# नेपाल एसबिआई बैंक लिमिटेड
# NEPAL SBI BANK LTD.

THE MOST PREFFERED BANK FOR A TRANSFORMING NEPAL

**Corporate Office:**
Kamaladi, Kathmandu, P.O. Box No: 6049, Tel: 01-5970333, SWIFT: NSBINPKA

# INTEREST RATES: DEPOSITS

## With effect from 17th September 2026 (1st Ashwin 2083)

| Fixed / Recurring Deposits/ Dhanvriddhi Fixed Deposits# | Individuals | Institutions/ Foreign Diplomatic Institutions |
|---|---|---|
| ≥ 3 months and < 6 months | 2.82% | - |
| ≥ 6 months and < 1 year | 3.00% | 2.75% |
| ≥ 1 year and < 2 years | 3.20% | 2.75% |
| ≥ 2 years and < 3 years | 3.40% | 2.75% |
| ≥ 3 years and Above | 4.10% | 2.75% |

**NPR Call Deposits**

| Account Type | Interest Rate |
|---|---|
| Call Deposit | Up to 0.75% |

**FCY Saving Deposit**

| Account Type | Interest Rate |
|---|---|
| Saving Deposit (USD) | 3.00% |
| Saving Deposit (EUR) | 0.50% |
| Saving Deposit (GBP) | 0.50% |

**FCY Fixed Deposit Individual-For 3 months and above) / (Institutions-For 6 months and above) — FCY Call Deposit**

| Account Type | Interest Rates | Account Type | Interest Rates |
|---|---|---|---|
| USD | Up to 3.85% | USD | 1.50% |
| EUR | Up to 1.00% | EUR | 0.25% |
| GBP | Up to 1.00% | GBP | 0.25% |

**Saving Deposits**

| Account Scheme | Interest Rate |
|---|---|
| a) Sambriddha Nagarik Bachat Khata/ Saral Bachat Khata | 2.75% |
| b) Savings-Swarnim Bachat Khata | 2.76% |
| c) Savings- PF | 2.77% |
| d) SB Corporate Salary Package (CSP) | 2.77% |
| e) Savings- Rakshak Bachat Khata | 2.78% |
| f) NSBL Baal Bachat Khata/ Savings-Abakash Kosh | 2.79% |
| g) SB Karmachari Bachat Khata / Chhori Bachat Khata | 2.80% |
| h) All other LCY Saving Accounts | 2.80% |

# Loans & Advances

## With effect from 17th September 2026 (1st Ashwin 2083)

| Account Scheme | Fixed Interest Rate | | | Floating Interest Rate |
|---|---|---|---|---|
| | Up to 5 years | Above 5 years to 10 years | Above 10 years | |
| Education Loan | 9.99% | 10.49% | 10.99% | BR + 2.00% - 4.00% |
| Education Loan Plus | 9.99% | 10.49% | 10.99% | BR + 2.00% - 4.00% |
| Home Loan | 8.99% | 9.49% | 10.49% | BR + 0.50% - 2.50% |
| Auto Loan / Hire Purchase Loan (Personal/ Official)<br>Auto Loan / Hire Purchase Loan (Commercial) | 8.99%<br>9.99% | 9.49%<br>10.99% | -<br>- | Personal Purpose (EV): BR + 0.25% - 2.25%<br>Personal Purpose (IC): BR + 0.50% -2.50%<br>Official Purpose (EV): BR + 0.25% - 2.25%<br>Official Purpose (IC): BR + 0.50% - 2.50%<br>Commercial Purpose (EV): BR + 1.00% - 3.00%<br>Commercial Purpose (IC): BR + 1.00% - 3.00% |
| Personal Mortgage Term Loan / Other Personal Term Loan | 9.99% | 10.99% | 11.99% | BR + 0.50% - 2.50% |
| Bhu Puu Loan | 9.99% | 10.99% | 11.99% | BR + 2.00% - 4.00% |
| Bhu Puu Plus Loan | 9.99% | 10.99% | 11.99% | BR + 2.00% - 4.00% |
| Loan to Migrant Workers | 9.99% | 10.99% | 11.99% | BR + 2.00% - 4.00% |
| Deprived Sector Lending (Individuals) | 9.99% | 10.99% | 11.99% | BR + 2.00% - 4.00% |
| Term Loan / Project Finance | Up to 3 years: 7.75%<br>Above 3 years to 5 years: 8.00% | | 9.50% | 9.50% | Corporate / Mid-Corporate: BR + Up to 2.00%<br>Prime: BR + 1.00% - 3.00%<br>Others: BR + 2.00% - 4.00% |

| Account Scheme | Corporate Customers / Mid-Corporate Customers (Floating Interest Rate) | Prime Customers (Floating Interest Rate) | Other Customers (Floating Interest Rate) |
|---|---|---|---|
| Working Capital / Cash Credit | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Trust Receipt | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Short Term Demand Loan | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Term Loan / Project Finance | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Working Capital / Cash – Credit Multinational | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Pre shipment / Post Shipment Loan | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| | For FCY Loan: Interest rate shall be as per agreement subject to applicable NRB guidelines. | | |
| Loan Against FDR | FD Rate+ Up to 2.00% Or Applicable Base Rate whichever is higher | | |
| Deprived Sector Lending (MFI) | BR + Up to 2.00% | | |
| Deprived Sector Lending (NBFC) | BR + (2.00% - 4.00%) for Institutions Qualifying under Deprived Sector Lending as per NRB Directives | | |
| Deprived Sector Lending (Retail) | BR + 2.00% - 4.00% | | |
| Personal Loan/Overdraft | BR + 1.00% - 3.00% | | |
| SME Loan | Prime Customers: BR + Up to 2.00% | Other Customers: BR + 2.00% - 4.00% | |
| NSBL Saral Karja for MSME | BR + Up to 2.00% | BR + 2.00% - 4.00% | |
| NSBL Krishak Sathi Karja | BR + 2.00% - 4.00% | | |
| Loan Against Share / Margin Lending | BR + up to 2.00% | | |
| Loan Against Bonds (Govt & Others) | BR + Up to 2.00% Or Applicable Base Rate whichever is higher | | |
| Gold Loan | BR + 2.00% - 4.00% | | |
| FCY Loans (For Payment of Sight LC) | Interest rate shall be as per agreement and/or MRR plus premium subject to applicable NRB guidelines | | |

**Last Three Months Average Base Rate: 5.14%, Base Rate (Shrawan, 2083) : 5.05%**

**Interest Spread Rate- (Shrawan 2083): 3.27%**

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) **The interest rate on loan provided under 'Work Procedure on Interest Subsidy for Concessional Loan, 2082', issued by NRB shall be Base Rate + maximum 1.50%.**
e) **Interest Rate in NPA accounts may vary from the published rate.**
f) **Penal Interest of plus 2% p.a. will be applied on overdue amount.**
g) **Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.**
h) **Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.**
i) **For Remittance Deposits (Savings & Fixed Deposits)- 1% above card rates as per NRB guidelines.**
j) **In case of Institutional Fixed Deposits, premature facility is not allowed before completion of 6 months period.**
k) **#Fixed Deposits under Dhanvriddhi Scheme will be accepted for the tenure of 6 months and above only.**
l) **Fixed rate on Personal/ Official purpose vehicle loan booked/sanctioned during Festive Campaign (12th August 2026 - 15th December 2026) will be 6.99% for 5 years repayment period and 7.99% for 7 years repayment period.**

**Note:**

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

नेपाल एसबिआई बैंक लिमिटेड

# NEPAL SBI BANK LTD.

THE MOST PREFFERED BANK FOR A TRANSFORMING NEPAL

**Corporate Office:**
Kamaladi, Kathmandu, P.O. Box No: 6049, Tel: 01-5970333, SWIFT: NSBINPKA

## INTEREST RATES: DEPOSITS

### With effect from 17th August 2026 (1st Bhadra 2083)

| Fixed / Recurring Deposits/ Dhanvriddhi Fixed Deposits# | Individuals | Institutions/ Foreign Diplomatic Institutions |
|---|---|---|
| ≥ 3 months and < 6 months | 2.82% | - |
| ≥ 6 months and < 1 year | 3.00% | 2.75% |
| ≥ 1 year and < 2 years | 3.20% | 2.75% |
| ≥ 2 years and < 3 years | 3.40% | 2.75% |
| ≥ 3 years and Above | 4.10% | 2.75% |

**NPR Call Deposits**

| Account Type | Interest Rate |
|---|---|
| Call Deposit | Up to 0.75% |

**FCY Saving Deposit**

| Account Type | Interest Rate |
|---|---|
| Saving Deposit (USD) | 3.00% |
| Saving Deposit (EUR) | 0.50% |
| Saving Deposit (GBP) | 0.50% |

**FCY Fixed Deposit Individual-For 3 months and above) / (Institutions-For 6 months and above)** / **FCY Call Deposit**

| Account Type | Interest Rates | Account Type | Interest Rates |
|---|---|---|---|
| USD | Up to 3.60% | USD | 1.50% |
| EUR | Up to 1.00% | EUR | 0.25% |
| GBP | Up to 1.00% | GBP | 0.25% |

**Saving Deposits**

| Account Scheme | Interest Rate |
|---|---|
| a) Sambriddha Nagarik Bachat Khata/ Saral Bachat Khata | 2.75% |
| b) Savings-Swarnim Bachat Khata | 2.76% |
| c) Savings- PF | 2.77% |
| d) SB Corporate Salary Package (CSP) | 2.77% |
| e) Savings- Rakshak Bachat Khata | 2.78% |
| f) NSBL Baal Bachat Khata/ Savings-Abakash Kosh | 2.79% |
| g) SB Karmachari Bachat Khata / Chhori Bachat Khata | 2.80% |
| h) All other LCY Saving Accounts | 2.80% |

## Loans & Advances

### With effect from 17th August 2026 (1st Bhadra 2083)

| Account Scheme | Fixed Interest Rate | | | Floating Interest Rate |
|---|---|---|---|---|
| | Up to 5 years | Above 5 years to 10 years | Above 10 years | |
| Education Loan | 9.99% | 10.49% | 10.99% | BR + 2.00% - 4.00% |
| Education Loan Plus | 9.99% | 10.49% | 10.99% | BR + 2.00% - 4.00% |
| Home Loan | 8.99% | 9.49% | 10.49% | BR + 0.50% - 2.50% |
| Auto Loan / Hire Purchase Loan (Personal/ Official)<br>Auto Loan / Hire Purchase Loan (Commercial) | 8.99%<br>9.99% | 9.49%<br>10.99% | -<br>- | Personal Purpose (EV): BR + 0.25% - 2.25%<br>Personal Purpose (IC): BR + 0.50% -2.50%<br>Official Purpose (EV): BR + 0.25% - 2.25%<br>Official Purpose (IC): BR + 0.50% - 2.50%<br>Commercial Purpose (EV): BR + 1.00% - 3.00%<br>Commercial Purpose (IC): BR + 1.00% - 3.00% |
| Personal Mortgage Term Loan / Other Personal Term Loan | 9.99% | 10.99% | 11.99% | BR + 0.50% - 2.50% |
| Bhu Puu Loan | 9.99% | 10.99% | 11.99% | BR + 2.00% - 4.00% |
| Bhu Puu Plus Loan | 9.99% | 10.99% | 11.99% | BR + 2.00% - 4.00% |
| Loan to Migrant Workers | 9.99% | 10.99% | 11.99% | BR + 2.00% - 4.00% |
| Deprived Sector Lending (Individuals) | 9.99% | 10.99% | 11.99% | BR + 2.00% - 4.00% |
| Term Loan / Project Finance | Up to 3 years: 7.75%<br>Above 3 years to 5 years: 8.00% | 9.50% | 9.50% | Corporate / Mid-Corporate: BR + Up to 2.00%<br>Prime: BR + 1.00% - 3.00%<br>Others: BR + 2.00% - 4.00% |

| Account Scheme | Corporate Customers / Mid-Corporate Customers (Floating Interest Rate) | Prime Customers (Floating Interest Rate) | Other Customers (Floating Interest Rate) |
|---|---|---|---|
| Working Capital / Cash Credit | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Trust Receipt | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Short Term Demand Loan | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Term Loan / Project Finance | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Working Capital / Cash – Credit Multinational | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Pre shipment / Post Shipment Loan | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| | For FCY Loan: Interest rate shall be as per agreement subject to applicable NRB guidelines. | | |
| Loan Against FDR | FD Rate+ Up to 2.00% Or Applicable Base Rate whichever is higher | | |
| Deprived Sector Lending (MFI) | BR + Up to 2.00% | | |
| Deprived Sector Lending (NBFC) | BR + (2.00% - 4.00%) for Institutions Qualifying under Deprived Sector Lending as per NRB Directives | | |
| Deprived Sector Lending (Retail) | BR + 2.00% - 4.00% | | |
| Personal Loan/Overdraft | BR + 1.00% - 3.00% | | |
| SME Loan | **Prime Customers** | **Other Customers** | |
| | BR + Up to 2.00% | BR + 2.00% - 4.00% | |
| NSBL Saral Karja for MSME | BR + Up to 2.00% | BR + 2.00% - 4.00% | |
| NSBL Krishak Sathi Karja | BR + 2.00% - 4.00% | | |
| Loan Against Share / Margin Lending | BR + up to 2.00% | | |
| Loan Against Bonds (Govt & Others) | BR + Up to 2.00% Or Applicable Base Rate whichever is higher | | |
| Gold Loan | BR + 2.00% - 4.00% | | |
| FCY Loans (For Payment of Sight LC) | Interest rate shall be as per agreement and/or MRR plus premium subject to applicable NRB guidelines | | |

**Last Three Months Average Base Rate: 5.21%, Base Rate (Ashadh, 2083) : 5.18%**

**Interest Spread Rate- (Ashadh 2083): 3.21%**

**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) The interest rate on loan provided under 'Work Procedure on Interest Subsidy for Concessional Loan, 2082', issued by NRB shall be Base Rate + maximum 1.50%.**
**e) Interest Rate in NPA accounts may vary from the published rate.**
**f) Penal Interest of plus 2% p.a. will be applied on overdue amount.**
**g) Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.**
**h) Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.**
**i) For Remittance Deposits (Savings & Fixed Deposits)- 1% above card rates as per NRB guidelines.**
**j) In case of Institutional Fixed Deposits, premature facility is not allowed before completion of 6 months period.**
**k) #Fixed Deposits under Dhanvriddhi Scheme will be accepted for the tenure of 6 months and above only.**
**l) Fixed rate on Personal/ Official purpose vehicle loan booked/sanctioned during Festive Campaign (12th August 2026 - 15th December 2026) will be 6.99% for 5 years repayment period and 7.99% for 7 years repayment period.**

**Note:**

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

***Conditions Apply, ## Interest Payable on maturity.**

नेपाल एसबिआई बैंक लिमिटेड
NEPAL SBI BANK LTD.
THE MOST PREFFERED BANK FOR A TRANSFORMING NEPAL
**Corporate Office:**
Kamaladi, Kathmandu, P.O. Box No: 6049, Tel: 01-5970333, SWIFT: NSBINPKA

# INTEREST RATES: DEPOSITS
## With effect from 17th July 2026 (1st Shrawan 2083)

| Fixed / Recurring Deposits/ Dhanvriddhi Fixed Deposits# | Individuals | Institutions/ Foreign Diplomatic Institutions |
|---|---|---|
| ≥ 3 months and < 6 months | 2.82% | - |
| ≥ 6 months and < 1 year | 3.00% | 2.75% |
| ≥ 1 year and < 2 years | 3.20% | 2.75% |
| ≥ 2 years and < 3 years | 3.40% | 2.75% |
| ≥ 3 years and Above | 4.10% | 2.75% |

**NPR Call Deposits**

| Account Type | Interest Rate |
|---|---|
| Call Deposit | Up to 0.75% |

**FCY Saving Deposit**

| Account Type | Interest Rate |
|---|---|
| Saving Deposit (USD) | 3.00% |
| Saving Deposit (EUR) | 0.50% |
| Saving Deposit (GBP) | 0.50% |

| FCY Fixed Deposit Individual-For 3 months and above) / (Institutions-For 6 months and above) | | FCY Call Deposit | |
|---|---|---|---|
| Account Type | Interest Rates | Account Type | Interest Rates |
| USD | Up to 3.60% | USD | 1.50% |
| EUR | Up to 1.00% | EUR | 0.25% |
| GBP | Up to 1.00% | GBP | 0.25% |

**Saving Deposits**

| Account Scheme | Interest Rate |
|---|---|
| a) Sambriddha Nagarik Bachat Khata/ Saral Bachat Khata | 2.75% |
| b) Savings-Swarnim Bachat Khata | 2.76% |
| c) Savings- PF | 2.77% |
| d) SB Corporate Salary Package (CSP) | 2.77% |
| e) Savings- Rakshak Bachat Khata | 2.78% |
| f) NSBL Baal Bachat Khata/ Savings-Abakash Kosh | 2.79% |
| g) SB Karmachari Bachat Khata / Chhori Bachat Khata | 2.80% |
| h) All other LCY Saving Accounts | 2.80% |

# Loans & Advances
## With effect from 17th July 2026 (1st Shrawan 2083)

| Account Scheme | Fixed Interest Rate | | | Floating Interest Rate |
|---|---|---|---|---|
| | Up to 5 years | Above 5 years to 10 years | Above 10 years | |
| Education Loan | 9.99% | 10.49% | 10.99% | BR + 2.00% - 4.00% |
| Education Loan Plus | 9.99% | 10.49% | 10.99% | BR + 2.00% - 4.00% |
| Home Loan | 8.99% | 9.49% | 10.49% | BR + 0.50% - 2.50% |
| Auto Loan / Hire Purchase Loan (Personal/ Official) | 8.99% | 9.49% | - | Personal Purpose (EV): BR + 0.25% - 2.25%<br>Personal Purpose (IC): BR + 0.50% -2.50%<br>Official Purpose (EV): BR + 0.25% - 2.25%<br>Official Purpose (IC): BR + 0.50% - 2.50% |
| Auto Loan / Hire Purchase Loan (Commercial) | 9.99% | 10.99% | - | Commercial Purpose (EV): BR + 1.00% - 3.00%<br>Commercial Purpose (IC): BR + 1.00% - 3.00% |
| Personal Mortgage Term Loan / Other Personal Term Loan | 9.99% | 10.99% | 11.99% | BR + 0.50% - 2.50% |
| Bhu Puu Loan | 9.99% | 10.99% | 11.99% | BR + 2.00% - 4.00% |
| Bhu Puu Plus Loan | 9.99% | 10.99% | 11.99% | BR + 2.00% - 4.00% |
| Loan to Migrant Workers | 9.99% | 10.99% | 11.99% | BR + 2.00% - 4.00% |
| Deprived Sector Lending (Individuals) | 9.99% | 10.99% | 11.99% | BR + 2.00% - 4.00% |
| Term Loan / Project Finance | Up to 3 years: 7.75%<br>Above 3 years to 5 years: 8.00% | 9.50% | 9.50% | Corporate / Mid-Corporate: BR + Up to 2.00%<br>Prime: BR + 1.00% - 3.00%<br>Others: BR + 2.00% - 4.00% |

| Account Scheme | Corporate Customers / Mid-Corporate Customers (Floating Interest Rate) | Prime Customers (Floating Interest Rate) | Other Customers (Floating Interest Rate) |
|---|---|---|---|
| Working Capital / Cash Credit | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Trust Receipt | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Short Term Demand Loan | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Term Loan / Project Finance | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Working Capital / Cash – Credit Multinational | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Pre shipment / Post Shipment Loan | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| | For FCY Loan: Interest rate shall be as per agreement subject to applicable NRB guidelines. | | |
| Loan Against FDR | FD Rate+ Up to 2.00% Or Applicable Base Rate whichever is higher | | |
| Deprived Sector Lending (MFI) | BR + Up to 2.00% | | |
| Deprived Sector Lending (NBFC) | BR + (2.00% - 4.00%) for Institutions Qualifying under Deprived Sector Lending as per NRB Directives | | |
| Deprived Sector Lending (Retail) | BR + 2.00% - 4.00% | | |
| Personal Loan/Overdraft | BR + 1.00% - 3.00% | | |
| | **Prime Customers** | **Other Customers** | |
| SME Loan | BR + Up to 2.00% | BR + 2.00% - 4.00% | |
| NSBL Saral Karja for MSME | BR + Up to 2.00% | BR + 2.00% - 4.00% | |
| NSBL Krishak Sathi Karja | BR + 2.00% - 4.00% | | |
| Loan Against Share / Margin Lending | BR + up to 2.00% | | |
| Loan Against Bonds (Govt & Others) | BR + Up to 2.00% Or Applicable Base Rate whichever is higher | | |
| Gold Loan | BR + 2.00% - 4.00% | | |
| FCY Loans (For Payment of Sight LC) | Interest rate shall be as per agreement and/or MRR plus premium subject to applicable NRB guidelines | | |

**Last Three Months Average Base Rate: 5.28%, Base Rate (Jestha, 2083) : 5.19%**

**Interest Spread Rate- (Jestha 2083): 3.31%**

**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 concession shall be provided to the specified sector under normal Deprived Sector Loan in line with NRB Directive.**
**d) The interest rate on loan provided under 'Work Procedure on Interest Subsidy for Concessional Loan, 2082', issued by NRB shall be Base Rate + maximum 1.50%.**
**e) Interest Rate in NPA accounts may vary from the published rate.**
**f) Penal Interest of plus 2% p.a. will be applied on overdue amount.**
**g) Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.**
**h) Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.**
**i) For Remittance Deposits (Savings & Fixed Deposits)- 1% above card rates as per NRB guidelines.**
**j) In case of Institutional Fixed Deposits, premature facility is not allowed before completion of 6 months period.**
**k) #Fixed Deposits under Dhanvriddhi Scheme will be accepted for the tenure of 6 months and above only.**

**Note:**

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

नेपाल एसबिआई बैंक लिमिटेड
**NEPAL SBI BANK LTD.**
केशरमहल, काठमाडौं, फोन नं. : ४-४३५२९६, ४-४३५६१३

# INTEREST RATES: DEPOSITS

## With effect from 15th Jun 2026 (1st Ashadh 2083)

| Fixed / Recurring Deposits/ Dhanvriddhi Fixed Deposits# | Individuals | Institutions/ Foreign Diplomatic Institutions |
|---|---|---|
| ≥ 3 months and < 6 months | 2.82% | - |
| ≥ 6 months and < 1 year | 3.00% | 2.75% |
| ≥ 1 year and < 2 years | 3.20% | 2.75% |
| ≥ 2 years and < 3 years | 3.40% | 2.75% |
| ≥ 3 years and Above | 4.10% | 2.75% |

**NPR Call Deposits**

| Account Type | Interest Rate |
|---|---|
| Call Deposit | Up to 0.50% |

**FCY Saving Deposit**

| Account Type | Interest Rate |
|---|---|
| Saving Deposit (USD) | 3.00% |
| Saving Deposit (EUR) | 0.50% |
| Saving Deposit (GBP) | 0.50% |

**FCY Fixed Deposit Individual-For 3 months and above) / (Institutions-For 6 months and above)** / **FCY Call Deposit**

| Account Type | Interest Rates | Account Type | Interest Rates |
|---|---|---|---|
| USD | Up to 3.30% | USD | 1.50% |
| EUR | Up to 1.00% | EUR | 0.25% |
| GBP | Up to 1.00% | GBP | 0.25% |

**Saving Deposits**

| Account Scheme | Interest Rate |
|---|---|
| a) Sambriddha Nagarik Bachat Khata/Saral Bachat Khata | 2.75% |
| b) Savings-Swarnim Bachat Khata | 2.76% |
| c) Savings- PF | 2.77% |
| d) SB Corporate Salary Package (CSP) | 2.77% |
| e) Savings- Rakshak Bachat Khata | 2.78% |
| f) NSBL Baal Bachat Khata/Savings-Abakash Kosh | 2.79% |
| g) SB Karmachari Bachat Khata/Chhori Bachat Khata | 2.80% |
| h) All other LCY Saving Accounts | 2.80% |

**Loans & Advances**
**With effect from 15th Jun 2026 (1st Ashadh 2083)**

| Account Scheme | Fixed Interest Rate | | | Floating Interest Rate |
|---|---|---|---|---|
| | Up to 5 years | Above 5 years to 10 years | Above 10 years | |
| Education Loan | 9.99% | 10.49% | 10.99% | BR + 2.00% - 4.00% |
| Education Loan Plus | 9.99% | 10.49% | 10.99% | BR + 2.00% - 4.00% |
| Home Loan | 8.99% | 9.49% | 10.49% | BR + 0.50% - 2.50% |
| Auto Loan / Hire Purchase Loan (Personal/ Official) | 8.99% | 9.49% | - | Personal Purpose (EV): BR + 0.25% - 2.25%<br>Personal Purpose (IC): BR + 0.50% -2.50%<br>Official Purpose (EV): BR + 0.25% - 2.25%<br>Official Purpose (IC): BR + 0.50% - 2.50% |
| Auto Loan / Hire Purchase Loan (Commercial) | 9.99% | 10.99% | - | Commercial Purpose (EV): BR + 1.00% - 3.00%<br>Commercial Purpose (IC): BR + 1.00% - 3.00% |
| Personal Mortgage Term Loan / Other Personal Term Loan | 9.99% | 10.99% | 11.99% | BR + 0.50% - 2.50% |
| Bhu Puu Loan | 9.99% | 10.99% | 11.99% | BR + 2.00% - 4.00% |
| Bhu Puu Plus Loan | 9.99% | 10.99% | 11.99% | BR + 2.00% - 4.00% |
| Loan to Migrant Workers | 9.99% | 10.99% | 11.99% | BR + 2.00% - 4.00% |
| Deprived Sector Lending (Individuals) | 9.99% | 10.99% | 11.99% | BR + 2.00% - 4.00% |
| Term Loan / Project Finance | Up to 3 years: 7.75%<br>Above 3 years to 5 years: 8.00% | 9.50% | 9.50% | Corporate / Mid-Corporate: BR + Up to 2.00%<br>Prime: BR + 1.00% - 3.00%<br>Others: BR + 2.00% - 4.00% |

| Account Scheme | *Corporate Customers / Mid-Corporate Customers (Floating Interest Rate)* | *Prime Customers (Floating Interest Rate)* | *Other Customers (Floating Interest Rate)* |
|---|---|---|---|
| Working Capital / Cash Credit | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Trust Receipt | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Short Term Demand Loan | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Term Loan / Project Finance | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Working Capital / Cash – Credit Multinational | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Pre shipment / Post Shipment Loan | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| | For FCY Loan: Interest rate shall be as per agreement subject to applicable NRB guidelines. | | |
| Loan Against FDR | FD Rate+ Up to 2.00% Or Applicable Base Rate whichever is higher | | |
| Deprived Sector Lending (MFI) | BR + Up to 2.00% | | |
| Deprived Sector Lending (NBFC) | BR + (2.00% - 4.00%) for Institutions Qualifying under Deprived Sector Lending as per NRB Directives | | |
| Deprived Sector Lending (Retail) | BR + 2.00% - 4.00% | | |
| Personal Loan/Overdraft | BR + 1.00% - 3.00% | | |
| | **Prime Customers** | **Other Customers** | |
| SME Loan | BR + Up to 2.00% | BR + 2.00% - 4.00% | |
| NSBL Saral Karja for MSME | BR + Up to 2.00% | BR + 2.00% - 4.00% | |
| NSBL Krishak Sathi Karja | BR + 2.00% - 4.00% | | |
| Loan Against Share / Margin Lending | BR + up to 2.00% | | |
| Loan Against Bonds (Govt & Others) | BR + Up to 2.00% Or Applicable Base Rate whichever is higher | | |
| Gold Loan | BR + 2.00% - 4.00% | | |
| FCY Loans (For Payment of Sight LC) | Interest rate shall be as per agreement and/or MRR plus premium subject to applicable NRB guidelines | | |

**Last Three Months Average Base Rate: 5.39%, Base Rate (Baishakh, 2083) : 5.25%**

**Interest Spread Rate- (Baishakh 2083): 3.28%**

**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) The interest rate on loan provided under 'Work Procedure on Interest Subsidy for Concessional Loan, 2082', issued by NRB shall be Base Rate + maximum 1.50%.**
**e) Interest Rate in NPA accounts may vary from the published rate.**
**f) Penal Interest of plus 2% p.a. will be applied on overdue amount.**
**g) Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.**
**h) Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.**
**i) For Remittance Deposits (Savings & Fixed Deposits)- 1% above card rates as per NRB guidelines.**
**j) In case of Institutional Fixed Deposits, premature facility is not allowed before completion of 6 months period.**
**k) #Fixed Deposits under Dhanvriddhi Scheme will be accepted for the tenure of 6 months and above only.**
**Note:**
**l) Rates of interest on deposits/ loans & advances schemes unless otherwise mentioned herein above, will remain the same. Customers/Prospective Clients are advised to visit our bank's branch or our official website https://nsbl.statebank for specific features, conditions, interest rates of deposits/ loans & advances products/schemes.**
***Conditions Apply, ## Interest Payable on maturity.**

नेपाल एसबिआई बैंक लिमिटेड
**NEPAL SBI BANK LTD.**
कमलादी, काठमाडौँ, फोन नं. : ४-४३५५१६, ४-४३५६१३

# INTEREST RATES : DEPOSITS

**With effect from 15th May 2026 (1st Jestha 2083)**

| Fixed / Recurring Deposits/ Dhanvriddhi Fixed Deposits# | Individuals | Institutions/Foreign Diplomatic Institutions |
|---|---|---|
| ≥ 3 months and < 6 months | 2.82% | - |
| ≥ 6 months and < 1 year | 3.00% | 2.75% |
| ≥ 1 year and < 2 years | 3.20% | 2.75% |
| ≥ 2 years and < 3 years | 3.50% | 2.75% |
| ≥ 3 years and Above | 4.25% | 2.75% |

**NPR Call Deposits**

| Account Type | Interest Rate |
|---|---|
| Call Deposit | Up to 1.05% |

**FCY Saving Deposit**

| Account Type | Interest Rate |
|---|---|
| Saving Deposit (USD) | 3.00% |
| Saving Deposit (EUR) | 0.50% |
| Saving Deposit (GBP) | 0.50% |

**FCY Fixed Deposit Individual-For 3 months and above) / (Institutions-For 6 months and above)**

| Account Type | Interest Rates |
|---|---|
| USD | Up to 3.30% |
| EUR | Up to 1.00% |
| GBP | Up to 1.00% |

**FCY Call Deposit**

| Account Type | Interest Rates |
|---|---|
| USD | 1.50% |
| EUR | 0.25% |
| GBP | 0.25% |

**Saving Deposits**

| Account Scheme | Interest Rate |
|---|---|
| a) Sambriddha Nagarik Bachat Khata/ Saral Bachat Khata | 2.75% |
| b) Savings-Swarnim Bachat Khata | 2.76% |
| c) Savings- PF | 2.77% |
| d) SB Corporate Salary Package (CSP) | 2.77% |
| e) Savings- Rakshak Bachat Khata | 2.78% |
| f) NSBL Baal Bachat Khata/ Savings-Abakash Kosh | 2.79% |
| g) SB Karmachari Bachat Khata/Chhori Bachat Khata | 2.80% |
| h) All other LCY Saving Accounts | 2.80% |

**Loans & Advances**
**With effect from 15th May 2026 (1st Jestha 2083)**

| Account Scheme | Fixed Interest Rate: Up to 5 years | Fixed Interest Rate: Above 5 years to 10 years | Fixed Interest Rate: Above 10 years | Floating Interest Rate |
|---|---|---|---|---|
| Education Loan | 9.99% | 10.49% | 10.99% | BR + 2.00% - 4.00% |
| Education Loan Plus | 9.99% | 10.49% | 10.99% | BR + 2.00% - 4.00% |
| Home Loan | 8.99% | 9.49% | 10.49% | BR + 0.50% - 2.50% |
| Auto Loan / Hire Purchase Loan (Personal/ Official) | 8.99% | 9.49% | - | Personal Purpose (EV): BR + 0.25% - 2.25%<br>Personal Purpose (IC): BR + 0.50% -2.50%<br>Official Purpose (EV): BR + 0.25% - 2.25%<br>Official Purpose (IC): BR + 0.50% - 2.50% |
| Auto Loan / Hire Purchase Loan (Commercial) | 9.99% | 10.99% | - | Commercial Purpose (EV): BR + 1.00% - 3.00%<br>Commercial Purpose (IC): BR + 1.00% - 3.00% |
| Personal Mortgage Term Loan / Other Personal Term Loan | 9.99% | 10.99% | 11.99% | BR + 0.50% - 2.50% |
| Bhu Puu Loan | 9.99% | 10.99% | 11.99% | BR + 2.00% - 4.00% |
| Bhu Puu Plus Loan | 9.99% | 10.99% | 11.99% | BR + 2.00% - 4.00% |
| Loan to Migrant Workers | 9.99% | 10.99% | 11.99% | BR + 2.00% - 4.00% |
| Deprived Sector Lending (Individuals) | 9.99% | 10.99% | 11.99% | BR + 2.00% - 4.00% |
| Term Loan / Project Finance | Up to 3 years: 8.00%; Above 3 years to 5 years: 8.50% | 9.50% | 9.50% | Corporate / Mid-Corporate: BR + Up to 2.00%<br>Prime: BR + 1.00% - 3.00%<br>Others: BR + 2.00% - 4.00% |

| Account Scheme | *Corporate Customers / Mid-Corporate Customers (Floating Interest Rate)* | *Prime Customers (Floating Interest Rate)* | *Other Customers (Floating Interest Rate)* |
|---|---|---|---|
| Working Capital / Cash Credit | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Trust Receipt | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Short Term Demand Loan | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Term Loan / Project Finance | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Working Capital / Cash-Credit Multinational | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Pre shipment / Post Shipment Loan | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| | For FCY Loan: Interest rate shall be as per agreement subject to applicable NRB guidelines. | | |
| Loan Against FDR | FD Rate+ Up to 2.00% Or Applicable Base Rate whichever is higher | | |
| Deprived Sector Lending (MFI) | BR + Up to 2.00% | | |
| Deprived Sector Lending (NBFC) | BR + (2.00% - 4.00%) for Institutions Qualifying under Deprived Sector Lending as per NRB Directives | | |
| Deprived Sector Lending (Retail) | BR + 2.00% - 4.00% | | |
| Personal Loan/Overdraft | BR + 1.00% - 3.00% | | |
| SME Loan | **Prime Customers**: BR + Up to 2.00% | | **Other Customers**: BR + 2.00% - 4.00% |
| NSBL Saral Karja for MSME | BR + Up to 2.00% | | BR + 2.00% - 4.00% |
| NSBL Krishak Sathi Karja | BR + 2.00% - 4.00% | | |
| Loan Against Share / Margin Lending | BR + up to 2.00% | | |
| Loan Against Bonds (Govt & Others) | BR + Up to 2.00% Or Applicable Base Rate whichever is higher | | |
| Gold Loan | BR + 2.00% - 4.00% | | |
| FCY Loans (For Payment of Sight LC) | Interest rate shall be as per agreement and/or MRR plus premium subject to applicable NRB guidelines | | |

**Last Three Months Average Base Rate: 5.49%, Base Rate (Chaitra, 2082) : 5.40%**

**Interest Spread Rate- (Chaitra 2082): 3.31%**

**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 concession shall be provided to the specified sector under normal Deprived Sector Loan in line with NRB Directive.**
**d) The interest rate on loan provided under 'Work Procedure on Interest Subsidy for Concessional Loan, 2082', issued by NRB shall be Base Rate + maximum 1.50%.**
**e) Interest Rate in NPA accounts may vary from the published rate.**
**f) Penal Interest of plus 2% p.a. will be applied on overdue amount.**
**g) Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.**
**h) Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.**
**i) For Remittance Deposits (Savings & Fixed Deposits)- 1% above card rates as per NRB guidelines.**
**j) In case of Institutional Fixed Deposits, premature facility is not allowed before completion of 6 months period.**
**k) #Fixed Deposits under Dhanvriddhi Scheme will be accepted for the tenure of 6 months and above only.**

**Note:**

**l) 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/scheme.**

***Conditions Apply, ## Interest Payable on maturity.**

नेपाल एसबिआई बैंक लिमिटेड
**NEPAL SBI BANK LTD.**
कमलादी, काठमाडौं, फोन नं : ४-४३४५१६, ४-४३४६१३

# INTEREST RATES: DEPOSITS
## With effect from 14th April 2026 (1st Baisakh 2083)

| Fixed / Recurring Deposits/ Dhanvriddhi Fixed Deposits# | Individuals | Institutions/ Foreign Diplomatic Institutions |
|---|---|---|
| ≥ 3 months and < 6 months | 2.82% | - |
| ≥ 6 months and < 1 year | 3.00% | 2.75% |
| ≥ 1 year and < 2 years | 3.20% | 2.75% |
| ≥ 2 years and < 3 years | 3.50% | 2.75% |
| ≥ 3 years and Above | 4.25% | 2.75% |

**NPR Call Deposits**

| Account Type | Interest Rate |
|---|---|
| Call Deposit | Up to 1.375% |

**FCY Saving Deposit**

| Account Type | Interest Rate |
|---|---|
| Saving Deposit (USD) | 3.00% |
| Saving Deposit (EUR) | 0.50% |
| Saving Deposit (GBP) | 0.50% |

**FCY Fixed Deposit Individual-For 3 months and above) / (Institutions-For 6 months and above)** / **FCY Call Deposit**

| Account Type | Interest Rates | Account Type | Interest Rates |
|---|---|---|---|
| USD | Up to 3.50% | USD | 1.50% |
| EUR | Up to 1.00% | EUR | 0.25% |
| GBP | Up to 1.00% | GBP | 0.25% |

**Saving Deposits**

| Account Scheme | Interest Rate |
|---|---|
| a) Sambriddha Nagarik Bachat Khata/ Saral Bachat Khata | 2.75% |
| b) Savings-Swarnim Bachat Khata | 2.76% |
| c) Savings- PF | 2.77% |
| d) SB Corporate Salary Package (CSP) | 2.77% |
| e) Savings- Rakshak Bachat Khata | 2.78% |
| f) NSBL Baal Bachat Khata/Savings-Abakash Kosh | 2.79% |
| g) SB Karmachari Bachat Khata/Chhori Bachat Khata | 2.80% |
| h) All other LCY Saving Accounts | 2.80% |

## Loans & Advances
## With effect from 14th April 2026 (1st Baisakh 2083)

| Account Scheme | Fixed Interest Rate | | | Floating Interest Rate |
|---|---|---|---|---|
| | Up to 5 years | Above 5 years to 10 years | Above 10 years | |
| Education Loan | 9.99% | 10.49% | 10.99% | BR + 2.00% - 4.00% |
| Education Loan Plus | 9.99% | 10.49% | 10.99% | BR + 2.00% - 4.00% |
| Home Loan | 8.99% | 9.49% | 10.49% | BR + 0.50% - 2.50% |
| Auto Loan / Hire Purchase Loan (Personal/ Official) | 8.99% | 9.49% | - | Personal Purpose (EV): BR + 0.25% - 2.25%<br>Personal Purpose (IC): BR + 0.50% -2.50%<br>Official Purpose (EV): BR + 0.25% - 2.25%<br>Official Purpose (IC): BR + 0.50% - 2.50% |
| Auto Loan / Hire Purchase Loan (Commercial) | 9.99% | 10.99% | - | Commercial Purpose (EV): BR + 1.00% - 3.00%<br>Commercial Purpose (IC): BR + 1.00% - 3.00% |
| Personal Mortgage Term Loan / Other Personal Term Loan | 9.99% | 10.99% | 11.99% | BR + 0.50% - 2.50% |
| Bhu Puu Loan | 9.99% | 10.99% | 11.99% | BR + 2.00% - 4.00% |
| Bhu Puu Plus Loan | 9.99% | 10.99% | 11.99% | BR + 2.00% - 4.00% |
| Loan to Migrant Workers | 9.99% | 10.99% | 11.99% | BR + 2.00% - 4.00% |
| Deprived Sector Lending (Individuals) | 9.99% | 10.99% | 11.99% | BR + 2.00% - 4.00% |
| Term Loan / Project Finance | Up to 3 years: 8.00%<br>Above 3 years to 5 years: 8.50% | 9.50% | 9.50% | Corporate / Mid-Corporate: BR + Up to 2.00%<br>Prime: BR + 1.00% - 3.00%<br>Others: BR + 2.00% - 4.00% |

| Account Scheme | *Corporate Customers / Mid-Corporate Customers (Floating Interest Rate)* | *Prime Customers (Floating Interest Rate)* | *Other Customers (Floating Interest Rate)* |
|---|---|---|---|
| Working Capital / Cash Credit | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Trust Receipt | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Short Term Demand Loan | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Term Loan / Project Finance | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Working Capital / Cash – Credit Multinational | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Pre shipment / Post Shipment Loan | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| | For FCY Loan: Interest rate shall be as per agreement subject to applicable NRB guidelines. | | |
| Loan Against FDR | FD Rate+ Up to 2.00% Or Applicable Base Rate whichever is higher | | |
| Deprived Sector Lending (MFI) | BR + Up to 2.00% | | |
| Deprived Sector Lending (NBFC) | BR + (2.00% - 4.00%) for Institutions Qualifying under Deprived Sector Lending as per NRB Directives | | |
| Deprived Sector Lending (Retail) | BR + 2.00% - 4.00% | | |
| Personal Loan/Overdraft | BR + 1.00% - 3.00% | | |

| | Prime Customers | Other Customers |
|---|---|---|
| SME Loan | BR + Up to 2.00% | BR + 2.00% - 4.00% |
| NSBL Saral Karja for MSME | BR + Up to 2.00% | BR + 2.00% - 4.00% |
| NSBL Krishak Sathi Karja | BR + 2.00% - 4.00% | |
| Loan Against Share / Margin Lending | BR + up to 2.00% | |
| Loan Against Bonds (Govt & Others) | BR + Up to 2.00% Or Applicable Base Rate whichever is higher | |
| Gold Loan | BR + 2.00% - 4.00% | |
| FCY Loans (For Payment of Sight LC) | Interest rate shall be as per agreement and/or MRR plus premium subject to applicable NRB guidelines | |

**Last Three Months Average Base Rate: 5.55%, Base Rate (Falgun, 2082) : 5.53%**

**Interest Spread Rate- (Falgun 2082): 3.29%**

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) **The interest rate on loan provided under 'Work Procedure on Interest Subsidy for Concessional Loan, 2082', issued by NRB shall be Base Rate + maximum 1.50%.**
e) **Interest Rate in NPA accounts may vary from the published rate.**
f) **Penal Interest of plus 2% p.a. will be applied on overdue amount.**
g) **Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.**
h) **Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.**
i) **For Remittance Deposits (Savings & Fixed Deposits)- 1% above card rates as per NRB guidelines.**
j) **In case of Institutional Fixed Deposits, premature facility is not allowed before completion of 6 months period.**
k) **#Fixed Deposits under Dhanvriddhi Scheme will be accepted for the tenure of 6 months and above only.**

**Note:**

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

***Conditions Apply, ## Interest Payable on maturity.**

नेपाल एसबिआई बैंक लिमिटेड
**NEPAL SBI BANK LTD.**
कमलादी, काठमाडौं, फोन नं. : ४-४३५९१६, ४-४३५६१३

# INTEREST RATES : DEPOSITS

## With effect from 15th March 2026 (1st Chaitra 2082)

| Fixed/Recurring Deposits/Dhanvriddhi Fixed Deposits# | Individuals | Institutions/Foreign Diplomatic Institutions |
|---|---|---|
| ≥ 3 months and < 6 months | 2.82% | - |
| ≥ 6 months and < 1 year | 3.00% | 2.75% |
| ≥ 1 year and < 2 years | 3.20% | 2.75% |
| ≥ 2 years and < 3 years | 3.50% | 2.75% |
| ≥ 3 years and Above | 4.25% | 2.75% |

**NPR Call Deposits**

| Account Type | Interest Rate |
|---|---|
| Call Deposit | Up to 1.375% |

**FCY Saving Deposit**

| Account Type | Interest Rate |
|---|---|
| Saving Deposit (USD) | 3.00% |
| Saving Deposit (EUR) | 0.50% |
| Saving Deposit (GBP) | 0.50% |

**FCY Fixed Deposit Individual-For 3 months and above) / (Institutions-For 6 months and above)**

**FCY Call Deposit**

| Account Type | Interest Rates | Account Type | Interest Rates |
|---|---|---|---|
| USD | Up to 3.40% | USD | 1.50% |
| EUR | Up to 1.00% | EUR | 0.25% |
| GBP | Up to 1.00% | GBP | 0.25% |

**Saving Deposits**

| Account Scheme | Interest Rate |
|---|---|
| a) Sambriddha Nagarik Bachat Khata/Saral Bachat Khata | 2.75% |
| b) Savings-Swarnim Bachat Khata | 2.76% |
| c) Savings- PF | 2.77% |
| d) SB Corporate Salary Package (CSP) | 2.77% |
| e) Savings- Rakshak Bachat Khata | 2.78% |
| f) NSBL Baal Bachat Khata/Savings-Abakash Kosh | 2.79% |
| g) SB Karmachari Bachat Khata/Chhori Bachat Khata | 2.80% |
| h) All other LCY Saving Accounts | 2.80% |

