq 6 months | hs | 3.00 % | 3.00 % |
| \geq 6 months and \leq 1 year | | 4.50 % | 4.00 % |
| ≥ 1 year and ≤ 2 years | | 7.00 % | 7.55 % |
| \geq 2 years and \leq 3 years | , | 7.25 % | 7.55 % |
| $>$ 3years and \leq 10years | | 7.50 % | 7.55 % |
| Fixed Deposit for 101 Da | | 3.00 % | 3.00 % |
| Fixed Deposit for 201 Da | | 4.50 % | 4.00 % |
| For Renewals-Institut Diplomatic Insti 1 year and above | ions/ Foreign tutions 7.00% | Per Annum, Payable Quarterly Saving Deposits | |
| Bulk Fixed De | | | |
| Individuals C | | Account Scheme | Interest Rate |
| ≥ 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 De | | Nepal SBI Premium Saving | 2.55% |
| For Institutions/ Foreign Diplomatic Institutions Only | | Migrant Savings | 2.55% |
| \geq 3 months and \leq 1 Year | | Savings-Gorkha Serving | 2.55% |
| ≥ 1 Year and Above | 7.05 %* | PF other Organizations | 2.55% |
| · | | Sambriddha Nagarik Bachat Khata | 2.55% |
| Call Deposi | its | Chhori Bachat Khata | 2.55% |
| 74.4 | | Savings- Diplomat /Embassy | 3.16% |
| Minimum Balance Interest Rate | | Savings-Shareholders | 2.55% |
| | 0.050/ | Vishesh Bachat | 2.55% |
| | 0.25% to | Savings- Social Securites Savings-Nepal Army | 2.55% 2.55% |
| I I - 4- ND - 5 00 C | 1.00% | Savings-Nepai Army Savings-Police | 2.55% |
| Up to NRs 5.00 Crore | (Negotiable) | NRs (Public) | 2.55% |
| | | | 2.55% |
| | 0.25% to | NSBL Nari Bachat Khata NSBL Baal Bachat Khata | 2.55% |
| Nrs 5.00 Crore and | 1.25% | Karnadhaar Bachat Khata | 2.55% |
| Above | (Negotiable) | NSBL Combo Savings Scheme | 2.55% |
| | (Tregotiable) | Swarnim Bachat | 2.55% |
| TION O III | • . | Indreni Bachat Yojana | 2.55% |
| USD Call Deposit | | Varistha Nagarik Bachat | 2.55% |
| Upto USD 0.10 million | 0.50 % | Karmachari Bachat Khata | 2.55% |
| 3.00 / 0 | | NRs (Saral Bachat Only) | 2.55% |
| | | SB-National Reconstruction Authority | 2.55% |
| Above USD 0.10 | Negotiable | NRs (Others) | 2.55% |
| million | Negotiable | 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)

Personal Loan
Fixed Interest Rate

| | | | rixeu interest Kate | | | | |
|--|---|------------------------|--------------------------------|---------------------------------|-------------------|---------------------------|--|
| | Account Scheme | Up to 3 years | Above 3 years to 5 years | Above 5 years to 10 years | Above 10 years | Floating Interest Rate | |
| | 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 Deprived Sector Lending (Individuals) Other Personal Term Loan | | 12.50% | 13.50% | 14.50% | - | BR + Up to 5.00% | |
| | | 11.50% | 12.50% | 13.50% | - | BR + Up to 4.00% | |
| | | 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 Term Loan / Project Finance | | BR + Up to 5.00% | | | | | |
| | | BR + Up to 4.50% | | | | | |
| | Working Capital / Cach Cradit Multinational | RR + Up to 4.00% | | | | | |

| Personal Hire Purchase Loan | 12.50% | 13.30% | 14.00% | - | BK + 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 | | C | orporate/P | rime/Oth | ers | |
| 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 | | | |
| 1 | For FCY Loan: One Year LIBOR Rate + 1.25% | | | | | |
| Consortium Lending | As per Consortium Decision | | | | | |
| Loan Against FDR | Against FDR FD Rate+ Up to 2.00% | | | | | |
| Or Applicable Base Rate whichever is higher | | | | | ver is nigher | |
| Deprived Sector Lending (MFI, NBFC) Deprived Sector Lending (Individuals/Retail) | | | | | | |
| Personal Loan/Overdraft/Mortgage Loan | | | | | | |
| SME Loan | Mortgage Loan BR + Up to 5.00% BR + Up to 5.00% | | | | | |
| NSBL Saral Karja for MSME | | | | | | |
| NSBL Krishak Sathi Karja | BR + Up to 5.00% | | | | | |
| Education Loan | | | | | | |
| Home Loan | | | | | | |
| Auto Loan / Hire Purchase Loan | | | BR + Up | | | |
| Bhu Puu Loan | | | BR + Up | | | |
| Bhu Puu Plus Loan | | | BR + Up | | | |
| Subsidized Loan under various schemes | | | | | | |
| Migrant Workers | | | BR + Up | | | |
| Loan Against Share / Margin Lending | | | | | | |
| Loan Against Bonds (Govt & Others) | | | BR + Up | | | |
| , | (| Or Applicable Base Rate whichever is higher | | | | |
| Land Loan/ Real State Loan | | | | | | |
| | Gold Loan BR + Up to 5.00% | | | | | |
| FCY Loans (For Payment of Sight LC) Six Months LIBOR Rate + up to 5.00% | | | | | 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. b) 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.
- Risk Premium up to highest published premium rate of loan and advances may be charged to e)
- 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.



NEPAL SBI BANK LTD.

