

	INTE		काठमाडौँ, फोर TRA			४६१३ EPOSITS
	With eff		n 14 th M	arch, 20		Chaitra 2080)
Fixed / Recurring 1 ≥ 3 months and < 6 months			Individe 5.00			Institutions/Foreign Diplomatic Institutions
≥ 6 months and < 1 year	1S		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	1%		6.01%
Fixed Deposit for 101 Day			5.00			-
Fixed Deposit for 201 Day			5.50)%		4.50%
Dhanvriddhi Fixed l Individuals O					Sav	ing Deposits
\geq 6 Months and <2 Years	6.20%					
≥ 2 Years and <3 Years	6.75%		Account	Scheme		Interest Rate
3 Years and above Dhanvriddhi Fixed	7.01%					4.38%
Institutions/ Foreign	Deposits- Diplomatic		ri Bachat K L Baal Bac			4.34%
Institutions Only (Fresh	T	iii. Savi	ngs-Swarni	im Bachat l		4.32% 4.30%
≥ 6 Months and <2 Years	5.20%	v. SB K	orporate Sa armachari l	Bachat Kha		4.30%
≥ 2 Years and <3 Years 3 Years and above	5.75% 6.01%		ngs-Abakas other LCY		counts	4.14%
3 Tears and above	0.0176		aving Bank		- Curres	4.44% 5.50%
Bulk Fixed Dep	osits		aving Bank			1.50%
Individuals O			aving Bank			1.50%
					NPR	Call Deposits
			Accoun			Interest Rate
6 Months and above	7.01%*		Call D	•		2.07%
			FCY Call			Interest Rate
Pulls Firm J P	posite		US			2.75% 0.75%
Bulk Fixed Dep For Institutions/ Foreig			EU			0.75%
Institutions O		FCY			idual-F	or 3 months and above)/(Institutions-For 6
						hs and above)
6 Months and above	6.01%*		US			Up to 5.60%
			EU GE			Up to 2.00% Up to 2.00%
				& Advanc	PPS	Op to 2.00%
	Wit	h effect f				aitra 2080)
			Fixed Inte	rest Rate		
Account Sche	me	Up to 3	Above 3 years to 5		Above 10	Floating Interest Rate
		years	years to 5	years to 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% Personal Purpose (EV): BR + 0.25% - 2.25%
Hire Purchase Loan (Indi Institutions)	vidual/	13.50%	14.50%	15.00%	-	Personal Purpose (IC): BR + 0.50% -2.50% Official Purpose (EV): BR + 0.25% - 2.25% Official Purpose (IC): BR + 0.50% - 2.50% Commercial Purpose (EV): BR + 1.00% - 3.00%
Personal Mortgage Term I	Loan / Other	12.500/	14.500/	15.500/	15 500/	Commercial Purpose (IC): BR + 2.00% - 4.00%
Personal Term Loan		13.50%		15.50%	13.30%	BR + 1.00% - 3.00%
Bhu Puu Loan		12.50%	13.50%	14.00%	-	BR + 2.00% - 4.00%
Bhu Puu Plus Loan Loan to Migrant Workers		12.50%	13.50% 14.50%	14.00% 15.00%	-	BR + 2.00% - 4.00% BR + 2.00% - 4.00%
Deprived Sector Lending	(Individuals)	12.50%	13.50%	14.50%	-	BR + 2.00% - 4.00%
Term Loan / Project Finan		-	14.00%	14.50%	15.00%	Corporate: BR + Up to 2.00% Prime: BR + 1.00% - 3.00% Others: BR + 2.00% - 4.00%
Account Sche	me		orate	Prime C	ustome	cs Other Customers
Working Capital / Cash Ca			omers to 2.00%	BR + 1.00		
Trust Receipt			to 2.00%			
Short Term Demand Loan	Į.		to 2.00%			
Term Loan / Project Finan	ice		to 2.00%			
Working Capital / Cash Cred	lit Multinational		to 2.00%			
Pro chipmant / Bact CL:	ent I occ	BR + Ur	to 2.00%			
Pre shipment / Post Shipm	ient Loan		я			Interest rate shall be as per papplicable NRB guidelines.
Loop Assingt EDP						te+ Up to 2.00%
Loan Against FDR						se Rate whichever is higher
			orate Cust			Prime Customers
Deprived Sector Lending	(MFI, NBFC)		+ Up to 2.00%			BR + 2.00% - 4.00% alifying under Deprived Sector Lending as per
Deprived Sector Lending	(Retail)					B Directives 2.00% - 4.00%
Personal Loan/Overdraft	(1.00% - 3.00%
		Pri	me Custon	ners		Other Customers
SME Loan		BR	+ Up to 2.0	00%		BR + 2.00% - 4.00%
NSBL Saral Karja for MS		BR	+ Up to 2.0	00%		BR + 2.00% - 4.00%
NSBL Krishak Sathi Karja Auto Loan / Hire Purchase				Personal I Official P	Purpose Purpose Purpose (Purpose	2.00% - 4.00% (EV): BR + 0.25% - 2.25% (IC): BR + 0.50% - 2.50% EV): BR + 0.25% - 2.25% (IC):BR + 0.50% - 2.50% c (EV): BR + 1.00% - 3.00%
						e (EV): BR + 1.00% - 3.00% se (IC): BR + 2.00% - 4.00%
Loan Against Share / Mar						2.00% - 4.00%
Edun Agamst Bhare / Mar	gin Lending				BR -	II t 2 000/
Loan Against Bonds (Gov				Or 4 11		Up to 2.00%
Loan Against Bonds (Gov				Or Applic	able Ba	se Rate whichever is higher
Loan Against Bonds (Gov Gold Loan	vt & Others)	Interest r	ate shall be		able Bas BR +	se Rate whichever is higher 2.00% - 4.00%
Loan Against Bonds (Gor Gold Loan FCY Loans (For Payment	vt & Others) of Sight LC)			e as per agr	BR + eement	se Rate whichever is higher 2.00% - 4.00% and/or MRR plus premium subject to applicable B guidelines
Loan Against Bonds (Gov Gold Loan FCY Loans (For Payment	vt & Others) of Sight LC)	s Averag		e as per agr	BR + reement NR Base R	se Rate whichever is higher 2.00% - 4.00% and/or MRR plus premium subject to applicable B guidelines ate (Magh, 2080): 9.03%