**Loans & Advances**
**With effect from 15th March 2026 (1st Chaitra 2082)**

| Account Scheme | Fixed Interest Rate | | | Floating Interest Rate |
|---|---|---|---|---|
| | Up to 5 years | Above 5 years to 10 years | Above 10 years | |
| Education Loan | 9.99% | 10.49% | 10.99% | BR + 2.00% - 4.00% |
| Education Loan Plus | 9.99% | 10.49% | 10.99% | BR + 2.00% - 4.00% |
| Home Loan | 8.99% | 9.49% | 10.49% | BR + 0.50% - 2.50% |
| Auto Loan / Hire Purchase Loan (Personal/ Official) | 8.99% | 9.49% | - | Personal Purpose (EV): BR + 0.25% - 2.25%<br>Personal Purpose (IC): BR + 0.50% -2.50%<br>Official Purpose (EV): BR + 0.25% - 2.25%<br>Official Purpose (IC): BR + 0.50% - 2.50% |
| Auto Loan / Hire Purchase Loan (Commercial) | 9.99% | 10.99% | - | Commercial Purpose (EV): BR + 1.00% - 3.00%<br>Commercial Purpose (IC): BR + 1.00% - 3.00% |
| Personal Mortgage Term Loan / Other Personal Term Loan | 9.99% | 10.99% | 11.99% | BR + 0.50% - 2.50% |
| Bhu Puu Loan | 9.99% | 10.99% | 11.99% | BR + 2.00% - 4.00% |
| Bhu Puu Plus Loan | 9.99% | 10.99% | 11.99% | BR + 2.00% - 4.00% |
| Loan to Migrant Workers | 10.99% | 11.49% | 11.99% | BR + 2.00% - 4.00% |
| Deprived Sector Lending (Individuals) | 10.99% | 11.49% | 11.99% | BR + 2.00% - 4.00% |
| Term Loan / Project Finance | Up to 3 years: 8.00%<br>Above 3 years to 5 years: 8.50% | 9.50% | 9.50% | Corporate/Mid-Corporate: BR + Up to 2.00%<br>Prime: BR + 1.00% - 3.00%<br>Others: BR + 2.00% - 4.00% |

| Account Scheme | *Corporate Customers / Mid-Corporate Customers (Floating Interest Rate)* | *Prime Customers (Floating Interest Rate)* | *Other Customers (Floating Interest Rate)* |
|---|---|---|---|
| Working Capital/Cash Credit | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Trust Receipt | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Short Term Demand Loan | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Term Loan / Project Finance | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Working Capital / Cash – Credit Multinational | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Pre shipment / Post Shipment Loan | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| | For FCY Loan: Interest rate shall be as per agreement subject to applicable NRB guidelines. | | |
| Loan Against FDR | FD Rate+ Up to 2.00% Or Applicable Base Rate whichever is higher | | |
| Deprived Sector Lending (MFI) | BR + Up to 2.00% | | |
| Deprived Sector Lending (NBFC) | BR + (2.00% - 4.00%) for Institutions Qualifying under Deprived Sector Lending as per NRB Directives | | |
| Deprived Sector Lending (Retail) | BR + 2.00% - 4.00% | | |
| Personal Loan/Overdraft | BR + 1.00% - 3.00% | | |
| SME Loan | **Prime Customers**: BR + Up to 2.00% | | **Other Customers**: BR + 2.00% - 4.00% |
| NSBL Saral Karja for MSME | BR + Up to 2.00% | | BR + 2.00% - 4.00% |
| NSBL Krishak Sathi Karja | BR + 2.00% - 4.00% | | |
| Loan Against Share/Margin Lending | BR + up to 2.00% | | |
| Loan Against Bonds (Govt & Others) | BR + Up to 2.00% Or Applicable Base Rate whichever is higher | | |
| Gold Loan | BR + 2.00% - 4.00% | | |
| FCY Loans (For Payment of Sight LC) | Interest rate shall be as per agreement and/or MRR plus premium subject to applicable NRB guidelines | | |

**Last Three Months Average Base Rate: 5.61%, Base Rate (Magh, 2082) : 5.55%**

**Interest Spread Rate- (Magh 2082): 3.26%**

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 on Subsidized Loans shall be Base Rate + maximum 2.00% p.a. as per NRB guidelines.**
e) **The interest rate on loan provided under 'Work Procedure on Interest Subsidy for Concessional Loan, 2082', issued by NRB shall be Base Rate + maximum 1.50%.**
f) **Interest Rate in NPA accounts may vary from the published rate.**
g) **Penal Interest of plus 2% p.a. will be applied on overdue amount.**
h) **Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.**
i) **Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.**
j) **For Remittance Deposits (Savings & Fixed Deposits)- 1% above card rates as per NRB guidelines.**
k) **In case of Institutional Fixed Deposits, premature facility is not allowed before completion of 6 months period.**
l) **#Fixed Deposits under Dhanvriddhi Scheme will be accepted for the tenure of 6 months and above only.**

**Note:**

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

***Conditions Apply, ## Interest Payable on maturity.**

नेपाल एसबिआई बैंक लिमिटेड
**NEPAL SBI BANK LTD.**
कमलादी, काठमाडौं, फोन नं. : ४-४३५२९६, ४-४३५६१३

# INTEREST RATES : DEPOSITS

**With effect from 13th February 2026 (1st Falgun 2082)**

| Fixed / Recurring Deposits/ Dhanvriddhi Fixed Deposits# | Individuals | Institutions/ Foreign Diplomatic Institutions |
|---|---|---|
| ≥ 3 months and < 6 months | 2.82% | - |
| ≥ 6 months and < 1 year | 3.10% | 2.75% |
| ≥ 1 year and < 2 years | 3.30% | 2.77% |
| ≥ 2 years and < 3 years | 3.60% | 2.77% |
| ≥ 3 years and Above | 4.25% | 2.77% |

**NPR Call Deposits**

| Account Type | Interest Rate |
|---|---|
| Call Deposit | Up to 1.375% |

**FCY Saving Deposit**

| Account Type | Interest Rate |
|---|---|
| Saving Deposit (USD) | 3.00% |
| Saving Deposit (EUR) | 0.50% |
| Saving Deposit (GBP) | 0.50% |

**FCY Fixed Deposit Individual-For 3 months and above) / (Institutions-For 6 months and above)**

| Account Type | Interest Rates |
|---|---|
| USD | Up to 3.40% |
| EUR | Up to 1.00% |
| GBP | Up to 1.00% |

**FCY Call Deposit**

| Account Type | Interest Rates |
|---|---|
| USD | 1.50% |
| EUR | 0.25% |
| GBP | 0.25% |

**Saving Deposits**

| Account Scheme | Interest Rate |
|---|---|
| a) Sambriddha Nagarik Bachat Khata/ Saral Bachat Khata | 2.75% |
| b) Savings-Swarnim Bachat Khata | 2.76% |
| c) Savings- PF | 2.77% |
| d) SB Corporate Salary Package (CSP) | 2.77% |
| e) Savings- Rakshak Bachat Khata | 2.78% |
| f) NSBL Baal Bachat Khata/ Savings-Abakash Kosh | 2.79% |
| g) SB Karmachari Bachat Khata / Chhori Bachat Khata | 2.80% |
| h) All other LCY Saving Accounts | 2.80% |

## Loans & Advances

**With effect from 13th February 2026 (1st Falgun 2082)**

| Account Scheme | Fixed Interest Rate | | | Floating Interest Rate |
|---|---|---|---|---|
| | Up to 5 years | Above 5 years to 10 years | Above 10 years | |
| Education Loan | 9.99% | 10.49% | 10.99% | BR + 2.00% - 4.00% |
| Home Loan | 8.99% | 9.49% | 10.49% | BR + 0.50% - 2.50% |
| Auto Loan / Hire Purchase Loan (Personal/ Official) | 8.99% | 9.49% | - | Personal Purpose (EV): BR + 0.25% - 2.25%<br>Personal Purpose (IC): BR + 0.50% -2.50%<br>Official Purpose (EV): BR + 0.25% - 2.25%<br>Official Purpose (IC): BR + 0.50% - 2.50% |
| Auto Loan / Hire Purchase Loan (Commercial) | 9.99% | 10.99% | - | Commercial Purpose (EV): BR + 1.00% - 3.00%<br>Commercial Purpose (IC): BR + 1.00% - 3.00% |
| Personal Mortgage Term Loan / Other Personal Term Loan | 9.99% | 10.99% | 11.99% | BR + 0.50% - 2.50% |
| Bhu Puu Loan | 10.99% | 11.49% | 11.99% | BR + 2.00% - 4.00% |
| Bhu Puu Plus Loan | 10.99% | 11.49% | 11.99% | BR + 2.00% - 4.00% |
| Loan to Migrant Workers | 10.99% | 11.49% | 11.99% | BR + 2.00% - 4.00% |
| Deprived Sector Lending (Individuals) | 10.99% | 11.49% | 11.99% | BR + 2.00% - 4.00% |
| Term Loan / Project Finance | Up to 3 years: 8.00% / Above 3 years to 5 years: 8.50% | 9.50% | 9.50% | Corporate Mid-Corporate: BR + Up to 2.00%<br>Prime: BR + 1.00% - 3.00%<br>Others: BR + 2.00% - 4.00% |

| Account Scheme | *Corporate Customers / Mid-Corporate Customers (Floating Interest Rate)* | *Prime Customers (Floating Interest Rate)* | *Other Customers (Floating Interest Rate)* |
|---|---|---|---|
| Working Capital / Cash Credit | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Trust Receipt | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Short Term Demand Loan | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Term Loan / Project Finance | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Working Capital / Cash Credit Multinational | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Pre shipment / Post Shipment Loan | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| | For FCY Loan: Interest rate shall be as per agreement subject to applicable NRB guidelines. | | |
| Loan Against FDR | FD Rate+ Up to 2.00% Or Applicable Base Rate whichever is higher | | |
| Deprived Sector Lending (MFI) | BR + Up to 2.00% | | |
| Deprived Sector Lending (NBFC) | BR + (2.00% - 4.00%) for Institutions Qualifying under Deprived Sector Lending as per NRB Directives | | |
| Deprived Sector Lending (Retail) | BR + 2.00% - 4.00% | | |
| Personal Loan/Overdraft | BR + 1.00% - 3.00% | | |
| SME Loan | **Prime Customers**: BR + Up to 2.00% | **Other Customers**: BR + 2.00% - 4.00% | |
| NSBL Saral Karja for MSME | BR + Up to 2.00% | BR + 2.00% - 4.00% | |
| NSBL Krishak Sathi Karja | BR + 2.00% - 4.00% | | |
| Loan Against Share / Margin Lending | BR + up to 2.00% | | |
| Loan Against Bonds (Govt & Others) | BR + Up to 2.00% Or Applicable Base Rate whichever is higher | | |
| Gold Loan | BR + 2.00% - 4.00% | | |
| FCY Loans (For Payment of Sight LC) | Interest rate shall be as per agreement and/or MRR plus premium subject to applicable NRB guidelines | | |

**Last Three Months Average Base Rate: 5.68%, Base Rate (Poush, 2082) : 5.57%**

**Interest Spread Rate- (Poush 2082): 3.54%**

**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 on Subsidized Loans shall be Base Rate + maximum 2.00% p.a. as per NRB guidelines.**
**e) Interest Rate in NPA accounts may vary from the published rate.**
**f) Penal Interest of plus 2% p.a. will be applied on overdue amount.**
**g) Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.**
**h) Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.**
**i) For Remittance Deposits (Savings & Fixed Deposits)- 1% above card rates as per NRB guidelines.**
**j) In case of Institutional Fixed Deposits, premature facility is not allowed before completion of 6 months period.**
**k) #Fixed Deposits under Dhanvriddhi Scheme will be accepted for the tenure of 6 months and above only.**

**Note:**

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

***Conditions Apply, ## Interest Payable on maturity.**

नेपाल एसबिआई बैंक लिमिटेड
**NEPAL SBI BANK LTD.**
कमलादी, काठमाडौं, फोन नं. : ४-४३५५१६, ४-४३५६१३

# INTEREST RATES : DEPOSITS
**With effect from 15th January 2026 (1st Magh 2082)**

| Fixed / Recurring Deposits/ Dhanvriddhi Fixed Deposits# | Individuals | Institutions/ Foreign Diplomatic Institutions |
|---|---|---|
| ≥ 3 months and < 6 months | 2.85% | - |
| ≥ 6 months and < 1 year | 3.25% | 2.75% |
| ≥ 1 year and < 2 years | 3.40% | 2.80% |
| ≥ 2 years and < 3 years | 3.75% | 2.80% |
| ≥ 3 years and Above | 4.40% | 2.80% |

**NPR Call Deposits**

| Account Type | Interest Rate |
|---|---|
| Call Deposit | Up to 1.375% |

**FCY Saving Deposit**

| Account Type | Interest Rate |
|---|---|
| Saving Deposit (USD) | 3.20% |
| Saving Deposit (EUR) | 0.50% |
| Saving Deposit (GBP) | 0.50% |

**FCY Fixed Deposit Individual-For 3 months and above) / (Institutions-For 6 months and above)**

| Account Type | Interest Rates |
|---|---|
| USD | Up to 3.40% |
| EUR | Up to 1.00% |
| GBP | Up to 1.00% |

**FCY Call Deposit**

| Account Type | Interest Rates |
|---|---|
| USD | 1.60% |
| EUR | 0.25% |
| GBP | 0.25% |

**Saving Deposits**

| Account Scheme | Interest Rate |
|---|---|
| a) Sambriddha Nagarik Bachat Khata/Saral Bachat Khata | 2.75% |
| b) Savings-Swarnim Bachat Khata | 2.76% |
| c) Savings- PF | 2.77% |
| d) SB Corporate Salary Package (CSP) | 2.77% |
| e) Savings- Rakshak Bachat Khata | 2.78% |
| f) NSBL Baal Bachat Khata/ Savings-Abakash Kosh | 2.79% |
| g) SB Karmachari Bachat Khata / Chhori Bachat Khata | 2.80% |
| h) All other LCY Saving Accounts | 2.80% |

**Loans & Advances**
**With effect from 15th January 2026 (1st Magh 2082)**

| Account Scheme | Fixed Interest Rate | | | Floating Interest Rate |
|---|---|---|---|---|
| | Up to 5 years | Above 5 years to 10 years | Above 10 years | |
| Education Loan | 9.99% | 10.49% | 10.99% | BR + 2.00% - 4.00% |
| Home Loan | 8.99% | 9.49% | 10.49% | BR + 0.50% - 2.50% |
| Auto Loan / Hire Purchase Loan (Personal/ Official) | 8.99% | 9.49% | - | Personal Purpose (EV): BR + 0.25% - 2.25%<br>Personal Purpose (IC): BR + 0.50% -2.50%<br>Official Purpose (EV): BR + 0.25% - 2.25%<br>Official Purpose (IC): BR + 0.50% - 2.50% |
| Auto Loan / Hire Purchase Loan (Commercial) | 9.99% | 10.99% | - | Commercial Purpose (EV): BR + 1.00% - 3.00%<br>Commercial Purpose (IC): BR + 1.00% - 3.00% |
| Personal Mortgage Term Loan/ Other Personal Term Loan | 9.99% | 10.99% | 11.99% | BR + 0.50% - 2.50% |
| Bhu Puu Loan | 10.99% | 11.49% | 11.99% | BR + 2.00% - 4.00% |
| Bhu Puu Plus Loan | 10.99% | 11.49% | 11.99% | BR + 2.00% - 4.00% |
| Loan to Migrant Workers | 10.99% | 11.49% | 11.99% | BR + 2.00% - 4.00% |
| Deprived Sector Lending (Individuals) | 10.99% | 11.49% | 11.99% | BR + 2.00% - 4.00% |
| Term Loan / Project Finance | Up to 3 years: 8.00%<br>Above 3 years to 5 years: 8.75% | 9.50% | 9.50% | Corporate / Mid-Corporate: BR + Up to 2.00%<br>Prime: BR + 1.00% - 3.00%<br>Others: BR + 2.00% - 4.00% |

| Account Scheme | *Corporate Customers / Mid-Corporate Customers (Floating Interest Rate)* | *Prime Customers (Floating Interest Rate)* | *Other Customers (Floating Interest Rate)* |
|---|---|---|---|
| Working Capital/Cash Credit | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Trust Receipt | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Short Term Demand Loan | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Term Loan / Project Finance | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Working Capital / Cash Credit Multinational | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Pre shipment / Post Shipment Loan | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| | For FCY Loan: Interest rate shall be as per agreement subject to applicable NRB guidelines. | | |
| Loan Against FDR | FD Rate+ Up to 2.00% Or Applicable Base Rate whichever is higher | | |
| Deprived Sector Lending (MFI) | BR + Up to 2.00% | | |
| Deprived Sector Lending (NBFC) | BR + (2.00% - 4.00%) for Institutions Qualifying under Deprived Sector Lending as per NRB Directives | | |
| Deprived Sector Lending (Retail) | BR + 2.00% - 4.00% | | |
| Personal Loan/Overdraft | BR + 1.00% - 3.00% | | |
| SME Loan | **Prime Customers**: BR + Up to 2.00% | **Other Customers**: BR + 2.00% - 4.00% | |
| NSBL Saral Karja for MSME | BR + Up to 2.00% | BR + 2.00% - 4.00% | |
| NSBL Krishak Sathi Karja | BR + 2.00% - 4.00% | | |
| Loan Against Share / Margin Lending | BR + up to 2.00% | | |
| Loan Against Bonds (Govt & Others) | BR + Up to 2.00% Or Applicable Base Rate whichever is higher | | |
| Gold Loan | BR + 2.00% - 4.00% | | |
| FCY Loans (For Payment of Sight LC) | Interest rate shall be as per agreement and/or MRR plus premium subject to applicable NRB guidelines | | |

**Last Three Months Average Base Rate: 5.79%, Base Rate (Mangsir, 2082) : 5.71%**

**Interest Spread Rate- (Mangsir 2082): 3.40%**

**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 on Subsidized Loans shall be Base Rate + maximum 2.00% p.a. as per NRB guidelines.**
**e) Interest Rate in NPA accounts may vary from the published rate.**
**f) Penal Interest of plus 2% p.a. will be applied on overdue amount.**
**g) Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.**
**h) Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.**
**i) For Remittance Deposits (Savings & Fixed Deposits)- 1% above card rates as per NRB guidelines.**
**j) In case of Institutional Fixed Deposits, premature facility is not allowed before completion of 6 months period.**
**k) #Fixed Deposits under Dhanvriddhi Scheme will be accepted for the tenure of 6 months and above only.**

**Note:**

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

नेपाल एसबिआई बैंक लिमिटेड
**NEPAL SBI BANK LTD.**
कमलादी, काठमाडौं, फोन नं. : ४-४३५५१६, ४-४३५६१३

# INTEREST RATES, DEPOSITS

**With effect from 16th December 2025 (1st Poush 2082)**

| Fixed / Recurring Deposits/ Dhanvriddhi Fixed Deposits# | Individuals | Institutions/ Foreign Diplomatic Institutions |
|---|---|---|
| ≥ 3 months and < 6 months | 2.85% | - |
| ≥ 6 months and < 1 year | 3.25% | 2.75% |
| ≥ 1 year and < 2 years | 3.50% | 2.80% |
| ≥ 2 years and < 3 years | 3.80% | 2.80% |
| ≥ 3 years and Above | 4.55% | 2.80% |

**NPR Call Deposits**

| Account Type | Interest Rate |
|---|---|
| Call Deposit | Up to 1.375% |

**FCY Saving Deposit**

| Account Type | Interest Rate |
|---|---|
| Saving Deposit (USD) | 3.30% |
| Saving Deposit (EUR) | 0.50% |
| Saving Deposit (GBP) | 0.50% |

**FCY Fixed Deposit Individual-For 3 months and above)/ (Institutions-For 6 months and above)**

| Account Type | Interest Rates |
|---|---|
| USD | Up to 3.50% |
| EUR | Up to 1.00% |
| GBP | Up to 1.00% |

**FCY Call Deposit**

| Account Type | Interest Rates |
|---|---|
| USD | 1.65% |
| EUR | 0.25% |
| GBP | 0.25% |

**Saving Deposits**

| Account Scheme | Interest Rate |
|---|---|
| a) Sambriddha Nagarik Bachat Khata/ Saral Bachat Khata | 2.75% |
| b) Savings-Swarnim Bachat Khata | 2.76% |
| c) Savings- PF | 2.77% |
| d) SB Corporate Salary Package (CSP) | 2.77% |
| e) Savings- Rakshak Bachat Khata | 2.78% |
| f) NSBL Baal Bachat Khata/Savings-Abakash Kosh | 2.79% |
| g) SB Karmachari Bachat Khata / Chhori Bachat Khata | 2.80% |
| h) All other LCY Saving Accounts | 2.80% |

**Loans & Advances**
**With effect from 16th December 2025 (1st Poush 2082)**

| Account Scheme | Fixed Interest Rate | | | Floating Interest Rate |
|---|---|---|---|---|
| | Up to 5 years | Above 5 years to 10 years | Above 10 years | |
| Education Loan | 9.99% | 10.49% | 10.99% | BR + 2.00% - 4.00% |
| Home Loan | 8.99% | 9.49% | 10.49% | BR + 0.50% - 2.50% |
| Auto Loan / Hire Purchase Loan (Personal/ Official) | 8.99% | 9.49% | - | Personal Purpose (EV): BR + 0.25% - 2.25%<br>Personal Purpose (IC): BR + 0.50% -2.50%<br>Official Purpose (EV): BR + 0.25% - 2.25%<br>Official Purpose (IC): BR + 0.50% - 2.50% |
| Auto Loan / Hire Purchase Loan (Commercial) | 9.99% | 10.99% | - | Commercial Purpose (EV): BR + 1.00% - 3.00%<br>Commercial Purpose (IC): BR + 1.00% - 3.00% |
| Personal Mortgage Term Loan / Other Personal Term Loan | 9.99% | 10.99% | 11.99% | BR + 0.50% - 2.50% |
| Bhu Puu Loan | 10.99% | 11.49% | 11.99% | BR + 2.00% - 4.00% |
| Bhu Puu Plus Loan | 10.99% | 11.49% | 11.99% | BR + 2.00% - 4.00% |
| Loan to Migrant Workers | 10.99% | 11.49% | 11.99% | BR + 2.00% - 4.00% |
| Deprived Sector Lending (Individuals) | 10.99% | 11.49% | 11.99% | BR + 2.00% - 4.00% |

| Term Loan / Project Finance | Up to 3 years | Above 3 years to 5 years | 9.50% | 9.50% | Corporate / Mid-Corporate: BR + Up to 2.00%<br>Prime: BR + 1.00% - 3.00%<br>Others: BR + 2.00% - 4.00% |
|---|---|---|---|---|---|
| | 8.00% | 8.75% | | | |

| Account Scheme | *Corporate Customers / Mid-Corporate Customers (Floating Interest Rate)* | *Prime Customers (Floating Interest Rate)* | *Other Customers (Floating Interest Rate)* |
|---|---|---|---|
| Working Capital/Cash Credit | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Trust Receipt | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Short Term Demand Loan | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Term Loan/Project Finance | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Working Capital / Cash Credit Multinational | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Pre shipment / Post Shipment Loan | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| | For FCY Loan: Interest rate shall be as per agreement subject to applicable NRB guidelines. | | |
| Loan Against FDR | FD Rate+ Up to 2.00% Or Applicable Base Rate whichever is higher | | |
| Deprived Sector Lending (MFI) | BR + Up to 2.00% | | |
| Deprived Sector Lending (NBFC) | BR + (2.00% - 4.00%) for Institutions Qualifying under Deprived Sector Lending as per NRB Directives | | |
| Deprived Sector Lending (Retail) | BR + 2.00% - 4.00% | | |
| Personal Loan/Overdraft | BR + 1.00% - 3.00% | | |

| SME Loan | Prime Customers | Other Customers |
|---|---|---|
| | BR + Up to 2.00% | BR + 2.00% - 4.00% |
| NSBL Saral Karja for MSME | BR + Up to 2.00% | BR + 2.00% - 4.00% |

| | |
|---|---|
| NSBL Krishak Sathi Karja | BR + 2.00% - 4.00% |
| Loan Against Share / Margin Lending | BR + up to 2.00% |
| Loan Against Bonds (Govt & Others) | BR + Up to 2.00% Or Applicable Base Rate whichever is higher |
| Gold Loan | BR + 2.00% - 4.00% |
| FCY Loans (For Payment of Sight LC) | Interest rate shall be as per agreement and/or MRR plus premium subject to applicable NRB guidelines |

**Last Three Months Average Base Rate: 5.88%, Base Rate (Kartik, 2082) : 5.75%**

**Interest Spread Rate- (Kartik 2082): 3.42%**

**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 on Subsidized Loans shall be Base Rate + maximum 2.00% p.a. as per NRB guidelines.**

**e) Interest Rate in NPA accounts may vary from the published rate.**

**f) Penal Interest of plus 2% p.a. will be applied on overdue amount.**

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

**h) Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.**

**i) For Remittance Deposits (Savings & Fixed Deposits)- 1% above card rates as per NRB guidelines.**

**j) In case of Institutional Fixed Deposits, premature facility is not allowed before completion of 6 months period.**

**k) #Fixed Deposits under Dhanvriddhi Scheme will be accepted for the tenure of 6 months and above only.**

**Note:**

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

***Conditions Apply, ## Interest Payable on maturity.**

नेपाल एसबिआई बैंक लिमिटेड
**NEPAL SBI BANK LTD.**
कमलादी, काठमाडौं, फोन नं. : ४-४३५१६, ४-४३५६१३

# INTEREST RATES : DEPOSITS

**With effect from 17th November 2025 (1st Mangsir 2082)**

| Fixed / Recurring Deposits/ Dhanvriddhi Fixed Deposits# | Individuals | Institutions/ Foreign Diplomatic Institutions |
|---|---|---|
| ≥ 3 months and < 6 months | 2.85% | - |
| ≥ 6 months and < 1 year | 3.75% | 2.75% |
| ≥ 1 year and < 2 years | 3.80% | 2.80% |
| ≥ 2 years and < 3 years | 4.00% | 3.00% |
| ≥ 3 years and Above | 4.80% | 3.80% |

**NPR Call Deposits**

| Account Type | Interest Rate |
|---|---|
| Call Deposit | Up to 1.375% |

**FCY Saving Deposit**

| Account Type | Interest Rate |
|---|---|
| Saving Deposit (USD) | 3.50% |
| Saving Deposit (EUR) | 0.50% |
| Saving Deposit (GBP) | 0.50% |

**FCY Fixed Deposit Individual-For 3 months and above) / (Institutions-For 6 months and above)**

| Account Type | Interest Rates |
|---|---|
| USD | Up to 3.60% |
| EUR | Up to 1.00% |
| GBP | Up to 1.00% |

**FCY Call Deposit**

| Account Type | Interest Rates |
|---|---|
| USD | 1.75% |
| EUR | 0.25% |
| GBP | 0.25% |

**Saving Deposits**

| Account Scheme | Interest Rate |
|---|---|
| a) Sambriddha Nagarik Bachat Khata/Saral Bachat Khata | 2.75% |
| b) Savings-Swarnim Bachat Khata | 2.76% |
| c) Savings- PF | 2.77% |
| d) SB Corporate Salary Package (CSP) | 2.77% |
| e) Savings- Rakshak Bachat Khata | 2.78% |
| f) NSBL Baal Bachat Khata/Savings-Abakash Kosh | 2.79% |
| g) SB Karmachari Bachat Khata/Chhori Bachat Khata | 2.80% |
| h) All other LCY Saving Accounts | 2.80% |

## Loans & Advances

**With effect from 17th November 2025 (1st Mangsir 2082)**

| Account Scheme | Fixed Interest Rate | | | Floating Interest Rate |
|---|---|---|---|---|
| | Up to 5 years | Above 5 years to 10 years | Above 10 years | |
| Education Loan | 9.99% | 10.49% | 10.99% | BR + 2.00% - 4.00% |
| Home Loan | 8.99% | 9.49% | 10.49% | BR + 0.50% - 2.50% |
| Auto Loan / Hire Purchase Loan (Personal/ Official) | 8.99% | 9.49% | - | Personal Purpose (EV): BR + 0.25% - 2.25%<br>Personal Purpose (IC): BR + 0.50% -2.50%<br>Official Purpose (EV): BR + 0.25% - 2.25%<br>Official Purpose (IC): BR + 0.50% - 2.50% |
| Auto Loan / Hire Purchase Loan (Commercial) | 9.99% | 10.99% | - | Commercial Purpose (EV): BR + 1.00% - 3.00%<br>Commercial Purpose (IC): BR + 1.00% - 3.00% |
| Personal Mortgage Term Loan/ Other Personal Term Loan | 9.99% | 10.99% | 11.99% | BR + 0.50% - 2.50% |
| Bhu Puu Loan | 10.99% | 11.49% | 11.99% | BR + 2.00% - 4.00% |
| Bhu Puu Plus Loan | 10.99% | 11.49% | 11.99% | BR + 2.00% - 4.00% |
| Loan to Migrant Workers | 10.99% | 11.49% | 11.99% | BR + 2.00% - 4.00% |
| Deprived Sector Lending (Individuals) | 10.99% | 11.49% | 11.99% | BR + 2.00% - 4.00% |
| Term Loan / Project Finance | Up to 3 years: 8.00%<br>Above 3 years to 5 years: 9.00% | 9.50% | 9.50% | Corporate / Mid-Corporate: BR + Up to 2.00%<br>Prime: BR + 1.00% - 3.00%<br>Others: BR + 2.00% - 4.00% |

| Account Scheme | *Corporate Customers / Mid-Corporate Customers (Floating Interest Rate)* | *Prime Customers (Floating Interest Rate)* | *Other Customers (Floating Interest Rate)* |
|---|---|---|---|
| Working Capital / Cash Credit | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Trust Receipt | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Short Term Demand Loan | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Term Loan / Project Finance | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Working Capital / Cash Credit Multinational | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Pre shipment / Post Shipment Loan | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| | For FCY Loan New: Interest rate shall be as per agreement subject to applicable NRB guidelines. | | |
| Loan Against FDR | FD Rate+ Up to 2.00% Or Applicable Base Rate whichever is higher | | |
| Deprived Sector Lending (MFI) | BR + Up to 2.00% | | |
| Deprived Sector Lending (NBFC) | BR + (2.00% - 4.00%) for Institutions Qualifying under Deprived Sector Lending as per NRB Directives | | |
| Deprived Sector Lending (Retail) | BR + 2.00% - 4.00% | | |
| Personal Loan/Overdraft | BR + 1.00% - 3.00% | | |
| SME Loan | **Prime Customers**: BR + Up to 2.00% | **Other Customers**: BR + 2.00% - 4.00% | |
| NSBL Saral Karja for MSME | BR + Up to 2.00% | BR + 2.00% - 4.00% | |
| NSBL Krishak Sathi Karja | BR + 2.00% - 4.00% | | |
| Loan Against Share / Margin Lending | BR + up to 2.00% | | |
| Loan Against Bonds (Govt & Others) | BR + Up to 2.00% Or Applicable Base Rate whichever is higher | | |
| Gold Loan | BR + 2.00% - 4.00% | | |
| FCY Loans (For Payment of Sight LC) | Interest rate shall be as per agreement and/or MRR plus premium subject to applicable NRB guidelines | | |

**Last Three Months Average Base Rate: 5.96%, Base Rate (Ashwin, 2082) : 5.92%**

**Interest Spread Rate- (Ashwin 2082): 3.46%**

**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 on Subsidized Loans shall be Base Rate + maximum 2.00% p.a. as per NRB guidelines.**
**e) Interest Rate in NPA accounts may vary from the published rate.**
**f) Fixed rate on Personal/Official purpose vehicle loan booked/sanctioned during Festive Campaign (17th August 2025 - 20th November 2025) will be 7.99% for 3 years repayment period, 8.49 % for 5 years repayment period and 8.99% for 7 years repayment period.**
**g) Penal Interest of plus 2% p.a. will be applied on overdue amount.**
**h) Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.**
**i) Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.**
**j) For Remittance Deposits (Savings & Fixed Deposits)- 1% above card rates as per NRB guidelines.**
**k) In case of Institutional Fixed Deposits, premature facility is not allowed before completion of 6 months period.**
**l) #Fixed Deposits under Dhanvriddhi Scheme will be accepted for the tenure of 6 months and above only.**

**Note:**

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

***Conditions Apply, ## Interest Payable on maturity.**

नेपाल एसबिआई बैंक लिमिटेड
**NEPAL SBI BANK LTD.**
कमलादी, काठमाडौं, फोन नं. : ४-४३५४५९६, ४-४३५६९३

# INTEREST RATES: DEPOSITS
## With effect from 18th October 2025 (1st Kartik 2082)

| Fixed / Recurring Deposits/ Dhanvriddhi Fixed Deposits# | Individuals | Institutions/ Foreign Diplomatic Institutions |
|---|---|---|
| ≥ 3 months and < 6 months | 2.90% | - |
| ≥ 6 months and < 1 year | 3.75% | 2.75% |
| ≥ 1 year and < 2 years | 3.80% | 2.80% |
| ≥ 2 years and < 3 years | 4.25% | 3.25% |
| ≥ 3 years and Above | 5.00% | 4.00% |

**NPR Call Deposits**

| Account Type | Interest Rate |
|---|---|
| Call Deposit | Up to 1.375% |

**FCY Saving Deposit**

| Account Type | Interest Rate |
|---|---|
| Saving Deposit (USD) | 3.60% |
| Saving Deposit (EUR) | 0.50% |
| Saving Deposit (GBP) | 0.50% |

**FCY Fixed Deposit Individual-For 3 months and above) / (Institutions-For 6 months and above)**

**FCY Call Deposit**

| Account Type | Interest Rates | Account Type | Interest Rates |
|---|---|---|---|
| USD | Up to 3.75% | USD | 1.80% |
| EUR | Up to 1.00% | EUR | 0.25% |
| GBP | Up to 1.00% | GBP | 0.25% |

**Saving Deposits**

| Account Scheme | Interest Rate |
|---|---|
| a) Sambriddha Nagarik Bachat Khata/ Saral Bachat Khata | 2.75% |
| b) Savings-Swarnim Bachat Khata | 2.76% |
| c) Savings- PF | 2.77% |
| d) SB Corporate Salary Package (CSP) | 2.77% |
| e) Savings- Rakshak Bachat Khata | 2.78% |
| f) NSBL Baal Bachat Khata/ Savings-Abakash Kosh | 2.79% |
| g) SB Karmachari Bachat Khata / Chhori Bachat Khata | 2.80% |
| h) All other LCY Saving Accounts | 2.80% |

## Loans & Advances
## With effect from 18th October 2025 (1st Kartik 2082)

| Account Scheme | Fixed Interest Rate | | | Floating Interest Rate |
|---|---|---|---|---|
| | Up to 5 years | Above 5 years to 10 years | Above 10 years | |
| Education Loan | 9.99% | 10.49% | 10.99% | BR + 2.00% - 4.00% |
| Home Loan | 8.99% | 9.49% | 10.49% | BR + 0.50% - 2.50% |
| Auto Loan / Hire Purchase Loan (Personal/ Official) | 8.99% | 9.49% | - | Personal Purpose (EV): BR + 0.25% - 2.25%<br>Personal Purpose (IC): BR + 0.50% -2.50%<br>Official Purpose (EV): BR + 0.25% - 2.25%<br>Official Purpose (IC): BR + 0.50% - 2.50% |
| Auto Loan / Hire Purchase Loan (Commercial) | 9.99% | 10.99% | - | Commercial Purpose (EV): BR + 1.00% - 3.00%<br>Commercial Purpose (IC): BR + 1.00% - 3.00% |
| Personal Mortgage Term Loan / Other Personal Term Loan | 9.99% | 10.99% | 11.99% | BR + 0.50% - 2.50% |
| Bhu Puu Loan | 10.99% | 11.49% | 11.99% | BR + 2.00% - 4.00% |
| Bhu Puu Plus Loan | 10.99% | 11.49% | 11.99% | BR + 2.00% - 4.00% |
| Loan to Migrant Workers | 10.99% | 11.49% | 11.99% | BR + 2.00% - 4.00% |
| Deprived Sector Lending (Individuals) | 10.99% | 11.49% | 11.99% | BR + 2.00% - 4.00% |
| Term Loan / Project Finance | - | 9.50% | 9.50% | Corporate / Mid-Corporate: BR + Up to 2.00%<br>Prime: BR + 1.00% - 3.00%<br>Others: BR + 2.00% - 4.00% |

| Account Scheme | *Corporate Customers / Mid-Corporate Customers (Floating Interest Rate)* | *Prime Customers (Floating Interest Rate)* | *Other Customers (Floating Interest Rate)* |
|---|---|---|---|
| Working Capital / Cash Credit | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Trust Receipt | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Short Term Demand Loan | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Term Loan / Project Finance | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Working Capital / Cash Credit Multinational | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Pre shipment / Post Shipment Loan | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| | For FCY Loan New: Interest rate shall be as per agreement subject to applicable NRB guidelines. | | |
| Loan Against FDR | FD Rate+ Up to 2.00% Or Applicable Base Rate whichever is higher | | |
| Deprived Sector Lending (MFI) | BR + Up to 2.00% | | |
| Deprived Sector Lending (NBFC) | BR + (2.00% - 4.00%) for Institutions Qualifying under Deprived Sector Lending as per NRB Directives | | |
| Deprived Sector Lending (Retail) | BR + 2.00% - 4.00% | | |
| Personal Loan/Overdraft | BR + 1.00% - 3.00% | | |
| SME Loan | **Prime Customers** | **Other Customers** | |
| | BR + Up to 2.00% | BR + 2.00% - 4.00% | |
| NSBL Saral Karja for MSME | BR + Up to 2.00% | BR + 2.00% - 4.00% | |
| NSBL Krishak Sathi Karja | BR + 2.00% - 4.00% | | |
| Loan Against Share / Margin Lending | BR + up to 2.00% | | |
| Loan Against Bonds (Govt & Others) | BR + Up to 2.00% Or Applicable Base Rate whichever is higher | | |
| Gold Loan | BR + 2.00% - 4.00% | | |
| FCY Loans (For Payment of Sight LC) | Interest rate shall be as per agreement and/or MRR plus premium subject to applicable NRB guidelines | | |

**Last Three Months Average Base Rate: 6.06%, Base Rate (Bhadra, 2082) : 5.97%**

**Interest Spread Rate- (Bhadra 2082): 3.62%**

**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 on Subsidized Loans shall be Base Rate + maximum 2.00% p.a. as per NRB guidelines.**
**e) Interest Rate in NPA accounts may vary from the published rate.**
**f) Fixed rate on Personal/Official purpose vehicle loan booked/sanctioned during Festive Campaign (17th August 2025-31st October 2025) will be 7.99% for 3 years repayment period, 8.49 % for 5 years repayment period and 8.99% for 7 years repayment period.**
**g) Penal Interest of plus 2% p.a. will be applied on overdue amount.**
**h) Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.**
**i) Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.**
**j) For Remittance Deposits (Savings & Fixed Deposits)- 1% above card rates as per NRB guidelines.**
**k) In case of Institutional Fixed Deposits, premature facility is not allowed before completion of 6 months period.**
**l) #Fixed Deposits under Dhanvriddhi Scheme will be accepted for the tenure of 6 months and above only.**

**Note:**

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

***Conditions Apply, ## Interest Payable on maturity.**

नेपाल एसबिआई बैंक लिमिटेड
**NEPAL SBI BANK LTD.**
कमलादी, काठमाडौं, फोन नं. : ४-४३५५१६, ४-४३५६१३

# INTEREST RATES: DEPOSITS

**With effect from 17th September 2025 (1st Ashwin 2082)**

| Fixed / Recurring Deposits/Dhanvriddhi Fixed Deposits# | Individuals | Institutions/Foreign Diplomatic Institutions |
|---|---|---|
| ≥ 3 months and < 6 months | 2.90% | - |
| ≥ 6 months and < 1 year | 3.75% | 2.75% |
| ≥ 1 year and < 2 years | 3.80% | 2.80% |
| ≥ 2 years and < 3 years | 4.50% | 3.50% |
| ≥ 3 years and Above | 5.18% | 4.18% |

**NPR Call Deposits**

| Account Type | Interest Rate |
|---|---|
| Call Deposit | Up to 1.375% |

**FCY Saving Deposit**

| Account Type | Interest Rate |
|---|---|
| Saving Deposit (USD) | 3.80% |
| Saving Deposit (EUR) | 0.50% |
| Saving Deposit (GBP) | 0.50% |

**FCY Fixed Deposit Individual-For 3 months and above)/ (Institutions-For 6 months and above)**

| Account Type | Interest Rates |
|---|---|
| USD | Up to 4.00% |
| EUR | Up to 1.00% |
| GBP | Up to 1.00% |

**FCY Call Deposit**

| Account Type | Interest Rates |
|---|---|
| USD | 1.90% |
| EUR | 0.25% |
| GBP | 0.25% |

**Saving Deposits**

| Account Scheme | Interest Rate |
|---|---|
| a) Sambriddha Nagarik Bachat Khata / Saral Bachat Khata | 2.75% |
| b) Savings- Swarnim Bachat Khata | 2.76% |
| c) Savings- PF | 2.77% |
| d) SB Corporate Salary Package (CSP) | 2.77% |
| e) Savings- Rakshak Bachat Khata | 2.78% |
| f) NSBL Baal Bachat Khata / Savings-Abakash Kosh | 2.79% |
| g) SB Karmachari Bachat Khata / Chhori Bachat Khata | 2.80% |
| h) All other LCY Saving Accounts | 2.80% |

**Loans & Advances**
**With effect from 17th September 2025 (1st Ashwin 2082)**

| Account Scheme | Fixed Interest Rate | | | Floating Interest Rate |
|---|---|---|---|---|
| | Up to 5 years | Above 5 years to 10 years | Above 10 years | |
| Education Loan | 9.99% | 10.49% | 10.99% | BR + 2.00% - 4.00% |
| Home Loan | 8.99% | 9.49% | 10.49% | BR + 0.50% - 2.50% |
| Auto Loan / Hire Purchase Loan (Personal/ Official) | 8.99% | 9.49% | - | Personal Purpose (EV): BR + 0.25% - 2.25%<br>Personal Purpose (IC): BR + 0.50% - 2.50%<br>Official Purpose (EV): BR + 0.25% - 2.25%<br>Official Purpose (IC): BR + 0.50% - 2.50% |
| Auto Loan / Hire Purchase Loan (Commercial) | 9.99% | 10.99% | - | Commercial Purpose (EV): BR + 1.00% - 3.00%<br>Commercial Purpose (IC): BR + 1.00% - 3.00% |
| Personal Mortgage Term Loan / Other Personal Term Loan | 9.99% | 10.99% | 11.99% | BR + 0.50% - 2.50% |
| Bhu Puu Loan | 10.99% | 11.49% | 11.99% | BR + 2.00% - 4.00% |
| Bhu Puu Plus Loan | 10.99% | 11.49% | 11.99% | BR + 2.00% - 4.00% |
| Loan to Migrant Workers | 11.50% | 12.00% | 13.00% | BR + 2.00% - 4.00% |
| Deprived Sector Lending (Individuals) | 11.50% | 12.00% | 13.00% | BR + 2.00% - 4.00% |
| Term Loan / Project Finance | - | 9.50% | 9.50% | Corporate / Mid-Corporate: BR + Up to 2.00%<br>Prime: BR + 1.00% - 3.00%<br>Others: BR + 2.00% - 4.00% |

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

**Last Three Months Average Base Rate: 6.18%, Base Rate (Shrawan, 2082) : 6.00%**

**Interest Spread Rate- (Shrawan 2082): 3.67%**

**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 on Subsidized Loans shall be Base Rate + maximum 2.00% p.a. as per NRB guidelines.**
**e) Interest Rate in NPA accounts may vary from the published rate.**
**f) Fixed rate on Personal/Official purpose vehicle loan booked/sanctioned during Festive Campaign (17th August 2025- 31st October 2025) will be 7.99% for 3 years repayment period, 8.49 % for 5 years repayment period and 8.99% for 7 years repayment period.**
**g) Penal Interest of plus 2% p.a. will be applied on overdue amount.**
**h) Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.**
**i) Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.**
**j) For Remittance Deposits (Savings & Fixed Deposits)- 1% above card rates as per NRB guidelines.**
**k) In case of Institutional Fixed Deposits, premature facility is not allowed before completion of 6 months period.**
**l) #Fixed Deposits under Dhanvriddhi Scheme will be accepted for the tenure of 6 months and above only.**

**Note:**

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

***Conditions Apply, ## Interest Payable on maturity.**

नेपाल एसबिआई बैंक लिमिटेड
**NEPAL SBI BANK LTD.**
कमलादी, काठमाडौं, फोन नं. : ४-४३५५१६, ४-४३५६१३

# INTEREST RATES : DEPOSITS

## With effect from 17th August 2025 (1st Bhadra 2082)

| Fixed / Recurring Deposits/ Dhanvriddhi Fixed Deposits# | Individuals | Institutions/ Foreign Diplomatic Institutions |
|---|---|---|
| ≥ 3 months and < 6 months | 3.00% | - |
| ≥ 6 months and < 1 year | 3.75% | 2.75% |
| ≥ 1 year and < 2 years | 3.90% | 2.90% |
| ≥ 2 years and < 3 years | 4.65% | 3.65% |
| ≥ 3 years and Above | 5.25% | 4.25% |

**NPR Call Deposits**

| Account Type | Interest Rate |
|---|---|
| Call Deposit | 1.38% |

**FCY Saving Deposit**

| Account Type | Interest Rate |
|---|---|
| Saving Deposit (USD) | 4.00% |
| Saving Deposit (EUR) | 0.50% |
| Saving Deposit (GBP) | 0.50% |

**FCY Fixed Deposit Individual-For 3 months and above) / (Institutions-For 6 months and above)** — **FCY Call Deposit**

| Account Type | Interest Rates | Account Type | Interest Rates |
|---|---|---|---|
| USD | Up to 4.10% | USD | 2.00% |
| EUR | Up to 1.00% | EUR | 0.25% |
| GBP | Up to 1.00% | GBP | 0.25% |

**Saving Deposits**

| Account Scheme | Interest Rate |
|---|---|
| a) SambriddhaNagarikBachatKhata/ SaralBachatKhata | 2.76% |
| b) Savings-SwarnimBachatKhata | 2.77% |
| c) Savings- PF | 2.78% |
| d) SB Corporate Salary Package (CSP) | 2.80% |
| e) Savings- RakshakBachatKhata | 2.81% |
| f) NSBL Baal BachatKhata/ Savings-AbakashKosh | 2.82% |
| g) SB KarmachariBachatKhata / ChhoriBachatKhata | 2.83% |
| h) All other LCY Saving Accounts | 2.83% |