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

| INTEREST RATES: DEPOSIT |
|-------------------------|
|-------------------------|

| 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 % | | | |
| ≥ 6 months and < 1 year ≥ 1 year and < 2 years | | 7.00 % | 7.55 % | | | |
| ≥ 2 years and ≤ 3 years | | 7.25 % | 7.75 % | | | |
| > 3years and ≤ 10years | | 7.50 % | 8.00 % | | | |
| Fixed Deposit for 101 Days | # | 3.00 % | 3.00 % | | | |
| Fixed Deposit for 201 Days | | 4.50 % | 4.00 % | | | |
| | | Per Annum, Payable Quarterly | 1100 / 0 | | | |
| Bulk Fixed Depo | | Saving Deposit | S | | | |
| Individuals On | | 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 Depo | | Nepal SBI Premium Saving | 3.00% | | | |
| For Institutions/ Foreign Institutions On | | Migrant Savings | 3.00% | | | |
| ≥ 3 months and < 1 Year | 6.00 %* | Savings-Gorkha Serving | 3.00% | | | |
| ≥ 1 Year and Above 7.00 %* Special 365 Days 8.00 %* | | PF other Organizations | 3.00% | | | |
| 1 3 | | Sambriddha Nagarik Bachat Khata | 3.00% | | | |
| Call Deposits | | Chhori Bachat Khata | 3.00% | | | |
| _ | | Savings- Diplomat /Embassy | 3.16% | | | |
| Minimum Balance | Interest Rate | Savings-Shareholders | 3.00% | | | |
| | | Vishesh Bachat | 3.00% | | | |
| | 0.25% to | Savings- Social Securites | 3.00% | | | |
| Up to NRs 5.00 Crore | 1.00% | Savings-Nepal Army | 3.00% | | | |
| | (Negotiable) | Savings-Police | 3.00% | | | |
| | | NRs (Public) | 3.00% | | | |
| | | NSBL Nari Bachat Khata | 3.00% | | | |
| | 0.25% to 1.50% | NSBL Baal Bachat Khata | 3.00% | | | |
| Nrs 5.00 Crore and Above | | Karnadhaar Bachat Khata | 3.00% | | | |
| | (Negotiable) | NSBL Combo Savings Scheme | 3.00% | | | |
| | | Swarnim Bachat | 3.00% | | | |
| LICD Call Dana | a:+ | Indreni Bachat Yojana | 3.00% | | | |
| USD Call Deposit | | Varistha Nagarik Bachat | 3.00% | | | |
| Upto USD 0.10 million | 0.50 % | Karmachari Bachat Khata | 3.00% | | | |
| | | NRs (Saral Bachat Only) | 3.00% | | | |
| | Negotiable | SB-National Reconstruction Authority | 3.00% | | | |
| Above USD 0.10 million | | NRs (Others) | 3.00% | | | |
| 7100VC OSD 0.10 IIIIIIOII | | 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)

| | Personal Loan | | | | |
|---------------------------------------|------------------------|------------|----------|--------|------------------------|
| Account Scheme | | Fixed Into | | | |
| | Up to 3 | Above 3 | Above 5 | Above | Floating Interest Rate |
| | 1 ^ | years to | years to | 10 | Floating interest Kate |
| | years | 5 years | 10 years | 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 | | hers | | |
| 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% | | | | |
| Town I and / Duning Finance | DD + U- 4- 4 500/ | | | | |

| Deprived Sector Lending (Individuals) | 11.50% 12.50% | 13.50% | - | BR + Up to 4.00% | |
|--|---|-----------|----------|------------------|--|
| Other Personal Term Loan | | 14.00% | - | BR + Up to 5.00% | |
| Account Scheme | Corporate/Prime/Others | | | | |
| Working Capital / Cash Credit | | BR + Up | | | |
| Trust Receipt | | BR + Up | | | |
| Short Term Demand Loan | | BR + Up | | | |
| Term Loan / Project Finance | | BR + Up | to 4.50% | 6 | |
| Working Capital / Cash – Credit | | BR + Up | to 4 00% | /_ | |
| Multinational | | | | | |
| Pre shipment / Post Shipment Loan | | BR + Up | | | |
| 1 | | | | R Rate + 1.25% | |
| Consortium Lending | | er Consor | | | |
| Loan Against FDR | | D Rate+ U | | | |
| | Or Applicab | | | never is higher | |
| Deprived Sector Lending (MFI, NBFC) | d Sector Lending (MFI, NBFC) BR + Up to 4.50% | | | | |
| Deprived Sector Lending (Individuals/Retail) | | BR + Up | | | |
| Personal Loan/Overdraft/Mortgage Loan | oan 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% | 6 | |
| Education Loan | | BR + Up | | | |
| Home Loan | | BR + Up | to 5.00% | 6 | |
| Auto Loan / Hire Purchase Loan | | BR + Up | to 5.00% | 6 | |
| Bhu Puu Loan | | BR + Up | to 4.00% | 6 | |
| Bhu Puu Plus Loan | | BR + Up | | | |
| Subsidized Loan under various schemes | | BR + Up | | | |
| Migrant Workers | | BR + Up | to 1.50% | 6 | |
| Loan Against Share / Margin Lending | | BR + Up | to 5.00% | 6 | |
| Loan Against Bonds (Govt & Others) | | BR + Up | | | |
| ` | Or Applicable Base Rate whichever is higher | | | | |
| Land Loan/ Real State Loan | | BR + Up | | | |
| Gold Loan | | BR + Up | | | |
| FCY Loans (For Payment of Sight LC) | | | | | |
| Interest Spread Rate (Falgun 2077): 3.75% | | | | | |

- Base Rate (Falgun 2077): 7.32% 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
- 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.
 - $*Conditions\ Apply,\ \#\ Interest\ Payable\ on\ maturity.$



NEPAL SBI BANK LTD.

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

| | | March, 2021 (1st Chaitra, 2077) |) | | | |
|---|-------------------------|--|---|--|--|--|
| Fixed / Recurring Deposits (Interest Rate Per Annum, Payable Quarterly) | | Individuals | Institutions/ Foreign Diplomatic Institutions | | | |
| \geq 3 months and \leq 6 month | IS | 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 % | | | |
| > 3years and ≤ 10years | | 7.00 % | 6.50 % | | | |
| Fixed Deposit for 101 Day | ys# | 3.00 % | 3.00 % | | | |
| Fixed Deposit for 201 Day | | 4.50 % | 4.00 % | | | |
| Fixed / Recurring Deposit (Interest Rate Per Annum, I | | For Institutions/ Foreign Diplomatic Institutions Only | | | | |
| ≥ 1 year and < 2 years | , | 5.60 % | | | | |
| ≥ 2 years and ≤ 3 years | | 6.10 % | | | | |
| > 3years and ≤ 10years | | 6.50 % | | | | |
| | Interest Rate Po | er Annum, Payable Quarterly | | | | |
| Bulk Fixed De | eposits | Saving Deposits | | | | |
| Individuals Only | | Account Scheme | Interest Rate | | | |
| ≥ 1 year and ≤ 2 years | 6.50 % * | Savings-Gorkha | 3.00% | | | |
| \geq 2 years and \leq 3 years 7.00 % * | | Corporate Salary Package | 3.00% | | | |
| Bulk Fixed De | | Nepal SBI Premium Saving | 3.00% | | | |
| For Institutions/ Foreign Diplon | natic Institutions Only | | 3.00% | | | |
| \geq 3 months and \leq 1 Year | 6.00 %* | Savings-Gorkha Serving | 3.00% | | | |
| ≥ 1 Year and Above | 7.00 %* | PF other Organizations | 3.00% | | | |
| | | Sambriddha Nagarik Bachat Khata | 3.00% | | | |
| Call Depos | sits | Chhori Bachat Khata | 3.00% | | | |
| | | Savings- Diplomat /Embassy | 3.16% | | | |
| Minimum Balance | Interest Rate | Savings-Shareholders | 3.00% | | | |
| | | Vishesh Bachat | 3.00% | | | |
| | | Savings- Social Securites | 2.00% | | | |
| Up to NRs 10.00 Crore | | Savings-Nepal Army | 2.00% | | | |
| Op to NKs 10.00 Clore | (Negotiable) | Savings-Police | 2.00% | | | |
| | | NRs (Public) | 2.00% | | | |
| | | NSBL Nari Bachat Khata | 2.00% | | | |
| | | NSBL Baal Bachat Khata | 2.00% | | | |
| Nrs 10.00 Crore and Above | 0.25% to 1.00% | Karnadhaar Bachat Khata | 2.00% | | | |
| 1315 10.00 CIDIC and ADOVE | (Negotiable) | NSBL Combo Savings Scheme | 2.00% | | | |
| | | Swarnim Bachat | 2.00% | | | |
| USD Call De | nocit | Indreni Bachat Yojana | 2.00% | | | |
| USD Call De | hosit | XX : 4 XX - 11 D 1 / | 2 000/ | | | |

Loans & Advance

NRs (Others)

USD Saving Bank

EUR Saving Bank

GBP Saving Bank

Varistha Nagarik Bachat

Karmachari Bachat Khata

NRs (Saral Bachat Only)

SB-National Reconstruction Authority

2.00%

2.00% 2.00%

2.00%

2.00%

1.00%

0.25%

0.50%

USD Call Deposit

0.50 %

Negotiable

Upto USD 1 million

Above USD 1 million

| Loans & Advances With effect from 14 th March, 2021 (1 st Chaitra, 2077) | | | | | | |
|--|---|-----------|----------------------|-------------------|------------------|--|
| Personal Loan | | | | | | |
| | F | ixed Inte | | | | |
| Account Scheme | Above 3 | | Above 5 | 4.7 | Floating | |
| | Up to 3 | years to | years to | Above 10 years | | |
| | years | 5 years | 10 years | | | |
| Education Loan | 12.50% | 13.50% | | 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% | | | 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% | | | BR + Up to 4.00% | |
| Other Personal Term Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 5.00% | |
| Account Scheme | | Con | rporate/F | Prime/Ot | hers | |
| Working Capital / Cash Credit | | | | 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 | | | |
| Working Capital / Cash – Credit Multinational | | | BR + Up | | | |
| Pre shipment / Post Shipment Loan | For | ECV L oor | BR + Up | | R Rate + 1.25% | |
| Consortium Lending | 1.01 | | er Conso | | | |
| | FD Rate+ Up to 2.00% | | | | | |
| Loan Against FDR | Or Applicable Base Rate whichever is higher | | | | | |
| Deprived Sector Lending (MFI, NBFC) | | | BR + Up | | | |
| Deprived Sector Lending (Individuals/Retail) | | | BR + Up | to 4.00% |) | |
| Personal Loan/Overdraft/Mortgage Loan | | | BR + Up | | | |
| SME Loan | | | BR + Up | to 5.00% |) | |
| NSBL Saral Karja for MSME | | | BR + Up | | | |
| Education Loan | | | BR + Up | to 5.00% |) | |
| Home Loan | | | BR + Up | | | |
| Auto Loan / Hire Purchase Loan | | | BR + Up | to 5.00% |) | |
| Bhu Puu Loan | | | BR + Up | | | |
| Subsidized Loan under various schemes | ted Loan under various schemes BR + Up to 2.00% | | | | | |
| Migrant Workers | BR + Up to 1.50% | | | | | |
| Loan Against Share / Margin Lending | | | BR + Up | | | |
| Loan Against Bonds (Govt & Others) | - | 4 1: 1.1 | BR + Up | | | |
| Land Loan/ Real State Loan | Or | Applicabl | e Base Ra BR + Up | | ever is higher | |
| Gold Loan | | | | | | |
| | | | | | | |
| 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% 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.
- 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.