**Loans & Advances**
**With effect from 17th August 2025 (1st Bhadra 2082)**

| Account Scheme | Fixed Interest Rate | | | Floating Interest Rate |
|---|---|---|---|---|
| | Up to 5 years | Above 5 years to 10 years | Above 10 years | |
| Education Loan | 11.50% | 12.00% | 12.50% | BR + 2.00% - 4.00% |
| Home Loan | 9.99% | 10.49% | 10.99% | BR + 0.50% - 2.50% |
| Auto Loan / Hire Purchase Loan (Personal/ Official) | 9.99% | 10.49% | - | Personal Purpose (EV): BR + 0.25% - 2.25%<br>Personal Purpose (IC): BR + 0.50% -2.50%<br>Official Purpose (EV): BR + 0.25% - 2.25%<br>Official Purpose (IC): BR + 0.50% - 2.50% |
| Auto Loan / Hire Purchase Loan (Commercial) | 11.50% | 12.00% | - | Commercial Purpose (EV): BR + 1.00% - 3.00%<br>Commercial Purpose (IC): BR + 1.00% - 3.00% |
| Personal Mortgage Term Loan / Other Personal Term Loan | 11.50% | 12.00% | 13.00% | BR + 0.50% - 2.50% |
| BhuPuu Loan | 11.50% | 12.00% | 13.00% | BR + 2.00% - 4.00% |
| BhuPuu Plus Loan | 11.50% | 12.00% | 13.00% | BR + 2.00% - 4.00% |
| Loan to Migrant Workers | 11.50% | 12.00% | 13.00% | BR + 2.00% - 4.00% |
| Deprived Sector Lending (Individuals) | 11.50% | 12.00% | 13.00% | BR + 2.00% - 4.00% |
| Term Loan / Project Finance | - | 9.50% | 9.50% | Corporate / Mid-Corporate: BR + Up to 2.00%<br>Prime: BR + 1.00% - 3.00%<br>Others: BR + 2.00% - 4.00% |

| Account Scheme | Corporate Customers / Mid-Corporate Customers | Prime Customers | Other Customers |
|---|---|---|---|
| Working Capital / Cash Credit | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Trust Receipt | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Short Term Demand Loan | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Term Loan / Project Finance | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Working Capital / Cash – Credit Multinational | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Pre shipment / Post Shipment Loan | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| | For FCY Loan[New]: Interest rate shall be as per agreement subject to applicable NRB guidelines. | | |
| Loan Against FDR | FD Rate+ Up to 2.00% Or Applicable Base Rate whichever is higher | | |
| Deprived Sector Lending (MFI, NBFC) | **Corporate Customers / Mid-Corporate Customers** | **Prime Customers / Other Customers** | |
| | BR + Up to 2.00% | BR + 2.00% - 4.00% | |
| | BR + Up to 2.00% for Institutions Qualifying under Deprived Sector Lending as per NRB Directives | | |
| Deprived Sector Lending (Retail) | BR + 2.00% - 4.00% | | |
| Personal Loan/Overdraft | BR + 1.00% - 3.00% | | |
| SME Loan | **Prime Customers** | **Other Customers** | |
| | BR + Up to 2.00% | BR + 2.00% - 4.00% | |
| NSBL Saral Karja for MSME | BR + Up to 2.00% | BR + 2.00% - 4.00% | |
| NSBL Krishak Sathi Karja | BR + 2.00% - 4.00% | | |
| Loan Against Share / Margin Lending | BR + up to2.00% | | |
| Loan Against Bonds (Govt & Others) | BR + Up to 2.00% Or Applicable Base Rate whichever is higher | | |
| Gold Loan | BR + 2.00% - 4.00% | | |
| FCY Loans (For Payment of Sight LC) | Interest rate shall be as per agreement and/or MRR plus premium subject to applicable NRB guidelines | | |

**Last Three Months Average Base Rate: 6.29%, Base Rate (Ashadh, 2082) : 6.21%**

**Interest Spread Rate- (Ashadh 2082): 3.52%**

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 on Subsidized Loans shall be Base Rate + maximum 2.00% p.a. as per NRB guidelines.**
e) **Interest Rate in NPA accounts may vary from the published rate.**
f) **Fixed rate on Personal/Official purpose vehicle loan booked/sanctioned during Festive Campaign (17th August 2025-31st October 2025) will be 7.99% for 3 years repayment period, 8.49 % for 5 years repayment period and 8.99% for 7 years repayment period.**
g) **Penal Interest of plus 2% p.a. will be applied on overdue amount.**
h) **Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.**
i) **Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.**
j) **For Remittance Deposits (Savings & Fixed Deposits)- 1% above card rates as per NRB guidelines.**
k) **In case of Institutional Fixed Deposits, premature facility is not allowed before completion of 6 months period.**
l) **#Fixed Deposits under Dhanvriddhi Scheme will be accepted for the tenure of 6 months and above only.**

**Note:**

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

***Conditions Apply, ## Interest Payable on maturity.**

नेपाल एसबिआई बैंक लिमिटेड
**NEPAL SBI BANK LTD.**
कमलादी, काठमाडौं, फोन नं. : ४-४३५१६, ४-४३५६१३

# INTEREST RATES : DEPOSITS

**With effect from 17th July 2025 (1st Shrawan 2082)**

| Fixed/Recurring Deposits/ Dhanvriddhi Fixed Deposits# | Individuals | Institutions/Foreign Diplomatic Institutions |
|---|---|---|
| ≥ 3 months and < 6 months | 3.15% | - |
| ≥ 6 months and < 1 year | 3.85% | 2.85% |
| ≥ 1 year and < 2 years | 4.00% | 3.00% |
| ≥ 2 years and < 3 years | 4.75% | 3.75% |
| ≥ 3 years and Above | 5.35% | 4.35% |
| Fixed Deposit for 101 Days ## | 3.15% | - |
| Fixed Deposit for 201 Days ## | 3.85% | 2.85% |

**NPR Call Deposits**

| Account Type | Interest Rate |
|---|---|
| Call Deposit | 1.39% |

**FCY Saving Deposit**

| Account Type | Interest Rate |
|---|---|
| Saving Deposit (USD) | 4.02% |
| Saving Deposit (EUR) | 0.50% |
| Saving Deposit (GBP) | 0.50% |

**FCY Fixed Deposit Individual-For 3 months and above / (Institutions-For 6 months and above)**

| Account Type | Interest Rates |
|---|---|
| USD | Up to 4.35% |
| EUR | Up to 1.00% |
| GBP | Up to 1.00% |

**FCY Call Deposit**

| Account Type | Interest Rates |
|---|---|
| USD | 2.01% |
| EUR | 0.25% |
| GBP | 0.25% |

**Saving Deposits**

| Account Scheme | Interest Rate |
|---|---|
| a) Sambriddha Nagarik Bachat Khata/Saral Bachat Khata | 2.78% |
| b) Savings-Swarnim Bachat Khata | 2.79% |
| c) Savings- PF | 2.80% |
| d) SB Corporate Salary Package (CSP) | 2.82% |
| e) Savings- Rakshak Bachat Khata | 2.84% |
| f) NSBL Baal Bachat Khata/ Savings-Abakash Kosh | 2.86% |
| g) SB Karmachari Bachat Khata / Chhori Bachat Khata | 2.88% |
| h) All other LCY Saving Accounts | 2.88% |

**Loans & Advances**
**With effect from 17th July 2025 (1st Shrawan 2082)**

| Account Scheme | Fixed Interest Rate | | | Floating Interest Rate |
|---|---|---|---|---|
| | Up to 5 years | Above 5 years to 10 years | Above 10 years | |
| Education Loan | 11.50% | 12.00% | 12.50% | BR + 2.00% - 4.00% |
| Home Loan | 9.99% | 10.49% | 10.99% | BR + 0.50% - 2.50% |
| Auto Loan / Hire Purchase Loan (Personal/ Official) | 9.99% | 10.49% | - | Personal Purpose (EV): BR + 0.25% - 2.25%<br>Personal Purpose (IC): BR + 0.50% -2.50%<br>Official Purpose (EV): BR + 0.25% - 2.25%<br>Official Purpose (IC): BR + 0.50% - 2.50% |
| Auto Loan / Hire Purchase Loan (Commercial) | 11.50% | 12.00% | - | Commercial Purpose (EV): BR + 1.00% - 3.00%<br>Commercial Purpose (IC): BR + 1.00% - 3.00% |
| Personal Mortgage Term Loan / Other Personal Term Loan | 11.50% | 12.00% | 13.00% | BR + 1.00% - 3.00% |
| Bhu Puu Loan | 11.50% | 12.00% | 13.00% | BR + 2.00% - 4.00% |
| Bhu Puu Plus Loan | 11.50% | 12.00% | 13.00% | BR + 2.00% - 4.00% |
| Loan to Migrant Workers | 11.50% | 12.00% | 13.00% | BR + 2.00% - 4.00% |
| Deprived Sector Lending (Individuals) | 11.50% | 12.00% | 13.00% | BR + 2.00% - 4.00% |
| Term Loan / Project Finance | - | 9.50% | 9.50% | Corporate/Mid-Corporate: BR + Up to 2.00%<br>Prime: BR + 1.00% - 3.00%<br>Others: BR + 2.00% - 4.00% |

| Account Scheme | Corporate Customers / Mid-Corporate Customers | Prime Customers | Other Customers |
|---|---|---|---|
| Working Capital / Cash Credit | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Trust Receipt | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Short Term Demand Loan | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Term Loan / Project Finance | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Working Capital/Cash Credit Multinational | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Pre shipment / Post Shipment Loan | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| | For FCY Loan[New]: Interest rate shall be as per agreement subject to applicable NRB guidelines. | | |
| Loan Against FDR | FD Rate+ Up to 2.00% Or Applicable Base Rate whichever is higher | | |

| Deprived Sector Lending (MFI, NBFC) | Corporate Customers / Mid-Corporate Customers | Prime Customers / Other Customers |
|---|---|---|
| | BR + Up to 2.00% | BR + 2.00% - 4.00% |
| | BR + Up to 2.00% for Institutions Qualifying under Deprived Sector Lending as per NRB Directives | |
| Deprived Sector Lending (Retail) | BR + 2.00% - 4.00% | |
| Personal Loan/Overdraft | BR + 1.00% - 3.00% | |

| SME Loan | Prime Customers | Other Customers |
|---|---|---|
| | BR + Up to 2.00% | BR + 2.00% - 4.00% |
| NSBL Saral Karja for MSME | BR + Up to 2.00% | BR + 2.00% - 4.00% |
| NSBL Krishak Sathi Karja | BR + 2.00% - 4.00% | |
| Loan Against Share / Margin Lending | BR + 1.00% - 3.00% | |
| Loan Against Bonds (Govt & Others) | BR + Up to 2.00% Or Applicable Base Rate whichever is higher | |
| Gold Loan | BR + 2.00% - 4.00% | |
| FCY Loans (For Payment of Sight LC) | Interest rate shall be as per agreement and/or MRR plus premium subject to applicable NRB guidelines | |

**Last Three Months Average Base Rate: 6.42%, Base Rate (Jestha, 2082) : 6.32%**

**Interest Spread Rate- (Baishakh 2082): 3.68 %**

**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 on Subsidized Loans shall be Base Rate + maximum 2.00% p.a. as per NRB guidelines.**
**e) Interest Rate in NPA accounts may vary from the published rate.**
**f) Penal Interest of plus 2% p.a. will be applied on overdue amount.**
**g) Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.**
**h) Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.**
**i) For Remittance Deposits (Savings & Fixed Deposits)- 1% above card rates as per NRB guidelines.**
**j) In case of Institutional Fixed Deposits, premature facility is not allowed before completion of 6 months period.**
**k) #Fixed Deposits under Dhanvriddhi Scheme will be accepted for the tenure of 6 months and above only.**

**Note:**

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

नेपाल एसबिआई बैंक लिमिटेड
**NEPAL SBI BANK LTD.**
कमलादी, काठमाडौं, फोन नं. : ४-४३५५१६, ४-४३५६१३

# INTERESTRATES : DEPOSITS

## With effect from 15th Jun 2025 (1st Ashadh 2082)

| Fixed / Recurring Deposits/Dhanvriddhi Fixed Deposits# | Individuals | Institutions/ Foreign Diplomatic Institutions |
|---|---|---|
| ≥ 3 months and < 6 months | 3.25% | - |
| ≥ 6 months and < 1 year | 4.00% | 3.00% |
| ≥ 1 year and < 2 years | 4.10% | 3.10% |
| ≥ 2 years and < 3 years | 5.00% | 4.00% |
| ≥ 3 years and Above | 5.50% | 4.50% |
| Fixed Deposit for 101 Days ## | 3.25% | - |
| Fixed Deposit for 201 Days ## | 4.00% | 3.00% |

**NPR Call Deposits**

| Account Type | Interest Rate |
|---|---|
| Call Deposit | 1.50% |

**FCY Saving Deposit**

| Account Type | Interest Rate |
|---|---|
| Saving Deposit (USD) | 4.02% |
| Saving Deposit (EUR) | 0.50% |
| Saving Deposit (GBP) | 0.50% |

**FCY Fixed Deposit Individual-For 3 months and above) / (Institutions-For 6 months and above)**

**FCY Call Deposit**

| Account Type | Interest Rates | Account Type | Interest Rates |
|---|---|---|---|
| USD | Up to 4.35% | USD | 2.01% |
| EUR | Up to 1.00% | EUR | 0.25% |
| GBP | Up to 1.00% | GBP | 0.25% |

**Saving Deposits**

| Account Scheme | Interest Rate |
|---|---|
| a) Sambriddha Nagarik Bachat Khata/ Saral Bachat Khata | 3.00% |
| b) Savings-Swarnim Bachat Khata | 3.01% |
| c) Savings- PF | 3.02% |
| d) SB Corporate Salary Package (CSP) | 3.04% |
| e) Savings- Rakshak Bachat Khata | 3.06% |
| f) NSBL Baal Bachat Khata/Savings-Abakash Kosh | 3.08% |
| g) SB Karmachari Bachat Khata/Chhori Bachat Khata | 3.10% |
| h) All other LCY Saving Accounts | 3.10% |

**Loans & Advances**
**With effect from 15th Jun2025 (1st Ashadh 2082)**

| Account Scheme | Fixed Interest Rate | | | | Floating Interest Rate |
|---|---|---|---|---|---|
| | Up to 3 years | Above 3 years to 5 years | Above 5 years to 10 years | Above 10 years | |
| Education Loan | 11.50% | 12.00% | 12.50% | 12.50% | BR + 2.00% - 4.00% |
| Home Loan | 10.50% | 11.00% | 11.50% | 12.00% | BR + 0.50% - 2.50% |
| Auto Loan / Hire Purchase Loan (Individual/ Institutions) | 11.50% | 12.00% | 12.50% | - | Personal Purpose (EV): BR + 0.25% - 2.25%<br>Personal Purpose (IC): BR + 0.50% -2.50%<br>Official Purpose (EV): BR + 0.25% - 2.25%<br>Official Purpose (IC): BR + 0.50% - 2.50%<br>Commercial Purpose (EV): BR + 1.00% - 3.00%<br>Commercial Purpose (IC): BR + 1.00% - 3.00% |
| Personal Mortgage Term Loan / Other Personal Term Loan | 11.50% | 12.00% | 13.00% | 13.00% | BR + 1.00% - 3.00% |
| BhuPuu Loan | 11.50% | 12.00% | 13.00% | - | BR + 2.00% - 4.00% |
| Bhu Puu Plus Loan | 11.50% | 12.00% | 13.00% | - | BR + 2.00% - 4.00% |
| Loan to Migrant Workers | 11.50% | 12.00% | 13.00% | - | BR + 2.00% - 4.00% |
| Deprived Sector Lending (Individuals) | 11.50% | 12.00% | 13.00% | - | BR + 2.00% - 4.00% |
| Term Loan / Project Finance | - | 9.50% | 9.50% | 9.50% | Corporate/Mid-Corporate: BR + Up to 2.00%<br>Prime: BR + 1.00% - 3.00%<br>Others: BR + 2.00% - 4.00% |

| Account Scheme | Corporate Customers / Mid-Corporate Customers | Prime Customers | Other Customers |
|---|---|---|---|
| Working Capital / Cash Credit | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Trust Receipt | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Short Term Demand Loan | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Term Loan / Project Finance | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Working Capital / Cash – Credit Multinational | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Pre shipment / Post Shipment Loan | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| | For FCY Loan[New]: Interest rate shall be as peragreement subject to applicable NRB guidelines. | | |
| Loan Against FDR | FD Rate+ Up to 2.00% Or Applicable Base Rate whichever is higher | | |

| | | |
|---|---|---|
| Deprived Sector Lending (MFI, NBFC) | Corporate Customers / Mid- Corporate Customers | Prime Customers / Other Customers |
| | BR + Up to 2.00% | BR + 2.00% - 4.00% |
| | BR + Up to 2.00% for Institutions Qualifying under Deprived Sector Lending as per NRB Directives | |
| Deprived Sector Lending (Retail) | BR + 2.00% - 4.00% | |
| Personal Loan/Overdraft | BR + 1.00% - 3.00% | |
| SME Loan | Prime Customers | Other Customers |
| | BR + Up to 2.00% | BR + 2.00% - 4.00% |
| NSBL Saral Karja for MSME | BR + Up to 2.00% | BR + 2.00% - 4.00% |
| NSBL Krishak Sathi Karja | BR + 2.00% - 4.00% | |
| Loan Against Share / Margin Lending | BR + 1.00% - 3.00% | |
| Loan Against Bonds (Govt & Others) | BR + Up to 2.00%Or Applicable Base Rate whichever is higher | |
| Gold Loan | BR + 2.00% - 4.00% | |
| FCY Loans (For Payment of Sight LC) | Interest rate shall be as per agreement and/or MRR plus premium subject to applicable NRB guidelines | |

**Last Three Months Average Base Rate: 6.57%, Base Rate (Baishakh, 2082) : 6.35%**

**Interest Spread Rate- (Baishakh 2082): 3.71 %**

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 on Subsidized Loans shall be Base Rate + maximum 2.00% p.a. as per NRB guidelines.**
e) **Interest Rate in NPA accounts may vary from the published rate.**
f) **Penal Interest of plus 2% p.a. will be applied on overdue amount.**
g) **Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.**
h) **Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.**
i) **For Remittance Deposits (Savings & Fixed Deposits)- 1% above card rates as per NRB guidelines.**
j) **In case of Institutional Fixed Deposits, premature facility is not allowed before completion of 6 months period.**
k) **#Fixed Deposits under Dhanvriddhi Scheme will be accepted for the tenure of 6 months and above only.**

**Note:**

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

***Conditions Apply, ## Interest Payable on maturity.**

नेपाल एसबिआई बैंक लिमिटेड
**NEPAL SBI BANK LTD.**
कमलादी, काठमाडौं, फोन नं. : ४-४३५५१९, ४-४३५६१३

# INTEREST RATES : DEPOSITS

**With effect from 15th May 2025 (1st Jestha 2082)**

| Fixed / Recurring Deposits/Dhanvriddhi Fixed Deposits# | Individuals | Institutions/ Foreign Diplomatic Institutions |
|---|---|---|
| ≥ 3 months and < 6 months | 3.50% | - |
| ≥ 6 months and < 1 year | 4.05% | 3.05% |
| ≥ 1 year and < 2 years | 4.15% | 3.15% |
| ≥ 2 years and < 3 years | 5.00% | 4.00% |
| ≥ 3 years and Above | 5.50% | 4.50% |
| Fixed Deposit for 101 Days ## | 3.50% | - |
| Fixed Deposit for 201 Days ## | 4.05% | 3.05% |

**NPR Call Deposits**

| Account Type | Interest Rate |
|---|---|
| Call Deposit | 1.505% |

**FCY Saving Deposit**

| Account Type | Interest Rate |
|---|---|
| Saving Deposit (USD) | 4.06% |
| Saving Deposit (EUR) | 0.50% |
| Saving Deposit (GBP) | 0.50% |

**FCY Fixed Deposit Individual-For 3 months and above) / (Institutions-For 6 months and above)**

**FCY Call Deposit**

| Account Type | Interest Rates | Account Type | Interest Rates |
|---|---|---|---|
| USD | Up to 4.35% | USD | 2.03% |
| EUR | Up to 1.00% | EUR | 0.25% |
| GBP | Up to 1.00% | GBP | 0.25% |

**Saving Deposits**

| Account Scheme | Interest Rate |
|---|---|
| a) Sambriddha Nagarik Bachat Khata/ Saral Bachat Khata | 3.01% |
| b) Savings-Swarnim Bachat Khata | 3.03% |
| c) Savings- PF | 3.06% |
| d) SB Corporate Salary Package (CSP) | 3.10% |
| e) Savings- Rakshak Bachat Khata | 3.12% |
| f) NSBL Baal Bachat Khata/ Savings-Abakash Kosh | 3.18% |
| g) SB Karmachari Bachat Khata / Chhori Bachat Khata | 3.20% |
| h) All other LCY Saving Accounts | 3.20% |

## Loans & Advances
**With effect from 15th May 2025 (1st Jestha 2082)**

| Account Scheme | Fixed Interest Rate | | | | Floating Interest Rate |
|---|---|---|---|---|---|
| | Up to 3 years | Above 3 years to 5 years | Above 5 years to 10 years | Above 10 years | |
| Education Loan | 11.50% | 12.00% | 12.50% | 12.50% | BR + 2.00% - 4.00% |
| Home Loan | 10.50% | 11.00% | 11.50% | 12.00% | BR + 0.50% - 2.50% |
| Auto Loan / Hire Purchase Loan (Individual/ Institutions) | 11.50% | 12.00% | 12.50% | - | Personal Purpose (EV): BR + 0.25% - 2.25%<br>Personal Purpose (IC): BR + 0.50% -2.50%<br>Official Purpose (EV): BR + 0.25% - 2.25%<br>Official Purpose (IC): BR + 0.50% - 2.50%<br>Commercial Purpose (EV): BR + 1.00% - 3.00%<br>Commercial Purpose (IC): BR + 1.00% - 3.00% |
| Personal Mortgage Term Loan / Other Personal Term Loan | 11.50% | 12.00% | 13.00% | 13.00% | BR + 1.00% - 3.00% |
| Bhu Puu Loan | 11.50% | 12.00% | 13.00% | - | BR + 2.00% - 4.00% |
| Bhu Puu Plus Loan | 11.50% | 12.00% | 13.00% | - | BR + 2.00% - 4.00% |
| Loan to Migrant Workers | 11.50% | 12.00% | 13.00% | - | BR + 2.00% - 4.00% |
| Deprived Sector Lending (Individuals) | 11.50% | 12.00% | 13.00% | - | BR + 2.00% - 4.00% |
| Term Loan / Project Finance | - | 9.50% | 9.50% | 9.50% | Corporate / Mid-Corporate: BR + Up to 2.00%<br>Prime: BR + 1.00% - 3.00%<br>Others: BR + 2.00% - 4.00% |

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

**Last Three Months Average Base Rate: 6.73%, Base Rate (Chaitra, 2081) : 6.61%**

**Interest Spread Rate- (Chaitra 2081): 3.77 %**

**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 on Subsidized Loans shall be Base Rate + maximum 2.00% p.a. as per NRB guidelines.**
**e) Interest Rate in NPA accounts may vary from the published rate.**
**f) Penal Interest of plus 2% p.a. will be applied on overdue amount.**
**g) Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.**
**h) Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.**
**i) For Remittance Deposits (Savings & Fixed Deposits)- 1% above card rates as per NRB guidelines.**
**j) In case of Institutional Fixed Deposits, premature facility is not allowed before completion of 6 months period.**
**k) #Fixed Deposits under Dhanvriddhi Scheme will be accepted for the tenure of 6 months and above only.**

**Note:**

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

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

# INTEREST RATES: DEPOSITS

**With effect from 14th April 2025 (1st Baisakh 2082)**

| Fixed / Recurring Deposits/ Dhanvriddhi Fixed Deposits# | Individuals | Institutions/ Foreign Diplomatic Institutions |
|---|---|---|
| ≥ 3 months and < 6 months | 3.50% | - |
| ≥ 6 months and < 1 year | 4.30% | 3.30% |
| ≥ 1 year and < 2 years | 4.51% | 3.51% |
| ≥ 2 years and < 3 years | 5.00% | 4.00% |
| ≥ 3 years and Above | 5.50% | 4.50% |
| Fixed Deposit for 101 Days ## | 3.50% | - |
| Fixed Deposit for 201 Days ## | 4.30% | 3.30% |

**NPR Call Deposits**

| Account Type | Interest Rate |
|---|---|
| Call Deposit | 1.51% |

**FCY Saving Deposit**

| Account Type | Interest Rate |
|---|---|
| Saving Deposit (USD) | 4.06% |
| Saving Deposit (EUR) | 0.50% |
| Saving Deposit (GBP) | 0.50% |

**FCY Fixed Deposit Individual-For 3 months and above) / (Institutions-For 6 months and above)**

| Account Type | Interest Rates |
|---|---|
| USD | Up to 4.35% |
| EUR | Up to 1.00% |
| GBP | Up to 1.00% |

**FCY Call Deposit**

| Account Type | Interest Rates |
|---|---|
| USD | 2.03% |
| EUR | 0.25% |
| GBP | 0.25% |

**Saving Deposits**

| Account Scheme | Interest Rate |
|---|---|
| a) Sambriddha Nagarik Bachat Khata/ Saral Bachat Khata | 3.02% |
| b) Savings-Swarnim Bachat Khata | 3.04% |
| c) Savings- PF | 3.08% |
| d) SB Corporate Salary Package (CSP) | 3.12% |
| e) Savings- Rakshak Bachat Khata | 3.16% |
| f) NSBL Baal Bachat Khata/ Savings-Abakash Kosh | 3.20% |
| g) SB Karmachari Bachat Khata / Chhori Bachat Khata | 3.22% |
| h) All other LCY Saving Accounts | 3.22% |

## Loans & Advances

**With effect from 14th April 2025 (1st Baisakh 2082)**

| Account Scheme | Fixed Interest Rate | | | | Floating Interest Rate |
|---|---|---|---|---|---|
| | Up to 3 years | Above 3 years to 5 years | Above 5 years to 10 years | Above 10 years | |
| Education Loan | 11.50% | 12.00% | 12.50% | 12.50% | BR + 2.00% - 4.00% |
| Home Loan | 10.50% | 11.00% | 11.50% | 12.00% | BR + 0.50% - 2.50% |
| Hire Purchase Loan (Individual/ Institutions) | 11.50% | 12.00% | 12.50% | - | Personal Purpose (EV): BR + 0.25% - 2.25%<br>Personal Purpose (IC): BR + 0.50% -2.50%<br>Official Purpose (EV): BR + 0.25% - 2.25%<br>Official Purpose (IC): BR + 0.50% - 2.50%<br>Commercial Purpose (EV): BR + 1.00% - 3.00%<br>Commercial Purpose (IC): BR + 1.00% - 3.00% |
| Personal Mortgage Term Loan / Other Personal Term Loan | 11.50% | 12.00% | 13.00% | 13.00% | BR + 1.00% - 3.00% |
| Bhu Puu Loan | 11.50% | 12.00% | 13.00% | - | BR + 2.00% - 4.00% |
| Bhu Puu Plus Loan | 11.50% | 12.00% | 13.00% | - | BR + 2.00% - 4.00% |
| Loan to Migrant Workers | 11.50% | 12.00% | 13.00% | - | BR + 2.00% - 4.00% |
| Deprived Sector Lending (Individuals) | 11.50% | 12.00% | 13.00% | - | BR + 2.00% - 4.00% |
| Term Loan / Project Finance | - | 9.50% | 9.50% | 9.50% | Corporate: BR + Up to 2.00%<br>Prime: BR + 1.00% - 3.00%<br>Others: BR + 2.00% - 4.00% |

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

**Last Three Months Average Base Rate: 6.85%, Base Rate (Falgun, 2081) : 6.76%**

**Interest Spread Rate- (Falgun 2081): 3.67 %**

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 on Subsidized Loans shall be Base Rate + maximum 2.00% p.a. as per NRB guidelines.**
e) **Interest Rate in NPA accounts may vary from the published rate.**
f) **Penal Interest of plus 2% p.a. will be applied on overdue amount.**
g) **Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.**
h) **Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.**
i) **For Remittance Deposits (Savings & Fixed Deposits)- 1% above card rates as per NRB guidelines.**
j) **In case of Institutional Fixed Deposits, premature facility is not allowed before completion of 6 months period.**
k) **#Fixed Deposits under Dhanvriddhi Scheme will be accepted for the tenure of 6 months and above only.**

**Note:**

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

***Conditions Apply, ## Interest Payable on maturity.**

नेपाल एसबिआई बैंक लिमिटेड
**NEPAL SBI BANK LTD.**
कमलादी, काठमाडौं, फोन नं. : ४-४३५५१६, ४-४३५६१३

# INTEREST RATES : DEPOSITS

**With effect from 14th March 2025 (1st Chaitra 2081)**

| Fixed / Recurring Deposits/ Dhanvriddhi Fixed Deposits# | Individuals | Institutions/Foreign Diplomatic Institutions |
|---|---|---|
| ≥ 3 months and < 6 months | 3.50% | - |
| ≥ 6 months and < 1 year | 4.30% | 3.30% |
| ≥ 1 year and < 2 years | 4.51% | 3.51% |
| ≥ 2 years and < 3 years | 5.00% | 4.00% |
| ≥ 3 years and Above | 5.50% | 4.50% |
| Fixed Deposit for 101 Days ## | 3.50% | - |
| Fixed Deposit for 201 Days ## | 4.30% | 3.30% |

**NPR Call Deposits**

| Account Type | Interest Rate |
|---|---|
| Call Deposit | 1.51% |

**FCY Saving Deposit**

| Account Type | Interest Rate |
|---|---|
| Saving Deposit (USD) | 4.06% |
| Saving Deposit (EUR) | 0.50% |
| Saving Deposit (GBP) | 0.50% |

**FCY Fixed Deposit Individual-For 3 months and above) / (Institutions-For 6 months and above)**

| Account Type | Interest Rates |
|---|---|
| USD | Up to 4.15% |
| EUR | Up to 1.00% |
| GBP | Up to 1.00% |

**FCY Call Deposit**

| Account Type | Interest Rates |
|---|---|
| USD | 2.03% |
| EUR | 0.25% |
| GBP | 0.25% |

**Saving Deposits**

| Account Scheme | Interest Rate |
|---|---|
| a) Sambriddha Nagarik Bachat Khata/ Saral Bachat Khata | 3.02% |
| b) Savings-Swarnim Bachat Khata | 3.04% |
| c) Savings- PF | 3.08% |
| d) SB Corporate Salary Package (CSP) | 3.12% |
| e) Savings- Rakshak Bachat Khata | 3.16% |
| f) NSBL Baal Bachat Khata/ Savings-Abakash Kosh | 3.20% |
| g) SB Karmachari Bachat Khata / Chhori Bachat Khata | 3.22% |
| h) All other LCY Saving Accounts | 3.22% |

**Loans & Advances**
**With effect from 14th March, 2025 (1st Chaitra 2081)**

| Account Scheme | Fixed Interest Rate | | | | Floating Interest Rate |
|---|---|---|---|---|---|
| | Up to 3 years | Above 3 years to 5 years | Above 5 years to 10 years | Above 10 years | |
| Education Loan | 11.50% | 12.00% | 12.50% | 12.50% | BR + 2.00% - 4.00% |
| Home Loan | 10.50% | 11.00% | 11.50% | 12.00% | BR + 0.50% - 2.50% |
| Hire Purchase Loan (Individual/ Institutions) | 11.50% | 12.00% | 12.50% | - | Personal Purpose (EV): BR + 0.25% - 2.25%<br>Personal Purpose (IC): BR + 0.50% -2.50%<br>Official Purpose (EV): BR + 0.25% - 2.25%<br>Official Purpose (IC): BR + 0.50% - 2.50%<br>Commercial Purpose (EV): BR + 1.00% - 3.00%<br>Commercial Purpose (IC): BR + 1.00% - 3.00% |
| Personal Mortgage Term Loan / Other Personal Term Loan | 11.50% | 12.00% | 13.00% | 13.00% | BR + 1.00% - 3.00% |
| Bhu Puu Loan | 11.50% | 12.00% | 13.00% | - | BR + 2.00% - 4.00% |
| Bhu Puu Plus Loan | 11.50% | 12.00% | 13.00% | - | BR + 2.00% - 4.00% |
| Loan to Migrant Workers | 11.50% | 12.00% | 13.00% | - | BR + 2.00% - 4.00% |
| Deprived Sector Lending (Individuals) | 11.50% | 12.00% | 13.00% | - | BR + 2.00% - 4.00% |
| Term Loan / Project Finance | - | 9.50% | 9.50% | 9.50% | Corporate: BR + Up to 2.00%<br>Prime: BR + 1.00% - 3.00%<br>Others: BR + 2.00% - 4.00% |

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

**Last Three Months Average Base Rate: 6.97%, Base Rate (Magh, 2081) : 6.83%**

**Interest Spread Rate- (Magh 2081): 3.71 %**

**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 on Subsidized Loans shall be Base Rate + maximum 2.00% p.a. as per NRB guidelines.**
**e) Interest Rate in NPA accounts may vary from the published rate.**
**f) Penal Interest of plus 2% p.a. will be applied on overdue amount.**
**g) Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.**
**h) Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.**
**i) For Remittance Deposits (Savings & Fixed Deposits)- 1% above card rates as per NRB guidelines.**
**j) In case of Institutional Fixed Deposits, premature facility is not allowed before completion of 6 months period.**
**k) #Fixed Deposits under Dhanvriddhi Scheme will be accepted for the tenure of 6 months and above only.**

**Note:**

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

***Conditions Apply, ## Interest Payable on maturity.**

नेपाल एसबिआई बैंक लिमिटेड
**NEPAL SBI BANK LTD.**
कमलादी, काठमाडौं, फोन नं. : ४-४३५५१६, ४-४३५६१३

# INTEREST RATES : DEPOSITS

## With effect from 13th February 2025 (1st Falgun 2081)

| Fixed / Recurring Deposits/Dhanvriddhi Fixed Deposits# | Individuals | Institutions/Foreign Diplomatic Institutions |
|---|---|---|
| ≥ 3 months and < 6 months | 3.50% | - |
| ≥ 6 months and < 1 year | 4.30% | 3.30% |
| ≥ 1 year and < 2 years | 4.51% | 3.51% |
| ≥2 years and <3 years | 5.00% | 4.00% |
| ≥3years and Above | 5.50% | 4.50% |
| Fixed Deposit for 101 Days ## | 3.50% | - |
| Fixed Deposit for 201 Days ## | 4.30% | 3.30% |

**NPR Call Deposits**

| Account Type | Interest Rate |
|---|---|
| Call Deposit | 1.51% |

**FCY Saving Deposit**

| Account Type | Interest Rate |
|---|---|
| Saving Deposit (USD) | 4.06% |
| Saving Deposit (EUR) | 0.50% |
| Saving Deposit (GBP) | 0.50% |

**FCY Fixed Deposit Individual-For 3 months and above) / (Institutions-For 6 months and above)**

| Account Type | Interest Rates |
|---|---|
| USD | Up to 4.15% |
| EUR | Up to 1.00% |
| GBP | Up to 1.00% |

**FCY Call Deposit**

| Account Type | Interest Rates |
|---|---|
| USD | 2.03% |
| EUR | 0.25% |
| GBP | 0.25% |

**Saving Deposits**

| Account Scheme | Interest Rate |
|---|---|
| a) SambriddhaNagarikBachatKhata/ SaralBachatKhata | 3.02% |
| b) Savings-SwarnimBachatKhata | 3.04% |
| c) Savings- PF | 3.08% |
| d) SB Corporate Salary Package (CSP) | 3.12% |
| e) Savings- RakshakBachatKhata | 3.16% |
| f) NSBL Baal BachatKhata/Savings-AbakashKosh | 3.20% |
| g) SB KarmachariBachatKhata/ChhoriBachatKhata | 3.22% |
| h) All other LCY Saving Accounts | 3.22% |

## Loans & Advances
## With effect from 13thFebruary, 2025 (1st Falgun 2081)

| Account Scheme | Fixed Interest Rate | | | | Floating Interest Rate |
|---|---|---|---|---|---|
| | Up to 3 years | Above 3 years to 5 years | Above 5 years to 10 years | Above 10 years | |
| Education Loan | 11.50% | 12.00% | 12.50% | 12.50% | BR + 2.00% - 4.00% |
| Home Loan | 10.50% | 11.00% | 11.50% | 12.00% | BR + 0.50% - 2.50% |
| Hire Purchase Loan (Individual/ Institutions) | 11.50% | 12.00% | 12.50% | - | Personal Purpose (EV): BR + 0.25% - 2.25%<br>Personal Purpose (IC): BR + 0.50% -2.50%<br>Official Purpose (EV): BR + 0.25% - 2.25%<br>Official Purpose (IC): BR + 0.50% - 2.50%<br>Commercial Purpose (EV): BR + 1.00% - 3.00%<br>Commercial Purpose (IC): BR + 1.00% - 3.00% |
| Personal Mortgage Term Loan / Other Personal Term Loan | 11.50% | 12.00% | 13.00% | 13.00% | BR + 1.00% - 3.00% |
| BhuPuu Loan | 11.50% | 12.00% | 13.00% | - | BR + 2.00% - 4.00% |
| Bhu Puu Plus Loan | 11.50% | 12.00% | 13.00% | - | BR + 2.00% - 4.00% |
| Loan to Migrant Workers | 11.50% | 12.00% | 13.00% | - | BR + 2.00% - 4.00% |
| Deprived Sector Lending (Individuals) | 11.50% | 12.00% | 13.00% | - | BR + 2.00% - 4.00% |
| Term Loan / Project Finance | - | 9.50% | 9.50% | 9.50% | Corporate: BR + Up to 2.00%<br>Prime: BR + 1.00% - 3.00%<br>Others: BR + 2.00% - 4.00% |

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

**Last Three Months Average Base Rate: 7.14%, Base Rate (Poush, 2081) : 6.96%**

**Interest Spread Rate- (Poush 2081): 3.77 %**

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 on Subsidized Loans shall be Base Rate + maximum 2.00% p.a. as per NRB guidelines.**
e) **Interest Rate in NPA accounts may vary from the published rate.**
f) **Penal Interest of plus 2% p.a. will be applied on overdue amount.**
g) **Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.**
h) **Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.**
i) **For Remittance Deposits (Savings & Fixed Deposits)- 1% above card rates as per NRB guidelines.**
j) **In case of Institutional Fixed Deposits, premature facility is not allowed before completion of 6 months period.**
k) **#Fixed Deposits under Dhanvriddhi Scheme will be accepted for the tenure of 6 months and above only.**

**Note:**

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

***Conditions Apply, ## Interest Payable on maturity.**

नेपाल एसबिआई बैंक लिमिटेड
NEPAL SBI BANK LTD.
कमलादी, काठमाडौं, फोन नं. : ४-४३५२१६, ४-४३५६१३

# INTEREST RATES : DEPOSITS

**With effect from 14th January 2025 (1st Magh 2081)**

| Fixed / Recurring Deposits/ Dhanvriddhi Fixed Deposits# | Individuals | Institutions/Foreign Diplomatic Institutions |
|---|---|---|
| ≥ 3 months and < 6 months | 3.50% | - |
| ≥ 6 months and < 1 year | 4.30% | 3.30% |
| ≥ 1 year and < 2 years | 4.51% | 3.51% |
| ≥ 2 years and < 3 years | 5.00% | 4.00% |
| ≥ 3 years and Above | 5.50% | 4.50% |
| Fixed Deposit for 101 Days ## | 3.50% | - |
| Fixed Deposit for 201 Days ## | 4.30% | 3.30% |

**NPR Call Deposits**

| Account Type | Interest Rate |
|---|---|
| Call Deposit | 1.51% |

**FCY Saving Deposit**

| Account Type | Interest Rate |
|---|---|
| Saving Deposit (USD) | 4.06% |
| Saving Deposit (EUR) | 0.50% |
| Saving Deposit (GBP) | 0.50% |

**FCY Fixed Deposit Individual- For 3 months and above) / (Institutions-For 6 months and above)** — **FCY Call Deposit**

| Account Type | Interest Rates | Account Type | Interest Rates |
|---|---|---|---|
| USD | Up to 4.15% | USD | 2.03% |
| EUR | Up to 1.00% | EUR | 0.25% |
| GBP | Up to 1.00% | GBP | 0.25% |

**Saving Deposits**

| Account Scheme | Interest Rate |
|---|---|
| a) Sambriddha Nagarik Bachat Khata/ Saral Bachat Khata | 3.02% |
| b) Savings-Swarnim Bachat Khata | 3.04% |
| c) Savings- PF | 3.08% |
| d) SB Corporate Salary Package (CSP) | 3.12% |
| e) Savings- Rakshak Bachat Khata | 3.16% |
| f) NSBL Baal Bachat Khata/ Savings-Abakash Kosh | 3.20% |
| g) SB Karmachari Bachat Khata / Chhori Bachat Khata | 3.22% |
| h) All other LCY Saving Accounts | 3.22% |

**Loans & Advances**
**With effect from 14th January, 2025 (1st Magh 2081)**

| Account Scheme | Fixed Interest Rate | | | | Floating Interest Rate |
|---|---|---|---|---|---|
| | Up to 3 years | Above 3 years to 5 years | Above 5 years to 10 years | Above 10 years | |
| Education Loan | 12.50% | 13.00% | 13.00% | 13.00% | BR + 2.00% - 4.00% |
| Home Loan | 12.00% | 12.50% | 12.50% | 12.50% | BR + 0.50% - 2.50% |
| Hire Purchase Loan (Individual/ Institutions) | 12.50% | 13.00% | 13.00% | - | Personal Purpose (EV): BR + 0.25% - 2.25%<br>Personal Purpose (IC): BR + 0.50% -2.50%<br>Official Purpose (EV): BR + 0.25% - 2.25%<br>Official Purpose (IC): BR + 0.50% - 2.50%<br>Commercial Purpose (EV): BR + 1.00% - 3.00%<br>Commercial Purpose (IC): BR + 1.00% - 3.00% |
| Personal Mortgage Term Loan / Other Personal Term Loan | 12.50% | 13.00% | 13.00% | 13.00% | BR + 1.00% - 3.00% |
| Bhu Puu Loan | 12.50% | 13.00% | 13.00% | - | BR + 2.00% - 4.00% |
| Bhu Puu Plus Loan | 12.50% | 13.00% | 13.00% | - | BR + 2.00% - 4.00% |
| Loan to Migrant Workers | 12.50% | 13.00% | 13.00% | - | BR + 2.00% - 4.00% |
| Deprived Sector Lending (Individuals) | 12.50% | 13.00% | 13.00% | - | BR + 2.00% - 4.00% |
| Term Loan / Project Finance | - | 9.50% | 9.50% | 9.50% | Corporate: BR + Up to 2.00%<br>Prime: BR + 1.00% - 3.00%<br>Others: BR + 2.00% - 4.00% |

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

**Last Three Months Average Base Rate: 7.33%, Base Rate (Mangsir, 2081) : 7.11%**

**Interest Spread Rate (Mangsir 2081): 3.87 %**

**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 on Subsidized Loans shall be Base Rate + maximum 2.00% p.a. as per NRB guidelines.**
**e) Interest Rate in NPA accounts may vary from the published rate.**
**f) Penal Interest of plus 2% p.a. will be applied on overdue amount.**
**g) Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.**
**h) Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.**
**i) For Remittance Deposits (Savings & Fixed Deposits)- 1% above card rates as per NRB guidelines.**
**j) In case of Institutional Fixed Deposits, premature facility is not allowed before completion of 6 months period.**
**k) # Fixed Deposits under Dhanvriddhi Scheme will be accepted for the tenure of 6 months and above only.**

**Note:**

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

***Conditions Apply, ## Interest Payable on maturity.**

नेपाल एसबिआई बैंक लिमिटेड
NEPAL SBI BANK LTD.
कमलादी, काठमाडौं, फोन नं. : ४-४३५१६, ४-४३५१३

# INTEREST RATES : DEPOSITS

**With effect from 16th December, 2024 (1st Poush 2081)**

| Fixed/Recurring Deposits | Individuals | Institutions/Foreign Diplomatic Institutions |
|---|---|---|
| ≥ 3 months and < 6 months | 4.00% | - |
| ≥ 6 months and < 1 year | 4.35% | 3.35% |
| ≥ 1 year and < 2 years | 5.01% | 4.01% |
| ≥ 2 years and < 3 years | 5.70% | 4.70% |
| ≥ 3 years and Above | 6.00% | 5.00% |
| Fixed Deposit for 101 Days # | 4.00% | - |
| Fixed Deposit for 201 Days # | 4.35% | 3.35% |

| Dhanvriddhi Fixed Deposits - Individuals Only | |
|---|---|
| ≥ 6 Months and <2 Years | 5.01% |
| ≥ 2 Years and <3 Years | 5.70% |
| 3 Years and above | 6.00% |

| Dhanvriddhi Fixed Deposits- Institutions/ Foreign Diplomatic Institutions Only (Fresh/Renewal) | |
|---|---|
| ≥6 Months and <2 Years | 4.01% |
| ≥ 2 Years and <3 Years | 4.70% |
| 3 Years and above | 5.00% |

| NPR Call Deposits | |
|---|---|
| **Account Type** | **Interest Rate** |
| Call Deposit | 1.51% |

| Saving Deposits | |
|---|---|
| **Account Scheme** | **Interest Rate** |
| a) Sambriddha Nagarik Bachat Khata/Saral Bachat Khata | 3.02% |
| b) Savings-Swarnim Bachat Khata | 3.04% |
| c) Savings- PF | 3.08% |
| d) SB Corporate Salary Package (CSP) | 3.12% |
| e) Savings- Rakshak Bachat Khata | 3.16% |
| f) NSBL Baal Bachat Khata/ Savings-Abakash Kosh | 3.20% |
| g) SB Karmachari Bachat Khata/Chhori Bachat Khata | 3.22% |
| h) All other LCY Saving Accounts | 3.22% |

| FCY Saving Deposit | Interest Rate | FCY Fixed Deposit (Individual-For 3 months and above) / (Institutions-For 6 months and above) | Interest Rates | FCY Call Deposit | Interest Rates |
|---|---|---|---|---|---|
| USD | 4.26% | USD | Up to 4.35% | USD | 2.13% |
| EUR | 1.00% | EUR | Up to 1.50% | EUR | 0.50% |
| GBP | 1.00% | GBP | Up to 1.50% | GBP | 0.50% |

## Loans & Advances

**With effect from 16th December, 2024 (1st Poush 2081)**

| Account Scheme | Fixed Interest Rate | | | | Floating Interest Rate |
|---|---|---|---|---|---|
| | Up to 3 years | Above 3 years to 5 years | Above 5 years to 10 years | Above 10 years | |
| Education Loan | 12.50% | 13.00% | 13.00% | 13.00% | BR + 2.00% - 4.00% |
| Home Loan | 12.00% | 12.50% | 12.50% | 12.50% | BR + 0.50% - 2.50% |
| Hire Purchase Loan (Individual/ Institutions) | 12.50% | 13.00% | 13.00% | - | Personal Purpose (EV): BR + 0.25% - 2.25%<br>Personal Purpose (IC): BR + 0.50% -2.50%<br>Official Purpose (EV): BR + 0.25% - 2.25%<br>Official Purpose (IC): BR + 0.50% - 2.50%<br>Commercial Purpose (EV): BR + 1.00% - 3.00%<br>Commercial Purpose (IC): BR + 1.00% - 3.00% |
| Personal Mortgage Term Loan/ Other Personal Term Loan | 12.50% | 13.00% | 13.00% | 13.00% | BR + 1.00% - 3.00% |
| Bhu Puu Loan | 12.50% | 13.00% | 13.00% | - | BR + 2.00% - 4.00% |
| Bhu Puu Plus Loan | 12.50% | 13.00% | 13.00% | - | BR + 2.00% - 4.00% |
| Loan to Migrant Workers | 12.50% | 13.00% | 13.00% | - | BR + 2.00% - 4.00% |
| Deprived Sector Lending (Individuals) | 12.50% | 13.00% | 13.00% | - | BR + 2.00% - 4.00% |
| Term Loan / Project Finance | - | 9.50% | 9.50% | 9.50% | Corporate: BR + Up to 2.00%<br>Prime: BR + 1.00% - 3.00%<br>Others: BR + 2.00% - 4.00% |

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

**Last Three Months Average Base Rate: 7.53%, Base Rate (Kartik, 2081) : 7.35%**

**Interest Spread Rate (Kartik 2081) : 3.78 %**

**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 on Subsidized Loans shall be Base Rate + maximum 2.00% p.a. as per NRB guidelines.**
**e) Interest Rate in NPA accounts may vary from the published rate.**
**f) Penal Interest of plus 2% p.a. will be applied on overdue amount.**
**g) Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.**
**h) Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.**
**i) For Remittance Deposits (Savings & Fixed Deposits)- 1% above card rates as per NRB guidelines.**
**j) In case of Institutional Fixed Deposits, premature facility is not allowed before completion of 6 months period.**

**Note:**

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

***Conditions Apply, # Interest Payable on maturity.**

नेपाल एसबिआई बैंक लिमिटेड
**NEPAL SBI BANK LTD.**
कमलादी, काठमाडौं, फोन नं. : ४-४३५२९६, ४-४३५६९३

# INTEREST RATES, DEPOSITS
**With effect from 16th November, 2024 (1st Mangsir 2081)**

| Fixed / Recurring Deposits | Individuals | Institutions/Foreign Diplomatic Institutions |
|---|---|---|
| ≥ 3 months and < 6 months | 4.00% | - |
| ≥ 6 months and < 1 year | 4.35% | 3.35% |
| ≥ 1 year and < 2 years | 5.01% | 4.01% |
| ≥ 2 years and < 3 years | 5.70% | 4.70% |
| ≥ 3 years and Above | 6.00% | 5.00% |
| Fixed Deposit for 101 Days # | 4.00% | - |
| Fixed Deposit for 201 Days # | 4.35% | 3.35% |

| Dhanvriddhi Fixed Deposits - Individuals Only | |
|---|---|
| ≥ 6 Months and <2 Years | 5.01% |
| ≥ 2 Years and <3 Years | 5.70% |
| 3 Years and above | 6.00% |

| Dhanvriddhi Fixed Deposits- Institutions/Foreign Diplomatic Institutions Only (Fresh/Renewal) | |
|---|---|
| ≥ 6 Months and <2 Years | 4.01% |
| ≥ 2 Years and <3 Years | 4.70% |
| 3 Years and above | 5.00% |

| NPR Call Deposits | |
|---|---|
| **Account Type** | **Interest Rate** |
| Call Deposit | 1.51% |

| Saving Deposits | |
|---|---|
| **Account Scheme** | **Interest Rate** |
| a) Sambriddha Nagarik Bachat Khata/ Saral Bachat Khata | 3.02% |
| b) Savings-Swarnim Bachat Khata | 3.04% |
| c) Savings- PF | 3.08% |
| d) SB Corporate Salary Package (CSP) | 3.12% |
| e) Savings- Rakshak Bachat Khata | 3.16% |
| f) NSBL Baal Bachat Khata/Savings-Abakash Kosh | 3.20% |
| g) SB Karmachari Bachat Khata/Chhori Bachat Khata | 3.22% |
| h) All other LCY Saving Accounts | 3.22% |

| FCY Saving Deposit | Interest Rate | FCY Fixed Deposit (Individual-For 3 months and above) / (Institutions-For 6 months and above) | Interest Rates | FCY Call Deposit | Interest Rates |
|---|---|---|---|---|---|
| USD | 4.26% | USD | Up to 4.35% | USD | 2.13% |
| EUR | 1.00% | EUR | Up to 1.50% | EUR | 0.50% |
| GBP | 1.00% | GBP | Up to 1.50% | GBP | 0.50% |

## Loans & Advances
**With effect from 16th November, 2024 (1st Mangsir 2081)**

| Account Scheme | Fixed Interest Rate | | | | Floating Interest Rate |
|---|---|---|---|---|---|
| | Up to 3 years | Above 3 years to 5 years | Above 5 years to 10 years | Above 10 years | |
| Education Loan | 12.50% | 13.00% | 13.00% | 13.00% | BR + 2.00% - 4.00% |
| Home Loan | 12.00% | 12.50% | 12.50% | 12.50% | BR + 0.50% - 2.50% |
| Hire Purchase Loan (Individual/ Institutions) | 12.50% | 13.00% | 13.00% | - | Personal Purpose (EV): BR + 0.25% - 2.25%<br>Personal Purpose (IC): BR + 0.50% -2.50%<br>Official Purpose (EV): BR + 0.25% - 2.25%<br>Official Purpose (IC): BR + 0.50% - 2.50%<br>Commercial Purpose (EV): BR + 1.00% - 3.00%<br>Commercial Purpose (IC): BR + 1.00% - 3.00% |
| Personal Mortgage Term Loan / Other Personal Term Loan | 12.50% | 13.00% | 13.00% | 13.00% | BR + 1.00% - 3.00% |
| Bhu Puu Loan | 12.50% | 13.00% | 13.00% | - | BR + 2.00% - 4.00% |
| Bhu Puu Plus Loan | 12.50% | 13.00% | 13.00% | - | BR + 2.00% - 4.00% |
| Loan to Migrant Workers | 12.50% | 13.00% | 13.00% | - | BR + 2.00% - 4.00% |
| Deprived Sector Lending (Individuals) | 12.50% | 13.00% | 13.00% | - | BR + 2.00% - 4.00% |
| Term Loan / Project Finance | - | 12.00% | 13.00% | 13.00% | Corporate: BR + Up to 2.00%<br>Prime: BR + 1.00% - 3.00%<br>Others: BR + 2.00% - 4.00% |

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

**Last Three Months Average Base Rate: 7.72%, Base Rate (Ashwin, 2081) : 7.53%**

**Interest Spread Rate- Ashwin 2081): 3.76 %**

**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 on Subsidized Loans shall be Base Rate + maximum 2.00% p.a. as per NRB guidelines.**

**e) Interest Rate in NPA accounts may vary from the published rate.**

**f) Penal Interest of plus 2% p.a. will be applied on overdue amount.**

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

**h) Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.**

**i) For Remittance Deposits (Savings & Fixed Deposits)- 1% above card rates as per NRB guidelines.**

**j) In case of Institutional Fixed Deposits, premature facility is not allowed before completion of 6 months period.**

**Note:**

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

***Conditions Apply, # Interest Payable on maturity.**

नेपाल एसबिआई बैंक लिमिटेड
NEPAL SBI BANK LTD.
कमलादी, काठमाडौं, फोन नं : ४-४३५५९६, ४-४३५६७३

# INTEREST RATES: DEPOSITS

**With effect from 17th October, 2024 (1st Kartik 2081)**

| Fixed/Recurring Deposits | Individuals | Institutions/Foreign Diplomatic Institutions |
|---|---|---|
| ≥ 3 months and < 6 months | 4.00% | - |
| ≥ 6 months and < 1 year | 4.35% | 3.35% |
| ≥ 1 year and < 2 years | 5.35% | 4.35% |
| ≥ 2 years and < 3 years | 5.70% | 4.70% |
| ≥ 3 years and Above | 6.00% | 5.00% |
| Fixed Deposit for 101 Days # | 4.00% | - |
| Fixed Deposit for 201 Days # | 4.35% | 3.35% |

| Dhanvriddhi Fixed Deposits - Individuals Only | |
|---|---|
| ≥ 6 Months and <2 Years | 5.35% |
| ≥ 2 Years and <3 Years | 5.70% |
| 3 Years and above | 6.00% |

| Dhanvriddhi Fixed Deposits- Institutions/ Foreign Diplomatic Institutions Only (Fresh/Renewal) | |
|---|---|
| ≥6 Months and <2 Years | 4.35% |
| ≥ 2 Years and <3 Years | 4.70% |
| 3 Years and above | 5.00% |

| NPR Call Deposits | |
|---|---|
| **Account Type** | **Interest Rate** |
| Call Deposit | 1.51% |

**Saving Deposits**

| Account Scheme | Interest Rate |
|---|---|
| a) Sambriddha Nagarik Bachat Khata/ Saral Bachat Khata | 3.02% |
| b) Savings-Swarnim Bachat Khata | 3.04% |
| c) Savings- PF | 3.08% |
| d) SB Corporate Salary Package (CSP) | 3.12% |
| e) Savings- Rakshak Bachat Khata | 3.16% |
| f) NSBL Baal Bachat Khata/ Savings-Abakash Kosh | 3.20% |
| g) SB Karmachari Bachat Khata / Chhori Bachat Khata | 3.22% |
| h) All other LCY Saving Accounts | 3.22% |

| FCY Saving Deposit | Interest Rate | FCY Fixed Deposit (Individual-For 3 months and above) / (Institutions-For 6 months and above) | Interest Rates | FCY Call Deposit | Interest Rates |
|---|---|---|---|---|---|
| USD | 4.76% | USD | Up to 4.85% | USD | 2.38% |
| EUR | 1.00% | EUR | Up to 1.50% | EUR | 0.50% |
| GBP | 1.00% | GBP | Up to 1.50% | GBP | 0.50% |

## Loans & Advances

**With effect from 17th October, 2024 (1st Kartik 2081)**

| Account Scheme | Fixed Interest Rate | | | | Floating Interest Rate |
|---|---|---|---|---|---|
| | Up to 3 years | Above 3 years to 5 years | Above 5 years to 10 years | Above 10 years | |
| Education Loan | 12.50% | 13.00% | 13.00% | 13.00% | BR + 2.00% - 4.00% |
| Home Loan | 12.00% | 12.50% | 12.50% | 12.50% | BR + 0.50% - 2.50% |
| Hire Purchase Loan (Individual/ Institutions) | 12.50% | 13.00% | 13.00% | - | Personal Purpose (EV): BR + 0.25% - 2.25%<br>Personal Purpose (IC): BR + 0.50% -2.50%<br>Official Purpose (EV): BR + 0.25% - 2.25%<br>Official Purpose (IC): BR + 0.50% - 2.50%<br>Commercial Purpose (EV): BR + 1.00% - 3.00%<br>Commercial Purpose (IC): BR + 1.00% - 3.00% |
| Personal Mortgage Term Loan / Other Personal Term Loan | 12.50% | 13.00% | 13.00% | 13.00% | BR + 1.00% - 3.00% |
| Bhu Puu Loan | 12.50% | 13.00% | 13.00% | - | BR + 2.00% - 4.00% |
| Bhu Puu Plus Loan | 12.50% | 13.00% | 13.00% | - | BR + 2.00% - 4.00% |
| Loan to Migrant Workers | 12.50% | 13.00% | 13.00% | - | BR + 2.00% - 4.00% |
| Deprived Sector Lending (Individuals) | 12.50% | 13.00% | 13.00% | - | BR + 2.00% - 4.00% |
| Term Loan / Project Finance | - | 12.00% | 13.00% | 13.00% | Corporate: BR + Up to 2.00%<br>Prime: BR + 1.00% - 3.00%<br>Others: BR + 2.00% - 4.00% |

| Account Scheme | Corporate Customers | Prime Customers | Other Customers |
|---|---|---|---|
| Working Capital / Cash Credit | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Trust Receipt | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Short Term Demand Loan | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Term Loan / Project Finance | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Working Capital / Cash Credit Multinational | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Pre shipment / Post Shipment Loan | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| | For FCY Loan[New]: Interest rate shall be as per agreement subject to applicable NRB guidelines. | | |
| Loan Against FDR | FD Rate+ Up to 2.00% Or Applicable Base Rate whichever is higher | | |

| Deprived Sector Lending (MFI, NBFC) | Corporate Customers | Prime Customers |
|---|---|---|
| | BR + Up to 2.00% | BR + 2.00% - 4.00% |
| | BR + Up to 2.00% for Institutions Qualifying under Deprived Sector Lending as per NRB Directives | |
| Deprived Sector Lending (Retail) | BR + 2.00% - 4.00% | |
| Personal Loan/Overdraft | BR + 1.00% - 3.00% | |

| SME Loan | Prime Customers | Other Customers |
|---|---|---|
| | BR + Up to 2.00% | BR + 2.00% - 4.00% |
| NSBL Saral Karja for MSME | BR + Up to 2.00% | BR + 2.00% - 4.00% |
| NSBL Krishak Sathi Karja | BR + 2.00% - 4.00% | |
| Auto Loan / Hire Purchase Loan | Personal Purpose (EV): BR + 0.25% - 2.25% / Personal Purpose (IC): BR + 0.50% - 2.50%<br>Official Purpose (EV): BR + 0.25% - 2.25% / Official Purpose (IC):BR + 0.50% - 2.50%<br>Commercial Purpose (EV): BR + 1.00% - 3.00% / Commercial Purpose (IC): BR + 1.00% - 3.00% | |
| Loan Against Share / Margin Lending | BR + 1.00% - 3.00% | |
| Loan Against Bonds (Govt & Others) | BR + Up to 2.00% Or Applicable Base Rate whichever is higher | |
| Gold Loan | BR + 2.00% - 4.00% | |
| FCY Loans (For Payment of Sight LC) | Interest rate shall be as per agreement and/or MRR plus premium subject to applicable NRB guidelines | |

**Last Three Months Average Base Rate: 7.91%, Base Rate (Bhadra, 2081) : 7.70%**

**Interest Spread Rate- Bhadra 2081): 3.86 %**

**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 on Subsidized Loans shall be Base Rate + maximum 2.00% p.a. as per NRB guidelines.**
**e) Premium rate on Personal / Official Purpose Vehicle Loans booked during Festive Campaign (1st September 2024 to 15th November 2024) is 0.38% p.a.**
**f) Interest Rate in NPA accounts may vary from the published rate.**
**g) Penal Interest of plus 2% p.a. will be applied on overdue amount.**
**h) Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.**
**i) Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.**
**j) For Remittance Deposits (Savings & Fixed Deposits)- 1% above card rates as per NRB guidelines.**
**k) In case of Institutional Fixed Deposits, premature facility is not allowed before completion of 6 months period.**

**Note:**

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

***Conditions Apply, # Interest Payable on maturity.**

नेपाल एसबिआई बैंक लिमिटेड
NEPAL SBI BANK LTD.
कमलादी, काठमाडौं, फोन नं : ४-४३५४५६, ४-४३५६७३

# INTEREST RATES: DEPOSITS

**With effect from 17th September, 2024 (1st Ashwin 2081)**

| Fixed / Recurring Deposits | Individuals | Institutions/ Foreign Diplomatic Institutions |
|---|---|---|
| ≥ 3 months and < 6 months | 4.00% | - |
| ≥ 6 months and < 1 year | 4.35% | 3.35% |
| ≥ 1 year and < 2 years | 5.35% | 4.35% |
| ≥ 2 years and < 3 years | 5.70% | 4.70% |
| ≥ 3 years and Above | 6.00% | 5.00% |
| Fixed Deposit for 101 Days # | 4.00% | - |
| Fixed Deposit for 201 Days # | 4.35% | 3.35% |

| Dhanvriddhi Fixed Deposits -Individuals Only | |
|---|---|
| ≥ 6 Months and <2 Years | 5.35% |
| ≥ 2 Years and <3 Years | 5.70% |
| 3 Years and above | 6.00% |

| Dhanvriddhi Fixed Deposits-Institutions/ Foreign Diplomatic Institutions Only (Fresh/Renewal) | |
|---|---|
| ≥ 6 Months and <2 Years | 4.35% |
| ≥ 2 Years and <3 Years | 4.70% |
| 3 Years and above | 5.00% |

| NPR Call Deposits | |
|---|---|
| **Account Type** | **Interest Rate** |
| Call Deposit | 1.51% |

| Saving Deposits | |
|---|---|
| **Account Scheme** | **Interest Rate** |
| a) Sambriddha Nagarik Bachat Khata/ Saral Bachat Khata | 3.02% |
| b) Savings-Swarnim Bachat Khata | 3.04% |
| c) Savings- PF | 3.08% |
| d) SB Corporate Salary Package (CSP) | 3.12% |
| e) Savings- Rakshak Bachat Khata | 3.16% |
| f) NSBL Baal Bachat Khata/ Savings-Abakash Kosh | 3.20% |
| g) SB Karmachari Bachat Khata / Chhori Bachat Khata | 3.22% |
| h) All other LCY Saving Accounts | 3.22% |

| FCY Saving Deposit | Interest Rate | FCY Fixed Deposit (Individual-For 3 months and above) / (Institutions-For 6 months and above) | Interest Rates | FCY Call Deposit | Interest Rates |
|---|---|---|---|---|---|
| USD | 4.76% | USD | Up to 5.00% | USD | 2.38% |
| EUR | 1.00% | EUR | Up to 1.50% | EUR | 0.50% |
| GBP | 1.00% | GBP | Up to 1.50% | GBP | 0.50% |

## Loans & Advances

**With effect from 17th September, 2024 (1st Ashwin 2081)**

| Account Scheme | Fixed Interest Rate | | | | Floating Interest Rate |
|---|---|---|---|---|---|
| | Up to 3 years | Above 3 years to 5 years | Above 5 years to 10 years | Above 10 years | |
| Education Loan | 12.50% | 13.00% | 13.00% | 13.00% | BR + 2.00% - 4.00% |
| Home Loan | 12.00% | 12.50% | 12.50% | 12.50% | BR + 0.50% - 2.50% |
| Hire Purchase Loan (Individual/ Institutions) | 12.50% | 13.00% | 13.00% | - | Personal Purpose (EV): BR + 0.25% - 2.25%<br>Personal Purpose (IC): BR + 0.50% -2.50%<br>Official Purpose (EV): BR + 0.25% - 2.25%<br>Official Purpose (IC): BR + 0.50% - 2.50%<br>Commercial Purpose (EV): BR + 1.00% - 3.00%<br>Commercial Purpose (IC): BR + 1.00% - 3.00% |
| Personal Mortgage Term Loan / Other Personal Term Loan | 12.50% | 13.00% | 13.00% | 13.00% | BR + 1.00% - 3.00% |
| Bhu Puu Loan | 12.50% | 13.00% | 13.00% | - | BR + 2.00% - 4.00% |
| Bhu Puu Plus Loan | 12.50% | 13.00% | 13.00% | - | BR + 2.00% - 4.00% |
| Loan to Migrant Workers | 12.50% | 13.00% | 13.00% | - | BR + 2.00% - 4.00% |
| Deprived Sector Lending (Individuals) | 12.50% | 13.00% | 13.00% | - | BR + 2.00% - 4.00% |
| Term Loan / Project Finance | - | 12.00% | 13.00% | 13.00% | Corporate: BR + Up to 2.00%<br>Prime: BR + 1.00% - 3.00%<br>Others: BR + 2.00% - 4.00% |

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

**Last Three Months Average Base Rate: 8.11%, Base Rate (Shrawan, 2081) : 7.92%**

**Interest Spread Rate Shrawan 2081): 3.89 %**

**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 on Subsidized Loans shall be Base Rate + maximum 2.00% p.a. as per NRB guidelines.**
**e) Premium rate on Personal / Official Purpose Vehicle Loans booked during Festive Campaign (1st September 2024 to 15th November 2024) is 0.38% p.a.**
**f) Interest Rate in NPA accounts may vary from the published rate.**
**g) Penal Interest of plus 2% p.a. will be applied on overdue amount.**
**h) Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.**
**i) Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.**
**j) For Remittance Deposits (Savings & Fixed Deposits)- 1% above card rates as per NRB guidelines.**
**k) In case of Institutional Fixed Deposits, premature facility is not allowed before completion of 6 months period.**

**Note:**

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

***Conditions Apply, # Interest Payable on maturity.**

नेपाल एसबिआई बैंक लिमिटेड
NEPAL SBI BANK LTD.
कमलादी, काठमाडौं, फोन नं : ४-४३५४९६, ४-४३५६७३

# INTEREST RATES: DEPOSITS

## With effect from 17th August, 2024 (1st Bhadra 081)

| Fixed / Recurring Deposits | Individuals | Institutions/ Foreign Diplomatic Institutions |
|---|---|---|
| ≥ 3 months and < 6 months | 4.00% | - |
| ≥ 6 months and < 1 year | 4.60% | 3.60% |
| ≥ 1 year and < 2 years | 5.60% | 4.60% |
| ≥ 2 years and < 3 years | 5.80% | 4.80% |
| ≥ 3 years and Above | 6.25% | 5.25% |
| Fixed Deposit for 101 Days # | 4.00% | - |
| Fixed Deposit for 201 Days # | 4.60% | 3.60% |

| Dhanvriddhi Fixed Deposits - Individuals Only | |
|---|---|
| ≥ 6 Months and <2 Years | 5.60% |
| ≥ 2 Years and <3 Years | 5.80% |
| 3 Years and above | 6.25% |

| Dhanvriddhi Fixed Deposits- Institutions/ Foreign Diplomatic Institutions Only (Fresh/ Renewal) | |
|---|---|
| ≥6 Months and <2 Years | 4.60% |
| ≥ 2 Years and <3 Years | 4.80% |
| 3 Years and above | 5.25% |

| Saving Deposits | |
|---|---|
| **Account Scheme** | **Interest Rate** |
| i. Sambriddha Nagarik Bachat Khata | 3.20% |
| ii. Savings-Swarnim Bachat Khata | 3.30% |
| iii. Savings- PF | 3.32% |
| iv. Savings- Saral Bachat Khata | 3.32% |
| v. SB Corporate Salary Package (CSP) | 3.37% |
| vi. NSBL Baal Bachat Khata | 3.37% |
| vii. Savings-Abakash Kosh | 3.37% |
| viii. Savings- Rakshak Bachat Khata | 3.37% |
| ix. SB Karmachari Bachat Khata | 3.40% |
| x. Chhori Bachat Khata | 3.40% |
| xi. All other LCY Saving Accounts | 3.40% |

| | |
|---|---|
| USD Saving Bank | 4.76% |
| EUR Saving Bank | 1.50% |
| GBP Saving Bank | 1.50% |

| NPR Call Deposits | |
|---|---|
| **Account Type** | **Interest Rate** |
| Call Deposit | 1.60% |

| FCY Call Deposit | Interest Rate |
|---|---|
| USD | 2.38% |
| GBP | 0.75% |
| EUR | 0.75% |

| FCY Fixed Deposit (Individual-For 3 months and above) / (Institutions-For 6 months and above) | |
|---|---|
| USD | Up to 4.85% |
| EUR | Up to 2.00% |
| GBP | Up to 2.00% |

### Loans & Advances
### With effect from 17th August, 2024 (1st Bhadra 2081)

| Account Scheme | Fixed Interest Rate | | | | Floating Interest Rate |
|---|---|---|---|---|---|
| | Up to 3 years | Above 3 years to 5 years | Above 5 years to 10 years | Above 10 years | |
| Education Loan | 12.50% | 13.00% | 13.00% | 13.00% | BR + 2.00% - 4.00% |
| Home Loan | 12.00% | 12.50% | 12.50% | 12.50% | Up to Rs. 2.00 crore: BR + 1.00% - 3.00%<br>Above Rs. 2.00 crore: BR + 0.50% - 2.50% |
| Hire Purchase Loan (Individual/ Institutions) | 12.50% | 13.00% | 13.00% | - | Personal Purpose (EV): BR + 0.25% - 2.25%<br>Personal Purpose (IC): BR + 0.50% -2.50%<br>Official Purpose (EV): BR + 0.25% - 2.25%<br>Official Purpose (IC): BR + 0.50% - 2.50%<br>Commercial Purpose (EV): BR + 1.00% - 3.00%<br>Commercial Purpose (IC): BR + 1.00% - 3.00% |
| Personal Mortgage Term Loan / Other Personal Term Loan | 12.50% | 13.00% | 13.00% | 13.00% | BR + 1.00% - 3.00% |
| Bhu Puu Loan | 12.50% | 13.00% | 13.00% | - | BR + 2.00% - 4.00% |
| Bhu Puu Plus Loan | 12.50% | 13.00% | 13.00% | - | BR + 2.00% - 4.00% |
| Loan to Migrant Workers | 12.50% | 13.00% | 13.00% | - | BR + 2.00% - 4.00% |
| Deprived Sector Lending (Individuals) | 12.50% | 13.00% | 13.00% | - | BR + 2.00% - 4.00% |
| Term Loan / Project Finance | - | 12.00% | 13.00% | 13.00% | Corporate: BR + Up to 2.00%<br>Prime: BR + 1.00% - 3.00%<br>Others: BR + 2.00% - 4.00% |

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

**Last Three Months Average Base Rate: 8.30%, Base Rate (Ashadh, 2081) : 8.12%**

**Interest Spread Rate Ashadh 2081): 3.99 %**

**a) Interest Rate applicable on forced loan may vary with risk premium from the published rate.**
**b) Interest Rate in consortium financing shall be as decided by consortium.**
**c) Interest rate concession shall be provided to the specified sector under normal Deprived Sector Loan in line with NRB Directive.**
**d) Interest Rate in NPA accounts may vary from the published rate.**
**e) Penal Interest of plus 2% p.a. will be applied on overdue amount.**
**f) Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.**
**g) Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.**
**h) For Remittance Deposits (Savings & Fixed Deposits)- 1% above card rates as per NRB guidelines.**
**i) In case of Institutional Fixed Deposits, premature facility is not allowed before completion of 6 months period.**

**Note:**

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

***Conditions Apply, # Interest Payable on maturity.**

नेपाल एसबिआई बैंक लिमिटेड
NEPAL SBI BANK LTD.
कमलादी, काठमाडौं, फोन नं. : ४-४३५५९६, ४-४३५६९३

# INTEREST RATES: DEPOSITS

## With effect from 16th July, 2024 (1st Shrawan 081)

| Fixed / Recurring Deposits | Individuals | Institutions/ Foreign Diplomatic Institutions |
|---|---|---|
| ≥ 3 months and < 6 months | 4.20% | - |
| ≥ 6 months and < 1 year | 4.60% | 3.60% |
| ≥ 1 year and < 2 years | 5.60% | 4.60% |
| ≥ 2 years and < 3 years | 5.80% | 4.80% |
| ≥ 3 years and Above | 6.30% | 5.30% |
| Fixed Deposit for 101 Days # | 4.20% | - |
| Fixed Deposit for 201 Days # | 4.60% | 3.60% |

| Dhanvriddhi Fixed Deposits - Individuals Only | |
|---|---|
| ≥ 6 Months and <2 Years | 5.60% |
| ≥ 2 Years and <3 Years | 5.80% |
| 3 Years and above | 6.30% |

| Dhanvriddhi Fixed Deposits-Institutions/ Foreign Diplomatic Institutions Only (Fresh/Renewal) | |
|---|---|
| ≥ 6 Months and <2 Years | 4.60% |
| ≥ 2 Years and <3 Years | 4.80% |
| 3 Years and above | 5.30% |

| Saving Deposits | |
|---|---|
| **Account Scheme** | **Interest Rate** |
| i. Sambriddha Nagarik Bachat Khata | 3.50% |
| ii. Savings-Swarnim Bachat Khata | 3.60% |
| iii. Savings- PF | 3.62% |
| iv. Savings- Saral Bachat Khata | 3.62% |
| v. SB Corporate Salary Package (CSP) | 3.67% |
| vi. NSBL Baal Bachat Khata | 3.67% |
| vii. Savings-Abakash Kosh | 3.67% |
| viii. Savings- Rakshak Bachat Khata | 3.67% |
| ix. SB Karmachari Bachat Khata | 3.70% |
| x. Chhori Bachat Khata | 3.70% |
| xi. All other LCY Saving Accounts | 3.70% |

| | |
|---|---|
| USD Saving Bank | 5.00% |
| EUR Saving Bank | 1.50% |
| GBP Saving Bank | 1.50% |

| NPR Call Deposits | |
|---|---|
| **Account Type** | **Interest Rate** |
| Call Deposit | 1.75% |

| FCY Call Deposit | Interest Rate |
|---|---|
| USD | 2.50% |
| GBP | 0.75% |
| EUR | 0.75% |

| FCY Fixed Deposit (Individual-For 3 months and above) / (Institutions-For 6 months and above) | |
|---|---|
| USD | Up to 5.10% |
| EUR | Up to 2.00% |
| GBP | Up to 2.00% |

## Loans & Advances
## With effect from 16th July, 2024 (1st Shrawan 2081)

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

| Account Scheme | Corporate Customers | Prime Customers | Other Customers |
|---|---|---|---|
| Working Capital / Cash Credit | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Trust Receipt | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Short Term Demand Loan | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Term Loan / Project Finance | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Working Capital / Cash Credit Multinational | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Pre shipment / Post Shipment Loan | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| | For FCY Loan New: Interest rate shall be as per agreement subject to applicable NRB guidelines. | | |
| Loan Against FDR | FD Rate+ Up to 2.00%<br>Or Applicable Base Rate whichever is higher | | |

| Deprived Sector Lending (MFI, NBFC) | Corporate Customers | Prime Customers |
|---|---|---|
| | BR + Up to 2.00% | BR + 2.00% - 4.00% |
| | BR + Up to 2.00% for Institutions Qualifying under Deprived Sector Lending as per NRB Directives | |
| Deprived Sector Lending (Retail) | BR + 2.00% - 4.00% | |
| Personal Loan/Overdraft | BR + 1.00% - 3.00% | |

| SME Loan | Prime Customers | Other Customers |
|---|---|---|
| | BR + Up to 2.00% | BR + 2.00% - 4.00% |
| NSBL Saral Karja for MSME | BR + Up to 2.00% | BR + 2.00% - 4.00% |
| NSBL Krishak Sathi Karja | BR + 2.00% - 4.00% | |
| Auto Loan / Hire Purchase Loan | Personal Purpose (EV): BR + 0.25% - 2.25%<br>Personal Purpose (IC): BR + 0.50% - 2.50%<br>Official Purpose (EV): BR + 0.25% - 2.25%<br>Official Purpose (IC):BR + 0.50% - 2.50%<br>Commercial Purpose (EV): BR + 1.00% - 3.00%<br>Commercial Purpose (IC): BR + 2.00% - 4.00% | |
| Loan Against Share / Margin Lending | BR + 1.00% - 3.00% | |
| Loan Against Bonds (Govt & Others) | BR + Up to 2.00%<br>Or Applicable Base Rate whichever is higher | |
| Gold Loan | BR + 2.00% - 4.00% | |
| FCY Loans (For Payment of Sight LC) | Interest rate shall be as per agreement and/or MRR plus premium subject to applicable NRB guidelines | |

**Last Three Months Average Base Rate: 8.52%, Base Rate (Jestha, 2081) : 8.27%**

**Interest Spread Rate (Jestha 2081): 4.00 %**

**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 concession shall be provided to the specified sector under normal Deprived Sector Loan in line with NRB Directive.**
**d) Interest Rate in NPA accounts may vary from the published rate.**
**e) Penal Interest of plus 2% p.a. will be applied on overdue amount.**
**f) Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.**
**g) Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.**
**h) For Remittance Deposits (Savings & Fixed Deposits)- 1% above card rates as per NRB guidelines.**
**i) In case of Institutional Fixed Deposits, premature facility is not allowed before completion of 6 months period.**

**Note:**

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

***Conditions Apply, # Interest Payable on maturity.**

नेपाल एसबिआई बैंक लिमिटेड
NEPAL SBI BANK LTD.
कमलादी, काठमाडौं, फोन नं. : ४-४३८४१९, ४-४३८६१३

# INTEREST RATES: DEPOSITS

## With effect from 15th June, 2024 (1st Ashadh 081)

| Fixed / Recurring Deposits | Individuals | Institutions/ Foreign Diplomatic Institutions |
|---|---|---|
| ≥ 3 months and < 6 months | 4.20% | - |
| ≥ 6 months and < 1 year | 4.60% | 3.60% |
| ≥ 1 year and < 2 years | 5.10% | 4.10% |
| ≥ 2 years and < 3 years | 5.70% | 4.70% |
| ≥ 3 years and Above | 6.30% | 5.30% |
| Fixed Deposit for 101 Days # | 4.20% | - |
| Fixed Deposit for 201 Days # | 4.60% | 3.60% |

| Dhanvriddhi Fixed Deposits -Individuals Only | |
|---|---|
| ≥ 6 Months and <2 Years | 5.10% |
| ≥ 2 Years and <3 Years | 5.70% |
| 3 Years and above | 6.30% |

| Dhanvriddhi Fixed Deposits- Institutions/ Foreign Diplomatic Institutions Only (Fresh/ Renewal) | |
|---|---|
| ≥ 6 Months and <2 Years | 4.10% |
| ≥ 2 Years and <3 Years | 4.70% |
| 3 Years and above | 5.30% |

| Saving Deposits | |
|---|---|
| **Account Scheme** | **Interest Rate** |
| i. Sambriddha Nagarik Bachat Khata | 3.50% |
| ii. Savings-Swamim Bachat Khata | 3.60% |
| iii. Savings- PF | 3.62% |
| iv. Savings- Saral Bachat Khata | 3.62% |
| v. SB Corporate Salary Package (CSP) | 3.67% |
| vi. NSBL Baal Bachat Khata | 3.67% |
| vii. Savings-Abakash Kosh | 3.67% |
| viii. Savings- Rakshak Bachat Khata | 3.67% |
| ix. SB Karmachari Bachat Khata | 3.70% |
| x. Chhori Bachat Khata | 3.70% |
| xi. All other LCY Saving Accounts | 3.70% |

| USD Saving Bank | 5.00% |
|---|---|
| EUR Saving Bank | 1.50% |
| GBP Saving Bank | 1.50% |

| NPR Call Deposits | |
|---|---|
| **Account Type** | **Interest Rate** |
| Call Deposit | 1.75% |

| FCY Call Deposit | Interest Rate |
|---|---|
| USD | 2.50% |
| GBP | 0.75% |
| EUR | 0.75% |

| FCY Fixed Deposit (Individual-For 3 months and above) / (Institutions-For 6 months and above) | |
|---|---|
| USD | Up to 5.10% |
| EUR | Up to 2.00% |
| GBP | Up to 2.00% |

### Loans & Advances
### With effect from 15th June, 2024 (1st Ashadh 2081)

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

| Account Scheme | Corporate Customers | Prime Customers | Other Customers |
|---|---|---|---|
| Working Capital / Cash Credit | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Trust Receipt | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Short Term Demand Loan | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Term Loan / Project Finance | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Working Capital / Cash Credit Multinational | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Pre shipment / Post Shipment Loan | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| | For FCY Loan New: Interest rate shall be as per agreement subject to applicable NRB guidelines. | | |
| Loan Against FDR | FD Rate+ Up to 2.00%<br>Or Applicable Base Rate whichever is higher | | |

| Deprived Sector Lending (MFI, NBFC) | Corporate Customers | Prime Customers |
|---|---|---|
| | BR + Up to 2.00% | BR + 2.00% - 4.00% |
| | BR + Up to 2.00% for Institutions Qualifying under Deprived Sector Lending as per NRB Directives | |
| Deprived Sector Lending (Retail) | BR + 2.00% - 4.00% | |
| Personal Loan/Overdraft | BR + 1.00% - 3.00% | |

| SME Loan | Prime Customers | Other Customers |
|---|---|---|
| | BR + Up to 2.00% | BR + 2.00% - 4.00% |
| NSBL Saral Karja for MSME | BR + Up to 2.00% | BR + 2.00% - 4.00% |
| NSBL Krishak Sathi Karja | BR + 2.00% - 4.00% | |
| Auto Loan / Hire Purchase Loan | Personal Purpose (EV): BR + 0.25% - 2.25%<br>Personal Purpose (IC): BR + 0.50% - 2.50%<br>Official Purpose (EV): BR + 0.25% - 2.25%<br>Official Purpose (IC):BR + 0.50% - 2.50%<br>Commercial Purpose (EV): BR + 1.00% - 3.00%<br>Commercial Purpose (IC): BR + 2.00% - 4.00% | |
| Loan Against Share / Margin Lending | BR + 1.00% - 3.00% | |
| Loan Against Bonds (Govt & Others) | BR + Up to 2.00%<br>Or Applicable Base Rate whichever is higher | |
| Gold Loan | BR + 2.00% - 4.00% | |
| FCY Loans (For Payment of Sight LC) | Interest rate shall be as per agreement and/or MRR plus premium subject to applicable NRB guidelines | |

**Last Three Months Average Base Rate: 8.77%, Base Rate (Baishakh, 2081) : 8.51%**

**Interest Spread Rate (Baishakh 2081): 4.00 %**

**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 concession shall be provided to the specified sector under normal Deprived Sector Loan in line with NRB Directive.**
**d) Interest Rate in NPA accounts may vary from the published rate.**
**e) Penal Interest of plus 2% p.a. will be applied on overdue amount.**
**f) Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.**
**g) Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.**
**h) For Remittance Deposits (Savings & Fixed Deposits)- 1% above card rates as per NRB guidelines.**
**i) In case of Institutional Fixed Deposits, premature facility is not allowed before completion of 6 months period.**

**Note:**

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

***Conditions Apply, # Interest Payable on maturity.**

नेपाल एसबिआई बैंक लिमिटेड
NEPAL SBI BANK LTD.
कमलादी, काठमाडौं, फोन नं. : ४-४३५१९९, ४-४३५१९३

# INTEREST RATES: DEPOSITS

**With effect from 14th May, 2024 (1st Jestha 081)**

| Fixed / Recurring Deposits | Individuals | Institutions/ Foreign Diplomatic Institutions |
|---|---|---|
| ≥ 3 months and < 6 months | 4.30% | - |
| ≥ 6 months and < 1 year | 4.70% | 3.70% |
| ≥ 1 year and < 2 years | 5.20% | 4.20% |
| ≥ 2 years and < 3 years | 5.80% | 4.80% |
| ≥ 3 years and Above | 6.39% | 5.39% |
| Fixed Deposit for 101 Days # | 4.30% | - |
| Fixed Deposit for 201 Days # | 4.70% | 3.70% |

| Dhanvriddhi Fixed Deposits -Individuals Only | |
|---|---|
| ≥ 6 Months and <2 Years | 5.20% |
| ≥ 2 Years and <3 Years | 5.80% |
| 3 Years and above | 6.39% |

| Dhanvriddhi Fixed Deposits-Institutions/ Foreign Diplomatic Institutions Only (Fresh/Renewal) | |
|---|---|
| ≥6 Months and <2 Years | 4.20% |
| ≥ 2 Years and <3 Years | 4.80% |
| 3 Years and above | 5.39% |

| Saving Deposits | |
|---|---|
| **Account Scheme** | **Interest Rate** |
| i. Sambriddha Nagarik Bachat Khata | 3.60% |
| ii. Savings-Swarnim Bachat Khata | 3.70% |
| iii. Savings- PF | 3.72% |
| iv. Savings- Saral Bachat Khata | 3.72% |
| v. SB Corporate Salary Package (CSP) | 3.78% |
| vi. NSBL Baal Bachat Khata | 3.78% |
| vii. Savings-Abakash Kosh | 3.78% |
| viii. Savings- Rakshak Bachat Khata | 3.78% |
| ix. SB Karmachari Bachat Khata | 3.80% |
| x. Chhori Bachat Khata | 3.80% |
| xi. All other LCY Saving Accounts | 3.80% |

| USD Saving Bank | 5.50% |
|---|---|
| EUR Saving Bank | 1.50% |
| GBP Saving Bank | 1.50% |

| NPR Call Deposits | |
|---|---|
| **Account Type** | **Interest Rate** |
| Call Deposit | 1.80% |

| FCY Call Deposit | Interest Rate |
|---|---|
| USD | 2.75% |
| GBP | 0.75% |
| EUR | 0.75% |

| FCY Fixed Deposit (Individual-For 3 months and above) / (Institutions-For 6 months and above) | |
|---|---|
| USD | Up to 5.60% |
| EUR | Up to 2.00% |
| GBP | Up to 2.00% |

**Loans & Advances**
**With effect from 14th May, 2024 (1st Jestha 2081)**

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

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

**Last Three Months Average Base Rate: 8.95%, Base Rate (Chaitra, 2080) : 8.78%**

**Interest Spread Rate (Chaitra 2080): 3.99 %**

**a) Interest Rate applicable on forced loan may vary with risk premium from the published rate.**
**b) Interest Rate in consortium financing shall be as decided by consortium.**
**c) Interest rate concession shall be provided to the specified sector under normal Deprived Sector Loan in line with NRB Directive.**
**d) Interest Rate in NPA accounts may vary from the published rate.**
**e) Penal Interest of plus 2% p.a. will be applied on overdue amount.**
**f) Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.**
**g) Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.**
**h) For Remittance Deposits (Savings & Fixed Deposits)- 1% above card rates as per NRB guidelines.**
**i) In case of Institutional Fixed Deposits, premature facility is not allowed before completion of 6 months period.**

**Note:**

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

***Conditions Apply, # Interest Payable on maturity.**

नेपाल एसबिआई बैंक लिमिटेड
**NEPAL SBI BANK LTD.**
कमलादी, काठमाडौं, फोन नं. : ४-४३५४१६, ४-४३५६१३

# INTEREST RATES : DEPOSITS

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

| Fixed / Recurring Deposits | Individuals | Institutions/ Foreign Diplomatic Institutions |
|---|---|---|
| ≥3 months and <6 months | 4.50% | - |
| ≥6 months and <1 year | 5.25% | 4.25% |
| ≥1 year and <2 years | 5.75% | 4.75% |
| ≥2 years and <3 years | 6.25% | 5.25% |
| ≥3 years and Above | 6.53% | 5.53% |
| Fixed Deposit for 101 Days # | 4.50% | - |
| Fixed Deposit for 201 Days # | 5.25% | 4.25% |

| Dhanvriddhi Fixed Deposits-Individuals Only | |
|---|---|
| ≥6 Months and <2 Years | 5.75% |
| ≥2 Years and <3 Years | 6.25% |
| 3 Years and above | 6.53% |

| Dhanvriddhi Fixed Deposits-Institutions/Foreign Diplomatic Institutions Only (Fresh/Renewal) | |
|---|---|
| ≥6 Months and <2 Years | 4.75% |
| ≥2 Years and <3 Years | 5.25% |
| 3 Years and above | 5.53% |

| Bulk Fixed Deposits Individuals Only | |
|---|---|
| 6 Months and above | 6.53%* |

| Bulk Fixed Deposits For Institutions/Foreign Diplomatic Institutions Only | |
|---|---|
| 6 Months and above | 5.53%* |

| Saving Deposits | |
|---|---|
| **Account Scheme** | **Interest Rate** |
| i. Sambriddha Nagarik Bachat Khata | 3.96% |
| ii. Savings-Swarnim Bachat Khata | 4.00% |
| iii. Savings-PF | 4.01% |
| iv. Savings-Saral Bachat Khata | 4.01% |
| v. SB Corporate Salary Package (CSP) | 4.08% |
| vi. NSBL Baal Bachat Khata | 4.08% |
| vii. Savings-Abakash Kosh | 4.08% |
| viii. Savings-Rakshak Bachat Khata | 4.08% |
| ix. SB Karmachari Bachat Khata | 4.10% |
| x. Chhori Bachat Khata | 4.10% |
| xi. All other LCY Saving Accounts | 4.10% |
| USD Saving Bank | 5.50% |
| EUR Saving Bank | 1.50% |
| GBP Saving Bank | 1.50% |

| NPR Call Deposits | |
|---|---|
| **Account Type** | **Interest Rate** |
| Call Deposit | 1.98% |
| **FCY Call Deposit** | **Interest Rate** |
| USD | 2.75% |
| GBP | 0.75% |
| EUR | 0.75% |

| FCY Fixed Deposit (Individual-For 3 months and above) / (Institutions-For 6 months and above) | |
|---|---|
| USD | Up to 5.60% |
| EUR | Up to 2.00% |
| GBP | Up to 2.00% |

**Loans & Advances**
**With effect from 13th April, 2024 (1st Baishakh 2081)**

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

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

**Last Three Months Average Base Rate: 9.11%, Base Rate (Falgun, 2080) : 9.03%**

**Interest Spread Rate (Falgun 2080): 3.99 %**

a) **Interest Rate applicable on forced loan may vary with risk premium from the published rate.**
b) **Interest Rate in consortium financing shall be as decided by consortium.**
c) **Interest rate concession shall be provided to the specified sector under normal Deprived Sector Loan in line with NRB Directive.**
d) **Interest Rate in NPA accounts may vary from the published rate.**
e) **Penal Interest of plus 2% p.a. will be applied on overdue amount.**
f) **Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.**
g) **Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.**
h) **For Remittance Deposits (Savings & Fixed Deposits)-1% above card rates as per NRB guidelines.**
i) **In case of Institutional Fixed Deposits, premature facility is not allowed before completion of 6 months period.**

**Note:**

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

***Conditions Apply, # Interest Payable on maturity.**

नेपाल एसबिआई बैंक लिमिटेड
NEPAL SBI BANK LTD.
कमलादी, काठमाडौं, फोन नं. ४-४४५५९६, ४-४४५९१३

# INTEREST RATES : DEPOSITS

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

| Fixed / Recurring Deposits | Individuals | Institutions/Foreign Diplomatic Institutions |
|---|---|---|
| ≥ 3 months and < 6 months | 5.00% | - |
| ≥ 6 months and < 1 year | 5.50% | 4.50% |
| ≥ 1 year and < 2 years | 6.20% | 5.20% |
| ≥ 2 years and < 3 years | 6.75% | 5.75% |
| ≥ 3 years and Above | 7.01% | 6.01% |
| Fixed Deposit for 101 Days # | 5.00% | - |
| Fixed Deposit for 201 Days # | 5.50% | 4.50% |

| Dhanvriddhi Fixed Deposits - Individuals Only | |
|---|---|
| ≥ 6 Months and <2 Years | 6.20% |
| ≥ 2 Years and <3 Years | 6.75% |
| 3 Years and above | 7.01% |

| Dhanvriddhi Fixed Deposits- Institutions/ Foreign Diplomatic Institutions Only (Fresh/Renewal) | |
|---|---|
| ≥ 6 Months and <2 Years | 5.20% |
| ≥ 2 Years and <3 Years | 5.75% |
| 3 Years and above | 6.01% |

| Bulk Fixed Deposits Individuals Only | |
|---|---|
| 6 Months and above | 7.01%* |

| Bulk Fixed Deposits For Institutions/ Foreign Diplomatic Institutions Only | |
|---|---|
| 6 Months and above | 6.01%* |

| Saving Deposits | |
|---|---|
| **Account Scheme** | **Interest Rate** |
| i. Chhori Bachat Khata | 4.38% |
| ii. NSBL Baal Bachat Khata | 4.34% |
| iii. Savings-Swarnim Bachat Khata | 4.32% |
| iv. SB Corporate Salary Package (CSP) | 4.30% |
| v. SB Karmachari Bachat Khata | 4.25% |
| vi. Savings-Abakash Kosh | 4.14% |
| vii. All other LCY Saving Accounts | 4.44% |
| USD Saving Bank | 5.50% |
| EUR Saving Bank | 1.50% |
| GBP Saving Bank | 1.50% |

| NPR Call Deposits | |
|---|---|
| **Account Type** | **Interest Rate** |
| Call Deposit | 2.07% |
| **FCY Call Deposit** | **Interest Rate** |
| USD | 2.75% |
| GBP | 0.75% |
| EUR | 0.75% |

| FCY Fixed Deposit (Individual-For 3 months and above)/(Institutions-For 6 months and above) | |
|---|---|
| USD | Up to 5.60% |
| EUR | Up to 2.00% |
| GBP | Up to 2.00% |