NEPAL SBI BANK LTD.

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

| INTEREST RATES: DEPOSITS With effect from 13th February, 2021 (1st Falgun, 2077) | | | | | |
|--|-------------|----------------|--|--|--|
| Fixed / Recurring Deposits | | Institutions/ | | | |
| Interest Rate Per Annum, Pavable | Individuals | Foreign Diplom | | | |

| Fixed / Recurring Deposits (Interest Rate Per Annum, Payable Quarterly) | Individuals | Institutions/ Foreign Diplomatic Institutions |
|---|-------------|---|
| \geq 3 months and < 6 months | 3.00 % | 3.00 % |
| \geq 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 % |
| > 3years and ≤ 10years | 7.00 % | 6.50 % |
| Fixed Deposit for 101 Days # | 3.00 % | 3.00 % |
| Fixed Deposit for 201 Days # | 4.50 % | 4.00 % |
| Fixed / Decomping Denogity (Denogral | | · · |

Fixed / Recurring Deposits (Renewal For Institutions/ Foreign Only) (Interest Rate Per Annum, **Diplomatic Institutions Only** Payable Quarterly) 5.60 % ≥ 1 year and ≤ 2 years

| ≥2 years and ≤ 3 years | | 6.10 % | | | | | |
|--|---|---|---------------|--|--|--|--|
| > 3years and ≤ 10years | | 6.50 % | | | | | |
| Interest Rate Per Annum, Payable Quarterly | | | | | | | |
| Bulk Fixed De | eposits | Saving Deposits | | | | | |
| Individuals | Only | Account Scheme | Interest Rate | | | | |
| ≥ 1 year and < 2 years | ear and < 2 years 6.50 % * Savings-Gorkha | | 3.00% | | | | |
| ≥2 years and ≤ 3 years | 7.00 % * | Corporate Salary Package | 3.00% | | | | |
| Bulk Fixed De | posits | Nepal SBI Premium Saving | 3.00% | | | | |
| For Institutions/ Diplomatic Institu | | 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% | | | | |
| ≥ 1 Teal and Above | 7.00 /0 | Sambriddha Nagarik Bachat Khata | 3.00% | | | | |
| Call Depos | rite | Chhori Bachat Khata | 3.00% | | | | |
| Can Depos | 115 | Savings- Diplomat /Embassy | 3.16% | | | | |
| Minimum Balance Interest Rate | | Savings-Diplomat/Embassy Savings-Shareholders | 3.00% | | | | |
| Willimum Dalance | 0.50% to 0.75% (Negotiable) | Vishesh Bachat | 3.00% | | | | |
| | | Savings- Social Securites | 2.00% | | | | |
| Up to NRs 10.00 Crore | | Savings- Social Securites Savings-Nepal Army | 2.00% | | | | |
| Op to tyrks 10.00 Cloic | | Savings-Nepar Army Savings-Police | 2.00% | | | | |
| | | NRs (Public) | 2.00% | | | | |
| | | NSBL Nari Bachat Khata | 2.00% | | | | |
| | 0.25% to 1.00% (Negotiable) | NSBL Baal Bachat Khata | 2.00% | | | | |
| Nrs 10.00 Crore and Above | | Karnadhaar Bachat Khata | 2.00% | | | | |
| NIS 10.00 Crore and Above | | | 2.00% | | | | |
| | | NSBL Combo Savings Scheme Swarnim Bachat | | | | | |
| | | - · · · · · · · · · · · · · · · · · · · | 2.00% | | | | |
| USD Call De | posit | Indreni Bachat Yojana | 2.00% | | | | |
| TI + TIOD 1 'II' | 0.50.0/ | Varistha Nagarik Bachat | 2.00% | | | | |
| Upto USD 1 million | 0.50 % | Karmachari Bachat Khata | 2.00% | | | | |
| | | NRs (Saral Bachat Only) | 2.00% | | | | |
| | | SB-National Reconstruction Authority | 2.00% | | | | |
| Above USD 1 million | Negotiable | NRs (Others) | 2.00% | | | | |
| | 1.18.00.00 | USD Saving Bank | 1.00% | | | | |

GBP Saving Bank Loans & Advances With effect from 13th February, 2021 (1st Falgun, 2077)

EUR Saving Bank

Personal Loan Fixed Interest Rate Above 3 years to 5 years to 10 years 10 years 10 years 10 years **Account Scheme** Up to 3 years