## Loans & Advances
**With effect from 14th March, 2024 (1st Chaitra 2080)**

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

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

**Last Three Months Average Base Rate: 9.36%, Base Rate (Magh, 2080) : 9.03%**

**Interest Spread Rate (Magh 2080): 3.99 %**

**a) Interest Rate applicable on forced loan may vary with risk premium from the published rate.**
**b) Interest Rate in consortium financing shall be as decided by consortium.**
**c) Interest rate concession shall be provided to the specified sector under normal Deprived Sector Loan in line with NRB Directive.**
**d) Interest Rate in NPA accounts may vary from the published rate.**
**e) Penal Interest of plus 2% p.a. will be applied on overdue amount.**
**f) Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.**
**g) Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.**
**h) For Remittance Deposits (Savings & Fixed Deposits)- 1% above card rates as per NRB guidelines.**
**i) In case of Institutional Fixed Deposits, premature facility is not allowed before completion of 6 months period.**

**Note:**

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

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

# INTEREST RATES: DEPOSITS

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

| Fixed / Recurring Deposits | Individuals | Institutions/ Foreign Diplomatic Institutions |
|---|---|---|
| ≥ 3 months and < 6 months | 6.00% | - |
| ≥ 6 months and < 1 year | 6.50% | 4.50% |
| ≥ 1 year and < 2 years | 7.20% | 5.20% |
| ≥ 2 years and < 3 years | 7.75% | 5.75% |
| ≥ 3 years and Above | 8.10% | 6.10% |
| Fixed Deposit for 101 Days # | 6.00% | - |
| Fixed Deposit for 201 Days # | 6.50% | 4.50% |

| Dhanvriddhi Fixed Deposits - Individuals Only | |
|---|---|
| ≥ 6 Months and <2 Years | 7.20%* |
| ≥ 2 Years and <3 Years | 7.75%* |
| 3 Years and above | 8.10%* |

| Dhanvriddhi Fixed Deposits- Institutions/ Foreign Diplomatic Institutions Only (Fresh/ Renewal) | |
|---|---|
| ≥6 Months and <2 Years | 5.20%* |
| ≥2 Years and <3 Years | 5.75%* |
| 3 Years and above | 6.10%* |

| Bulk Fixed Deposits Individuals Only | |
|---|---|
| 6 Months and above | 8.10%* |

| Bulk Fixed Deposits For Institutions/ Foreign Diplomatic Institutions Only | |
|---|---|
| 6 Months and above | 6.10%* |

| Saving Deposits | |
|---|---|
| **Account Scheme** | **Interest Rate** |
| i. Chhori Bachat Khata | 4.40% |
| ii. NSBL Baal Bachat Khata | 4.35% |
| iii. SB Karmachari Bachat Khata | 4.30% |
| iv. Savings-Abakash Kosh | 4.16% |
| v. All other LCY Saving Accounts | 4.45% |
| USD Saving Bank | 5.75% |
| EUR Saving Bank | 3.00% |
| GBP Saving Bank | 3.00% |

| NPR Call Deposits | |
|---|---|
| **Account Type** | **Interest Rate** |
| Call Deposit | 2.08% |

| FCY Call Deposit | |
|---|---|
| **FCY Call Deposit** | **Interest Rate** |
| USD | 2.875% |
| GBP | 1.50% |
| EUR | 1.50% |

| FCY Fixed Deposit (Individual-For 3 months and above) / (Institutions-For 6 months and above) | |
|---|---|
| USD | Up to 6.55% |
| EUR | Up to 5.00% |
| GBP | Up to 5.75% |

## Loans & Advances
**With effect from 13th Feb, 2024 (1st Falgun 2080)**

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

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

**Last Three Months Average Base Rate: 9.66%, Base Rate (Poush, 2080) : 9.26%**

**Interest Spread Rate (Poush 2080) : 3.99 %**

**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.**

**Note:**

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

***Conditions Apply, # Interest Payable on maturity.**

नेपाल एसबिआई बैंक लिमिटेड
**NEPAL SBI BANK LTD.**
कमलादी, काठमाडौं, फोन नं. : ४-४३५५९६, ४-४३५६१३

# INTEREST RATES : DEPOSITS

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

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

**Loans & Advances**
**With effect from 15th Jan, 2024 (1st Magh, 2080)**

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

| Account Scheme | Corporate Customers | Prime Customers | Other Customers |
|---|---|---|---|
| Working Capital / Cash Credit | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Trust Receipt | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Short Term Demand Loan | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Term Loan / Project Finance | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Working Capital / Cash-Credit Multinational | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Pre shipment / Post Shipment Loan | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| | For FCY Loan[New]: Interest rate shall be as per agreement subject to applicable NRB guidelines. | | |
| Loan Against FDR | FD Rate + Up to 2.00% Or Applicable Base Rate whichever is higher | | |
| Deprived Sector Lending (MFI, NBFC) | **Corporate Customers** | **Prime Customers** | |
| | BR + Up to 2.00% | BR + 2.00% - 4.00% | |
| | BR + Up to 2.00% for Institutions Qualifying under Deprived Sector Lending as per NRB Directives | | |
| Deprived Sector Lending (Retail) | BR + 2.00% - 4.00% | | |
| Personal Loan/Overdraft | BR + 1.50% - 3.50% | | |
| SME Loan | **Prime Customers** | **Other Customers** | |
| | BR + Up to 2.00% | BR + 2.00% - 4.00% | |
| NSBL Saral Karja for MSME | BR + Up to 2.00% | BR + 2.00% - 4.00% | |
| NSBL Krishak Sathi Karja | BR + 2.00% - 4.00% | | |
| Auto Loan / Hire Purchase Loan | Personal Purpose (EV): BR + 0.25% - 2.25% Personal Purpose (IC): BR + 0.50% - 2.50% Official Purpose (EV): BR + 0.75% - 2.75% Official Purpose (IC):BR + 1.00% - 3.00% Commercial Purpose (EV): BR + 1.00% - 3.00% Commercial Purpose (IC): BR + 2.00% - 4.00% | | |
| Loan Against Share / Margin Lending | BR + 2.00% - 4.00% | | |
| Loan Against Bonds (Govt & Others) | BR + Up to 2.00% Or Applicable Base Rate whichever is higher | | |
| Gold Loan | BR + 2.00% - 4.00% | | |
| FCY Loans (For Payment of Sight LC) | Interest rate shall be as per agreement and/or MRR plus premium subject to applicable NRB guidelines | | |
| **Last Three Months Average Base Rate: 9.93%, Base Rate (Mangsir 2080) : 9.80%** | | | |
| **Interest Spread Rate (Mangsir 2080) : 4.00 %** | | | |

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 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.**

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

नेपाल एसबिआई बैंक लि.
NEPAL SBI BANK LTD.
कमलादी, काठमाडौं, फोन नं. : ४-४३५५९६, ४-४३५६१३

# INTEREST RATES : DEPOSITS

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

| Fixed/Recurring Deposits | Individuals | Institutions/Foreign Diplomatic Institutions |
|---|---|---|
| ≥ 3 months and < 6 months | 6.50% | - |
| ≥ 6 months and < 1 year | 7.00% | 5.00% |
| ≥ 1 year and < 2 years | 7.80% | 5.80% |
| ≥ 2 years and <3 years | 8.50% | 6.50% |
| ≥ 3 years and Above | 9.60% | 7.60% |
| Fixed Deposit for 101 Days # | 6.50% | - |
| Fixed Deposit for 201 Days # | 7.00% | 5.00% |

| Dhanvriddhi Fixed Deposits -Individuals Only | |
|---|---|
| ≥6 Months and <2 Years | 7.80%* |
| ≥2 Years and <3 Years | 8.50%* |
| 3 Years and above | 9.60%* |

| Dhanvriddhi Fixed Deposits-Institutions/ Foreign Diplomatic Institutions Only (Fresh/Renewal) | |
|---|---|
| ≥6 Months and <2 Years | 5.80%* |
| ≥ 2 Years and <3 Years | 6.50%* |
| 3 Years and above | 7.60%* |

| Bulk Fixed Deposits Individuals Only | |
|---|---|
| 12 Months and above | 9.60%* |

| Bulk Fixed Deposits For Institutions/ Foreign Diplomatic Institutions Only | |
|---|---|
| 12 Months and above | 7.60%* |

| Remittance FD |
|---|
| 1.00 % Above Card Rate* |

| Saving Deposits | |
|---|---|
| **Account Scheme** | **Interest Rate** |
| All LCY Saving Account | 4.60% |
| Remittance Savings | 5.60% |
| USD Saving Bank | 5.75% |
| EUR Saving Bank | 3.00% |
| GBP Saving Bank | 3.00% |

| NPR Call Deposits | |
|---|---|
| **Account Type** | **Interest Rate** |
| Call Deposit | 2.30% |

| FCY Call Deposit | |
|---|---|
| **FCY Call Deposit** | **Interest Rate** |
| USD | 2.875% |
| GBP | 1.50% |
| EUR | 1.50% |

| FCY Fixed Deposit (Individual-For 3 months and above) / (Institutions-For 6 months and above) | |
|---|---|
| USD | Up to 6.55% |
| EUR | Up to 5.00% |
| GBP | Up to 5.75% |

## Loans & Advances
## With effect from 17th Dec, 2023 (1st Poush, 2080)

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

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

**Last Three Months Average Base Rate: 10.07%, Base Rate (Kartik 2080) : 9.91%**

**Interest Spread Rate (Kartik 2080): 3.98 %**

a) **Interest Rate applicable on forced loan may vary with risk premium from the published rate.**
b) **Interest Rate in consortium financing shall be as decided by consortium.**
c) **Interest rate concession shall be provided to the specified sector under normal Deprived Sector Loan in line with NRB Directive.**
d) **Interest Rate in NPA accounts may vary from the published rate.**
e) **Penal Interest of plus 2% p.a. will be applied on overdue amount.**
f) **Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.**
g) **Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.**
h) **FD rate for Remittance- 1% above card rates as per NRB guidelines.**
i) **In case of Institutional Fixed Deposits, premature facility is not allowed before completion of 6 months period.**
j) **0.50% premium can be provided on Institutional fixed deposits/ 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:**

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

***Conditions Apply, # Interest Payable on maturity.**

नेपाल एसबिआई बैंक लिमिटेड
NEPAL SBI BANK LTD.
कमलाडी, काठमाडौं, पान न. ४-४१४४१६, ४-४१४४१६

# INTEREST RATES : DEPOSITS

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

| Fixed / Recurring Deposits | Individuals | Institutions/ Foreign Diplomatic Institutions |
|---|---|---|
| ≥ 3 months and < 6 months | 7.60% | - |
| ≥ 6 months and < 1 year | 8.50% | 6.50% |
| ≥ 1 year and < 2 years | 9.20% | 7.20% |
| ≥ 2 years and < 3 years | 9.50% | 7.50% |
| ≥ 3 years and Above | 10.603% | 8.603% |
| Fixed Deposit for 101 Days # | 7.60% | - |
| Fixed Deposit for 201 Days # | 8.50% | 6.50% |

| Dhanvriddhi Fixed Deposits -Individuals Only | |
|---|---|
| ≥ 6 Months and <2 Years | 9.20%* |
| ≥ 2 Years and <3 Years | 9.50%* |
| 3 Years and above | 10.603%* |

| Dhanvriddhi Fixed Deposits- Institutions/ Foreign Diplomatic Institutions Only (Fresh/Renewal) | |
|---|---|
| ≥6 Months and <2 Years | 7.20%* |
| ≥ 2 Years and <3 Years | 7.50%* |
| 3 Years and above | 8.603%* |

| Bulk Fixed Deposits Individuals Only | |
|---|---|
| 6 Months and above | 10.603%* |

| Bulk Fixed Deposits For Institutions/ Foreign Diplomatic Institutions Only | |
|---|---|
| 6 Months and above | 8.603%* |

| Remittance FD |
|---|
| 1.00 % Above Card Rate* |

| Saving Deposits | |
|---|---|
| Account Scheme | Interest Rate |
| All LCY Saving Account | 5.603% |
| Remittance Savings | 6.603% |
| USD Saving Bank | 5.75% |
| EUR Saving Bank | 3.00% |
| GBP Saving Bank | 3.00% |

| NPR Call Deposits | |
|---|---|
| Account Type | Interest Rate |
| Call Deposit | 2.801% |

| FCY Call Deposit | Interest Rate |
|---|---|
| USD | 2.875% |
| GBP | 1.50% |
| EUR | 1.50% |

| FCY Fixed Deposit (Individual-For 3 months and above) / (Institutions-For 6 months and above) | |
|---|---|
| USD | Up to 6.55% |
| EUR | Up to 5.00% |
| GBP | Up to 5.75% |

## Loans & Advances
## With effect from 17th Nov, 2023 (1st Mangsir, 2080)

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

| Account Scheme | Corporate Customers | Prime Customers | Other Customers |
|---|---|---|---|
| Working Capital / Cash Credit | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Trust Receipt | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Short Term Demand Loan | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Term Loan / Project Finance | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Working Capital / Cash – Credit Multinational | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Pre shipment / Post Shipment Loan | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| | For FCY Loan New: Interest rate shall be as per agreement subject to applicable NRB guidelines. | | |
| Loan Against FDR | FD Rate + Up to 2.00%<br>Or Applicable Base Rate whichever is higher | | |

| Deprived Sector Lending (MFI, NBFC) | Corporate Customers | Prime Customers |
|---|---|---|
| | BR + Up to 2.00% | BR + 2.00% - 4.00% |
| | BR + Up to 2.00% for Institutions Qualifying under Deprived Sector Lending as per NRB Directives | |
| Deprived Sector Lending (Retail) | BR + 2.00% - 4.00% | |
| Personal Loan/Overdraft | BR + 1.50% - 3.50% | |

| SME Loan | Prime Customers | Other Customers |
|---|---|---|
| | BR + Up to 2.00% | BR + 2.00% - 4.00% |
| NSBL Saral Karja for MSME | BR + Up to 2.00% | BR + 2.00% - 4.00% |
| NSBL Krishak Sathi Karja | BR + 2.00% - 4.00% | |
| Auto Loan / Hire Purchase Loan | Personal Purpose (EV): BR + 0.25% - 2.25%<br>Personal Purpose (IC): BR + 0.50% - 2.50%<br>Official Purpose (EV): BR + 0.75% - 2.75%<br>Official Purpose (IC):BR + 1.00% - 3.00%<br>Commercial Purpose (EV): BR + 1.00% - 3.00%<br>Commercial Purpose (IC): BR + 2.00% - 4.00% | |
| Loan Against Share / Margin Lending | BR + 2.00% - 4.00% | |
| Loan Against Bonds (Govt & Others) | BR + Up to 2.00%<br>Or Applicable Base Rate whichever is higher | |
| Gold Loan | BR + 2.00% - 4.00% | |
| FCY Loans (For Payment of Sight LC) | Interest rate shall be as per agreement and/or MRR plus premium subject to applicable NRB guidelines | |

**Last Three Months Average Base Rate: 10.25%, Base Rate (Ashwin 2080) : 10.09%**

**Interest Spread Rate (Ashwin 2080): 3.99 %**

a) **Interest Rate applicable on forced loan may vary with risk premium from the published rate.**
b) **Interest Rate in consortium financing shall be as decided by consortium.**
c) **Interest rate concession shall be provided to the specified sector under normal Deprived Sector Loan in line with NRB Directive.**
d) **Interest Rate in NPA accounts may vary from the published rate.**
e) **Penal Interest of plus 2% p.a. will be applied on overdue amount.**
f) **Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.**
g) **Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.**
h) **FD rate for Remittance- 1% above card rates as per NRB guidelines.**
i) **In case of Institutional Fixed Deposits, premature facility is not allowed before completion of 6 months period.**
j) **0.50% premium can be provided on Institutional fixed deposits/ 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.

नेपाल एसबिआई बैंक लि.
NEPAL SBI BANK LTD.
कमलादी, काठमाडौं, फोन नं. : ४-४३५२१६, ४-४३५२१३

# INTEREST RATES : DEPOSITS

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

| Fixed / Recurring Deposits | Individuals | Institutions/Foreign Diplomatic Institutions |
|---|---|---|
| ≥ 3 months and < 6 months | 7.60% | - |
| ≥ 6 months and < 1 year | 8.50% | 6.50% |
| ≥ 1 year and < 2 years | 9.20% | 7.20% |
| ≥ 2 years and < 3 years | 10.00% | 8.00% |
| ≥ 3 years and Above | 10.70% | 8.70% |
| Fixed Deposit for 101 Days # | 7.60% | - |
| Fixed Deposit for 201 Days # | 8.50% | 6.50% |

| Dhanvriddhi Fixed Deposits-Individuals Only | |
|---|---|
| ≥ 6 Months and <2 Years | 9.20%* |
| ≥ 2 Years and <3 Years | 10.00%* |
| 3 Years and above | 10.70%* |

| Dhanvriddhi Fixed Deposits-Institutions/ Foreign Diplomatic Institutions Only (Fresh/Renewal) | |
|---|---|
| ≥6 Months and <2 Years | 7.20%* |
| ≥ 2 Years and <3 Years | 8.00%* |
| 3 Years and above | 8.70%* |

| Bulk Fixed Deposits Individuals Only | |
|---|---|
| 6 Months and above | 10.70%* |

| Bulk Fixed Deposits For Institutions/ Foreign Diplomatic Institutions Only | |
|---|---|
| 6 Months and above | 8.70%* |

| Remittance FD |
|---|
| 1.00 % Above Card Rate* |

| Saving Deposits | |
|---|---|
| **Account Scheme** | **Interest Rate** |
| All LCY Saving Account | 5.70% |
| Remittance Savings | 6.70% |
| USD Saving Bank | 5.75% |
| EUR Saving Bank | 3.00% |
| GBP Saving Bank | 3.00% |

| NPR Call Deposits | |
|---|---|
| **Account Type** | **Interest Rate** |
| Call Deposit | 2.85% |

| FCY Call Deposit | Interest Rate |
|---|---|
| USD | 2.875% |
| GBP | 1.50% |
| EUR | 1.50% |

| FCY Fixed Deposit (Individual-For 3 months and above) / (Institutions-For 6 months and above) | |
|---|---|
| USD | Up to 6.55% |
| EUR | Up to 5.00% |
| GBP | Up to 5.75% |

## Loans & Advances

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

| Account Scheme | Fixed Interest Rate | | | | Floating Interest Rate |
|---|---|---|---|---|---|
| | Up to 3 years | Above 3 years to 5 years | Above 5 years to 10 years | Above 10 years | |
| Education Loan | 13.50% | 14.50% | 15.00% | 15.50% | BR + Up to 4.00% |
| Home Loan | 13.50% | 14.50% | 15.00% | 15.50% | BR + Up to 4.00% |
| Hire Purchase Loan (Individual Institutions) | 13.50% | 14.50% | 15.00% | - | BR + Up to 4.00% |
| Personal Mortgage Term Loan/Other Personal Term Loan | 13.50% | 14.50% | 15.50% | 15.50% | BR + Up to 4.00% |
| Bhu Puu Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 4.00% |
| Bhu Puu Plus Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 4.00% |
| Loan to Migrant Workers | 13.50% | 14.50% | 15.00% | - | BR + Up to 4.00% |
| Deprived Sector Lending (Individuals) | 12.50% | 13.50% | 14.50% | - | BR + Up to 4.00% |
| Term Loan/Project Finance | - | 14.00% | 14.50% | 15.00% | BR + Up to 4.00% |

| Account Scheme | Corporate/Prime/Others |
|---|---|
| Working Capital / Cash Credit | BR + Up to 4.00% |
| Trust Receipt | BR + Up to 4.00% |
| Short Term Demand Loan | BR + Up to 4.00% |
| Term Loan/Project Finance | BR + Up to 4.00% |
| Working Capital/Cash – Credit Multinational | BR + Up to 4.00% |
| Pre shipment/Post Shipment Loan | BR + Up to 4.00%<br>For FCY Loan: Interest Rate shall be as per agreement subject to applicable NRB Guidelines |
| Loan Against FDR | FD Rate+ Up to 2.00%<br>Or Applicable Base Rate whichever is higher |
| Deprived Sector Lending (MFI, NBFC) | BR + Up to 4.00% |
| Deprived Sector Lending (Retail) | BR + Up to 4.00% |
| Personal Loan/Overdraft | BR + Up to 4.00% |
| SME Loan | BR + Up to 4.00% |
| NSBL Saral Karja for MSME | BR + Up to 4.00% |
| NSBL Krishak Sathi Karja | BR + Up to 4.00% |
| Auto Loan / Hire Purchase Loan | BR + Up to 4.00% |
| Loan Against Share / Margin Lending | BR + Up to 5.00% |
| Loan Against Bonds (Govt & Others) | BR + Up to 4.00%<br>Or Applicable Base Rate whichever is higher |
| Gold Loan | BR + Up to 4.00% |
| FCY Loans (For Payment of Sight LC) | Interest rate shall be as per agreement subject to applicable NRB guidelines |

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

**Interest Spread Rate (Bhadra 2080): 3.99 %**

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

b) **Interest Rate in consortium financing shall be as decided by consortium.**

c) **Interest Rate 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) **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.**

**Note:**

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

***Conditions Apply, # Interest Payable on maturity.**

नेपाल एसबिआई बैंक लिमिटेड
NEPAL SBI BANK LTD.
कमलादी, काठमाडौं, फोन नं. : ४-४३५४१६, ४-४३५६१३

# INTEREST RATES: DEPOSITS

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

| Fixed / Recurring Deposits | Individuals | Institutions/ Foreign Diplomatic Institutions |
|---|---|---|
| ≥ 3 months and < 6 months | 7.20% | - |
| ≥ 6 months and < 1 year | 8.20% | 6.20% |
| ≥ 1 year and < 2 years | 9.10% | 7.10% |
| ≥ 2 years and < 3 years | 9.50% | 7.50% |
| ≥ 3 years and Above | 10.00% | 8.00% |
| Fixed Deposit for 101 Days # | 7.20% | - |
| Fixed Deposit for 201 Days # | 8.20% | 6.20% |

| Dhanvriddhi Fixed Deposits - Individuals Only | |
|---|---|
| ≥ 6 Months and <2 Years | 9.10%* |
| ≥ 2 Years and <3 Years | 9.50%* |
| 3 Years and above | 10.00%* |

| Dhanvriddhi Fixed Deposits-Institutions/ Foreign Diplomatic Institutions Only (Fresh/Renewal) | |
|---|---|
| ≥ 6 Months and <2 Years | 7.10%* |
| ≥ 2 Years and <3 Years | 7.50%* |
| 3 Years and above | 8.00%* |

| Bulk Fixed Deposits Individuals Only | |
|---|---|
| 6 Months and above | 10.00%* |

| Bulk Fixed Deposits For Institutions/ Foreign Diplomatic Institutions Only | |
|---|---|
| 6 Months and above | 8.00%* |

| Remittance FD |
|---|
| 1.00 % Above Card Rate* |

| Saving Deposits | |
|---|---|
| **Account Scheme** | **Interest Rate** |
| All LCY Saving Account | 5.51% |
| Remittance Savings | 6.51% |
| USD Saving Bank | 5.75% |
| EUR Saving Bank | 3.00% |
| GBP Saving Bank | 3.00% |

| NPR Call Deposits | |
|---|---|
| **Account Type** | **Interest Rate** |
| Call Deposit | 2.755% |

| FCY Call Deposit | |
|---|---|
| **FCY Call Deposit** | **Interest Rate** |
| USD | 2.875% |
| GBP | 1.50% |
| EUR | 1.50% |

| FCY Fixed Deposit (Individual-For 3 months and above) / (Institutions-For 6 months and above) | |
|---|---|
| USD | Up to 6.55% |
| EUR | Up to 5.00% |
| GBP | Up to 5.75% |

## Loans & Advances

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

| Account Scheme | Fixed Interest Rate | | | | Floating Interest Rate |
|---|---|---|---|---|---|
| | Up to 3 years | Above 3 years to 5 years | Above 5 years to 10 years | Above 10 years | |
| Education Loan | 13.50% | 14.50% | 15.00% | 15.50% | BR + Up to 4.00% |
| Home Loan | 13.50% | 14.50% | 15.00% | 15.50% | BR + Up to 4.00% |
| Hire Purchase Loan (Individual/ Institutions) | 13.50% | 14.50% | 15.00% | - | BR + Up to 4.00% |
| Personal Mortgage Term Loan / Other Personal Term Loan | 13.50% | 14.50% | 15.50% | 15.50% | BR + Up to 4.00% |
| Bhu Puu Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 4.00% |
| Bhu Puu Plus Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 4.00% |
| Loan to Migrant Workers | 13.50% | 14.50% | 15.00% | - | BR + Up to 4.00% |
| Deprived Sector Lending (Individuals) | 12.50% | 13.50% | 14.50% | - | BR + Up to 4.00% |
| Term Loan / Project Finance | - | 14.00% | 14.50% | 15.00% | BR + Up to 4.00% |

| Account Scheme | Corporate/Prime/Others |
|---|---|
| Working Capital / Cash Credit | BR + Up to 4.00% |
| Trust Receipt | BR + Up to 4.00% |
| Short Term Demand Loan | BR + Up to 4.00% |
| Term Loan / Project Finance | BR + Up to 4.00% |
| Working Capital / Cash – Credit Multinational | BR + Up to 4.00% |
| Pre shipment / Post Shipment Loan | BR + Up to 4.00%<br>For FCY Loan: Interest Rate shall be as per agreement subject to applicable NRB Guidelines |
| Loan Against FDR | FD Rate+ Up to 2.00%<br>Or Applicable Base Rate whichever is higher |
| Deprived Sector Lending (MFI, NBFC) | BR + Up to 4.00% |
| Deprived Sector Lending (Retail) | BR + Up to 4.00% |
| Personal Loan/Overdraft | BR + Up to 4.00% |
| SME Loan | BR + Up to 4.00% |
| NSBL Saral Karja for MSME | BR + Up to 4.00% |
| NSBL Krishak Sathi Karja | BR + Up to 4.00% |
| Auto Loan / Hire Purchase Loan | BR + Up to 4.00% |
| Loan Against Share / Margin Lending | BR + Up to 5.00% |
| Loan Against Bonds (Govt & Others) | BR + Up to 4.00%<br>Or Applicable Base Rate whichever is higher |
| Gold Loan | BR + Up to 4.00% |
| FCY Loans (For Payment of Sight LC) | Interest rate shall be as per agreement subject to applicable NRB guidelines |

**Last Three Months Average Base Rate: 10.58%, Base Rate (Shrawan 2080) : 10.44%**

**Interest Spread Rate (Shrawan 2080): 3.99 %**

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

b) **Interest Rate in consortium financing shall be as decided by consortium.**

c) **Interest Rate 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) **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.**

**Note:**

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

***Conditions Apply, # Interest Payable on maturity.**

नेपाल एसबिआई बैंक लिमिटेड
**NEPAL SBI BANK LTD.**
कमलादी, काठमाडौं, फोन नं : ४-४३५५१६, ४-४३५६१३

# INTEREST RATES : DEPOSITS

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

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

**Loans & Advances**
**With effect from 18th August, 2023 (1st Bhadra, 2080)**

| Account Scheme | Fixed Interest Rate | | | | Floating Interest Rate |
|---|---|---|---|---|---|
| | Up to 3 years | Above 3 years to 5 years | Above 5 years to 10 years | Above 10 years | |
| Education Loan | 13.50% | 14.50% | 15.00% | 15.50% | BR + Up to 4.00% |
| Home Loan | 13.50% | 14.50% | 15.00% | 15.50% | BR + Up to 4.00% |
| Hire Purchase Loan (Individual/ Institutions) | 13.50% | 14.50% | 15.00% | - | BR + Up to 4.00% |
| Personal Mortgage Term Loan / Other Personal Term Loan | 13.50% | 14.50% | 15.50% | 15.50% | BR + Up to 4.00% |
| Bhu Puu Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 4.00% |
| Bhu Puu Plus Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 4.00% |
| Loan to Migrant Workers | 13.50% | 14.50% | 15.00% | - | BR + Up to 4.00% |
| Deprived Sector Lending (Individuals) | 12.50% | 13.50% | 14.50% | - | BR + Up to 4.00% |
| Term Loan / Project Finance | - | 14.00% | 14.50% | 15.00% | BR + Up to 4.00% |

| Account Scheme | Corporate/Prime/Others |
|---|---|
| Working Capital / Cash Credit | BR + Up to 4.00% |
| Trust Receipt | BR + Up to 4.00% |
| Short Term Demand Loan | BR + Up to 4.00% |
| Term Loan / Project Finance | BR + Up to 4.00% |
| Working Capital / Cash Credit Multinational | BR + Up to 4.00% |
| Pre shipment / Post Shipment Loan | BR + Up to 4.00%<br>For FCY Loan: Interest Rate shall be as per agreement subject to applicable NRB Guidelines |
| Loan Against FDR | FD Rate+ Up to 2.00%<br>Or Applicable Base Rate whichever is higher |
| Deprived Sector Lending (MFI, NBFC) | BR + Up to 4.00% |
| Deprived Sector Lending (Retail) | BR + Up to 4.00% |
| Personal Loan/Overdraft | BR + Up to 4.00% |
| SME Loan | BR + Up to 4.00% |
| NSBL Saral Karja for MSME | BR + Up to 4.00% |
| NSBL Krishak Sathi Karja | BR + Up to 4.00% |
| Auto Loan / Hire Purchase Loan | BR + Up to 4.00% |
| Loan Against Share / Margin Lending | BR + Up to 5.00% |
| Loan Against Bonds (Govt & Others) | BR + Up to 4.00%<br>Or Applicable Base Rate whichever is higher |
| Gold Loan | BR + Up to 4.00% |
| FCY Loans (For Payment of Sight LC) | Interest rate shall be as per agreement subject to applicable NRB guidelines |

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

**Interest Spread Rate (Ashadh 2080): 3.99 %**

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

**b) Interest Rate in consortium financing shall be as decided by consortium.**

**c) Interest Rate 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) 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.**

**Note:**

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

***Conditions Apply, # Interest Payable on maturity.**

नेपाल एसबिआई बैंक लिमिटेड
**NEPAL SBI BANK LTD.**
कमलादी, काठमाडौं, फोन नं. : ४-४३५५१६, ४-४३५६१३

# INTEREST RATES: DEPOSITS

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

| Fixed / Recurring Deposits | | Individuals | Institutions/ Foreign Diplomatic Institutions |
|---|---|---|---|
| ≥ 3 months and < 6 months | | 7.20% | - |
| ≥ 6 months and < 1 year | | 8.20% | 6.20% |
| ≥ 1 year and < 2 years | | 9.10% | 7.10% |
| ≥ 2 years and < 3 years | | 9.00% | 7.00% |
| ≥ 3years and Above | | 9.00% | 7.00% |
| Fixed Deposit for 101 Days # | | 7.20% | - |
| Fixed Deposit for 201 Days # | | 8.20% | 6.20% |
| **Dhanvriddhi Fixed Deposits -Individuals Only** | | **Saving Deposits** | |
| ≥6 Months and <2 Years | 9.10%* | **Account Scheme** | **Interest Rate** |
| 2 Years and above | 9.99%* | | |
| **Dhanvriddhi Fixed Deposits-Institutions/ Foreign Diplomatic Institutions Only (Fresh/Renewal)** | | All LCY Saving Account | 6.40% |
| ≥6 Months and <2 Years | 7.10%* | Remittance Savings | 7.40% |
| 2 Years and above | 7.99%* | | |
| **Bulk Fixed Deposits Individuals Only** | | USD Saving Bank | 5.75% |
| | | EUR Saving Bank | 3.00% |
| | | GBP Saving Bank | 3.00% |
| | | **NPR Call Deposits** | |
| 6 Months and above | 9.99%* | **Account Type** | **Interest Rate** |
| | | Call Deposit | 3.10% |
| | | **FCY Call Deposit** | **Interest Rate** |
| **Bulk Fixed Deposits For Institutions/ Foreign Diplomatic Institutions Only** | | USD | 2.875% |
| | | GBP | 1.50% |
| | | EUR | 1.50% |
| | | **FCY Fixed Deposit (Individual-For 3 months and above) / (Institutions-For 6 months and above)** | |
| 6 Months and above | 7.99%* | USD | Up to 6.55% |
| | | EUR | Up to 5.00% |
| **Remittance FD** | | GBP | Up to 5.75% |
| 1.00 % Above Card Rate* | | | |

**Loans & Advances**
**With effect from 17th July, 2023 (1st Shrawan, 2080)**

| Account Scheme | Fixed Interest Rate | | | | Floating Interest Rate |
|---|---|---|---|---|---|
| | Up to 3 years | Above 3 years to 5 years | Above 5 years to 10 years | Above 10 years | |
| Education Loan | 13.50% | 14.50% | 15.00% | 15.50% | BR + Up to 4.00% |
| Home Loan | 13.50% | 14.50% | 15.00% | 15.50% | BR + Up to 4.00% |
| Hire Purchase Loan (Individual/ Institutions) | 13.50% | 14.50% | 15.00% | - | BR + Up to 4.00% |
| Personal Mortgage Term Loan / Other Personal Term Loan | 13.50% | 14.50% | 15.50% | 15.50% | BR + Up to 4.00% |
| Bhu Puu Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 4.00% |
| Bhu Puu Plus Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 4.00% |
| Loan to Migrant Workers | 13.50% | 14.50% | 15.00% | - | BR + Up to 4.00% |
| Deprived Sector Lending (Individuals) | 12.50% | 13.50% | 14.50% | - | BR + Up to 4.00% |
| Term Loan / Project Finance | - | 14.00% | 14.50% | 15.00% | BR + Up to 4.00% |

| Account Scheme | Corporate/Prime/Others |
|---|---|
| Working Capital / Cash Credit | BR + Up to 4.00% |
| Trust Receipt | BR + Up to 4.00% |
| Short Term Demand Loan | BR + Up to 4.00% |
| Term Loan / Project Finance | BR + Up to 4.00% |
| Working Capital / Cash – Credit Multinational | BR + Up to 4.00% |
| Pre shipment / Post Shipment Loan | BR + Up to 4.00%<br>For FCY Loan: Interest Rate shall be as per agreement subject to applicable NRB Guidelines |
| Loan Against FDR | FD Rate+ Up to 2.00%<br>Or Applicable Base Rate whichever is higher |
| Deprived Sector Lending (MFI, NBFC) | BR + Up to 4.00% |
| Deprived Sector Lending (Retail) | BR + Up to 4.00% |
| Personal Loan/Overdraft | BR + Up to 4.00% |
| SME Loan | BR + Up to 4.00% |
| NSBL Saral Karja for MSME | BR + Up to 4.00% |
| NSBL Krishak Sathi Karja | BR + Up to 4.00% |
| Auto Loan / Hire Purchase Loan | BR + Up to 4.00% |
| Loan Against Share / Margin Lending | BR + Up to 5.00% |
| Loan Against Bonds (Govt & Others) | BR + Up to 4.00%<br>Or Applicable Base Rate whichever is higher |
| Gold Loan | BR + Up to 4.00% |
| FCY Loans (For Payment of Sight LC) | Interest rate shall be as per agreement subject to applicable NRB guidelines |
| **Last Three Months Average Base Rate: 10.85%, Base Rate (Jestha 2080) : 10.72%** | |
| **Interest Spread Rate (Jestha 2080): 4.19 %** | |

a) **Interest Payment Frequency shall be quarterly in case of Fixed/Recurring Deposits.**
b) **Interest Rate applicable on forced loan may vary with risk premium from the published rate.**
c) **Interest Rate in consortium financing shall be as decided by consortium.**
d) **Interest Rate in NPA accounts may vary from the published rate.**
e) **Penal Interest of plus 2% p.a. will be applied on overdue amount.**
f) **Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.**
g) **Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.**
h) **FD rate for Remittance- 1% above card rates as per NRB guidelines.**
i) **In case of Institutional Fixed Deposits, premature facility is not allowed before completion of 6 months period.**
j) **0.50% premium can be provided on Institutional 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.**

नेपाल एसबिआई बैंक लिमिटेड
NEPAL SBI BANK LTD.
कमलादी, काठमाडौं, फोन नं. : ४-४३४५१६, ४-४३५६१६

# INTEREST RATES : DEPOSITS

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

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

**Loans & Advances**
**With effect from 16th June, 2023 (1st Ashadh, 2080)**

| Account Scheme | Fixed Interest Rate | | | | Floating Interest Rate |
|---|---|---|---|---|---|
| | Up to 3 years | Above 3 years to 5 years | Above 5 years to 10 years | Above 10 years | |
| Education Loan | 13.50% | 14.50% | 15.00% | 15.50% | BR + Up to 5.00% |
| Home Loan | 13.50% | 14.50% | 15.00% | 15.50% | BR + Up to 5.00% |
| Hire Purchase Loan (Individual/ Institutions) | 13.50% | 14.50% | 15.00% | - | BR + Up to 5.00% |
| Personal Mortgage Term Loan / Other Personal Term Loan | 13.50% | 14.50% | 15.50% | 15.50% | BR + Up to 5.00% |
| Bhu Puu Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 4.00% |
| Bhu Puu Plus Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 4.00% |
| Loan to Migrant Workers | 13.50% | 14.50% | 15.00% | - | BR + Up to 5.00% |
| Deprived Sector Lending (Individuals) | 12.50% | 13.50% | 14.50% | - | BR + Up to 5.00% |
| Term Loan / Project Finance | - | 14.00% | 14.50% | 15.00% | BR + Up to 5.00% |

| Account Scheme | Corporate/Prime/Others |
|---|---|
| Working Capital / Cash Credit | BR + Up to 5.00% |
| Trust Receipt | BR + Up to 5.00% |
| Short Term Demand Loan | BR + Up to 5.00% |
| Term Loan / Project Finance | BR + Up to 5.00% |
| Working Capital / Cash Credit Multinational | BR + Up to 5.00% |
| Pre shipment / Post Shipment Loan | BR + Up to 5.00%<br>For FCY Loan: Interest Rate shall be as per agreement subject to applicable NRB Guidelines |
| Loan Against FDR | FD Rate+ Up to 2.00%<br>Or Applicable Base Rate whichever is higher |
| Deprived Sector Lending (MFI, NBFC) | BR + Up to 5.00% |
| Deprived Sector Lending (Retail) | BR + Up to 5.00% |
| Personal Loan/Overdraft | BR + Up to 5.00% |
| SME Loan | BR + Up to 5.00% |
| NSBL Saral Karja for MSME | BR + Up to 5.00% |
| NSBL Krishak Sathi Karja | BR + Up to 5.00% |
| Auto Loan / Hire Purchase Loan | BR + Up to 5.00% |
| Loan Against Share / Margin Lending | BR + Up to 5.00% |
| Loan Against Bonds (Govt & Others) | BR + Up to 5.00%<br>Or Applicable Base Rate whichever is higher |
| Gold Loan | BR + Up to 5.00% |
| FCY Loans (For Payment of Sight LC) | Interest rate shall be as per agreement subject to applicable NRB guidelines |

**Last Three Months Average Base Rate: 10.99%,**
**Base Rate (Baishakh End 2080) : 10.90%**

**Interest Spread Rate (Baishakh 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.**
**c) Interest Rate in consortium financing shall be as decided by consortium.**
**d) Interest Rate in NPA accounts may vary from the published rate.**
**e) Penal Interest of plus 2% p.a. will be applied on overdue amount.**
**f) Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.**
**g) Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.**
**h) FD rate for Remittance- 1% above card rates as per NRB guidelines.**
**i) In case of Institutional Fixed Deposits, premature facility is not allowed before completion of 6 months period.**
**j) 0.50% premium can be provided on Institutional 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) Rates of interest on deposits/ loans & advances schemes unless otherwise mentioned herein above, will remain the same. Customers/Prospective Clients are advised to visit our bank's branch or our official website https://nsbl.statebank for specific features, conditions, interest rates of deposits/ loans & advances products/schemes.**

***Conditions Apply, # Interest Payable on maturity.**

नेपाल एसबिआई बैंक लिमिटेड
NEPAL SBI BANK LTD.
केशरमहल, काठमाडौं, फोन नं. : ४-४४५१६, ४-४३५११

# INTEREST RATES : DEPOSITS

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

| Fixed / Recurring Deposits | | Individuals | Institutions/ Foreign Diplomatic Institutions |
|---|---|---|---|
| ≥ 3 months and < 6 months | | 8.00% | - |
| ≥ 6 months and < 1 year | | 9.00% | 7.00% |
| ≥ 1 year and < 2 years | | 9.99% | 7.99% |
| ≥ 2 years and < 3 years | | 9.00% | 7.00% |
| ≥ 3years 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 Deposits** | |
| ≥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 | 7.00% |
| ≥6 Months and ≤ 15 years | 7.99%* | Remittance Savings | 8.20% |
| **Fixed Deposits- Institutions/ Foreign Diplomatic Institutions (Bidding) (Fresh/Renewal) (Including Premium)** | | USD Saving Bank | 5.75% |
| ≥ 6 months and above | 8.49%* | EUR Saving Bank | 3.00% |
| **Bulk Fixed Deposits** | | GBP Saving Bank | 3.00% |
| **Individuals Only** | | **NPR Call Deposits** | |
| ≥ 3 months and < 1 year | 9.99%* | **Account Type** | **Interest Rate** |
| | | Call Deposit | 2.70% |
| ≥ 1 year and above | 9.99%* | **FCY Call Deposit** | **Interest Rate** |
| **Remittance FD** | | USD | 2.875% |
| ≥ 3 months and above | 11.00%* | GBP | 1.50% |
| **Bulk Fixed Deposits For Institutions/ Foreign Diplomatic Institutions Only** | | EUR | 1.50% |
| | | **FCY Fixed Deposit (Individual-For 3 months and above) / (Institutions-For 6 months and above)** | |
| ≥ 6 months and < 1 year | 7.99%* | USD | Up to 7.25% |
| ≥ 1 year and above | 7.99%* | EUR | Up to 5.50% |
| | | GBP | Up to 6.25% |

**Loans & Advances**
**With effect from 15th May, 2023 (1st Jestha, 2080)**

| Account Scheme | Fixed Interest Rate | | | | Floating Interest Rate |
|---|---|---|---|---|---|
| | Up to 3 years | Above 3 years to 5 years | Above 5 years to 10 years | Above 10 years | |
| Education Loan | 13.50% | 14.50% | 15.00% | 15.50% | BR + Up to 5.00% |
| Home Loan | 13.50% | 14.50% | 15.00% | 15.50% | BR + Up to 5.00% |
| Hire Purchase Loan (Individual/ Institutions) | 13.50% | 14.50% | 15.00% | - | BR + Up to 5.00% |
| Personal Mortgage Term Loan / Other Personal Term Loan | 13.50% | 14.50% | 15.50% | 15.50% | BR + Up to 5.00% |
| Bhu Puu Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 4.00% |
| Bhu Puu Plus Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 4.00% |
| Loan to Migrant Workers | 13.50% | 14.50% | 15.00% | - | BR + Up to 5.00% |
| Deprived Sector Lending (Individuals) | 12.50% | 13.50% | 14.50% | - | BR + Up to 5.00% |
| Term Loan / Project Finance | - | 14.00% | 14.50% | 15.00% | BR + Up to 5.00% |

| Account Scheme | Corporate/Prime/Others |
|---|---|
| Working Capital / Cash Credit | BR + Up to 5.00% |
| Trust Receipt | BR + Up to 5.00% |
| Short Term Demand Loan | BR + Up to 5.00% |
| Term Loan / Project Finance | BR + Up to 5.00% |
| Working Capital / Cash – Credit Multinational | BR + Up to 5.00% |
| Pre shipment / Post Shipment Loan | BR + Up to 5.00%<br>For FCY Loan: Interest Rate shall be as per agreement subject to applicable NRB Guidelines |
| Loan Against FDR | FD Rate+ Up to 2.00%<br>Or Applicable Base Rate whichever is higher |
| Deprived Sector Lending (MFI, NBFC) | BR + Up to 5.00% |
| Deprived Sector Lending (Retail) | BR + Up to 5.00% |
| Personal Loan/Overdraft | BR + Up to 5.00% |
| SME Loan | BR + Up to 5.00% |
| NSBL Saral Karja for MSME | BR + Up to 5.00% |
| NSBL Krishak Sathi Karja | BR + Up to 5.00% |
| Auto Loan / Hire Purchase Loan | BR + Up to 5.00% |
| Loan Against Share / Margin Lending | BR + Up to 5.00% |
| Loan Against Bonds (Govt & Others) | BR + Up to 5.00%<br>Or Applicable Base Rate whichever is higher |
| Gold Loan | BR + Up to 5.00% |
| FCY Loans (For Payment of Sight LC) | Interest rate shall be as per agreement subject to applicable NRB guidelines |
| **Quarterly Average Base Rate (Chaitra End 2079): 11.08%, Base Rate (Chaitra End 2079) : 10.94%** | |
| **Interest Spread Rate (Chaitra 2079): 4.17 %** | |

a) **Interest Payment Frequency shall be quarterly in case of Fixed/Recurring Deposits.**
b) **Interest Rate applicable on forced loan may vary with risk premium from the published rate.**
c) **Interest Rate in consortium financing shall be as decided by consortium.**
d) **Interest Rate in NPA accounts may vary from the published rate.**
e) **Penal Interest of plus 2% p.a. will be applied on overdue amount.**
f) **Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.**
g) **Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.**
h) **FD rate for Remittance- 1% above card rates as per NRB guidelines.**
i) **In case of Institutional Fixed Deposits, premature facility is not allowed before completion of 6 months period.**
j) **0.50% premium can be provided on Institutional 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) **Rates of interest on deposits/ loans & advances schemes unless otherwise mentioned herein above, will remain the same. Customers/Prospective Clients are advised to visit our bank's branch or our official website https://nsbl.statebank for specific features, conditions, interest rates of deposits/ loans & advances products/schemes.**