0.25%

| 12.50% | 13.50% | 14.00% | 14.50% | BR + Up to 5.00% | 12.50% | 13.50% | 14.00% | 14.50% | BR + Up to 5.00% | 12.50% | 13.50% | 14.00% | - BR + Up to 5.00% | 12.50% | 13.50% | 14.50% | - BR + Up to 5.00% | 12.50% | 13.50% | 14.50% | - BR + Up to 5.00% | 12.50% | 13.50% | 14.00% | - BR + Up to 4.00% | Education Loan Home Loan
Personal Hire Purchase Loan
Personal Mortgage Term Loan
Bhu Puu Loan

| 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 | | Corp | orate/Pri | me/Othe | rs |
| 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% | |
| Fie shipment / Fost shipment Loan | Fo | or FCY Loan | : One Year | LIBOR Ra | te + 1.25% |
| Consortium Lending | | As po | er Consortiu | ım Decisio | n |
| Loan Against FDR | | | Rate+ Up | | |
| Loan Against FDK | Or Applicable Base Rate whichever is higher | | | | |
| Deprived Sector Lending (MFI, NBFC) | BR + Up to 4.50% | | | | |
| Deprived Sector Lending (Individuals/ | BR + Up to 4.00% | | | | |
| Retail) | DK + OP 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 | | |
| Bhu Puu Loan | | | BR + Up to | | |
| Subsidized Loan under various schemes | | | BR + Up to | | |
| 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 | | |
| Gold Loan | | | BR + Up to | | |
| FCY Loans (For Payment of Sight LC) | | | s LIBOR R | ate + up to | 5.00% |
| | Spread Rate | | | | |
| | se Rate (Pou | | | | |
| Interest Date applicable on farced loan may vary with rick promium from the published rate | | | | | |

- 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.
- 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 www.nepalsbi.com.np for specific features, conditions, interest rates of deposits/ loans & advances products/schemes. Conditions Apply, # Interest Payable on maturity.



NEPAL SBI BANK LTD. केशरमहल, काठमाडौं, फोन नं. : ४-४३५५१६, ४-४३५६१३

| , | *************************************** | | | |
|---|---|--|--|--|
| 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 | | |
| \geq 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 % | | |
| > 3years and ≤ 10years | 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 Ann Quarterly) | | For Institutions/ Foreign Diplomatic Institutions Only | | | | |
|--------------------------------------|---------------|--|---------------|--|--|--|
| 1 Year & Above | | 5.50 % | | | | |
| 1 Year& Above (Renewa | | 5.60 % | | | | |
| | | e Per Annum, Payable Quarterly | | | | |
| Bulk Fixed Dep | | Saving Deposits | | | | |
| Individuals O | | Account Scheme | Interest Rate | | | |
| \geq 1 year and \leq 2 years | 5.00 % * | Savings-Gorkha | 3.00% | | | |
| \geq 2 years and \leq 3 years | 5.50 % * | Corporate Salary Package | 3.00% | | | |
| | | Nepal SBI Premium Saving | 3.00% | | | |
| Call Deposi | ts | Migrant Savings | 3.00% | | | |
| | | Savings-Gorkha Serving | 3.00% | | | |
| Minimum Balance | Interest Rate | 2 | 3.00% | | | |
| | | 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% | | | |
| | 0.5070 | Vishesh Bachat | 3.00% | | | |
| | | Savings- Social Securites | 1.50% | | | |
| | | Savings-Nepal Army | 1.50% | | | |
| | | Savings-Police | 1.50% | | | |
| | | NRs (Public) | 1.50% | | | |
| | | NSBL Nari Bachat Khata | 1.50% | | | |
| NRs 10.00 Crore and Above | 0.25% | NSBL Baal Bachat Khata | 1.50% | | | |
| INIXS 10.00 CIDIC and Above | 0.23/0 | Karnadhaar Bachat Khata | 1.50% | | | |
| | | NSBL Combo Savings Scheme | 1.50% | | | |
| | | Swarnim Bachat | 1.50% | | | |
| USD Call Dep | nsit | Indreni Bachat Yojana | 1.50% | | | |
| | | Varistha Nagarik Bachat | 1.50% | | | |
| Upto USD 1 million | 0.50 % | Karmachari Bachat Khata | 1.50% | | | |
| | | NRs (Saral Bachat Only) | 1.50% | | | |
| | | SB-National Reconstruction Authority | 1.50% | | | |
| Above USD 1 million | Negotiable | NRs (Others) | 1.50% | | | |
| AUGVE USD I IIIIIIIIII | incgonable | 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)

Personal Loan

| | Personal Loan | | | | | | | | |
|---|---|--------------------------------|---------------------------------|-------------------|---------------------------|--|--|--|--|
| |] | Fixed Interest Rate | | | | | | | |
| Account Scheme | Up to 3 years | Above 3 years to 5 years | Above 5 years to 10 years | Above 10 years | Floating Interest Rate | | | | |
| 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 | | Cor | porate/Pi | rime/Othe | ers | | | | |
| Working Capital / Cash Credit | | | BR + Up t | | | | | | |
| Trust Receipt | |] | BR + Up t | o 3.00% | | | | | |
| Short Term Demand Loan | |] | BR + Up t | to 5.00% | | | | | |
| Term Loan / Project Finance | |] | BR + Up t | o 4.50% | | | | | |
| Working Capital / Cash – Credit Multinational | | | BR + Up t | | | | | | |
| Pre shipment / Post Shipment Loan | BR + Up to 5.00% For FCY Loan: One Year LIBOR Rate + 1.25% | | | | Rate + 1.25% | | | | |
| Consortium Lending | As per Consortium Decision | | | | | | | | |
| Loan Against FDR | FD Rate+ Upto 2.00% Or Applicable Base Rate whichever is higher | | | | | | | | |
| Deprived Sector Lending (MFI, NBFC) | - 01 | | BR + Up t | | ver is inglier | | | | |
| Deprived Sector Lending (Individuals/Retail) | | | BR + Up t | | | | | | |
| Personal Loan/Overdraft/Mortgage Loan | | | BR + Up t | | | | | | |
| SME Loan | | | BR + Up t | | | | | | |
| NSBL Saral Karja for MSME | | | BR + Up t | | | | | | |
| Education Loan | | | BR + Up t | | | | | | |
| Home Loan | | | BR + Up t | | | | | | |
| Auto Loan / Hire Purchase Loan | |] | BR + Up t | to 5.00% | | | | | |
| Bhu Puu Loan | | | BR + Up t | | | | | | |
| Subsidized Loan under various schemes | | | BR + Up t | | | | | | |
| Migrant Workers | BR + Up to 1.50% | | | | | | | | |
| Loan Against Share / Margin Lending | | | BR + Up t | | | | | | |
| 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 Spre | | | | 2% | | | | | |
| Base Ra | te (Mangs | shir 2077): | 7.93% | | | | | | |
| 1 | | | | | | | | | |