***Conditions Apply, # Interest Payable on maturity.**

नेपाल एसबिआई बैंक लिमिटेड
NEPAL SBI BANK LTD.
बेंगरमहल, काठमाडौं, फोन नं. : ४-४४५१६, ४-४३५११

# INTEREST RATES : DEPOSITS

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

| Fixed / Recurring Deposits | | Individuals | Institutions/ Foreign Diplomatic Institutions |
|---|---|---|---|
| ≥ 3 months and < 6 months | | 8.00% | - |
| ≥ 6 months and < 1 year | | 9.00% | 7.00% |
| ≥ 1 year and < 2 years | | 9.99% | 7.99% |
| ≥ 2 years and < 3 years | | 9.00% | 7.00% |
| ≥ 3years 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 Deposits** | |
| ≥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 Deposits** | | GBP Saving Bank | 3.00% |
| **Individuals Only** | | **NPR Call Deposits** | |
| ≥ 3 months and < 1 year | 9.99%* | **Account Type** | **Interest Rate** |
| | | Call Deposit | 2.70% |
| ≥ 1 year and above | 9.99%* | **FCY Call Deposit** | **Interest Rate** |
| **Remittance FD** | | USD | 2.875% |
| ≥ 3 months and above | 11.00%* | GBP | 1.50% |
| **Bulk Fixed Deposits For Institutions/ Foreign Diplomatic Institutions Only** | | EUR | 1.50% |
| | | **FCY Fixed Deposit (Individual-For 3 months and above) / (Institutions-For 6 months and above)** | |
| ≥ 6 months and < 1 year | 7.99%* | USD | Up to 7.25% |
| ≥ 1 year and above | 7.99%* | EUR | Up to 5.50% |
| | | GBP | Up to 6.25% |

**Loans & Advances**
**With effect from 14th April, 2023 (1st Baishakh, 2080)**

| Account Scheme | Fixed Interest Rate | | | | Floating Interest Rate |
|---|---|---|---|---|---|
| | Up to 3 years | Above 3 years to 5 years | Above 5 years to 10 years | Above 10 years | |
| Education Loan | 13.50% | 14.50% | 15.00% | 15.50% | BR + Up to 5.00% |
| Home Loan | 13.50% | 14.50% | 15.00% | 15.50% | BR + Up to 5.00% |
| Hire Purchase Loan (Individual/ Institutions) | 13.50% | 14.50% | 15.00% | - | BR + Up to 5.00% |
| Personal Mortgage Term Loan / Other Personal Term Loan | 13.50% | 14.50% | 15.50% | 15.50% | BR + Up to 5.00% |
| Bhu Puu Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 4.00% |
| Bhu Puu Plus Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 4.00% |
| Loan to Migrant Workers | 13.50% | 14.50% | 15.00% | - | BR + Up to 5.00% |
| Deprived Sector Lending (Individuals) | 12.50% | 13.50% | 14.50% | - | BR + Up to 5.00% |
| Term Loan / Project Finance | - | 14.00% | 14.50% | 15.00% | BR + Up to 5.00% |

| Account Scheme | Corporate/Prime/Others |
|---|---|
| Working Capital / Cash Credit | BR + Up to 5.00% |
| Trust Receipt | BR + Up to 5.00% |
| Short Term Demand Loan | BR + Up to 5.00% |
| Term Loan / Project Finance | BR + Up to 5.00% |
| Working Capital / Cash – Credit Multinational | BR + Up to 5.00% |
| Pre shipment / Post Shipment Loan | BR + Up to 5.00%<br>For FCY Loan: Interest Rate shall be as per agreement subject to applicable NRB Guidelines |
| Loan Against FDR | FD Rate+ Up to 2.00%<br>Or Applicable Base Rate whichever is higher |
| Deprived Sector Lending (MFI, NBFC) | BR + Up to 5.00% |
| Deprived Sector Lending (Retail) | BR + Up to 5.00% |
| Personal Loan/Overdraft | BR + Up to 5.00% |
| SME Loan | BR + Up to 5.00% |
| NSBL Saral Karja for MSME | BR + Up to 5.00% |
| NSBL Krishak Sathi Karja | BR + Up to 5.00% |
| Auto Loan / Hire Purchase Loan | BR + Up to 5.00% |
| Loan Against Share / Margin Lending | BR + Up to 5.00% |
| Loan Against Bonds (Govt & Others) | BR + Up to 5.00%<br>Or Applicable Base Rate whichever is higher |
| Gold Loan | BR + Up to 5.00% |
| FCY Loans (For Payment of Sight LC) | Interest rate shall be as per agreement subject to applicable NRB guidelines |
| **Base Rate (Falgun End 2079) : 11.12%** | |
| **Interest Spread Rate (Falgun 2079): 4.39 %** | |

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

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

***Conditions Apply, # Interest Payable on maturity.**

नेपाल एसबिआई बैंक लिमिटेड
NEPAL SBI BANK LTD.
केशरमहल, काठमाडौं, फोन नं. : ४-४३५९१६, ४-४३५९१७

# INTEREST RATES : DEPOSITS

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

| Fixed /Recurring Deposits | Individuals | Institutions/ Foreign Diplomatic Institutions |
|---|---|---|
| ≥ 3 months and < 6 months | 8.00% | - |
| ≥ 6 months and < 1 year | 9.00% | 7.00% |
| ≥ 1 year and < 2 years | 11.00% | 9.00% |
| ≥ 2 years and < 3 years | 10.00% | 8.00% |
| ≥ 3years and Above | 10.00% | 8.00% |
| Fixed Deposit for 101 Days # | 8.00% | - |
| Fixed Deposit for 201 Days # | 9.00% | 7.00% |

| Dhanvriddhi Fixed Deposits -Individuals Only | |
|---|---|
| ≥6 Months and ≤ 15 years | 11.00%* |

| Dhanvriddhi Fixed Deposits- Institutions/ Foreign Diplomatic Institutions Only (Fresh/Renewal) | |
|---|---|
| ≥6 Months and ≤ 15 years | 9.00%* |

| For Institutions/Foreign Diplomatic Institutions (Bidding) (Fresh/Renewal) (Including Premium) | |
|---|---|
| ≥ 6 months and above | 9.50%* |

| Bulk Fixed Deposits | |
|---|---|
| Individuals Only | |
| ≥ 3 months and < 1 year | 11.00%* |
| ≥ 1 year and above | 11.00%* |

| Remittance FD | |
|---|---|
| ≥ 3 months and above | 12.00%* |

| Bulk Fixed Deposits For Institutions/Foreign Diplomatic Institutions Only | |
|---|---|
| ≥ 6 months and < 1 year | 9.00%* |
| ≥ 1 year and above | 9.00%* |

| Saving Deposits | |
|---|---|
| **Account Scheme** | **Interest Rate** |
| All LCY Saving Account | 7.80% |
| Remittance Savings | 8.80% |
| USD Saving Bank | 5.75% |
| EUR Saving Bank | 3.00% |
| GBP Saving Bank | 3.00% |

| NPR Call Deposits | |
|---|---|
| **Account Type** | **Interest Rate** |
| Call Deposit | 3.00% |
| **FCY Call Deposit** | **Interest Rate** |
| USD | 2.875% |
| GBP | 1.50% |
| EUR | 1.50% |

| FCY Fixed Deposit (Individual-For 3 months and above) / (Institutions-For 6 months and above) | |
|---|---|
| USD | Up to 7.25% |
| EUR | Up to 5.50% |
| GBP | Up to 6.25% |

**Loans & Advances**
**With effect from 15th March, 2023 (1st Chaitra, 2079)**

| Account Scheme | Fixed Interest Rate | | | | Floating Interest Rate |
|---|---|---|---|---|---|
| | Up to 3 years | Above 3 years to 5 years | Above 5 years to 10 years | Above 10 years | |
| Education Loan | 13.50% | 14.50% | 15.00% | 15.50% | BR + Up to 5.00% |
| Home Loan | 13.50% | 14.50% | 15.00% | 15.50% | BR + Up to 5.00% |
| Hire Purchase Loan (Individual/ Institutions) | 13.50% | 14.50% | 15.00% | - | BR + Up to 5.00% |
| Personal Mortgage Term Loan / Other Personal Term Loan | 13.50% | 14.50% | 15.50% | 15.50% | BR + Up to 5.00% |
| Bhu Puu Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 4.00% |
| Bhu Puu Plus Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 4.00% |
| Loan to Migrant Workers | 13.50% | 14.50% | 15.00% | - | BR + Up to 5.00% |
| Deprived Sector Lending (Individuals) | 12.50% | 13.50% | 14.50% | - | BR + Up to 5.00% |
| Term Loan / Project Finance | - | 14.00% | 14.50% | 15.00% | BR + Up to 5.00% |

| Account Scheme | Corporate/Prime/Others |
|---|---|
| Working Capital / Cash Credit | BR + Up to 5.00% |
| Trust Receipt | BR + Up to 5.00% |
| Short Term Demand Loan | BR + Up to 5.00% |
| Term Loan / Project Finance | BR + Up to 5.00% |
| Working Capital / Cash – Credit Multinational | BR + Up to 5.00% |
| Pre shipment / Post Shipment Loan | BR + Up to 5.00%<br>For FCY Loan: Interest Rate shall be as per agreement subject to applicable NRB Guidelines |
| Loan Against FDR | FD Rate+ Up to 2.00%<br>Or Applicable Base Rate whichever is higher |
| Deprived Sector Lending (MFI, NBFC) | BR + Up to 5.00% |
| Deprived Sector Lending (Retail) | BR + Up to 5.00% |
| Personal Loan/Overdraft | BR + Up to 5.00% |
| SME Loan | BR + Up to 5.00% |
| NSBL Saral Karja for MSME | BR + Up to 5.00% |
| NSBL Krishak Sathi Karja | BR + Up to 5.00% |
| Auto Loan / Hire Purchase Loan | BR + Up to 5.00% |
| Loan Against Share / Margin Lending | BR + Up to 5.00% |
| Loan Against Bonds (Govt & Others) | BR + Up to 5.00%<br>Or Applicable Base Rate whichever is higher |
| Gold Loan | BR + Up to 5.00% |
| FCY Loans (For Payment of Sight LC) | Interest rate shall be as per agreement subject to applicable NRB guidelines |

**Quarterly Average Base Rate (Poush End 2079): 10.75%, Magh End 2079: 11.17%**

**Interest Spread Rate (Magh 2079): 4.39 %**

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

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

*Conditions Apply, # Interest Payable on maturity.

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

# INTEREST RATES: DEPOSITS

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

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

**Loans & Advances**
**With effect from 13th February, 2023 (1st Falgun 2079)**

| Account Scheme | Fixed Interest Rate | | | | Floating Interest Rate |
|---|---|---|---|---|---|
| | Up to 3 years | Above 3 years to 5 years | Above 5 years to 10 years | Above 10 years | |
| Education Loan | 13.50% | 14.50% | 15.00% | 15.50% | BR + Up to 6.00% |
| Home Loan | 13.50% | 14.50% | 15.00% | 15.50% | BR + Up to 6.00% |
| Hire Purchase Loan (Individual/ Institutions) | 13.50% | 14.50% | 15.00% | - | BR + Up to 6.00% |
| Personal Mortgage Term Loan / Other Personal Term Loan | 13.50% | 14.50% | 15.50% | 15.50% | BR + Up to 6.00% |
| Bhu Puu Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 4.00% |
| Bhu Puu Plus Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 4.00% |
| Loan to Migrant Workers | 13.50% | 14.50% | 15.00% | - | BR + Up to 5.00% |
| Deprived Sector Lending (Individuals) | 12.50% | 13.50% | 14.50% | - | BR + Up to 5.00% |
| Term Loan / Project Finance | - | 14.00% | 14.50% | 15.00% | BR + Up to 5.00% |

| Account Scheme | Corporate/Prime/Others |
|---|---|
| Working Capital / Cash Credit | BR + Up to 6.00% |
| Trust Receipt | BR + Up to 5.00% |
| Short Term Demand Loan | BR + Up to 6.00% |
| Term Loan / Project Finance | BR + Up to 5.00% |
| Working Capital / Cash – Credit Multinational | BR + Up to 5.00% |
| Pre shipment / Post Shipment Loan | BR + Up to 6.00%<br>For FCY Loan: Interest Rate shall be as per agreement subject to applicable NRB Guidelines |
| Loan Against FDR | FD Rate+ Up to 2.00%<br>Or Applicable Base Rate whichever is higher |
| Deprived Sector Lending (MFI, NBFC) | BR + Up to 5.00% |
| Deprived Sector Lending (Retail) | BR + Up to 5.00% |
| Personal Loan/Overdraft | BR + Up to 6.00% |
| SME Loan | BR + Up to 5.00% |
| NSBL Saral Karja for MSME | BR + Up to 5.00% |
| NSBL Krishak Sathi Karja | BR + Up to 5.00% |
| Auto Loan / Hire Purchase Loan | BR + Up to 6.00% |
| Loan Against Share / Margin Lending | BR + Up to 6.00% |
| Loan Against Bonds (Govt & Others) | BR + Up to 6.00%<br>Or Applicable Base Rate whichever is higher |
| Gold Loan | BR + Up to 6.00% |
| FCY Loans (For Payment of Sight LC) | Interest rate shall be as per agreement subject to applicable NRB guidelines |
| **Quarterly Average Base Rate (Poush End 2079): 10.75%** | |
| **Interest Spread Rate (Poush 2079): 4.40%** | |

a) **Interest Payment Frequency shall be quarterly in case of Fixed/Recurring Deposits.**
b) **Interest Rate applicable on forced loan may vary with risk premium from the published rate.**
c) **Interest Rate in consortium financing shall be as decided by consortium.**
d) **Interest Rate in NPA accounts may vary from the published rate.**
e) **Penal Interest of plus 2% p.a. will be applied on overdue amount.**
f) **Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.**
g) **Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.**
h) **FD rate for Remittance- 1% above card rates as per NRB guidelines.**
i) **In case of Institutional Fixed Deposits, premature facility is not allowed before completion of 6 months period.**
j) **0.50% premium can be provided on Institutional deposit (Bidding) 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.**

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

# INTEREST RATES: DEPOSITS

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

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

## Loans & Advances

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

| Account Scheme | Fixed Interest Rate | | | | Floating Interest Rate |
|---|---|---|---|---|---|
| | Up to 3 years | Above 3 years to 5 years | Above 5 years to 10 years | Above 10 years | |
| Education Loan | 13.50% | 14.50% | 15.00% | 15.50% | BR + Up to 6.00% |
| Home Loan | 13.50% | 14.50% | 15.00% | 15.50% | BR + Up to 6.00% |
| Hire Purchase Loan (Individual/ Institutions) | 13.50% | 14.50% | 15.00% | - | BR + Up to 6.00% |
| Personal Mortgage Term Loan / Other Personal Term Loan | 13.50% | 14.50% | 15.50% | 15.50% | BR + Up to 6.00% |
| Bhu Puu Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 4.00% |
| Bhu Puu Plus Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 4.00% |
| Loan to Migrant Workers | 13.50% | 14.50% | 15.00% | - | BR + Up to 5.00% |
| Deprived Sector Lending (Individuals) | 12.50% | 13.50% | 14.50% | - | BR + Up to 5.00% |
| Term Loan / Project Finance | - | 14.00% | 14.50% | 15.00% | BR + Up to 5.00% |

| Account Scheme | Corporate/Prime/Others |
|---|---|
| Working Capital / Cash Credit | BR + Up to 6.00% |
| Trust Receipt | BR + Up to 5.00% |
| Short Term Demand Loan | BR + Up to 6.00% |
| Term Loan / Project Finance | BR + Up to 5.00% |
| Working Capital / Cash Credit Multinational | BR + Up to 5.00% |
| Pre shipment / Post Shipment Loan | BR + Up to 6.00%<br>For FCY Loan: Interest Rate shall be as per agreement subject to applicable NRB Guidelines |
| Loan Against FDR | FD Rate+ Up to 2.00%<br>Or Applicable Base Rate whichever is higher |
| Deprived Sector Lending (MFI, NBFC) | BR + Up to 5.00% |
| Deprived Sector Lending (Retail) | BR + Up to 5.00% |
| Personal Loan/Overdraft | BR + Up to 6.00% |
| SME Loan | BR + Up to 5.00% |
| NSBL Saral Karja for MSME | BR + Up to 5.00% |
| NSBL Krishak Sathi Karja | BR + Up to 5.00% |
| Auto Loan / Hire Purchase Loan | BR + Up to 6.00% |
| Loan Against Share / Margin Lending | BR + Up to 6.00% |
| Loan Against Bonds (Govt & Others) | BR + Up to 6.00%<br>Or Applicable Base Rate whichever is higher |
| Gold Loan | BR + Up to 6.00% |
| FCY Loans (For Payment of Sight LC) | Interest rate shall be as per agreement subject to applicable NRB guidelines |

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

**i) 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:

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.

नेपाल एसबिआई बैंक लिमिटेड
NEPAL SBI BANK LTD.
केशरमहल, काठमाडौं, फोन नं : ४-४१४५१६, ४-४१४५१७

# INTEREST RATES : DEPOSITS

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

| Fixed / Recurring Deposits | | Individuals | Institutions/ Foreign Diplomatic Institutions |
|---|---|---|---|
| ≥ 3 months and < 6 months | | 7.315% | 5.315% |
| ≥ 6 months and < 1 year | | 9.735% | 7.735% |
| ≥ 1 year and < 2 years | | 12.133% | 10.133% |
| ≥ 2 years and ≤ 3 years | | 10.945% | 8.945% |
| > 3 years and ≤ 10 years | | 10.945% | 8.945% |
| Fixed Deposit for 101 Days # | | 7.315% | 5.315% |
| Fixed Deposit for 201 Days # | | 9.735% | 7.735% |
| **Dhanvriddhi Fixed Deposits -Individuals Only** | | **Saving Deposits** | |
| ≥6 Months and ≤ 15 years | 12.133%* | **Account Scheme** | **Interest Rate** |
| **Dhanvriddhi Fixed Deposits-Institutions/ Foreign Diplomatic Institutions Only (Fresh/Renewal)** | | All LCY Saving Account | 7.133% |
| ≥6 Months and ≤ 15 years | 10.133%* | Remittance Savings | 8.133% |
| **For Institutions/Foreign Diplomatic Institutions (Bidding)(Fresh/Renewal) (Including Premium)** | | USD Saving Bank | 5.75% |
| ≥ 3 months and above | 10.633%* | EUR Saving Bank | 2.75% |
| **Bulk Fixed Deposits** | | GBP Saving Bank | 2.75% |
| **Individuals Only** | | **NPR Call Deposits** | |
| ≥ 3 months and < 1 year | 12.133%* | **Account Type** | **Interest Rate** |
| | | Call Deposit | 3.566% |
| ≥ 1 year and above | 12.133%* | **FCY Call Deposit** | **Interest Rate** |
| **Remittance FD** | | USD | 2.875% |
| ≥ 3 months and above | 13.133%* | GBP | 1.375% |
| **Bulk Fixed Deposits For Institutions/ Foreign Diplomatic Institutions Only** | | EUR | 1.375% |
| | | **FCY Fixed Deposit (Individual/Institutional) For 3 months and Above** | |
| ≥ 3 months and < 1 year | 10.133%* | USD | Up to 6.50% |
| ≥ 1 year and above | 10.133%* | EUR | Up to 4.00% |
| | | GBP | Up to 5.75% |

**Loans & Advances**
**With effect from 16th December, 2022 (1st Poush, 2079)**

| Account Scheme | Fixed Interest Rate | | | | Floating Interest Rate |
|---|---|---|---|---|---|
| | Up to 3 years | Above 3 years to 5 years | Above 5 years to 10 years | Above 10 years | |
| Education Loan | 13.50% | 14.50% | 15.00% | 15.50% | BR + Up to 6.00% |
| Home Loan | 13.50% | 14.50% | 15.00% | 15.50% | BR + Up to 6.00% |
| Hire Purchase Loan (Individual/ Institutions) | 13.50% | 14.50% | 15.00% | - | BR + Up to 6.00% |
| Personal Mortgage Term Loan / Other Personal Term Loan | 13.50% | 14.50% | 15.50% | 15.50% | BR + Up to 6.00% |
| Bhu Puu Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 4.00% |
| Bhu Puu Plus Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 4.00% |
| Loan to Migrant Workers | 13.50% | 14.50% | 15.00% | - | BR + Up to 5.00% |
| Deprived Sector Lending (Individuals) | 12.50% | 13.50% | 14.50% | - | BR + Up to 5.00% |
| Term Loan / Project Finance | - | 14.00% | 14.50% | 15.00% | BR + Up to 5.00% |

| Account Scheme | Corporate/Prime/Others |
|---|---|
| Working Capital / Cash Credit | BR + Up to 6.00% |
| Trust Receipt | BR + Up to 5.00% |
| Short Term Demand Loan | BR + Up to 6.00% |
| Term Loan / Project Finance | BR + Up to 5.00% |
| Working Capital / Cash Credit Multinational | BR + Up to 5.00% |
| Pre shipment / Post Shipment Loan | BR + Up to 6.00%<br>For FCY Loan: Interest Rate shall be as per agreement subject to applicable NRB Guidelines |
| Loan Against FDR | FD Rate+ Up to 2.00%<br>Or Applicable Base Rate whichever is higher |
| Deprived Sector Lending (MFI, NBFC) | BR + Up to 5.00% |
| Deprived Sector Lending (Retail) | BR + Up to 5.00% |
| Personal Loan/Overdraft | BR + Up to 6.00% |
| SME Loan | BR + Up to 5.00% |
| NSBL Saral Karja for MSME | BR + Up to 5.00% |
| NSBL Krishak Sathi Karja | BR + Up to 5.00% |
| Auto Loan / Hire Purchase Loan | BR + Up to 6.00% |
| Loan Against Share / Margin Lending | BR + Up to 6.00% |
| Loan Against Bonds (Govt & Others) | BR + Up to 6.00%<br>Or Applicable Base Rate whichever is higher |
| Gold Loan | BR + Up to 6.00% |
| FCY Loans (For Payment of Sight LC) | Interest rate shall be as per agreement subject to applicable NRB guidelines |

**Interest Spread Rate (Kartik 2079): 4.39%**

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

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

***Conditions Apply, # Interest Payable on maturity.**

नेपाल एसबिआई बैंक लि.
NEPAL SBI BANK LTD.
केशरमहल, काठमाडौं, फोन नं. : ४-४३५२१६, ४-४३५६१३

# INTEREST RATES: DEPOSITS

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

| Fixed /Recurring Deposits | | Individuals | Institutions/Foreign Diplomatic Institutions |
|---|---|---|---|
| ≥ 3 months and < 6 months | | 7.315% | 5.315% |
| ≥ 6 months and < 1 year | | 9.735% | 7.735% |
| ≥ 1 year and < 2 years | | 12.133% | 10.133% |
| ≥ 2 years and ≤ 3 years | | 10.945% | 8.945% |
| > 3 years and ≤ 10 years | | 10.945% | 8.945% |
| Fixed Deposit for 101 Days # | | 7.315% | 5.315% |
| Fixed Deposit for 201 Days # | | 9.735% | 7.735% |
| **Dhanvriddhi Fixed Deposits -Individuals Only** | | **Saving Deposits** | |
| ≥6 Months and ≤ 15 years | 12.133%* | **Account Scheme** | **Interest Rate** |
| **Dhanvriddhi Fixed Deposits- Institutions/ Foreign Diplomatic Institutions Only(Fresh/Renewal)** | | All LCY Saving Account | 7.133% |
| ≥6 Months and ≤ 15 years | 10.133%* | Remittance Savings | 8.133% |
| **For Institutions/ Foreign Diplomatic Institutions (Bidding) (Fresh/Renewal) (Including Premium)** | | USD Saving Bank | 5.75% |
| ≥ 3 months and above | 10.633%* | EUR Saving Bank | 2.75% |
| **Bulk Fixed Deposits** | | GBP Saving Bank | 2.75% |
| **Individuals Only** | | **NPR Call Deposits** | |
| ≥ 3 months and < 1 year | 12.133%* | **Account Type** | **Interest Rate** |
| | | Call Deposit | 3.566% |
| ≥ 1 year and above | 12.133%* | **FCY Call Deposit** | **Interest Rate** |
| **Remittance FD** | | USD | 2.875% |
| ≥ 3 months and above | 13.133%* | GBP | 1.375% |
| **Bulk Fixed Deposits For Institutions/ Foreign Diplomatic Institutions Only** | | EUR | 1.375% |
| | | **FCY Fixed Deposit (Individual/Institutional) For 3 months and Above** | |
| ≥ 3 months and < 1 year | 10.133%* | USD | Up to 6.50% |
| ≥ 1 year and above | 10.133%* | EUR | Up to 4.00% |
| | | GBP | Up to 5.75% |

**Loans & Advances**
**With effect from 17th November, 2022 (1st Mangsir, 2079)**

| Account Scheme | Fixed Interest Rate | | | | Floating Interest Rate |
|---|---|---|---|---|---|
| | Up to 3 years | Above 3 years to 5 years | Above 5 years to 10 years | Above 10 years | |
| Education Loan | 13.50% | 14.50% | 15.00% | 15.50% | BR + Up to 6.00% |
| Home Loan | 13.50% | 14.50% | 15.00% | 15.50% | BR + Up to 6.00% |
| Hire Purchase Loan (Individual/ Institutions) | 13.50% | 14.50% | 15.00% | - | BR + Up to 6.00% |
| Personal Mortgage Term Loan / Other Personal Term Loan | 13.50% | 14.50% | 15.50% | 15.50% | BR + Up to 6.00% |
| Bhu Puu Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 4.00% |
| Bhu Puu Plus Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 4.00% |
| Loan to Migrant Workers | 13.50% | 14.50% | 15.00% | - | BR + Up to 5.00% |
| Deprived Sector Lending (Individuals) | 12.50% | 13.50% | 14.50% | - | BR + Up to 5.00% |
| Term Loan / Project Finance | - | 14.00% | 14.50% | 15.00% | BR + Up to 5.00% |

| Account Scheme | Corporate/Prime/Others |
|---|---|
| Working Capital / Cash Credit | BR + Up to 6.00% |
| Trust Receipt | BR + Up to 5.00% |
| Short Term Demand Loan | BR + Up to 6.00% |
| Term Loan / Project Finance | BR + Up to 5.00% |
| Working Capital / Cash – Credit Multinational | BR + Up to 5.00% |
| Pre shipment / Post Shipment Loan | BR + Up to 6.00%<br>For FCY Loan: Interest Rate shall be as per agreement subject to applicable NRB Guidelines |
| Loan Against FDR | FD Rate+ Up to 2.00%<br>Or Applicable Base Rate whichever is higher |
| Deprived Sector Lending (MFI, NBFC) | BR + Up to 5.00% |
| Deprived Sector Lending (Retail) | BR + Up to 5.00% |
| Personal Loan/Overdraft | BR + Up to 6.00% |
| SME Loan | BR + Up to 5.00% |
| NSBL Saral Karja for MSME | BR + Up to 5.00% |
| NSBL Krishak Sathi Karja | BR + Up to 5.00% |
| Auto Loan / Hire Purchase Loan | BR + Up to 6.00% |
| Loan Against Share / Margin Lending | BR + Up to 6.00% |
| Loan Against Bonds (Govt & Others) | BR + Up to 6.00%<br>Or Applicable Base Rate whichever is higher |
| Gold Loan | BR + Up to 6.00% |
| FCY Loans (For Payment of Sight LC) | Interest rate shall be as per agreement subject to applicable NRB guidelines |

**Interest Spread Rate (Ashwin 2079): 4.01%**

a) **Interest Rate applicable on forced loan may vary with risk premium from the published rate.**
b) **Interest Rate in consortium financing shall be as decided by consortium.**
c) **Interest Rate in NPA accounts may vary from the published rate.**
d) **Penal Interest of plus 2% p.a. will be applied on overdue amount.**
e) **Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.**
f) **Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.**
g) **FD rate for Remittance- 1% above card rates as per NRB guidelines.**
h) **0.50% premium can be provided on Institutional deposit (Bidding) 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.**

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

# INTEREST RATES : DEPOSITS

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

| Fixed / Recurring Deposits | | Individuals | Institutions/ Foreign Diplomatic Institutions |
|---|---|---|---|
| ≥ 3 months and < 6 months | | 7.315% | 5 .315% |
| ≥ 6 months and < 1 year | | 9.735% | 7.735% |
| ≥ 1 year and < 2 years | | 12.133% | 10.133% |
| ≥2 years and ≤ 3 years | | 10.945% | 8.945% |
| > 3years and ≤ 10years | | 10.945% | 8.945% |
| Fixed Deposit for 101 Days # | | 7.315% | 5.315% |
| Fixed Deposit for 201 Days # | | 9.735% | 7.735% |
| **Dhanvriddhi Fixed Deposits -Individuals Only** | | **Saving Deposits** | |
| ≥6 Months and ≤ 15 years | 12.133%* | **Account Scheme** | **Interest Rate** |
| **Dhanvriddhi Fixed Deposits- Institutions/ Foreign Diplomatic Institutions Only(Fresh/Renewal)** | | All LCY Saving Account | 7.133% |
| ≥6 Months and ≤ 15 years | 10.133%* | Remittance Savings | 8.133% |
| **ForInstitutions/ Foreign Diplomatic Institutions(Bidding)(Fresh/Renewal) (Including Premium)** | | USD Saving Bank | 5.75% |
| ≥ 3 months and above | 10.633%* | EUR Saving Bank | 2.75% |
| **Bulk Fixed Deposits** | | GBP Saving Bank | 2.75% |
| **Individuals Only** | | **NPR Call Deposits** | |
| ≥ 3 months and < 1 year | 12.133%* | **Account Type** | **Interest Rate** |
| | | Call Deposit | 3.566% |
| ≥ 1 year and above | 12.133%* | **FCY Call Deposit** | **Interest Rate** |
| **Remittance FD** | | USD | 2.875% |
| ≥ 3 months and above | 13.133%* | GBP | 1.375% |
| **Bulk Fixed Deposits For Institutions/ Foreign Diplomatic Institutions Only** | | EUR | 1.375% |
| | | **FCY Fixed Deposit (Individual/Institutional) For 3 months and Above** | |
| ≥ 3 months and < 1 year | 10.133%* | USD | Up to 6.50% |
| ≥ 1 year and above | 10.133%* | EUR | Up to 4.00% |
| | | GBP | Up to 5.75% |

**Loans & Advances**
**With effect from 18th October, 2022 (1st Kartik, 2079)**

| Account Scheme | Fixed Interest Rate | | | | Floating Interest Rate |
|---|---|---|---|---|---|
| | Up to 3 years | Above 3 years to 5 years | Above 5 years to 10 years | Above 10 years | |
| Education Loan | 13.50% | 14.50% | 15.00% | 15.50% | BR + Up to 6.00% |
| Home Loan | 13.50% | 14.50% | 15.00% | 15.50% | BR + Up to 6.00% |
| Hire Purchase Loan (Individual/ Institutions) | 13.50% | 14.50% | 15.00% | - | BR + Up to 6.00% |
| Personal Mortgage Term Loan / Other Personal Term Loan | 13.50% | 14.50% | 15.50% | 15.50% | BR + Up to 6.00% |
| BhuPuu Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 4.00% |
| BhuPuu Plus Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 4.00% |
| Loan to Migrant Workers | 13.50% | 14.50% | 15.00% | - | BR + Up to 5.00% |
| Deprived Sector Lending (Individuals) | 12.50% | 13.50% | 14.50% | - | BR + Up to 5.00% |
| Term Loan / Project Finance | - | 14.00% | 14.50% | 15.00% | BR + Up to 5.00% |

| Account Scheme | Corporate/Prime/Others |
|---|---|
| Working Capital / Cash Credit | BR + Up to 6.00% |
| Trust Receipt | BR + Up to 5.00% |
| Short Term Demand Loan | BR + Up to 6.00% |
| Term Loan / Project Finance | BR + Up to 5.00% |
| Working Capital / Cash – Credit Multinational | BR + Up to 5.00% |
| Pre shipment / Post Shipment Loan | BR + Up to 6.00%<br>For FCY Loan: Interest Rate shall be as per agreement subject to applicable NRB Guidelines |
| Loan Against FDR | FD Rate+ Up to 2.00%<br>Or Applicable Base Rate whichever is higher |
| Deprived Sector Lending (MFI, NBFC) | BR + Up to 5.00% |
| Deprived Sector Lending (Retail) | BR + Up to 5.00% |
| Personal Loan/Overdraft | BR + Up to 6.00% |
| SME Loan | BR + Up to 5.00% |
| NSBL SaralKarja for MSME | BR + Up to 5.00% |
| NSBL KrishakSathiKarja | BR + Up to 5.00% |
| Auto Loan / Hire Purchase Loan | BR + Up to 6.00% |
| Loan Against Share / Margin Lending | BR + Up to 6.00% |
| Loan Against Bonds (Govt & Others) | BR + Up to 6.00%<br>Or Applicable Base Rate whichever is higher |
| Gold Loan | BR + Up to 6.00% |
| FCY Loans (For Payment of Sight LC) | Interest rate shall be as per agreement subject to applicable NRB guidelines |

**Interest Spread Rate (Bhadra 2079) : 4.38%**

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

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

***Conditions Apply, # Interest Payable on maturity.**

नेपाल एसबिआई बैंक लिमिटेड
NEPAL SBI BANK LTD.

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

| Fixed / Recurring Deposits | | Individuals | Institutions/ Foreign Diplomatic Institutions |
|---|---|---|---|
| ≥ 3 months and < 6 months | | 7.31% | 5.31% |
| ≥ 6 months and < 1 year | | 9.73% | 7.73% |
| ≥ 1 year and < 2 years | | 12.13% | 10.13% |
| ≥2 years and ≤ 3 years | | 10.94% | 8.94% |
| > 3years and ≤ 10years | | 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** | | **Saving Deposits** | |
| ≥6 Months and ≤ 15 years | 12.13%* | **Account Scheme** | **Interest Rate** |
| **Dhanvriddhi Fixed Deposits-Institutions/ Foreign Diplomatic Institutions Only(Fresh/Renewal)** | | All LCY Saving Account | 7.13% |
| ≥6 Months and ≤ 15 years | 10.13%* | Remittance Savings | 8.13% |
| **For Institutions/ Foreign Diplomatic Institutions(Bidding)(Fresh/Renewal) (Including Premium)** | | USD Saving Bank | 5.50% |
| ≥ 3 months and above | 10.63%* | EUR Saving Bank | 2.75% |
| **Bulk Fixed Deposits** | | GBP Saving Bank | 2.75% |
| **Individuals Only** | | **NPR Call Deposits** | |
| ≥ 3 months and < 1 year | 12.13%* | **Account Type** | **Interest Rate** |
| | | Call Deposit | 3.565% |
| ≥ 1 year and above | 12.13%* | **FCY Call Deposit** | **Interest Rate** |
| **Remittance FD** | | USD | 2.75% |
| ≥ 3 months and above | 13.13%* | GBP | 1.375% |
| **Bulk Fixed Deposits For Institutions/ Foreign Diplomatic Institutions Only** | | EUR | 1.375% |
| | | **FCY Fixed Deposit (Individual/Institutional) For 3 months and Above** | |
| ≥ 3 months and < 1 year | 10.13%* | USD | Up to 6.50% |
| ≥ 1 year and above | 10.13%* | EUR | Up to 4.00% |
| | | GBP | Up to 5.75% |

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

| Account Scheme | Fixed Interest Rate | | | | Floating Interest Rate |
|---|---|---|---|---|---|
| | Up to 3 years | Above 3 years to 5 years | Above 5 years to 10 years | Above 10 years | |
| Education Loan | 13.50% | 14.50% | 15.00% | 15.50% | BR + Up to 6.00% |
| Home Loan | 13.50% | 14.50% | 15.00% | 15.50% | BR + Up to 6.00% |
| Hire Purchase Loan (Individual/ Institutions) | 13.50% | 14.50% | 15.00% | - | BR + Up to 6.00% |
| Personal Mortgage Term Loan / Other Personal Term Loan | 13.50% | 14.50% | 15.50% | 15.50% | BR + Up to 6.00% |
| Bhu Puu Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 4.00% |
| Bhu Puu Plus Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 4.00% |
| Loan to Migrant Workers | 13.50% | 14.50% | 15.00% | - | BR + Up to 5.00% |
| Deprived Sector Lending (Individuals) | 12.50% | 13.50% | 14.50% | - | BR + Up to 5.00% |
| Term Loan / Project Finance | - | 14.00% | 14.50% | 15.00% | BR + Up to 5.00% |

| Account Scheme | Corporate/Prime/Others |
|---|---|
| Working Capital / Cash Credit | BR + Up to 6.00% |
| Trust Receipt | BR + Up to 5.00% |
| Short Term Demand Loan | BR + Up to 6.00% |
| Term Loan / Project Finance | BR + Up to 5.00% |
| Working Capital / Cash – Credit Multinational | BR + Up to 5.00% |
| Pre shipment / Post Shipment Loan | BR + Up to 6.00%<br>For FCY Loan: Interest Rate shall be as per agreement subject to applicable NRB Guidelines |
| Loan Against FDR | FD Rate+ Up to 2.00%<br>Or Applicable Base Rate whichever is higher |
| Deprived Sector Lending (MFI, NBFC) | BR + Up to 5.00% |
| Deprived Sector Lending (Retail) | BR + Up to 5.00% |
| Personal Loan/Overdraft | BR + Up to 6.00% |
| SME Loan | BR + Up to 5.00% |
| NSBL Saral Karja for MSME | BR + Up to 5.00% |
| NSBL Krishak Sathi Karja | BR + Up to 5.00% |
| Auto Loan / Hire Purchase Loan | BR + Up to 6.00% |
| Loan Against Share / Margin Lending | BR + Up to 6.00% |
| Loan Against Bonds (Govt & Others) | BR + Up to 6.00%<br>Or Applicable Base Rate whichever is higher |
| Gold Loan | BR + Up to 6.00% |
| FCY Loans (For Payment of Sight LC) | Interest rate shall be as per agreement subject to applicable NRB guidelines |

**Interest Spread Rate (Shrawan 2079): 4.39%**

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

**Note:**

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

***Conditions Apply, # Interest Payable on maturity.**

नेपाल एसबिआई बैंक लिमिटेड
NEPAL SBI BANK LTD.

# INTEREST RATES: DEPOSITS

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

| Fixed / Recurring Deposits | | Individuals | Institutions/ Foreign Diplomatic Institutions |
|---|---|---|---|
| ≥ 3 months and < 6 months | | 6.65% | 4.65% |
| ≥ 6 months and < 1 year | | 8.85% | 6.85% |
| ≥ 1 year and < 2 years | | 11.03% | 9.03% |
| ≥ 2 years and ≤ 3 years | | 9.95% | 7.95% |
| > 3 years and ≤ 10 years | | 9.95% | 7.95% |
| Fixed Deposit for 101 Days # | | 6.65% | 4.65% |
| Fixed Deposit for 201 Days # | | 8.85% | 6.85% |
| **Dhanvriddhi Fixed Deposits -Individuals Only** | | **Saving Deposits** | |
| ≥6 Months and ≤ 15 years | 11.03%* | **Account Scheme** | **Interest Rate** |
| **Dhanvriddhi Fixed Deposits-Institutions/ Foreign Diplomatic Institutions Only(Fresh/Renewal)** | | All LCY Saving Account | 6.03% |
| ≥6 Months and ≤ 15 years | 9.03%* | Remittance Savings | 7.03% |
| **For Institutions/ Foreign Diplomatic Institutions(Bidding)(Fresh/Renewal) (Including Premium)** | | USD Saving Bank | 5.00% |
| ≥ 3 months and above | 9.53%* | EUR Saving Bank | 2.50% |
| **Bulk Fixed Deposits** | | GBP Saving Bank | 2.50% |
| **Individuals Only** | | **NPR Call Deposits** | |
| ≥ 3 months and < 1 year | 11.03%* | **Account Type** | **Interest Rate** |
| | | Call Deposit | Interest rate shall be as per agreement subject to applicable NRB guidelines |
| ≥ 1 year and above | 11.03%* | **FCY Call Deposit** | **Interest Rate** |
| **Remittance FD** | | USD | Up to 2.50% |
| ≥ 3 months and above | 12.03%* | GBP | Up to 1.25% |
| **Bulk Fixed Deposits For Institutions/ Foreign Diplomatic Institutions Only** | | EUR | Up to 1.25% |
| | | **FCY Fixed Deposit (Individual/Institutional) For 3 months and Above** | |
| ≥ 3 months and < 1 year | 9.03%* | USD | Up to 6.50% |
| ≥ 1 year and above | 9.03%* | EUR | Up to 4.00% |
| | | GBP | Up to 5.75% |

**Loans & Advances**
**With effect from 17th August, 2022 (1st Bhadra, 2079)**

| Account Scheme | Personal Loan | | | | |
|---|---|---|---|---|---|
| | Fixed Interest Rate | | | | Floating Interest Rate |
| | Up to 3 years | Above 3 years to 5 years | Above 5 years to 10 years | Above 10 years | |
| Education Loan | 13.50% | 14.50% | 15.00% | 15.50% | BR + Up to 6.00% |
| Home Loan | 13.50% | 14.50% | 15.00% | 15.50% | BR + Up to 6.00% |
| Hire Purchase Loan (Individual) | 13.50% | 14.50% | 15.00% | - | BR + Up to 6.00% |
| Personal Mortgage Term Loan / Other Personal Term Loan | 13.50% | 14.50% | 15.50% | 15.50% | BR + Up to 6.00% |
| Bhu Puu Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 4.00% |
| Bhu Puu Plus Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 4.00% |
| Loan to Migrant Workers | 13.50% | 14.50% | 15.00% | - | BR + Up to 5.00% |
| Personal Land Loan / Real Estate Loan | 13.50% | 14.50% | 15.50% | - | BR + Up to 6.00% |
| Deprived Sector Lending (Individuals) | 12.50% | 13.50% | 14.50% | - | BR + Up to 5.00% |

| Account Scheme | Corporate/Prime/Others |
|---|---|
| Working Capital / Cash Credit | BR + Up to 6.00% |
| Trust Receipt | BR + Up to 5.00% |
| Short Term Demand Loan | BR + Up to 6.00% |
| Term Loan / Project Finance | BR + Up to 5.00% |
| Working Capital / Cash Credit Multinational | BR + Up to 5.00% |
| Pre shipment / Post Shipment Loan | BR + Up to 6.00%<br>For FCY Loan: Interest Rate shall be as per agreement subject to applicable NRB Guidelines |
| Loan Against FDR | FD Rate+ Up to 2.00%<br>Or Applicable Base Rate whichever is higher |
| Deprived Sector Lending (MFI, NBFC) | BR + Up to 5.00% |
| Deprived Sector Lending (Retail) | BR + Up to 5.00% |
| Personal Loan/Overdraft | BR + Up to 6.00% |
| SME Loan | BR + Up to 5.00% |
| NSBL Saral Karja for MSME | BR + Up to 5.00% |
| NSBL Krishak Sathi Karja | BR + Up to 5.00% |
| Auto Loan / Hire Purchase Loan | BR + Up to 6.00% |
| Loan Against Share / Margin Lending | BR + Up to 6.00% |
| Loan Against Bonds (Govt & Others) | BR + Up to 6.00%<br>Or Applicable Base Rate whichever is higher |
| Gold Loan | BR + Up to 6.00% |
| FCY Loans (For Payment of Sight LC) | Interest rate shall be as per agreement subject to applicable NRB guidelines |

Average Base Rate (Ashad 2079):9.61%

Interest Spread Rate (Ashad 2079): 4.36%

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

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

*Conditions Apply, # Interest Payable on maturity.