- 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.
 Note:
- 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 www.nepalsbi.com.np for specific features, conditions, interest rates of deposits/ loans & advances products/schemes.

 *Conditions Apply, # Interest Payable on maturity.



नेपाल एसबिआई बैक लिमिटेड NEPAL SBI BANK LTD.

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

INTEREST RATES: DEPOSITS

| With thete it will be trovelided, 2020 (1 mangain, 2077) | | | | |
|---|-------------|--|--|--|
| Fixed / Recurring Deposits (Interest Rate Per Annum, Payable Quarterly) | Individuals | Institutions/ Foreign Diplomatic Institutions | | |
| \geq 3 months and $<$ 6 months | 3.00 % | 4.00 % | | |
| \geq 6 months and < 1 year | 4.00 % | 5.00 % | | |
| ≥ 1 year and ≤ 2 years | 5.00 % | 6.00 % | | |
| \geq 2 years and \leq 3 years | 5.50 % | 6.00 % | | |
| > 3years and ≤ 10years | 6.50 % | 6.00 % | | |
| Fixed Deposit for 101 Days # | 3.00 % | 4.00 % | | |
| Fixed Deposit for 201 Days # | 4.00 % | 5.00 % | | |
| Fixed / Decurring Denosits | | | | |

For Institutions/ Foreign Diplomatic Institutions (Interest Rate Per Annum, Only Payable Quarterly) 6.00 % 1 Year & Above 1 Year& Above (Renewal Only) 6.10 %

| Interest Rate Per Annum, Payable Quarterly | | | |
|--|------------------|---------------------------------|---------------|
| Bulk Fixed Do | | Saving Deposits | |
| Individuals | | Account Scheme | 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% |
| | | Nepal SBI Premium Saving | 4.00% |
| Call Depos | sits | Migrant Savings | 4.00% |
| | | Savings-Gorkha Serving | 4.00% |
| Minimum Balance | Interest Rate | PF other Organizations | 4.00% |
| | | Sambriddha Nagarik Bachat Khata | 4.00% |
| Up to NRs 10.00 | 0.75 % | Chhori Bachat Khata | 4.00% |
| | | Savings-Nepal Army | 2.00% |
| Crore | | Savings-Police | 2.00% |
| | | NRs (Public) | 2.00% |
| | | NSBL Nari Bachat Khata | 2.00 % |
| | | NSBL Baal Bachat Khata | 2.00 % |
| NRs 10.00 Crore and | 0.25 % | Karnadhaar Bachat Khata | 2.00 % |
| Above | 0.23 /0 | NSBL Combo Savings Scheme | 2.00 % |
| Above | | Swarnim Bachat | 2.00 % |
| | | Indreni Bachat Yojana | 2.00 % |
| USD Call De | posit | Vishesh Bachat | 2.00 % |
| | | Varistha Nagarik Bachat | 2.00 % |
| Upto USD 1 million | 0.50 % | Karmachari Bachat Khata | 2.00 % |
| Abassa LICD 1 | | NRs (Saral Bachat Only) | 2.00 % |
| Above USD 1 | Negotiable | NRs (Others) | 2.00% |
| million | | USD | 1.00% |

Loans & Advances

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

| | Personal Loan | | | | | |
|--|---|--------------------------------|-----------------------|----------------------|---------------------------|--|
| |] | Fixed Int | | | | |
| Account Scheme | Up to 3 years | Above 3 years to 5 years | 5 VAODEC | Above 10 years | Floating Interest Rate | |
| Education Loan | 12.50% | 13.50% | 14.00% | 14.50% | BR + Up to 5.00% | |
| Home Loan | | | | | BR + Up to 5.00% | |
| Personal Hire Purchase Loan | | 13.50% | | - | 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 | | | porate/P | rime/Otl | _ | |
| Working Capital / Cash Credit | | | BR + Up | to 5.00% | | |
| Trust Receipt | | | BR + Up | | | |
| 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 p | er Consor | tium Dec | ision | |
| Deprived Sector Lending (MFI, NBFC) | BR + Up to 4.50% | | |) | | |
| Deprived Sector Lending (Retail) | | | BR + Up | | | |
| SME Loan | | | BR + Up | to 5.00% | | |
| NSBL SaralKarja for MSME | | | BR + Up | to 5.00% |) | |
| Personal Mortgage Plus (Overdraft) | | | BR + Up | | | |
| Gold Loan | | | BR + Up | | | |
| 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 & | | | BR + Up | to 3.00% | | |
| Others) | Or A | | | | ever is higher | |
| Loan Against FDR | Or | | Rate + U e Base Ra | | 0% ever is higher | |
| FCY Loans (For Payment of Sight LC) | S | Six Month | s LIBOR | Rate + u | p to 5.00% | |

Interest Spread Rate (Aswin 2077): 3.94%

- Base Rate (Aswin 2077): 8.37%
- 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.
- Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.

Note:

LC)

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 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 | T RATES | S: DEPOS | SITS |
|----------------------|---------------|---------------|-------|
| VV'41 offe of forces | 17th O -4 - b | 2020 (1stZ41- | 2077) |

| With effect from 17th October, 2020 (1st Kartik, 2077) | | | | | |
|---|-------------|--|--|--|--|
| Fixed / Recurring Deposits (Interest Rate Per Annum, Payable Quarterly) | Individuals | Institutions/ Foreign Diplomatic Institutions | | | |
| \geq 3 months and \leq 6 months | 4.00 % | 4.00 % | | | |
| \geq 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 Denosits | | | | | |

Fixed / Recurring Deposits
(Interest Rate Per Annum, Payable
Quarterly)

1 Year & Above
1 Year& Above (Renewal Only)

1 Stock (Recurring Deposits of Institutions of Instituti

| I I TCAI CC AUGVC | | 0.00 /0 | | | |
|-----------------------------------|------------------|---------------------------------|---------------|--|--|
| 1 Year& Above (Renewal Only) | | 6.10 % | | | |
| Inte | | | | | |
| Bulk Fixed Depo | sits | Saving Deposits | | | |
| Individuals Õn | ly | 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% | | |
| | | Nepal SBI Premium Saving | 4.50% | | |
| Call Deposits | | Migrant Savings | 4.50% | | |
| - | | Savings-Gorkha Serving | 4.50% | | |
| Minimum Balance | Interest Rate | PF other Organizations | 4.50% | | |
| | | Sambriddha Nagarik Bachat Khata | 4.50% | | |
| Lin to ND - 10 00 Coons | 1.50% | Savings-Nepal Army | 3.00% | | |
| Up to NRs 10.00 Crore | | Savings-Police | 3.00% | | |
| >NRs 10.00 Crore to | | NRs (Public) | 3.00% | | |
| NRs 15.00 Crore | 1.50% | NSBL Nari Bachat Khata | 3.00 % | | |
| NRS 13.00 Crore | | NSBL Baal Bachat Khata | 3.00 % | | |
| NRs 15.00 Crore and 0.50% to | | Karnadhaar Bachat Khata | 3.00 % | | |
| | | NSBL Combo Savings Scheme | 3.00 % | | |
| Above 1.50% | | Swarnim Bachat 3.00 9 | | | |
| | | Indreni Bachat Yojana | 3.00 % | | |
| USD Call Deposit | | Vishesh Bachat | 3.00 % | | |
| | | Varistha Nagarik Bachat | 3.00 % | | |
| Upto USD 1 million | 0.50 % | Karmachari Bachat Khata | 3.00 % | | |
| | | NRs (Saral Bachat Only) | 3.00 % | | |
| Above USD 1 million | Negotiable | NRs (Others) | 3.00% | | |
| | | USD | 1.00% | | |

INTEREST RATES: LOANS & ADVANCES

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

Personal Loan

| | Personal Loan | | | | |
|----------------------------------|---------------|-----------|-------------|--------|------------------|
| | | Fixed Int | erest Rate | e | |
| Account Scheme | Up | Above 3 | Above 5 | Above | Floating |
| | to 3 | years to | years to | 10 | Interest Rate |
| | years | 5 years | 10 years | 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% | 1 | 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% | 1 | BR + Up to 1.50% |
| Personal Land Loan / Real Estate | 12.50% | 13.50% | 14.50% | 1 | BR + Up to 5.00% |
| Loan | | | | | |
| Deprived Sector Lending | 12.50% | 13.50% | 14.00% | _ | BR + Up to 4.00% |
| (Individuals) | | | - 110 0 7 0 | | |
| 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 | DD + 11- 4- 4 000/ |
| Multinational | BR + Up to 4.00% |
| Dra chinmant / Doct Shinmant Loon | BR + Up to 5.00% |
| Pre shipment / Post Shipment Loan | 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 | BR + Up to 2.00% |
| schemes | - F |
| Loan Against Share / Margin | BR + Up to 5.00% |
| Lending | BR + Op to 5.0070 |
| Loan Against Bonds (Govt & | BR + Up to 3.00% |
| Others) | Or Applicable Base Rate whichever is higher |
| Loan Against EDD | FD Rate + Up to 2.00% |
| Loan Against FDR | Or Applicable Base Rate whichever is higher |
| FCY Loans (For Payment of Sight | Six Months LIBOR Rate + up to 5.00% |

Base Rate (Bhadra 2077): 8.39%

a) Interest Rate applicable on forced loan may vary with risk premium from the published rate.

Interest Spread Rate (Bhadra 2077): 4.34%

- 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.

Note:

LC)

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 www.nepalsbi.com.np for specific features, conditions, interest rates of deposits/ loans & advances products/schemes. *Conditions Apply, # Interest Payable on maturity.