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

# INTEREST RATES: DEPOSITS

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

| Fixed / Recurring Deposits | Individuals | Institutions/ Foreign Diplomatic Institutions |
|---|---|---|
| ≥ 3 months and < 6 months | 6.65% | 5.65% |
| ≥ 6 months and < 1 year | 8.85% | 7.85% |
| ≥ 1 year and < 2 years | 11.03% | 10.03% |
| ≥ 2 years and ≤ 3 years | 9.95% | 8.95% |
| > 3years and ≤ 10years | 9.95% | 8.95% |
| Fixed Deposit for 101 Days # | 6.65% | 5.65% |
| Fixed Deposit for 201 Days # | 8.85% | 7.85% |

| Dhanvriddhi Fixed Deposits -Individuals Only | |
|---|---|
| ≥6 Months and ≤ 15 years | 11.03%* |

| Dhanvriddhi Fixed Deposits(Including Bidding)- Institutions/ Foreign Diplomatic Institutions Only | |
|---|---|
| ≥6 Months and ≤ 15 years | 10.03%* |
| **For Renewals-Institutions/ Foreign Diplomatic Institutions** | |
| **1 year and above** | **10.13%** |

| Bulk Fixed Deposits | |
|---|---|
| **Individuals Only** | |
| ≥ 3 months and < 1 year | **11.03%*** |
| ≥ 1 year and above | **11.03%*** |
| **Remittance FD** | |
| ≥ 3 months and above | **12.03%*** |
| **Bulk Fixed Deposits (Including Bidding) For Institutions/ Foreign Diplomatic Institutions Only** | |
| ≥ 3 months and < 1 year | **10.03%*** |
| ≥ 1 year and above | **10.03%*** |
| **FCY Fixed Deposit (USD, GBP,EUR)** | **Negotiable** |

| Saving Deposits | |
|---|---|
| **Account Scheme** | **Interest Rate** |
| All LCY Saving Account | 6.03% |
| Remittance Savings | 7.03% |
| USD Saving Bank | 4.00% |
| EUR Saving Bank | 1.00% |
| GBP Saving Bank | 1.00% |

| NPR Call Deposits | |
|---|---|
| **Account Type** | **Interest Rate** |
| Call Deposit | Interest rate shall be as per agreement subject to applicable NRB guidelines |

| USD Call Deposit | |
|---|---|
| Up to USD 0.10 million | 2.00 % |
| Above USD 0.10 million | Negotiable |

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

| Account Scheme | Personal Loan | | | | |
|---|---|---|---|---|---|
| | Fixed Interest Rate | | | | Floating Interest Rate |
| | Up to 3 years | Above 3 years to 5 years | Above 5 years to 10 years | Above 10 years | |
| Education Loan | 13.50% | 14.50% | 15.00% | 15.50% | BR + Up to 6.00% |
| Home Loan | 13.50% | 14.50% | 15.00% | 15.50% | BR + Up to 6.00% |
| Hire Purchase Loan (Individual) | 13.50% | 14.50% | 15.00% | - | BR + Up to 6.00% |
| Personal Mortgage Term Loan / Other Personal Term Loan | 13.50% | 14.50% | 15.50% | 15.50% | BR + Up to 6.00% |
| BhuPuu Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 4.00% |
| BhuPuu Plus Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 4.00% |
| Loan to Migrant Workers | 13.50% | 14.50% | 15.00% | - | BR + Up to 5.00% |
| Personal Land Loan / Real Estate Loan | 13.50% | 14.50% | 15.50% | - | BR + Up to 6.00% |
| Deprived Sector Lending (Individuals) | 12.50% | 13.50% | 14.50% | - | BR + Up to 5.00% |

| Account Scheme | Corporate/Prime/Others |
|---|---|
| Working Capital / Cash Credit | BR + Up to 7.00% |
| Trust Receipt | BR + Up to 5.00% |
| Short Term Demand Loan | BR + Up to 7.00% |
| Term Loan / Project Finance | BR + Up to 5.00% |
| Working Capital / Cash – Credit Multinational | BR + Up to 5.00% |
| Pre shipment / Post Shipment Loan | BR + Up to 7.00%<br>For FCY Loan: Interest Rate shall be as per agreement subject to applicable NRB Guidelines |
| Loan Against FDR | FD Rate+ Up to 2.00%<br>Or Applicable Base Rate whichever is higher |
| Deprived Sector Lending (MFI, NBFC) | BR + Up to 5.00% |
| Deprived Sector Lending (Retail) | BR + Up to 5.00% |
| Personal Loan/Overdraft | BR + Up to 6.00% |
| SME Loan | BR + Up to 5.00% |
| NSBL SaralKarja for MSME | BR + Up to 5.00% |
| NSBL KrishakSathiKarja | BR + Up to 5.00% |
| Auto Loan / Hire Purchase Loan | BR + Up to 7.00% |
| Loan Against Share / Margin Lending | BR + Up to 7.00% |
| Loan Against Bonds (Govt & Others) | BR + Up to 7.00%<br>Or Applicable Base Rate whichever is higher |
| Gold Loan | BR + Up to 7.00% |
| FCY Loans (For Payment of Sight LC) | Interest rate shall be as per agreement subject to applicable NRB guidelines |

**Interest Spread Rate (Jestha 2079): 4.38%**

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:**

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

***Conditions Apply, # Interest Payable on maturity.**

नेपाल एसबिआई बैंक लि.
NEPAL SBI BANK LTD.
केशरमहल, काठमाडौं, फोन नं. : ४-४३५५१६, ४-४३५६९३

# INTEREST RATES: DEPOSITS

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

| Fixed / Recurring Deposits | Individuals | Institutions/ Foreign Diplomatic Institutions |
|---|---|---|
| ≥ 3 months and < 6 months | 6.65% | 5.65% |
| ≥ 6 months and < 1 year | 8.85% | 7.85% |
| ≥ 1 year and < 2 years | 11.03% | 10.03% |
| ≥ 2 years and ≤ 3 years | 9.95% | 8.95% |
| > 3years and ≤ 10 years | 9.95% | 8.95% |
| Fixed Deposit for 101 Days # | 6.65% | 5.65% |
| Fixed Deposit for 201 Days # | 8.85% | 7.85% |

| For Renewals-Institutions/Foreign Diplomatic Institutions | | Saving Deposits |
|---|---|---|
| 1 year and above | 10.13% | |

| Bulk Fixed Deposits | |
|---|---|
| Individuals Only | |
| ≥ 3 months and < 1 year | 11.03%* |
| ≥ 1 year and above | 11.03%* |
| Remittance FD | |
| ≥ 3 months and above | 12.03%* |
| Bulk Fixed Deposits (Including Bidding) For Institutions/ Foreign Diplomatic Institutions Only | |
| ≥ 3 months and < 1 year | 10.03%* |
| ≥ 1 year and above | 10.03%* |
| USD Call Deposit | |
| Up to USD 0.10 million | 2.00 % |
| Above USD 0.10 million | Negotiable |

| Account Scheme | Interest Rate |
|---|---|
| All LCY Saving Account | 6.03% |
| Remittance Savings | 7.03% |
| USD Saving Bank | 4.00% |
| EUR Saving Bank | 1.00% |
| GBP Saving Bank | 1.00% |
| **NPR Call Deposits** | |
| **Account Type** | **Interest Rate** |
| Call Deposit | Interest rate shall be as per agreement subject to applicable NRB guidelines |

## Loans & Advances
## With effect from 15th June, 2022 (1st Ashad, 2079)

| Account Scheme | Personal Loan | | | | |
|---|---|---|---|---|---|
| | Fixed Interest Rate | | | | Floating Interest Rate |
| | Up to 3 years | Above 3 years to 5 years | Above 5 years to 10 years | Above 10 years | |
| Education Loan | 13.50% | 14.50% | 15.00% | 15.50% | BR + Up to 6.00% |
| Home Loan | 13.50% | 14.50% | 15.00% | 15.50% | BR + Up to 6.00% |
| Hire Purchase Loan (Individual) | 13.50% | 14.50% | 15.00% | - | BR + Up to 6.00% |
| Personal Mortgage Term Loan / Other Personal Term Loan | 13.50% | 14.50% | 15.50% | 15.50% | BR + Up to 6.00% |
| BhuPuu Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 4.00% |
| BhuPuu Plus Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 4.00% |
| Loan to Migrant Workers | 13.50% | 14.50% | 15.00% | - | BR + Up to 5.00% |
| Personal Land Loan / Real Estate Loan | 13.50% | 14.50% | 15.50% | - | BR + Up to 6.00% |
| Deprived Sector Lending (Individuals) | 12.50% | 13.50% | 14.50% | - | BR + Up to 5.00% |

| Account Scheme | Corporate/Prime/Others |
|---|---|
| Working Capital / Cash Credit | BR + Up to 7.00% |
| Trust Receipt | BR + Up to 5.00% |
| Short Term Demand Loan | BR + Up to 7.00% |
| Term Loan / Project Finance | BR + Up to 5.00% |
| Working Capital / Cash – Credit Multinational | BR + Up to 5.00% |
| Pre shipment / Post Shipment Loan | BR + Up to 7.00%<br>For FCY Loan: Interest Rate shall be as per agreement subject to applicable NRB Guidelines |
| Loan Against FDR | FD Rate+ Up to 2.00%<br>Or Applicable Base Rate whichever is higher |
| Deprived Sector Lending (MFI, NBFC) | BR + Up to 5.00% |
| Deprived Sector Lending (Retail) | BR + Up to 5.00% |
| Personal Loan/Overdraft | BR + Up to 6.00% |
| SME Loan | BR + Up to 5.00% |
| NSBL SaralKarja for MSME | BR + Up to 5.00% |
| NSBL Krishak Sathi Karja | BR + Up to 5.00% |
| Auto Loan / Hire Purchase Loan | BR + Up to 7.00% |
| Loan Against Share / Margin Lending | BR + Up to 7.00% |
| Loan Against Bonds (Govt & Others) | BR + Up to 7.00%<br>Or Applicable Base Rate whichever is higher |
| Gold Loan | BR + Up to 7.00% |
| FCY Loans (For Payment of Sight LC) | Interest rate shall be as per agreement subject to applicable NRB guidelines |

**Interest Spread Rate (Baisakh 2079): 4.33%**

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:**

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

***Conditions Apply, # Interest Payable on maturity.**

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

# INTERESTRATES: DEPOSITS

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

| Fixed / Recurring Deposits | Individuals | Institutions/ Foreign Diplomatic Institutions |
|---|---|---|
| ≥ 3 months and < 6 months | 6.65% | 5.65% |
| ≥ 6 months and < 1 year | 8.85% | 7.85% |
| ≥ 1 year and < 2 years | 11.03% | 10.03% |
| ≥2 years and ≤ 3 years | 9.95% | 8.95% |
| > 3years and ≤ 10years | 9.95% | 8.95% |
| Fixed Deposit for 101 Days # | 6.65% | 5.65% |
| Fixed Deposit for 201 Days # | 8.85% | 7.85% |

| For Renewals-Institutions/ Foreign Diplomatic Institutions | |
|---|---|
| 1 year and above | 10.13% |
| Bulk Fixed Deposits | |

| Individuals Only | |
|---|---|
| ≥ 3 months and < 1 year | 11.03%* |
| ≥ 1 year and above | 11.03%* |
| **Remittance FD** | |
| ≥ 3 months and above | 12.03%* |
| **Bulk Fixed Deposits (Including Bidding) For Institutions/ Foreign Diplomatic Institutions Only** | |
| ≥ 3 months and < 1 year | 10.03%* |
| ≥ 1 year and above | 10.03%* |
| **USD Call Deposit** | |
| Up to USD 0.10 million | 0.50 % |
| Above USD 0.10 million | Negotiable |

| Saving Deposits | |
|---|---|
| **Account Scheme** | **Interest Rate** |
| All LCY Saving Account | 6.03% |
| Remittance Savings | 7.03% |
| USD Saving Bank | 2.00% |
| EUR Saving Bank | 0.05% |
| GBP Saving Bank | 0.05% |
| **NPR Call Deposits** | |
| **Account Type** | **Interest Rate** |
| Call Deposit | Interest rate shall be as per agreement subject to applicable NRB guidelines |

## Loans & Advances
## With effect from 15th May, 2022 (1st Jestha, 2079)

| Account Scheme | Personal Loan | | | | |
|---|---|---|---|---|---|
| | Fixed Interest Rate | | | | Floating Interest Rate |
| | Up to 3 years | Above 3 years to 5 years | Above 5 years to 10 years | Above 10 years | |
| Education Loan | 13.50% | 14.50% | 15.00% | 15.50% | BR + Up to 6.00% |
| Home Loan | 13.50% | 14.50% | 15.00% | 15.50% | BR + Up to 6.00% |
| Hire Purchase Loan (Individual) | 13.50% | 14.50% | 15.00% | - | BR + Up to 6.00% |
| Personal Mortgage Term Loan / Other Personal Term Loan | 13.50% | 14.50% | 15.50% | 15.50% | BR + Up to 6.00% |
| BhuPuu Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 4.00% |
| BhuPuu Plus Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 4.00% |
| Loan to Migrant Workers | 13.50% | 14.50% | 15.00% | - | BR + Up to 5.00% |
| Personal Land Loan / Real Estate Loan | 13.50% | 14.50% | 15.50% | - | BR + Up to 6.00% |
| Deprived Sector Lending (Individuals) | 12.50% | 13.50% | 14.50% | - | BR + Up to 5.00% |

| Account Scheme | Corporate/Prime/Others |
|---|---|
| Working Capital / Cash Credit | BR + Up to 7.00% |
| Trust Receipt | BR + Up to 5.00% |
| Short Term Demand Loan | BR + Up to 7.00% |
| Term Loan / Project Finance | BR + Up to 5.00% |
| Working Capital / Cash-Credit Multinational | BR + Up to 5.00% |
| Pre shipment / Post Shipment Loan | BR + Up to 7.00%<br>For FCY Loan: Interest Rate shall be as per agreement subject to applicable NRB Guidelines |
| Loan Against FDR | FD Rate+ Up to 2.00%<br>Or Applicable Base Rate whichever is higher |
| Deprived Sector Lending (MFI, NBFC) | BR + Up to 5.00% |
| Deprived Sector Lending (Retail) | BR + Up to 5.00% |
| Personal Loan/Overdraft | BR + Up to 6.00% |
| SME Loan | BR + Up to 5.00% |
| NSBL Saral Karja for MSME | BR + Up to 5.00% |
| NSBL Krishak Sathi Karja | BR + Up to 5.00% |
| Auto Loan / Hire Purchase Loan | BR + Up to 7.00% |
| Loan Against Share / Margin Lending | BR + Up to 7.00% |
| Loan Against Bonds (Govt & Others) | BR + Up to 7.00%<br>Or Applicable Base Rate whichever is higher |
| Gold Loan | BR + Up to 7.00% |
| FCY Loans (For Payment of Sight LC) | Interest rate shall be as per agreement subject to applicable NRB guidelines |
| **Average Base Rate (Chaitra 2078) :9.26%** | |
| **Interest Spread Rate (Chaitra 2078): 4.06%** | |

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:**

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

***Conditions Apply, # Interest Payable on maturity.**

नेपाल एसबिआई बैंक लि.
NEPAL SBI BANK LTD.
केशरमहल, काठमाडौं, फोन नं. : ४-४३२५१६, ४-४३२६१३

# INTEREST RATES: DEPOSITS

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

| Fixed/Recurring Deposits | Individuals | Institutions/ Foreign Diplomatic Institutions |
|---|---|---|
| ≥ 3 months and < 6 months | 6.65% | 5.65% |
| ≥ 6 months and < 1 year | 8.85% | 7.85% |
| ≥ 1 year and < 2 years | 11.03% | 10.03% |
| ≥2 years and ≤ 3 years | 9.95% | 8.95% |
| > 3years and ≤ 10years | 9.95% | 8.95% |
| Fixed Deposit for 101 Days # | 6.65% | 5.65% |
| Fixed Deposit for 201 Days # | 8.85% | 7.85% |

| For Renewals-Institutions/ Foreign Diplomatic Institutions | |
|---|---|
| 1 year and above | 10.13% |

| Bulk Fixed Deposits | |
|---|---|
| Individuals Only | |
| ≥ 3 months and < 1 year | 11.03%* |
| ≥ 1 year and above | 11.03%* |
| Remittance FD | |
| ≥ 3 months and above | 12.03%* |
| Bulk Fixed Deposits (Including Bidding) For Institutions/ Foreign Diplomatic Institutions Only | |
| ≥ 3 months and < 1 year | 10.03%* |
| ≥ 1 year and above | 10.03%* |
| USD Call Deposit | |
| Up to USD 0.10 million | 0.50 % |
| Above USD 0.10 million | Negotiable |

| Saving Deposits | |
|---|---|
| Account Scheme | Interest Rate |
| All LCY Saving Account | 6.03% |
| Remittance Savings | 7.03% |
| USD Saving Bank | 2.00% |
| EUR Saving Bank | 0.05% |
| GBP Saving Bank | 0.05% |
| NPR Call Deposits | |
| Account Type | Interest Rate |
| Call Deposit | Interest rate shall be as per agreement subject to applicable NRB guidelines |

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

| Account Scheme | Personal Loan | | | | |
|---|---|---|---|---|---|
| | Fixed Interest Rate | | | | Floating Interest Rate |
| | Up to 3 years | Above 3 years to 5 years | Above 5 years to 10 years | Above 10 years | |
| Education Loan | 13.50% | 14.50% | 15.00% | 15.50% | BR + Up to 6.00% |
| Home Loan | 13.50% | 14.50% | 15.00% | 15.50% | BR + Up to 6.00% |
| Hire Purchase Loan (Individual) | 13.50% | 14.50% | 15.00% | - | BR + Up to 6.00% |
| Personal Mortgage Term Loan / Other Personal Term Loan | 13.50% | 14.50% | 15.50% | 15.50% | BR + Up to 6.00% |
| BhuPuu Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 4.00% |
| BhuPuu Plus Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 4.00% |
| Loan to Migrant Workers | 13.50% | 14.50% | 15.00% | - | BR + Up to 5.00% |
| Personal Land Loan / Real Estate Loan | 13.50% | 14.50% | 15.50% | - | BR + Up to 6.00% |
| Deprived Sector Lending (Individuals) | 12.50% | 13.50% | 14.50% | - | BR + Up to 5.00% |

| Account Scheme | Corporate/Prime/Others |
|---|---|
| Working Capital / Cash Credit | BR + Up to 7.00% |
| Trust Receipt | BR + Up to 5.00% |
| Short Term Demand Loan | BR + Up to 7.00% |
| Term Loan / Project Finance | BR + Up to 5.00% |
| Working Capital / Cash – Credit Multinational | BR + Up to 5.00% |
| Pre shipment / Post Shipment Loan | BR + Up to 7.00%<br>For FCY Loan: Interest Rate shall be as per agreement subject to applicable NRB Guidelines |
| Loan Against FDR | FD Rate+ Up to 2.00%<br>Or Applicable Base Rate whichever is higher |
| Deprived Sector Lending (MFI, NBFC) | BR + Up to 5.00% |
| Deprived Sector Lending (Retail) | BR + Up to 5.00% |
| Personal Loan/Overdraft | BR + Up to 6.00% |
| SME Loan | BR + Up to 5.00% |
| NSBL SaralKarja for MSME | BR + Up to 5.00% |
| NSBL KrishakSathiKarja | BR + Up to 5.00% |
| Auto Loan / Hire Purchase Loan | BR + Up to 7.00% |
| Loan Against Share / Margin Lending | BR + Up to 7.00% |
| Loan Against Bonds (Govt & Others) | BR + Up to 7.00%<br>Or Applicable Base Rate whichever is higher |
| Gold Loan | BR + Up to 7.00% |
| FCY Loans (For Payment of Sight LC) | Interest rate shall be as per agreement subject to applicable NRB guidelines |

**Interest Spread Rate (Falgun 2078): 3.87%**

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:**

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

***Conditions Apply, # Interest Payable on maturity.**

नेपाल एसबिआई बैंक लि.
NEPAL SBI BANK LTD.
केशरमहल, काठमाडौं, फोन नं. : ४-४३५४१६, ४-४३५६१३

# INTEREST RATES: DEPOSITS

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

| Fixed / Recurring Deposits | Individuals | Institutions/ Foreign Diplomatic Institutions |
|---|---|---|
| ≥ 3 months and < 6 months | 6.65% | 5.65% |
| ≥ 6 months and < 1 year | 8.85% | 7.85% |
| ≥ 1 year and < 2 years | 11.03% | 10.03% |
| ≥2 years and ≤ 3 years | 9.95% | 8.95% |
| > 3years and ≤ 10years | 9.95% | 8.95% |
| Fixed Deposit for 101 Days # | 6.65% | 5.65% |
| Fixed Deposit for 201 Days # | 8.85% | 7.85% |

| For Renewals-Institutions/ Foreign Diplomatic Institutions | |
|---|---|
| 1 year and above | 10.13% |

| Bulk Fixed Deposits | |
|---|---|
| **Individuals Only** | |
| ≥ 3 months and < 1 year | 11.03%* |
| ≥ 1 year and above | 11.03%* |
| **Remittance FD** | |
| ≥ 3 months and above | 12.03%* |
| **Bulk Fixed Deposits (Including Bidding) For Institutions/ Foreign Diplomatic Institutions Only** | |
| ≥ 3 months and < 1 year | 10.03%* |
| ≥ 1 year and above | 10.03%* |
| **USD Call Deposit** | |
| Up to USD 0.10 million | 0.50 % |
| Above USD 0.10 million | Negotiable |

| Saving Deposits | |
|---|---|
| **Account Scheme** | **Interest Rate** |
| All LCY Saving Account | 6.03% |
| Remittance Savings | 7.03% |
| USD Saving Bank | 2.00% |
| EUR Saving Bank | 0.05% |
| GBP Saving Bank | 0.05% |
| **NPR Call Deposits** | |
| **Account Type** | **Interest Rate** |
| Call Deposit | Interest rate shall be as per agreement subject to applicable NRB guidelines |

**Loans & Advances**
**With effect from 15th March, 2022 (1st Chaitra, 2078)**

| Account Scheme | Personal Loan | | | | |
|---|---|---|---|---|---|
| | Fixed Interest Rate | | | | Floating Interest Rate |
| | Up to 3 years | Above 3 years to 5 years | Above 5 years to 10 years | Above 10 years | |
| Education Loan | 13.50% | 14.50% | 15.00% | 15.50% | BR + Up to 6.00% |
| Home Loan | 13.50% | 14.50% | 15.00% | 15.50% | BR + Up to 6.00% |
| Hire Purchase Loan (Individual) | 13.50% | 14.50% | 15.00% | - | BR + Up to 6.00% |
| Personal Mortgage Term Loan / Other Personal Term Loan | 13.50% | 14.50% | 15.50% | 15.50% | BR + Up to 6.00% |
| BhuPuu Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 4.00% |
| BhuPuu Plus Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 4.00% |
| Loan to Migrant Workers | 13.50% | 14.50% | 15.00% | - | BR + Up to 5.00% |
| Personal Land Loan / Real Estate Loan | 13.50% | 14.50% | 15.50% | - | BR + Up to 6.00% |
| Deprived Sector Lending (Individuals) | 12.50% | 13.50% | 14.50% | - | BR + Up to 5.00% |

| Account Scheme | Corporate/Prime/Others |
|---|---|
| Working Capital / Cash Credit | BR + Up to 7.00% |
| Trust Receipt | BR + Up to 5.00% |
| Short Term Demand Loan | BR + Up to 7.00% |
| Term Loan / Project Finance | BR + Up to 5.00% |
| Working Capital / Cash – Credit Multinational | BR + Up to 5.00% |
| Pre shipment / Post Shipment Loan | BR + Up to 7.00%<br>For FCY Loan: Interest Rate shall be as per agreement subject to applicable NRB Guidelines |
| Loan Against FDR | FD Rate+ Up to 2.00%<br>Or Applicable Base Rate whichever is higher |
| Deprived Sector Lending (MFI, NBFC) | BR + Up to 5.00% |
| Deprived Sector Lending (Retail) | BR + Up to 5.00% |
| Personal Loan/Overdraft | BR + Up to 6.00% |
| SME Loan | BR + Up to 5.00% |
| NSBL SaralKarja for MSME | BR + Up to 5.00% |
| NSBL KrishakSathiKarja | BR + Up to 5.00% |
| Auto Loan / Hire Purchase Loan | BR + Up to 7.00% |
| Loan Against Share / Margin Lending | BR + Up to 7.00% |
| Loan Against Bonds (Govt & Others) | BR + Up to 7.00%<br>Or Applicable Base Rate whichever is higher |
| Gold Loan | BR + Up to 7.00% |
| FCY Loans (For Payment of Sight LC) | Interest rate shall be as per agreement subject to applicable NRB guidelines |
| **Interest Spread Rate (Magh 2078): 4.03%** | |

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:**

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

***Conditions Apply, # Interest Payable on maturity.**

नेपाल एसबिआई बैंक लि.
NEPAL SBI BANK LTD.

# INTEREST RATES: DEPOSITS

**With effect from 13thFebruary, 2022 (1st Falgun, 2078)**

| Fixed / Recurring Deposits | Individuals | Institution/ Foreign Diplomatic Institutions |
|---|---|---|
| ≥ 3 months and < 6 months | 6.65% | 5.65% |
| ≥ 6 months and < 1 year | 8.35% | 7.85% |
| ≥ 1 year and < 2 years | 11.03% | 10.03% |
| ≥ 2 years and < 3 years | 9.95% | 8.95% |
| ≥ 3 years and ≤ 10 years | 9.95% | 8.95% |
| Fixed Deposit for 401 Days++ | 6.65% | 5.65% |
| Fixed Deposit for 201 Days+ | 8.35% | 7.85% |

| For Branch-to-Institutions/ Foreign Diplomatic Institutions | |
|---|---|
| 1 year and above | 10.43% |

| Bulk Fixed Deposits | |
|---|---|
| Individuals Only | |
| ≥ 3 months and < 1 year | 11.03%* |
| ≥ 1 year and above | 11.03%* |
| **Bulk Fixed Deposits (Incoming Bidding)** | |
| **For Institutions/ Foreign Diplomatic Institutions Only.** | |
| ≥ 3 months and < 1 year | 10.03%* |
| ≥ 1 year and above | 10.03%* |

| USD Call Deposit: | |
|---|---|
| Up to USD 0.10 million | 0.35% |
| Above USD 0.10 million | Negotiable |

| Saving Deposits | |
|---|---|
| Account Scheme | Interest Rate: |
| All LCY Saving Account | 6.85%. |
| USD Saving Bank | 2.90%. |
| EUR Saving Bank | 0.85%. |
| GBP Saving Bank | 0.85%. |

| NPR Call Deposits | |
|---|---|
| Account Type | Interest Rate: |
| Call Deposit | Interest rate could be as per agreement subject to applicable NRB guidelines |

## Loans & Advances

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

| Account Scheme | Personal Loan | | | | |
|---|---|---|---|---|---|
| | Fixed Interest Rate | | | | Floating interest Rate |
| | Up to 3 years | Above 3 years to 5 years | Above 5 years to 10 years | Above 10 years | |
| Education Loan | 13.50% | 14.50% | 15.00% | 15.50% | BR + Up to 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 Loan / Other Personal Term Loan | 13.50% | 14.50% | 15.00% | 15.50% | BR + Up to 4.00% |
| Hire Pun Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 4.00% |
| Shir Pun Pilot 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 4.00% |
| Deprived Sector Lending (Individual) | 12.50% | 13.50% | 14.50% | - | BR + Up to 5.00% |

| Account Scheme | Corporate/Prime/Others |
|---|---|
| Working Capital / Cash Credit | BR + Up to 7.00% |
| Trust Receipt | BR + Up to 7.00% |
| Short Term Demand Loan | BR + Up to 7.00% |
| Term Loan / Project Finance | BR + Up to 5.00% |
| Working Capital / Cash Credit Mahanawal | BR + Up to 7.00% |
| Pre-shipment/ Post Shipment Loan | BR + Up to 7.00%<br>For FCY Loan: Interest Rate shall be as per agreement subject to applicable NRB Guidelines |
| Loan Against FDR | FD Rate+ Upto 2.00%<br>Or Applicable Base Rate whichever is higher |
| Deprived Sector Lending (MFI, NBFC) | BR + Up to 7.00% |
| Deprived Sector Lending (Others) | BR + Up to 5.00% |
| Personal Loan/Overdraft | BR + Up to 6.00% |
| SME Loan | BR + Up to 5.00% |
| NSBL Mind Rates for MSME | BR + Up to 5.00% |
| NSBL Kerabok Sathi Rates | BR + Up to 5.00% |
| Auto Loan / Hire Purchase Loan | BR + Up to 7.00% |
| Loan Against Share / Mutual Lending | BR + Up to 7.00% |
| Loan Against Bonds (Govt. & Others) | BR + Up to 7.00%<br>Or Applicable Base Rate whichever is higher |
| Gold Loan | BR + Up to 7.00% |
| FCY Loans (For Payment of Sight LC) | Interest rate shall be as per agreement subject to applicable NRB guidelines. |

| Interest Spread Rate (Poush 2078): 3.37% |
|---|
| Average Base Rate (Poush 2078): 8.57% |

a) Interest Rate applicable on fixed time may vary with the premature from the published rate.
b) Interest Rate on concessional financing shall be as decided by concerned.
c) Interest Rate on NPA accounts may vary from the published rate.
d) Penal Interest of plus 2% p.a. will be applied on overdue amount.
e) Risk Premium up to highest published premium rate of borrowed tenor may be charged for cases enhancing additional provisioning as per regulatory requirement.
f) Bills under reimbursement LC (BLC) and other forced time will attract highest published tenor rate of bank and advance.
g) FD rate for Resident are 1% above card rates as per NRB guidelines.
h) 0.10% premium can be provided on institutional deposit building) for renewed rate as per NRB circular no 04/0, 01/0 Fawsoong Ka Kha Ga 6/078/79

Note:

i) Rates of interest on deposits/ loans & advances (Except unless otherwise mentioned herein above) are subject to change the same. Customers/Prospective Client(s) are advised to visit our bank / branch(es) or our official website https://nsbl.com.np for specific quantity, conditions, interest rates of deposits/ loans & customers products/ investment.

***Conditions Apply. # Interest Payable on maturity.**

नेपाल एसबिआई बैंक लिमिटेड
NEPAL SBI BANK LTD.
केशरमहल, काठमाडौं, फोन नं. : ४-४४२२१५, ४-४४२२१६

# INTEREST RATES : DEPOSITS

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

| Fixed / Recurring Deposits | Individuals | Institutions/ Foreign Diplomatic Institutions |
|---|---|---|
| ≥ 3 months and < 6 months | 6.05% | 5.05% |
| ≥ 6 months and < 1 year | 8.05% | 7.05% |
| ≥ 1 year and < 2 years | 10.05% | 9.05% |
| ≥2 years and ≤ 3 years | 9.05% | 8.05% |
| > 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 | |
|---|---|
| 1 year and above | 9.05% |

| Bulk Fixed Deposits | |
|---|---|
| Individuals Only | |
| ≥ 3 months and < 1 year | 10.05%* |
| ≥ 1 year and above | 10.05%* |
| Bulk Fixed Deposits (Including Bidding) | |
| For Institutions/ Foreign Diplomatic Institutions Only | |
| ≥ 3 months and < 1 year | 9.05%* |
| ≥ 1 year and above | 9.05%* |

| Saving Deposits | |
|---|---|
| Account Scheme | Interest Rate |
| All LCY Saving Account | 5.05% |
| USD Saving Bank | 2.00% |
| EUR Saving Bank | 0.05% |
| GBP Saving Bank | 0.05% |

| NPR Call Deposits | |
|---|---|
| Account Type | Interest Rate |
| Call Deposit | Interest rate shall be as per agreement subject to applicable NRB guidelines |

| USD Call Deposit | |
|---|---|
| Up to USD 0.10 million | 0.50 % |
| Above USD 0.10 million | Negotiable |

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

| Account Scheme | Personal Loan | | | | |
|---|---|---|---|---|---|
| | Fixed Interest Rate | | | | Floating Interest Rate |
| | Up to 3 years | Above 3 years to 5 years | Above 5 years to 10 years | Above 10 years | |
| Education Loan | 13.50% | 14.50% | 15.00% | 15.50% | BR + Up to 6.00% |
| Home Loan | 13.50% | 14.50% | 15.00% | 15.50% | BR + Up to 6.00% |
| Hire Purchase Loan (Individual) | 13.50% | 14.50% | 15.00% | - | BR + Up to 6.00% |
| Personal Mortgage Term Loan / Other Personal Term Loan | 13.50% | 14.50% | 15.50% | 15.50% | BR + Up to 6.00% |
| Bhu Puu Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 4.00% |
| Bhu Puu Plus Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 4.00% |
| Loan to Migrant Workers | 13.50% | 14.50% | 15.00% | - | BR + Up to 5.00% |
| Personal Land Loan / Real Estate Loan | 13.50% | 14.50% | 15.50% | - | BR + Up to 6.00% |
| Deprived Sector Lending (Individuals) | 12.50% | 13.50% | 14.50% | - | BR + Up to 5.00% |

| Account Scheme | Corporate/Prime/Others |
|---|---|
| Working Capital / Cash Credit | BR + Up to 7.00% |
| Trust Receipt | BR + Up to 5.00% |
| Short Term Demand Loan | BR + Up to 7.00% |
| Term Loan / Project Finance | BR + Up to 5.00% |
| Working Capital / Cash – Credit Multinational | BR + Up to 5.00% |
| Pre shipment / Post Shipment Loan | BR + Up to 7.00% |
| | For FCY Loan: One Year LIBOR Rate + 1.25% |
| Loan Against FDR | FD Rate+ Up to 2.00% |
| | Or Applicable Base Rate whichever is higher |
| Deprived Sector Lending (MFI, NBFC) | BR + Up to 5.00% |
| Deprived Sector Lending (Retail) | BR + Up to 5.00% |
| Personal Loan/Overdraft | BR + Up to 6.00% |
| SME Loan | BR + Up to 5.00% |
| NSBL Saral Karja for MSME | BR + Up to 5.00% |
| NSBL Krishak Sathi Karja | BR + Up to 5.00% |
| Auto Loan / Hire Purchase Loan | BR + Up to 7.00% |
| Loan Against Share / Margin Lending | BR + Up to 7.00% |
| Loan Against Bonds (Govt & Others) | BR + Up to 7.00% |
| | Or Applicable Base Rate whichever is higher |
| Gold Loan | BR + Up to 7.00% |
| FCY Loans (For Payment of Sight LC) | Interest rate shall be as per agreement and/or LIBOR plus premium subject to applicable NRB guidelines |
| **Interest Spread Rate (Mangsir 2078): 3.24%** | |
| **Base Rate (Mangsir 2078): 8.42%** | |

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

**Note:**

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

***Conditions Apply, # Interest Payable on maturity.**

नेपाल एसबिआई बैंक लिमिटेड

**NEPAL SBI BANK LTD.**

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

# INTEREST RATES: DEPOSITS

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

| Fixed / Recurring Deposits | Individuals | Institutions/ Foreign Diplomatic Institutions |
|---|---|---|
| ≥ 3 months and < 6 months | 6.05% | 5.05% |
| ≥ 6 months and < 1 year | 8.05% | 7.05% |
| ≥ 1 year and < 2 years | 10.05% | 9.05% |
| ≥2 years and ≤ 3 years | 9.05% | 8.05% |
| > 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 | |
|---|---|
| **1 year and above** | **9.05%** |

| Bulk Fixed Deposits | |
|---|---|
| **Individuals Only** | |
| ≥ 3 months and < 1 year | **10.05%*** |
| ≥ 1 year and above | **10.05%*** |
| **Bulk Fixed Deposits (Including Bidding)** | |
| **For Institutions/ Foreign Diplomatic Institutions Only** | |
| ≥ 3 months and < 1 year | **9.05%*** |
| ≥ 1 year and above | **9.05%*** |

| USD Call Deposit | |
|---|---|
| Up to USD 0.10 million | 0.50 % |
| Above USD 0.10 million | Negotiable |

| Saving Deposits | |
|---|---|
| **Account Scheme** | **Interest Rate** |
| All LCY Saving Account | 5.05% |
| USD Saving Bank | 2.00% |
| EUR Saving Bank | 0.05% |
| GBP Saving Bank | 0.05% |

| NPR Call Deposits | |
|---|---|
| **Account Type** | **Interest Rate** |
| Call Deposit | Interest rate shall be as per agreement subject to applicable NRB guidelines |

## Loans & Advances

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

| Account Scheme | Personal Loan | | | | |
|---|---|---|---|---|---|
| | Fixed Interest Rate | | | | Floating Interest Rate |
| | Up to 3 years | Above 3 years to 5 years | Above 5 years to 10 years | Above 10 years | |
| Education Loan | 13.50% | 14.50% | 15.00% | 15.50% | BR + Up to 6.00% |
| Home Loan | 13.50% | 14.50% | 15.00% | 15.50% | BR + Up to 6.00% |
| Hire Purchase Loan (Individual) | 13.50% | 14.50% | 15.00% | - | BR + Up to 6.00% |
| Personal Mortgage Term Loan / Other Personal Term Loan | 13.50% | 14.50% | 15.50% | 15.50% | BR + Up to 6.00% |
| Bhu Puu Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 4.00% |
| Bhu Puu Plus Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 4.00% |
| Loan to Migrant Workers | 13.50% | 14.50% | 15.00% | - | BR + Up to 5.00% |
| Personal Land Loan / Real Estate Loan | 13.50% | 14.50% | 15.50% | - | BR + Up to 6.00% |
| Deprived Sector Lending (Individuals) | 12.50% | 13.50% | 14.50% | - | BR + Up to 5.00% |

| Account Scheme | Corporate/Prime/Others |
|---|---|
| Working Capital / Cash Credit | BR + Up to 7.00% |
| Trust Receipt | BR + Up to 5.00% |
| Short Term Demand Loan | BR + Up to 7.00% |
| Term Loan / Project Finance | BR + Up to 5.00% |
| Working Capital / Cash – Credit Multinational | BR + Up to 5.00% |
| Pre shipment / Post Shipment Loan | BR + Up to 7.00%<br>For FCY Loan: One Year LIBOR Rate + 1.25% |
| Loan Against FDR | FD Rate+ Up to 2.00%<br>Or Applicable Base Rate whichever is higher |
| Deprived Sector Lending (MFI, NBFC) | BR + Up to 5.00% |
| Deprived Sector Lending (Retail) | BR + Up to 5.00% |
| Personal Loan/Overdraft | BR + Up to 6.00% |
| SME Loan | BR + Up to 5.00% |
| NSBL Saral Karja for MSME | BR + Up to 5.00% |
| NSBL Krishak Sathi Karja | BR + Up to 5.00% |
| Auto Loan / Hire Purchase Loan | BR + Up to 7.00% |
| Loan Against Share / Margin Lending | BR + Up to 7.00% |
| Loan Against Bonds (Govt & Others) | BR + Up to 7.00%<br>Or Applicable Base Rate whichever is higher |
| Gold Loan | BR + Up to 7.00% |
| FCY Loans (For Payment of Sight LC) | Interest rate shall be as per agreement and/or LIBOR plus premium subject to applicable NRB guidelines |

**Interest Spread Rate (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

Note:

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

*Conditions Apply, # Interest Payable on maturity.

नेपाल एसबिआई बैंक लिमिटेड

# NEPAL SBI BANK LTD.

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

## INTEREST RATES: DEPOSITS

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

| Fixed / Recurring Deposits | Individuals | Institutions/ Foreign Diplomatic Institutions |
|---|---|---|
| ≥ 3 months and < 6 months | 6.05% | 5.05% |
| ≥ 6 months and < 1 year | 7.93% | 6.93% |
| ≥ 1 year and < 2 years | 10.05% | 9.05% |
| ≥2 years and ≤ 3 years | 9.05% | 8.05% |
| > 3years and ≤ 10years | 9.05% | 8.05% |
| Fixed Deposit for 101 Days # | 6.05% | 5.05% |
| Fixed Deposit for 201 Days # | 7.93% | 6.93% |

| For Renewals-Institutions/ Foreign Diplomatic Institutions | |
|---|---|
| 1 year and above | 9.05% |

| Bulk Fixed Deposits | |
|---|---|
| **Individuals Only** | |
| ≥ 3 months and < 1 year | **10.05%*** |
| ≥ 1 year and above | **10.05%*** |
| **Bulk Fixed Deposits (Including Bidding)** | |
| **For Institutions/ Foreign Diplomatic Institutions Only** | |
| ≥ 3 months and < 1 year | **9.05%*** |
| ≥ 1 year and above | **9.05%*** |

| USD Call Deposit | |
|---|---|
| Up to USD 0.10 million | 0.50 % |
| Above USD 0.10 million | Negotiable |

| Saving Deposits | |
|---|---|
| **Account Scheme** | **Interest Rate** |
| All LCY Saving Account | 5.05% |
| USD Saving Bank | 1.00% |
| EUR Saving Bank | 0.05% |
| Gbp Saving Bank | 0.05% |
| **NPR Call Deposits** | |
| **Account Type** | **Interest Rate** |
| Call Deposit | 0.25% to 2.53% (Negotiable) |

## Loans & Advances

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

| Account Scheme | Personal Loan | | | | |
|---|---|---|---|---|---|
| | Fixed Interest Rate | | | | Floating Interest Rate |
| | Up to 3 years | Above 3 years to 5 years | Above 5 years to 10 years | Above 10 years | |
| Education Loan | 12.50% | 13.50% | 14.00% | 14.50% | BR + Up to 5.00% |
| Home Loan | 12.50% | 13.50% | 14.00% | 14.50% | BR + Up to 5.00% |
| Personal Hire Purchase Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 5.00% |
| Personal Mortgage Term Loan | 12.50% | 13.50% | 14.50% | - | BR + Up to 5.00% |
| Bhu Puu Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 4.00% |
| Bhu Puu Plus Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 4.00% |
| Loan to Migrant Workers | 12.50% | 13.50% | 14.00% | - | BR + Up to 1.50% |
| Personal Land Loan / Real Estate Loan | 12.50% | 13.50% | 14.50% | - | BR + Up to 5.00% |
| Deprived Sector Lending (Individuals) | 11.50% | 12.50% | 13.50% | - | BR + Up to 4.00% |
| Other Personal Term Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 5.00% |

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

**Interest Spread Rate (Aswin 2078): 3.09%**

**Base Rate (Aswin 2078): 8.11%**

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:**

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

***Conditions Apply, # Interest Payable on maturity.***

नेपाल एसबिआई बैंक लिमिटेड

# NEPAL SBI BANK LTD.

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

## INTEREST RATES: DEPOSITS

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

| Fixed / Recurring Deposits (Interest Rate Per Annum, Payable Quarterly) | Individuals | Institutions/ Foreign Diplomatic Institutions |
|---|---|---|
| ≥ 3 months and < 6 months | 4.46% | 4.36% |
| ≥ 6 months and < 1 year | 7.21% | 6.21% |
| ≥ 1 year and < 2 years | 8.80% | 7.80% |
| ≥2 years and ≤ 3 years | 9.08% | 8.08% |
| > 3years and ≤ 10years | 9.36% | 8.36% |
| Fixed Deposit for 101 Days # | 4.46% | 4.36% |
| Fixed Deposit for 201 Days # | 6.05% | 5.05% |

**Interest Rate Per Annum, Payable Quarterly**

| For Renewals-Institutions/ Foreign Diplomatic Institutions | |
|---|---|
| 1 year and above | 8.05% |

**Bulk Fixed Deposits**

| Individuals Only | |
|---|---|
| ≥ 1 year and < 2 years | 9.08%* |
| ≥2 years and ≤ 3 years | 9.36%* |

**Bulk Fixed Deposits (Including Bidding)**

**For Institutions/ Foreign Diplomatic Institutions Only**

| | |
|---|---|
| ≥ 3 months and <1 year | 8.36%* |
| ≥ 1 year and above | 8.36%* |

**USD Call Deposit**

| | |
|---|---|
| Up to USD 0.10 million | 0.50 % |
| Above USD 0.10 million | Negotiable |

**Saving Deposits**

| Account Scheme | Interest Rate |
|---|---|
| All LCY Saving Account | 4.56% |
| USD Saving Bank | 1.00% |
| EUR Saving Bank | 0.05% |
| Gbp Saving Bank | 0.05% |

**NPR Call Deposits**

| Account Type | Interest Rate |
|---|---|
| Call Deposit | 0.25% to 2.28% ( Negotiable) |

## Loans & Advances

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

| Account Scheme | Personal Loan | | | | |
|---|---|---|---|---|---|
| | Fixed Interest Rate | | | | Floating Interest Rate |
| | Up to 3 years | Above 3 years to 5 years | Above 5 years to 10 years | Above 10 years | |
| Education Loan | 12.50% | 13.50% | 14.00% | 14.50% | BR + Up to 5.00% |
| Home Loan | 12.50% | 13.50% | 14.00% | 14.50% | BR + Up to 5.00% |
| Personal Hire Purchase Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 5.00% |
| Personal Mortgage Term Loan | 12.50% | 13.50% | 14.50% | - | BR + Up to 5.00% |
| Bhu Puu Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 4.00% |
| Bhu Puu Plus Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 4.00% |
| Loan to Migrant Workers | 12.50% | 13.50% | 14.00% | - | BR + Up to 1.50% |
| Personal Land Loan / Real Estate Loan | 12.50% | 13.50% | 14.50% | - | BR + Up to 5.00% |
| Deprived Sector Lending (Individuals) | 11.50% | 12.50% | 13.50% | - | BR + Up to 4.00% |
| Other Personal Term Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 5.00% |

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

**Interest Spread Rate (Bhadra 2078): 3.34%**

**Base Rate (Bhadra 2078): 7.39%**

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.**

**Note:**

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

***Conditions Apply, # Interest Payable on maturity.***

नेपाल एसबिआई बैंक लिमिटेड

# NEPAL SBI BANK LTD.

केशरमहल, काठमाडौं, फोन नं. : ४-४३५५९६, ४-४३५६१३

## INTEREST RATES: DEPOSITS

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

| Fixed / Recurring Deposits (Interest Rate Per Annum, Payable Quarterly) | Individuals | Institutions/ Foreign Diplomatic Institutions |
|---|---|---|
| ≥ 3 months and < 6 months | 4.05% | 4.05% |
| ≥ 6 months and < 1 year | 6.55% | 6.05% |
| ≥ 1 year and < 2 years | 8.00% | 8.05% |
| ≥2 years and ≤ 3 years | 8.25% | 8.25% |
| > 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 | |
|---|---|
| 1 year and above | 8.05% |

| Bulk Fixed Deposits | |
|---|---|
| Individuals Only | |
| ≥ 1 year and < 2 years | 8.25% * |
| ≥2 years and ≤ 3 years | 8.55% * |
| **Bulk Fixed Deposits** | |
| **For Institutions/ Foreign Diplomatic Institutions Only** | |
| ≥ 3 months and < 1 Year | 7.55%* |
| ≥ 1 Year and Above | 8.55%* |

| NPR Call Deposits | |
|---|---|
| Account Type | Interest Rate |
| Call Deposit | 0.25% to 1.77% (Negotiable) |

| USD Call Deposit | |
|---|---|
| Up to USD 0.10 million | 0.50 % |
| Above USD 0.10 million | Negotiable |

| Saving Deposits | |
|---|---|
| Account Scheme | Interest Rate |
| Savings-Gorkha | 3.55% |
| Corporate Salary Package | 3.55% |
| Nepal SBI Premium Saving | 3.55% |
| Migrant Savings | 3.55% |
| Savings-Gorkha Serving | 3.55% |
| PF other Organizations | 3.55% |
| Sambriddha Nagarik Bachat Khata | 3.55% |
| Chhori Bachat Khata | 3.55% |
| Savings- Diplomat /Embassy | 3.55% |
| Savings-Shareholders | 3.55% |
| Vishesh Bachat | 3.55% |
| Savings- Social Securites | 3.55% |
| Savings-Nepal Army | 3.55% |
| Savings-Police | 3.55% |
| NRs (Public) | 3.55% |
| NSBL Nari Bachat Khata | 3.55% |
| NSBL Baal Bachat Khata | 3.55% |
| Karnadhaar Bachat Khata | 3.55% |
| NSBL Combo Savings Scheme | 3.55% |
| Swarnim Bachat | 3.55% |
| Indreni Bachat Yojana | 3.55% |
| Varistha Nagarik Bachat | 3.55% |
| Karmachari Bachat Khata | 3.55% |
| NRs (Saral Bachat Only) | 3.55% |
| SB-National Reconstruction Authority | 3.55% |
| NRs (Others) | 3.55% |
| USD Saving Bank | 1.00% |
| EUR Saving Bank | 0.05% |
| GBP Saving Bank | 0.05% |

## Loans & Advances

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

| Account Scheme | Personal Loan | | | | |
|---|---|---|---|---|---|
| | Fixed Interest Rate | | | | Floating Interest Rate |
| | Up to 3 years | Above 3 years to 5 years | Above 5 years to 10 years | Above 10 years | |
| Education Loan | 12.50% | 13.50% | 14.00% | 14.50% | BR + Up to 5.00% |
| Home Loan | 12.50% | 13.50% | 14.00% | 14.50% | BR + Up to 5.00% |
| Personal Hire Purchase Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 5.00% |
| Personal Mortgage Term Loan | 12.50% | 13.50% | 14.50% | - | BR + Up to 5.00% |
| Bhu Puu Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 4.00% |
| Bhu Puu Plus Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 3.75% |
| Loan to Migrant Workers | 12.50% | 13.50% | 14.00% | - | BR + Up to 1.50% |
| Personal Land Loan / Real Estate Loan | 12.50% | 13.50% | 14.50% | - | BR + Up to 5.00% |
| Deprived Sector Lending (Individuals) | 11.50% | 12.50% | 13.50% | - | BR + Up to 4.00% |
| Other Personal Term Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 5.00% |