| INTEREST RATES: DEPOSITS | |
|--|----|
| With effect from 18th July, 2020 (3rd Shrawan, 2077) | 7) |

| 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 % | |
| > 3years and ≤ 10years | 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 | For Institutions/ Foreign Diplomatic Institutions Only | | |
| (Interest Rate Per Annum, Payable Quarterly) | | | |
| 1 Year & Above | 6.50 % | | |
| 3 Months & Above (Renewal Only) | 6.60 % | | |
| Interest Rate Per Annum Pavable Quarterly | | | |

| 3 Months & Above (Rene | 3 Months & Above (Renewal Only) 6.60 % | | | |
|--|--|---------------------------------|---------------|--|
| Interest Rate Per Annum, Payable Quarterly | | | | |
| Bulk Fixed Deposits | | Saving Deposits | | |
| Individu | als 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 % | |
| | | NSBL Baal Bachat Khata | 3.25 % | |
| Call De | eposits | Karnadhaar Bachat Khata | 3.25 % | |
| | | NSBL Combo Savings Scheme | 3.75 % | |
| Minimum Balance | Interest Rate | Swarnim Bachat | 3.00 % | |
| NRs 10,000.00 | 2.00 % | Indreni Bachat Yojana | 3.00 % | |
| NRs 1.00 Lacs | 2.00 % | Vishesh Bachat 3.25 % | | |
| NRs 10.00 Lacs | 2.00 % | Varistha Nagarik Bachat | 3.75 % | |
| NRs 50.00 Lacs | 2.00 % | Karmachari Bachat Khata | 3.50 % | |
| NRs 75.00 Lacs | 2.00 % | Savings-Gorkha 5.00 % | | |
| NRs 1.00 Crore | 2.00 % | Savings-Nepal Army 3.75 % | | |
| NRs 2.00 Crore | 2.00 % | Savings-Police | 3.75 % | |
| NRs 5.00 Crore & | 2.00 % | Corporate Salary Package | 5.00 % | |
| Above | | Nepal SBI Premium Saving | 5.00 % | |
| USD Call Deposit | | Migrant Savings | 5.00 % | |
| | | Savings-Gorkha Serving | 5.00 % | |
| | | PF other Organizations | 5.00 % | |
| Up to USD 1 million | 0.50 % | NRs (Saral Bachat Only) | 3.00 % | |
| | | NRs (Public) | 3.75 % | |
| Above USD 1 million | Negotiable | NRs (Others) | 3.00 % | |
| | | USD | 1.00 % | |

Loans & Advances

| Assessmt Calcuma | Interest Rate | | | |
|--|---|------------------------------|----------------------|--|
| Account Scheme | 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+5.009 | | | |
| 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% | |
| Fre shipmenty Fost Shipment Loan | For FC | Y Loan: One Year LIBOR Rate | +1.25% | |
| Consortium Lending | As per Consortium | decision subject to applicab | le Base Rate of NSBL | |
| Loan against FDR | FD Rate +1.00% | FD Rate +1.50% | FD Rate +2.00% | |
| Loan against FDK | 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% | |
| Loan Against Bonds (Govt. & Other) | 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.



| INTERESTRA | IES: DEF | 203115 | |
|--------------------------|----------|--------------------------|---------|
| With effect from 29th Ma | y, 2020 | (16 th 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 % | |
| > 3years and ≤ 10years | 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 | For Institutions/ Foreign Diplomatic Institutions Only | | |
| (Interest Rate Per Annum, Payable Quarterly) | | | |
| 1 Year & Above | 7.00 % | | |
| 3 Months & Above (Renewal Only) | 7.10 % | | |

| 5 Months & Above (Renewal Only) | | | | | |
|---------------------------------|---------------|-----------------------------------|-----------------|--|--|
| | Interest | Rate Per Annum, Payable Quarterly | | | |
| Bulk Fixed Deposits | | Saving Depos | 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 % | | |
| | | NSBL Baal Bachat Khata | 3.25 % | | |
| Call Deposits | | Karnadhaar Bachat Khata | 3.25 % | | |
| | | NSBL Combo Savings Scheme | 3.75 % | | |
| Minimum Balance | Interest Rate | Swarnim Bachat | 3.00 % | | |
| NRs 10,000.00 | 2.00 % | Indreni Bachat Yojana | 3.00 % | | |
| NRs 1.00 Lacs | 2.00 % | Vishesh Bachat | 3.25 % | | |
| NRs 10.00 Lacs | 2.00 % | Varistha Nagarik Bachat | 3.75 % | | |
| NRs 50.00 Lacs | 2.00 % | Karmachari Bachat Khata | 3.50 % | | |
| NRs 75.00 Lacs | 2.00 % | Savings-Gorkha | 5.00 % | | |
| NRs 1.00 Crore | 2.00 % | Savings-Nepal Army | 3.75 % | | |
| NRs 2.00 Crore | 2.00 % | Savings-Police | 3.75 % | | |
| NRs 5.00 Crore & | 2.00 % | Corporate Salary Package | 5.00 % | | |
| Above | | Nepal SBI Premium Saving | 5.00 % | | |
| USD Call Deposit | | PF other Organizations | 5.00 % | | |
| Up to USD 1 million | 0.50 % | NRs (Saral Bachat Only) | 3.00 % | | |
| | | NRs (Public) | 3.75 % | | |
| Above USD 1 million | Negotiable | NRs (Others) | 3.00 % | | |
| | | USD | 1.00 % | | |

Loans & Advances

| Account Scheme | Interest Rate | | | |
|--|---|------------------------------|----------------------|--|
| Account Scheme | 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% | | | |
| Dro chiamant/ Doct Chiamant Loop | BR+ Up to 3.50% | BR+1.25% to BR+4.50% | BR+3.25% to BR+5.00% | |
| Pre shipment/ Post Shipment Loan | For FC | Y Loan: One Year LIBOR Rate | +1.25% | |
| Consortium Lending | As per Consortium | decision subject to applicab | le Base Rate of NSBL | |
| Lean against EDD | FD Rate +1.00% | FD Rate +1.50% | FD Rate +2.00% | |
| Loan against FDR Or applicable Base Rate whicher | | | 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% | |
| Loop Assingt Bonds (Co. t. 9 Othor) | Coupon Rate +1.50% | Coupon Rate +2.00% | Coupon Rate +2.50% | |
| Loan Against Bonds (Govt. & Other) | 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.