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

**Interest Spread Rate (Shrawan 2078): 3.30%**

**Base Rate (Shrawan 2078): 7.37%**

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:**

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

**Conditions Apply, # Interest Payable on maturity.*

नेपाल एसबिआई बैंक लिमिटेड

# NEPAL SBI BANK LTD.

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

## INTEREST RATES: DEPOSITS

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

| Fixed / Recurring Deposits (Interest Rate Per Annum, Payable Quarterly) | Individuals | Institutions/ Foreign Diplomatic Institutions |
|---|---|---|
| ≥ 3 months and < 6 months | 3.01 % | 3.01 % |
| ≥ 6 months and < 1 year | 4.50 % | 4.00 % |
| ≥ 1 year and < 2 years | 7.50 % | 7.75 % |
| ≥2 years and ≤ 3 years | 7.75 % | 8.01 % |
| > 3years and ≤ 10years | 8.00 % | 8.01 % |
| Fixed Deposit for 101 Days # | 3.01 % | 3.01 % |
| Fixed Deposit for 201 Days # | 4.50 % | 4.00 % |

**Interest Rate Per Annum, Payable Quarterly**

| For Renewals-Institutions/ Foreign Diplomatic Institutions | | Saving Deposits |
|---|---|---|
| 1 year and above | 7.00% | |

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

## Loans & Advances

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

| Account Scheme | Personal Loan | | | | |
|---|---|---|---|---|---|
| | Fixed Interest Rate | | | | Floating Interest Rate |
| | Up to 3 years | Above 3 years to 5 years | Above 5 years to 10 years | Above 10 years | |
| Education Loan | 12.50% | 13.50% | 14.00% | 14.50% | BR + Up to 5.00% |
| Home Loan | 12.50% | 13.50% | 14.00% | 14.50% | BR + Up to 5.00% |
| Personal Hire Purchase Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 5.00% |
| Personal Mortgage Term Loan | 12.50% | 13.50% | 14.50% | - | BR + Up to 5.00% |
| Bhu Puu Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 4.00% |
| Bhu Puu Plus Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 3.75% |
| Loan to Migrant Workers | 12.50% | 13.50% | 14.00% | - | BR + Up to 1.50% |
| Personal Land Loan / Real Estate Loan | 12.50% | 13.50% | 14.50% | - | BR + Up to 5.00% |
| Deprived Sector Lending (Individuals) | 11.50% | 12.50% | 13.50% | - | BR + Up to 4.00% |
| Other Personal Term Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 5.00% |

| Account Scheme | Corporate/Prime/Others |
|---|---|
| Working Capital / Cash Credit | BR + Up to 5.00% |
| Trust Receipt | BR + Up to 3.00% |
| Short Term Demand Loan | BR + Up to 5.00% |
| Term Loan / Project Finance | BR + Up to 4.50% |
| Working Capital / Cash – Credit Multinational | BR + Up to 4.00% |
| Pre shipment / Post Shipment Loan | BR + Up to 5.00%<br>For FCY Loan: One Year LIBOR Rate + 1.25% |
| Consortium Lending | As per Consortium Decision |
| Loan Against FDR | FD Rate+ Up to 2.00%<br>Or Applicable Base Rate whichever is higher |
| Deprived Sector Lending (MFI, NBFC) | BR + Up to 4.50% |
| Deprived Sector Lending (Individuals/Retail) | BR + Up to 4.00% |
| Personal Loan/Overdraft/Mortgage Loan | BR + Up to 5.00% |
| SME Loan | BR + Up to 5.00% |
| NSBL Saral Karja for MSME | BR + Up to 5.00% |
| NSBL Krishak Sathi Karja | BR + Up to 5.00% |
| Education Loan | BR + Up to 5.00% |
| Home Loan | BR + Up to 5.00% |
| Auto Loan / Hire Purchase Loan | BR + Up to 5.00% |
| Bhu Puu Loan | BR + Up to 4.00% |
| Bhu Puu Plus Loan | BR + Up to 3.75% |
| Subsidized Loan under various schemes | BR + Up to 2.00% |
| Migrant Workers | BR + Up to 1.50% |
| Loan Against Share / Margin Lending | BR + Up to 5.00% |
| Loan Against Bonds (Govt & Others) | BR + Up to 3.00%<br>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%**

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:**

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

***Conditions Apply, # Interest Payable on maturity.***

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

# INTEREST RATES: DEPOSITS

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

| Fixed / Recurring Deposits (Interest Rate Per Annum, Payable Quarterly) | Individuals | Institutions/ Foreign Diplomatic Institutions |
|---|---|---|
| ≥ 3 months and < 6 months | 3.01 % | 3.01 % |
| ≥ 6 months and < 1 year | 4.50 % | 4.00 % |
| ≥ 1 year and < 2 years | 7.00 % | 7.55 % |
| ≥2 years and ≤ 3 years | 7.25 % | 7.55 % |
| > 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 Per Annum, Payable Quarterly**

| For Renewals-Institutions/ Foreign Diplomatic Institutions | |
|---|---|
| 1 year and above | 7.00% |

**Bulk Fixed Deposits**

| Individuals Only | |
|---|---|
| ≥ 1 year and < 2 years | 7.25 % * |
| ≥2 years and ≤ 3 years | 7.55 % * |

**Bulk Fixed Deposits**

**For Institutions/ Foreign Diplomatic Institutions Only**

| | |
|---|---|
| ≥ 3 months and < 1 Year | 6.05 %* |
| ≥ 1 Year and Above | 7.05 %* |

**Call Deposits**

| Minimum Balance | Interest Rate |
|---|---|
| Up to NRs 5.00 Crore | 0.25% to 1.00% (Negotiable) |
| Nrs 5.00 Crore and Above | 0.25% to 1.26% (Negotiable) |

**USD Call Deposit**

| | |
|---|---|
| Up to USD 0.10 million | 0.50 % |
| Above USD 0.10 million | Negotiable |

| Saving Deposits | |
|---|---|
| **Account Scheme** | **Interest Rate** |
| Savings-Gorkha | 2.55% |
| Corporate Salary Package | 2.55% |
| Nepal SBI Premium Saving | 2.55% |
| Migrant Savings | 2.55% |
| Savings-Gorkha Serving | 2.55% |
| PF other Organizations | 2.55% |
| Sambriddha Nagarik Bachat Khata | 2.55% |
| Chhori Bachat Khata | 2.55% |
| Savings- Diplomat /Embassy | 3.16% |
| Savings-Shareholders | 2.55% |
| Vishesh Bachat | 2.55% |
| Savings- Social Securites | 2.55% |
| 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% |
| Karnadhaar Bachat Khata | 2.55% |
| NSBL Combo Savings Scheme | 2.55% |
| Swarnim Bachat | 2.55% |
| Indreni Bachat Yojana | 2.55% |
| Varistha Nagarik Bachat | 2.55% |
| Karmachari Bachat Khata | 2.55% |
| NRs (Saral Bachat Only) | 2.55% |
| SB-National Reconstruction Authority | 2.55% |
| NRs (Others) | 2.55% |
| USD Saving Bank | 1.00% |
| EUR Saving Bank | 0.05% |
| GBP Saving Bank | 0.05% |

# Loans & Advances

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

| Account Scheme | Personal Loan – Fixed Interest Rate | | | | Floating Interest Rate |
|---|---|---|---|---|---|
| | Up to 3 years | Above 3 years to 5 years | Above 5 years to 10 years | Above 10 years | |
| Education Loan | 12.50% | 13.50% | 14.00% | 14.50% | BR + Up to 5.00% |
| Home Loan | 12.50% | 13.50% | 14.00% | 14.50% | BR + Up to 5.00% |
| Personal Hire Purchase Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 5.00% |
| Personal Mortgage Term Loan | 12.50% | 13.50% | 14.50% | - | BR + Up to 5.00% |
| Bhu Puu Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 4.00% |
| Bhu Puu Plus Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 3.75% |
| Loan to Migrant Workers | 12.50% | 13.50% | 14.00% | - | BR + Up to 1.50% |
| Personal Land Loan / Real Estate Loan | 12.50% | 13.50% | 14.50% | - | BR + Up to 5.00% |
| Deprived Sector Lending (Individuals) | 11.50% | 12.50% | 13.50% | - | BR + Up to 4.00% |
| Other Personal Term Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 5.00% |

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

**Interest Spread Rate (Ashad 2078): 3.18%**

**Base Rate (Ashad 2078): 7.37%**

**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:**

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

***Conditions Apply, # Interest Payable on maturity.**

नेपाल एसबिआई बैंक लिमिटेड

# NEPAL SBI BANK LTD.

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

## INTEREST RATES: DEPOSITS

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

| Fixed / Recurring Deposits (Interest Rate Per Annum, Payable Quarterly) | Individuals | Institutions/ Foreign Diplomatic Institutions |
|---|---|---|
| ≥ 3 months and < 6 months | 3.01 % | 3.01 % |
| ≥ 6 months and < 1 year | 4.50 % | 4.00 % |
| ≥ 1 year and < 2 years | 7.50 % | 7.75 % |
| ≥2 years and ≤ 3 years | 7.75 % | 8.01 % |
| > 3years and ≤ 10years | 8.00 % | 8.01 % |
| Fixed Deposit for 101 Days # | 3.01 % | 3.01 % |
| Fixed Deposit for 201 Days # | 4.50 % | 4.00 % |

**Interest Rate Per Annum, Payable Quarterly**

| For Renewals-Institutions/ Foreign Diplomatic Institutions | | Saving Deposits |
|---|---|---|
| 1 year and above | 7.00% | |

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

## Loans & Advances

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

| Account Scheme | Personal Loan | | | | |
|---|---|---|---|---|---|
| | Fixed Interest Rate | | | | Floating Interest Rate |
| | Up to 3 years | Above 3 years to 5 years | Above 5 years to 10 years | Above 10 years | |
| Education Loan | 12.50% | 13.50% | 14.00% | 14.50% | BR + Up to 5.00% |
| Home Loan | 12.50% | 13.50% | 14.00% | 14.50% | BR + Up to 5.00% |
| Personal Hire Purchase Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 5.00% |
| Personal Mortgage Term Loan | 12.50% | 13.50% | 14.50% | - | BR + Up to 5.00% |
| Bhu Puu Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 4.00% |
| Bhu Puu Plus Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 3.75% |
| Loan to Migrant Workers | 12.50% | 13.50% | 14.00% | - | BR + Up to 1.50% |
| Personal Land Loan / Real Estate Loan | 12.50% | 13.50% | 14.50% | - | BR + Up to 5.00% |
| Deprived Sector Lending (Individuals) | 11.50% | 12.50% | 13.50% | - | BR + Up to 4.00% |
| Other Personal Term Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 5.00% |

| Account Scheme | Corporate/Prime/Others |
|---|---|
| Working Capital / Cash Credit | BR + Up to 5.00% |
| Trust Receipt | BR + Up to 3.00% |
| Short Term Demand Loan | BR + Up to 5.00% |
| Term Loan / Project Finance | BR + Up to 4.50% |
| Working Capital / Cash – Credit Multinational | BR + Up to 4.00% |
| Pre shipment / Post Shipment Loan | BR + Up to 5.00%<br>For FCY Loan: One Year LIBOR Rate + 1.25% |
| Consortium Lending | As per Consortium Decision |
| Loan Against FDR | FD Rate+ Up to 2.00%<br>Or Applicable Base Rate whichever is higher |
| Deprived Sector Lending (MFI, NBFC) | BR + Up to 4.50% |
| Deprived Sector Lending (Individuals/Retail) | BR + Up to 4.00% |
| Personal Loan/Overdraft/Mortgage Loan | BR + Up to 5.00% |
| SME Loan | BR + Up to 5.00% |
| NSBL Saral Karja for MSME | BR + Up to 5.00% |
| NSBL Krishak Sathi Karja | BR + Up to 5.00% |
| Education Loan | BR + Up to 5.00% |
| Home Loan | BR + Up to 5.00% |
| Auto Loan / Hire Purchase Loan | BR + Up to 5.00% |
| Bhu Puu Loan | BR + Up to 4.00% |
| Bhu Puu Plus Loan | BR + Up to 3.75% |
| Subsidized Loan under various schemes | BR + Up to 2.00% |
| Migrant Workers | BR + Up to 1.50% |
| Loan Against Share / Margin Lending | BR + Up to 5.00% |
| Loan Against Bonds (Govt & Others) | BR + Up to 3.00%<br>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%**

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:**

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

***Conditions Apply, # Interest Payable on maturity.***

नेपाल एसबिआई बैंक लिमिटेड

# NEPAL SBI BANK LTD.

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

# INTEREST RATES: DEPOSITS

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

| Fixed / Recurring Deposits (Interest Rate Per Annum, Payable Quarterly) | Individuals | Institutions/ Foreign Diplomatic Institutions |
|---|---|---|
| ≥ 3 months and < 6 months | 3.00 % | 3.00 % |
| ≥ 6 months and < 1 year | 4.50 % | 4.00 % |
| ≥ 1 year and < 2 years | 7.00 % | 7.55 % |
| ≥2 years and ≤ 3 years | 7.25 % | 7.55 % |
| > 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-Institutions/ Foreign Diplomatic Institutions | |
|---|---|
| 1 year and above | 7.00% |

**Bulk Fixed Deposits**

| Individuals Only | |
|---|---|
| ≥ 1 year and < 2 years | 7.25 % * |
| ≥2 years and ≤ 3 years | 7.50 % * |

**Bulk Fixed Deposits**

**For Institutions/ Foreign Diplomatic Institutions Only**

| | |
|---|---|
| ≥ 3 months and < 1 Year | 6.05 %* |
| ≥ 1 Year and Above | 7.05 %* |

**Call Deposits**

| Minimum Balance | Interest Rate |
|---|---|
| Up to NRs 5.00 Crore | 0.25% to 1.00% (Negotiable) |
| Nrs 5.00 Crore and Above | 0.25% to 1.25% (Negotiable) |

**USD Call Deposit**

| | |
|---|---|
| Upto USD 0.10 million | 0.50 % |
| Above USD 0.10 million | Negotiable |

**Saving Deposits**

| Account Scheme | Interest Rate |
|---|---|
| Savings-Gorkha | 2.55% |
| Corporate Salary Package | 2.55% |
| Nepal SBI Premium Saving | 2.55% |
| Migrant Savings | 2.55% |
| Savings-Gorkha Serving | 2.55% |
| PF other Organizations | 2.55% |
| Sambriddha Nagarik Bachat Khata | 2.55% |
| Chhori Bachat Khata | 2.55% |
| Savings- Diplomat /Embassy | 3.16% |
| Savings-Shareholders | 2.55% |
| Vishesh Bachat | 2.55% |
| Savings- Social Securites | 2.55% |
| 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% |
| Karnadhaar Bachat Khata | 2.55% |
| NSBL Combo Savings Scheme | 2.55% |
| Swarnim Bachat | 2.55% |
| Indreni Bachat Yojana | 2.55% |
| Varistha Nagarik Bachat | 2.55% |
| Karmachari Bachat Khata | 2.55% |
| NRs (Saral Bachat Only) | 2.55% |
| SB-National Reconstruction Authority | 2.55% |
| NRs (Others) | 2.55% |
| USD Saving Bank | 1.00% |
| EUR Saving Bank | 0.05% |
| GBP Saving Bank | 0.05% |

# Loans & Advances

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

| Account Scheme | Personal Loan | | | | |
|---|---|---|---|---|---|
| | Fixed Interest Rate | | | | Floating Interest Rate |
| | Up to 3 years | Above 3 years to 5 years | Above 5 years to 10 years | Above 10 years | |
| Education Loan | 12.50% | 13.50% | 14.00% | 14.50% | BR + Up to 5.00% |
| Home Loan | 12.50% | 13.50% | 14.00% | 14.50% | BR + Up to 5.00% |
| Personal Hire Purchase Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 5.00% |
| Personal Mortgage Term Loan | 12.50% | 13.50% | 14.50% | - | BR + Up to 5.00% |
| Bhu Puu Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 4.00% |
| Bhu Puu Plus Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 3.75% |
| Loan to Migrant Workers | 12.50% | 13.50% | 14.00% | - | BR + Up to 1.50% |
| Personal Land Loan / Real Estate Loan | 12.50% | 13.50% | 14.50% | - | BR + Up to 5.00% |
| Deprived Sector Lending (Individuals) | 11.50% | 12.50% | 13.50% | - | BR + Up to 4.00% |
| Other Personal Term Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 5.00% |

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

**Interest Spread Rate (Baisakh 2078): 3.43%**

**Base Rate (Baisakh 2078): 7.56%**

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:**

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

***Conditions Apply, # Interest Payable on maturity.**

नेपाल एसबिआई बैंक लिमिटेड

**NEPAL SBI BANK LTD.**

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

# INTEREST RATES: DEPOSITS

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

| Fixed / Recurring Deposits (Interest Rate Per Annum, Payable Quarterly) | Individuals | Institutions/ Foreign Diplomatic Institutions |
|---|---|---|
| ≥ 3 months and < 6 months | 3.00 % | 3.00 % |
| ≥ 6 months and < 1 year | 4.50 % | 4.00 % |
| ≥ 1 year and < 2 years | 7.00 % | 7.55 % |
| ≥2 years and ≤ 3 years | 7.25 % | 7.55 % |
| > 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-Institutions/ Foreign Diplomatic Institutions | |
|---|---|
| 1 year and above | 7.00% |

**Saving Deposits**

**Bulk Fixed Deposits**

| Individuals Only | |
|---|---|
| ≥ 1 year and < 2 years | 7.25 % * |
| ≥2 years and ≤ 3 years | 7.50 % * |

**Bulk Fixed Deposits**

**For Institutions/ Foreign Diplomatic Institutions Only**

| | |
|---|---|
| ≥ 3 months and < 1 Year | 6.05 %* |
| ≥ 1 Year and Above | 7.05 %* |

**Call Deposits**

| Minimum Balance | Interest Rate |
|---|---|
| Up to NRs 5.00 Crore | 0.25% to 1.00% (Negotiable) |
| Nrs 5.00 Crore and Above | 0.25% to 1.25% (Negotiable) |

**USD Call Deposit**

| | |
|---|---|
| Upto USD 0.10 million | 0.50 % |
| Above USD 0.10 million | Negotiable |

| Account Scheme | Interest Rate |
|---|---|
| Savings-Gorkha | 2.55% |
| Corporate Salary Package | 2.55% |
| Nepal SBI Premium Saving | 2.55% |
| Migrant Savings | 2.55% |
| Savings-Gorkha Serving | 2.55% |
| PF other Organizations | 2.55% |
| Sambriddha Nagarik Bachat Khata | 2.55% |
| Chhori Bachat Khata | 2.55% |
| Savings- Diplomat /Embassy | 3.16% |
| Savings-Shareholders | 2.55% |
| Vishesh Bachat | 2.55% |
| Savings- Social Securites | 2.55% |
| 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% |
| Karnadhaar Bachat Khata | 2.55% |
| NSBL Combo Savings Scheme | 2.55% |
| Swarnim Bachat | 2.55% |
| Indreni Bachat Yojana | 2.55% |
| Varistha Nagarik Bachat | 2.55% |
| Karmachari Bachat Khata | 2.55% |
| NRs (Saral Bachat Only) | 2.55% |
| SB-National Reconstruction Authority | 2.55% |
| NRs (Others) | 2.55% |
| USD Saving Bank | 1.00% |
| EUR Saving Bank | 0.05% |
| GBP Saving Bank | 0.05% |

# Loans & Advances

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

| Account Scheme | Personal Loan | | | | |
|---|---|---|---|---|---|
| | Fixed Interest Rate | | | | Floating Interest Rate |
| | Up to 3 years | Above 3 years to 5 years | Above 5 years to 10 years | Above 10 years | |
| Education Loan | 12.50% | 13.50% | 14.00% | 14.50% | BR + Up to 5.00% |
| Home Loan | 12.50% | 13.50% | 14.00% | 14.50% | BR + Up to 5.00% |
| Personal Hire Purchase Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 5.00% |
| Personal Mortgage Term Loan | 12.50% | 13.50% | 14.50% | - | BR + Up to 5.00% |
| Bhu Puu Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 4.00% |
| Bhu Puu Plus Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 3.75% |
| Loan to Migrant Workers | 12.50% | 13.50% | 14.00% | - | BR + Up to 1.50% |
| Personal Land Loan / Real Estate Loan | 12.50% | 13.50% | 14.50% | - | BR + Up to 5.00% |
| Deprived Sector Lending (Individuals) | 11.50% | 12.50% | 13.50% | - | BR + Up to 4.00% |
| Other Personal Term Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 5.00% |

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

**Interest Spread Rate (Chaitra 2077): 3.33%**

**Base Rate (Chaitra 2077): 7.46%**

**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:**

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

***Conditions Apply, # Interest Payable on maturity.***

नेपाल एसबिआई बैंक लिमिटेड

# NEPAL SBI BANK LTD.

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

## INTEREST RATES: DEPOSITS

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

| Fixed / Recurring Deposits (Interest Rate Per Annum, Payable Quarterly) | Individuals | Institutions/ Foreign Diplomatic Institutions |
|---|---|---|
| ≥ 3 months and < 6 months | 3.00 % | 3.00 % |
| ≥ 6 months and < 1 year | 4.50 % | 4.00 % |
| ≥ 1 year and < 2 years | 7.00 % | 7.55 % |
| ≥2 years and ≤ 3 years | 7.25 % | 7.75 % |
| > 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 % |

**Interest Rate Per Annum, Payable Quarterly**

| Bulk Fixed Deposits | | Saving Deposits | |
|---|---|---|---|
| Individuals Only | | Account Scheme | Interest Rate |
| ≥ 1 year and < 2 years | 7.50 % * | Savings-Gorkha | 3.00% |
| ≥2 years and ≤ 3 years | 7.75 % * | Corporate Salary Package | 3.00% |
| Bulk Fixed Deposits | | Nepal SBI Premium Saving | 3.00% |
| For Institutions/ Foreign Diplomatic Institutions Only | | Migrant Savings | 3.00% |
| ≥ 3 months and < 1 Year | 6.00 %* | Savings-Gorkha Serving | 3.00% |
| ≥ 1 Year and Above | 7.00 %* | PF other Organizations | 3.00% |
| Special 365 Days | 8.00 %* | | |
| Call Deposits | | Sambriddha Nagarik Bachat Khata | 3.00% |
| | | Chhori Bachat Khata | 3.00% |
| | | Savings- Diplomat /Embassy | 3.16% |
| Minimum Balance | Interest Rate | Savings-Shareholders | 3.00% |
| Up to NRs 5.00 Crore | 0.25% to 1.00% (Negotiable) | Vishesh Bachat | 3.00% |
| | | Savings- Social Securites | 3.00% |
| | | Savings-Nepal Army | 3.00% |
| | | Savings-Police | 3.00% |
| | | NRs (Public) | 3.00% |
| Nrs 5.00 Crore and Above | 0.25% to 1.50% (Negotiable) | NSBL Nari Bachat Khata | 3.00% |
| | | NSBL Baal Bachat Khata | 3.00% |
| | | Karnadhaar Bachat Khata | 3.00% |
| | | NSBL Combo Savings Scheme | 3.00% |
| | | Swarnim Bachat | 3.00% |
| USD Call Deposit | | Indreni Bachat Yojana | 3.00% |
| | | Varistha Nagarik Bachat | 3.00% |
| Upto USD 0.10 million | 0.50 % | Karmachari Bachat Khata | 3.00% |
| Above USD 0.10 million | Negotiable | NRs (Saral Bachat Only) | 3.00% |
| | | SB-National Reconstruction Authority | 3.00% |
| | | NRs (Others) | 3.00% |
| | | USD Saving Bank | 1.00% |
| | | EUR Saving Bank | 0.05% |
| | | GBP Saving Bank | 0.05% |

## Loans & Advances

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

| Account Scheme | Personal Loan | | | | |
|---|---|---|---|---|---|
| | Fixed Interest Rate | | | | Floating Interest Rate |
| | Up to 3 years | Above 3 years to 5 years | Above 5 years to 10 years | Above 10 years | |
| Education Loan | 12.50% | 13.50% | 14.00% | 14.50% | BR + Up to 5.00% |
| Home Loan | 12.50% | 13.50% | 14.00% | 14.50% | BR + Up to 5.00% |
| Personal Hire Purchase Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 5.00% |
| Personal Mortgage Term Loan | 12.50% | 13.50% | 14.50% | - | BR + Up to 5.00% |
| Bhu Puu Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 4.00% |
| Bhu Puu Plus Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 3.75% |
| Loan to Migrant Workers | 12.50% | 13.50% | 14.00% | - | BR + Up to 1.50% |
| Personal Land Loan / Real Estate Loan | 12.50% | 13.50% | 14.50% | - | BR + Up to 5.00% |
| Deprived Sector Lending (Individuals) | 11.50% | 12.50% | 13.50% | - | BR + Up to 4.00% |
| Other Personal Term Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 5.00% |

| 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%<br>For FCY Loan: One Year LIBOR Rate + 1.25% |
| Consortium Lending | As per Consortium Decision |
| Loan Against FDR | FD Rate+ Up to 2.00%<br>Or Applicable Base Rate whichever is higher |
| Deprived Sector Lending (MFI, NBFC) | BR + Up to 4.50% |
| Deprived Sector Lending (Individuals/Retail) | BR + Up to 4.00% |
| Personal Loan/Overdraft/Mortgage Loan | BR + Up to 5.00% |
| SME Loan | BR + Up to 5.00% |
| NSBL Saral Karja for MSME | BR + Up to 5.00% |
| NSBL Krishak Sathi Karja | BR + Up to 5.00% |
| Education Loan | BR + Up to 5.00% |
| Home Loan | BR + Up to 5.00% |
| Auto Loan / Hire Purchase Loan | BR + Up to 5.00% |
| Bhu Puu Loan | BR + Up to 4.00% |
| Bhu Puu Plus Loan | BR + Up to 3.75% |
| Subsidized Loan under various schemes | BR + Up to 2.00% |
| Migrant Workers | BR + Up to 1.50% |
| Loan Against Share / Margin Lending | BR + Up to 5.00% |
| Loan Against Bonds (Govt & Others) | BR + Up to 3.00%<br>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 (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.**

**Note:**

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

***Conditions Apply, # Interest Payable on maturity.***

नेपाल एसबिआई बैंक लिमिटेड

# NEPAL SBI BANK LTD.

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

## INTEREST RATES: DEPOSITS

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

| Fixed / Recurring Deposits (Interest Rate Per Annum, Payable Quarterly) | Individuals | Institutions/ Foreign Diplomatic Institutions |
|---|---|---|
| ≥ 3 months and < 6 months | 3.00 % | 3.00 % |
| ≥ 6 months and < 1 year | 4.50 % | 4.00 % |
| ≥ 1 year and < 2 years | 6.50 % | 5.50 % |
| ≥2 years and ≤ 3 years | 6.75 % | 6.00 % |
| > 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 / Recurring Deposits (Renewal Only) (Interest Rate Per Annum, Payable Quarterly) | For Institutions/ Foreign Diplomatic Institutions Only |
|---|---|
| ≥ 1 year and < 2 years | 5.60 % |
| ≥2 years and ≤ 3 years | 6.10 % |
| > 3years and ≤ 10years | 6.50 % |

**Interest Rate Per Annum, Payable Quarterly**

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

## Loans & Advances

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

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

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

**Interest Spread Rate (Magh 2077): 4.04%**

**Base Rate ( Magh 2077): 7.31%**

**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:**

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

***Conditions Apply, # Interest Payable on maturity.***

नेपाल एसबिआई बैंक लिमिटेड

**NEPAL SBI BANK LTD.**

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

# INTEREST RATES: DEPOSITS

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

| Fixed / Recurring Deposits (Interest Rate Per Annum, Payable Quarterly) | Individuals | Institutions/ Foreign Diplomatic Institutions |
|---|---|---|
| ≥ 3 months and < 6 months | 3.00 % | 3.00 % |
| ≥ 6 months and < 1 year | 4.50 % | 4.00 % |
| ≥ 1 year and < 2 years | 6.50 % | 5.50 % |
| ≥2 years and ≤ 3 years | 6.75 % | 6.00 % |
| > 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 / Recurring Deposits (Renewal Only) (Interest Rate Per Annum, Payable Quarterly) | For Institutions/ Foreign Diplomatic Institutions Only |
|---|---|
| ≥ 1 year and < 2 years | 5.60 % |
| ≥2 years and ≤ 3 years | 6.10 % |
| > 3years and ≤ 10years | 6.50 % |

**Interest Rate Per Annum, Payable Quarterly**

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

# Loans & Advances

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

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

| Account Scheme | Corporate/Prime/Others |
|---|---|
| Working Captal / 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%<br>For FCY Loan: One Year LIBOR Rate + 1.25% |
| Consortium Lending | As per Consortium Decision |
| Loan Against FDR | FD Rate+ Up to 2.00%<br>Or Applicable Base Rate whichever is higher |
| Deprived Sector Lending (MFI, NBFC) | BR + Up to 4.50% |
| Deprived Seetor Lending (Individuals/ Retail) | BR + Up to 4.00% |
| Personal Loan/Overdraft/Mortgage Loan | BR + Up to 5.00% |
| SME Loan | BR + Up to 5.00% |
| NSBL Saral Karja for MSME | BR + Up to 5.00% |
| Education Loan | BR + Up to 5.00% |
| Home Loan | BR + Up to 5.00% |
| Auto Loan / Hire Purchase Loan | BR + Up to 5.00% |
| Bhu Puu Loan | BR + Up to 4.00% |
| Subsidized Loan under various schemes | BR + Up to 2.00% |
| Migrant Workers | BR + Up to 1.50% |
| Loan Against Share / Margin Lending | BR + Up to 5.00% |
| Loan Against Bonds (Govt & Others) | BR + Up to 3.00% |
| | Or Applicable Base Rate whichever is higher |
| Land Loan/ Real State Loan | BR + Up to 5.00% |
| Gold Loan | BR + Up to 5.00% |
| FCY Loans (For Payment of Sight LC) | Six Months LIBOR Rate + up to 5.00% |

**Interest Spread Rate (Poush 2077): 4.05%**

**Base Rate ( Poush 2077): 7.49%**

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:**

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 RATES: DEPOSITS

**With effect from 14thJanuary, 2021 (1st Magh, 2077)**

| Fixed / Recurring Deposits (Interest Rate Per Annum, Payable Quarterly) | Individuals | Institutions/ Foreign Diplomatic Institutions |
|---|---|---|
| ≥ 3 months and < 6 months | 3.00 % | 3.00 % |
| ≥ 6 months and < 1 year | 4.00 % | 4.00 % |
| ≥ 1 year and < 2 years | 5.00 % | 5.50 % |
| ≥2 years and ≤ 3 years | 5.50 % | 6.00 % |
| > 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 Annum, Payable Quarterly**

| Bulk Fixed Deposits Individuals Only | | Saving Deposits Account Scheme | Interest Rate |
|---|---|---|---|
| ≥ 1 year and < 2 years | 5.00 % * | Savings-Gorkha | 3.00% |
| ≥2 years and ≤ 3 years | 5.50 % * | Corporate Salary Package | 3.00% |
| Call Deposits | | Nepal SBI Premium Saving | 3.00% |
| | | Migrant Savings | 3.00% |
| | | Savings-Gorkha Serving | 3.00% |
| Minimum Balance | Interest Rate | PF other Organizations | 3.00% |
| Up to NRs 10.00 Crore | 0.50% | Sambriddha Nagarik Bachat Khata | 3.00% |
| | | Chhori Bachat Khata | 3.00% |
| | | Savings- Diplomat /Embassy | 3.16% |
| | | Savings-Shareholders | 3.00% |
| | | Vishesh Bachat | 3.00% |
| | | Savings- Social Securites | 1.50% |
| | | Savings-Nepal Army | 1.50% |
| | | Savings-Police | 1.50% |
| NRs 10.00 Crore and Above | 0.25% | NRs (Public) | 1.50% |
| | | NSBL Nari Bachat Khata | 1.50% |
| | | NSBL Baal Bachat Khata | 1.50% |
| | | Karnadhaar Bachat Khata | 1.50% |
| | | NSBL Combo Savings Scheme | 1.50% |
| | | Swarnim Bachat | 1.50% |
| USD Call Deposit | | Indremi Bachat Yojana | 1.50% |
| | | Varistha Nagarik Bachat | 1.50% |
| Upto USD 1 million | 0.50 % | Karmachari Bachat Khata | 1.50% |
| Above USD 1 million | Negotiable | NRs (Saral Bachat Only) | 1.50% |
| | | SB-National Reconstruction Authority | 1.50% |
| | | NRs (Others) | 1.50% |
| | | USD Saving Bank | 1.00% |
| | | EUR Saving Bank | 0.25% |
| | | GBP Saving Bank | 0.50% |

# Loans & Advances

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

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

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

**Interest Spread Rate (Mangshir 2077): 3.82%**

**Base Rate ( Mangshir 2077): 7.93%**

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:**

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

# INTEREST RATES: DEPOSITS

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

| Fixed / Recurring Deposits (Interest Rate Per Annum, Payable Quarterly) | Individuals | Institutions/ Foreign Diplomatic Institutions |
|---|---|---|
| ≥ 3 months and < 6 months | 3.00 % | 4.00 % |
| ≥ 6 months and < 1 year | 4.00 % | 5.00 % |
| ≥ 1 year and < 2 years | 5.00 % | 6.00 % |
| ≥2 years and ≤ 3 years | 5.50 % | 6.00 % |
| > 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 / Recurring Deposits (Interest Rate Per Annum, Payable Quarterly) | For Institutions/ Foreign Diplomatic Institutions Only |
|---|---|
| 1 Year & Above | 6.00 % |
| 1 Year& Above (Renewal Only) | 6.10 % |

**Interest Rate Per Annum, Payable Quarterly**

| Bulk Fixed Deposits Individuals Only | | Saving Deposits 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% |
| **Call Deposits** | | Nepal SBI Premium Saving | 4.00% |
| | | Migrant Savings | 4.00% |
| | | Savings-Gorkha Serving | 4.00% |
| **Minimum Balance** | **Interest Rate** | PF other Organizations | 4.00% |
| Up to NRs 10.00 Crore | 0.75 % | Sambriddha Nagarik Bachat Khata | 4.00% |
| | | Chhori Bachat Khata | 4.00% |
| | | Savings-Nepal Army | 2.00% |
| | | Savings-Police | 2.00% |
| | | NRs (Public) | 2.00% |
| | | NSBL Nari Bachat Khata | 2.00 % |
| NRs 10.00 Crore and Above | 0.25 % | NSBL Baal Bachat Khata | 2.00 % |
| | | Karnadhaar Bachat Khata | 2.00 % |
| | | NSBL Combo Savings Scheme | 2.00 % |
| | | Swarnim Bachat | 2.00 % |
| **USD Call Deposit** | | Indreni Bachat Yojana | 2.00 % |
| | | Vishesh Bachat | 2.00 % |
| | | Varistha Nagarik Bachat | 2.00 % |
| Upto USD 1 million | 0.50 % | Karmachari Bachat Khata | 2.00 % |
| Above USD 1 million | Negotiable | NRs (Saral Bachat Only) | 2.00 % |
| | | NRs (Others) | 2.00% |
| | | USD | 1.00% |

**Loans & Advances**

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

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

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

**Interest Spread Rate ( Aswin 2077): 3.94%**

**Base Rate ( Aswin 2077): 8.37%**

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:**

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 RATES: DEPOSITS

**With effect from 17th October, 2020 (1stKartik, 2077)**

| Fixed / Recurring Deposits (Interest Rate Per Annum, Payable Quarterly) | Individuals | Institutions/ Foreign Diplomatic Institutions |
|---|---|---|
| ≥ 3 months and < 6 months | 4.00 % | 4.00 % |
| ≥ 6 months and < 1 year | 5.00 % | 5.00 % |
| ≥ 1 year and < 2 years | 6.50 % | 6.00 % |
| ≥2 years and ≤ 3 years | 6.50 % | 6.00 % |
| > 3years and ≤ 10years | 7.00 % | 6.00 % |
| Fixed Deposit for 101 Days # | 4.00 % | 4.00 % |
| Fixed Deposit for 201 Days # | 5.00 % | 5.00 % |

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

**Interest Rate Per Annum, Payable Quarterly**

| Bulk Fixed Deposits | | Saving Deposits | |
|---|---|---|---|
| Individuals Only | | Account Scheme | Interest Rate |
| ≥ 1 year and < 2 years | 6.50 % * | Savings-Gorkha | 4.50% |
| ≥2 years and ≤ 3 years | 6.50 % * | Corporate Salary Package | 4.50% |
| Call Deposits | | Nepal SBI Premium Saving | 4.50% |
| | | Migrant Savings | 4.50% |
| | | Savings-Gorkha Serving | 4.50% |
| Minimum Balance | Interest Rate | PF other Organizations | 4.50% |
| Up to NRs 10.00 Crore | 1.50% | Sambriddha Nagarik Bachat Khata | 4.50% |
| | | Savings-Nepal Army | 3.00% |
| | | Savings-Police | 3.00% |
| >NRs 10.00 Crore to NRs 15.00 Crore | 1.50% | NRs (Public) | 3.00% |
| | | NSBL Nari Bachat Khata | 3.00 % |
| | | NSBL Baal Bachat Khata | 3.00 % |
| NRs 15.00 Crore and Above | 0.50% to 1.50% | Karnadhaar Bachat Khata | 3.00 % |
| | | NSBL Combo Savings Scheme | 3.00 % |
| | | Swarnim Bachat | 3.00 % |
| USD Call Deposit | | Indreni Bachat Yojana | 3.00 % |
| | | Vishesh Bachat | 3.00 % |
| | | Varistha Nagarik Bachat | 3.00 % |
| Upto USD 1 million | 0.50 % | Karmachari Bachat Khata | 3.00 % |
| Above USD 1 million | Negotiable | NRs (Saral Bachat Only) | 3.00 % |
| | | NRs (Others) | 3.00% |
| | | USD | 1.00% |

## INTEREST RATES: LOANS & ADVANCES

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

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

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

**Interest Spread Rate ( Bhadra 2077): 4.34%**

**Base Rate ( Bhadra 2077): 8.39%**

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:**

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.

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

| Fixed / Recurring Deposits (Interest Rate Per Annum, Payable Quarterly) | Individuals | Institutions/ Foreign Diplomatic Institutions |
|---|---|---|
| ≥ 3 months and < 6 months | 6.50 % | 6.50 % |
| ≥ 6 months and < 1 year | 6.75 % | 6.50 % |
| ≥ 1 year and < 2 years | 7.25 % | 6.50 % |
| ≥2 years and ≤ 3 years | 7.25 % | 6.50 % |
| > 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 (Interest Rate Per Annum, Payable Quarterly) | For Institutions/ Foreign Diplomatic Institutions Only |
|---|---|
| 1 Year & Above | 6.50 % |
| 3 Months & Above (Renewal Only) | 6.60 % |

**Interest Rate Per Annum, Payable Quarterly**

| Bulk Fixed Deposits | | Saving Deposits | |
|---|---|---|---|
| Individuals Only | | Account Scheme | Interest Rate |
| ≥ 1 year and < 2 years | 7.25 % * | Sambriddha Nagarik Bachat Khata | 5.00 % |
| ≥2 years and ≤ 3 years | 7.25 % * | NSBL Nari Bachat Khata | 3.25 % |
| Call Deposits | | NSBL Baal Bachat Khata | 3.25 % |
| | | Karnadhaar Bachat Khata | 3.25 % |
| | | NSBL Combo Savings Scheme | 3.75 % |
| 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 & Above | 2.00 % | Corporate Salary Package | 5.00 % |
| | | 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 % |
| Above USD 1 million | Negotiable | NRs (Public) | 3.75 % |
| | | NRs (Others) | 3.00 % |
| | | USD | 1.00 % |

**Loans & Advances**

| Account Scheme | Interest Rate | | |
|---|---|---|---|
| | Corporate | Prime | Others |
| Working Capital/ Cash Credit | BR+ Up to 5.00% | BR+1.50% to BR+5.00% | BR+3.00% to BR+5.00% |
| Trust Receipt | BR+ Up to 3.00% | BR+1.25% to BR+4.00% | BR+3.0% to BR+5.00% |
| Short Term Demand Loan | BR+ Up to 5.00% | BR+1.50% to BR+5.00% | BR+3.00% to BR+5.00% |
| Term Loan/ Project Finance | BR+ Up to 4.50% | BR+1.50% to BR+5.00% | BR+3.75% to BR+5.00% |
| Working Capital/ Cash Credit-Multinational | BR+ up to 4.00% | | |
| Pre shipment/ Post Shipment Loan | BR+ Up to 3.50% | BR+1.25% to BR+4.50% | BR+3.25% to BR+5.00% |
| | For FCY Loan: One Year LIBOR Rate +1.25% | | |
| Consortium Lending | As per Consortium decision subject to applicable Base Rate of NSBL | | |
| Loan against FDR | FD Rate +1.00% | FD Rate +1.50% | FD Rate +2.00% |
| | Or applicable Base Rate whichever is higher | | |
| Deprived Sector Lending (MFI, NBFC) | BR+0.50% to BR+4.50% | | |
| Deprived Sector Lending (Individuals/Retail) | BR+1.75% to BR+5.00% | | |
| Personal Loan/ Overdraft/Mortgage Loan | BR+1.50% to BR+5.00% | | |
| SME Loan | BR+1.50% to BR+5.00% | | |
| Education Loan | BR+ up to 5.00% | | |
| Home Loan | BR+ up to 5.00% | | |
| Auto Loan/ Hire Purchase Loan | BR+ up to 5.00% | | |
| Bhu. Puu Loan | BR+ up to 5.00% | | |
| Loan Against Share/Margin Lending | BR+1.75% to BR+4.00% | BR+2.75% to BR+5.00% | BR+3.75% to BR+5.00% |
| Loan Against Bonds (Govt. & Other) | Coupon Rate +1.50% | Coupon Rate +2.00% | Coupon Rate +2.50% |
| | Or applicable Base Rate whichever is higher | | |
| Land Loan/ Real Estate Loan | BR+2.75% to BR+5.00% | BR+3.75% to BR+5.00% | BR+4.75% to BR+5.00% |
| Gold Loan | BR+3.75% to BR+5.00% | | |
| FCY Loans (For Payment of Sight LC) | Six Month LIBOR Rate + 1.25% | | |

**Base Rate (Ashad 2077): 9.25 %**

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

नेपाल एसबिआई बैंक लिमिटेड
NEPAL SBI BANK LTD.

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

| Fixed / Recurring Deposits (Interest Rate Per Annum, Payable Quarterly) | Individuals | Institutions/ Foreign Diplomatic Institutions |
|---|---|---|
| ≥ 3 months and < 6 months | 8.25 % | 7.00 % |
| ≥ 6 months and < 1 year | 8.25 % | 7.00 % |
| ≥ 1 year and < 2 years | 8.25 % | 7.00 % |
| ≥2 years and ≤ 3 years | 8.25 % | 7.00 % |
| > 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 (Interest Rate Per Annum, Payable Quarterly) | For Institutions/ Foreign Diplomatic Institutions Only |
|---|---|
| 1 Year & Above | 7.00 % |
| 3 Months & Above (Renewal Only) | 7.10 % |

**Interest Rate Per Annum, Payable Quarterly**

| Bulk Fixed Deposits | | Saving Deposits | |
|---|---|---|---|
| Individuals Only | | Account Scheme | Interest Rate |
| ≥ 1 year and < 2 years | 8.25 % * | Sambriddha Nagarik Bachat Khata | 5.00 % |
| ≥2 years and ≤ 3 years | 8.25 % * | NSBL Nari Bachat Khata | 3.25 % |
| Call Deposits | | NSBL Baal Bachat Khata | 3.25 % |
| | | Karnadhaar Bachat Khata | 3.25 % |
| | | NSBL Combo Savings Scheme | 3.75 % |
| 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 & Above | 2.00 % | Corporate Salary Package | 5.00 % |
| | | 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 % |
| Above USD 1 million | Negotiable | NRs (Public) | 3.75 % |
| | | NRs (Others) | 3.00 % |
| | | USD | 1.00 % |

**Loans & Advances**

| Account Scheme | Interest Rate | | |
|---|---|---|---|
| | Corporate | Prime | Others |
| Working Capital/ Cash Credit | BR+ Up to 5.00% | BR+1.50% to BR+5.00% | BR+3.00% to BR+5.00% |
| Trust Receipt | BR+ Up to 3.00% | BR+1.25% to BR+4.00% | BR+3.0% to BR+5.00% |
| Short Term Demand Loan | BR+ Up to 5.00% | BR+1.50% to BR+5.00% | BR+3.00% to BR+5.00% |
| Term Loan/ Project Finance | BR+ Up to 4.50% | BR+1.50% to BR+5.00% | BR+3.75% to BR+5.00% |
| Working Capital/ Cash Credit-Multinational | BR+ up to 4.00% | | |
| Pre shipment/ Post Shipment Loan | BR+ Up to 3.50% | BR+1.25% to BR+4.50% | BR+3.25% to BR+5.00% |
| | For FCY Loan: One Year LIBOR Rate +1.25% | | |
| Consortium Lending | As per Consortium decision subject to applicable Base Rate of NSBL | | |
| Loan against FDR | FD Rate +1.00% | FD Rate +1.50% | FD Rate +2.00% |
| | Or applicable Base Rate whichever is higher | | |
| Deprived Sector Lending (MFI, NBFC) | BR+0.50% to BR+4.50% | | |
| Deprived Sector Lending (Individuals/Retail) | BR+1.75% to BR+5.00% | | |
| Personal Loan/ Overdraft/Mortgage Loan | BR+1.50% to BR+5.00% | | |
| SME Loan | BR+1.50% to BR+5.00% | | |
| Education Loan | BR+ up to 5.00% | | |
| Home Loan | BR+ up to 5.00% | | |
| Auto Loan/ Hire Purchase Loan | BR+ up to 5.00% | | |
| Bhu. Puu Loan | BR+ up to 5.00% | | |
| Loan Against Share/Margin Lending | BR+1.75% to BR+4.00% | BR+2.75% to BR+5.00% | BR+3.75% to BR+5.00% |
| Loan Against Bonds (Govt. & Other) | Coupon Rate +1.50% | Coupon Rate +2.00% | Coupon Rate +2.50% |
| | Or applicable Base Rate whichever is higher | | |
| Land Loan/ Real Estate Loan | BR+2.75% to BR+5.00% | BR+3.75% to BR+5.00% | BR+4.75% to BR+5.00% |
| Gold Loan | BR+3.75% to BR+5.00% | | |
| FCY Loans (For Payment of Sight LC) | Six Month LIBOR Rate + 1.25% | | |

**Interest Spread Rate (Baisakh 2077): 3.70 %**

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