- 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 concession shall be provided to the specified sector under normal Deprived Sector Loan in line with

- d) Interest Rate in NPA accounts may vary from the published rate.
 e) Penal Interest of plus 2% p.a. will be applied on overdue amount.
 f) Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.

 Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and
- For Remittance Deposits (Savings & Fixed Deposits)-1% above card rates as per NRB guidelines.

 In case of Institutional Fixed Deposits, premature facility is not allowed before completion of 6 months period.
- j) Rates of interest on deposits/ loans & advances schemes unless otherwise mentioned herein above, will remain the same. Customers/Prospective Clients are advised to visit our bank's branch or our official website https://nsbl.statebank for specific features, conditions, interest rates of deposits/ loans & advances products/schemes. *Conditions Apply, # Interest Payable on maturity.



							POSITS
Fixed / Document D		effect	f rom 18 Indivi		UZ4 (1°		algun 2080) etitutions/ Foreign Diplomatic Institutions
Fixed / Recurring D ≥ 3 months and < 6 mont			Indivi 6.0			ins	ututions/ Foreign Diplomatic Institutions
≥ 6 months and < 1 year	.ns		6.5				4.50%
≥ 1 year and < 2 years			7.2				5.20%
≥ 2 years and < 3 years			7.7				5.75%
≥ 3 years and Above			8.1	0%			6.10%
Fixed Deposit for 101 Da	ıys#		6.0	0%			-
Fixed Deposit for 201 Da			6.5	0%			4.50%
Dhanvriddhi Fixed D Individuals On	lý				Sav	ing I	Deposits
≥ 6 Months and <2 Years > 2 Years and <3 Years	7.20%*		Account	Calana			Interest Rate
3 Years and above	8.10%*		Account	Scheme			Interest Rate
Dhanvriddhi Fixed D							
Institutions/ Foreign D		i. Cl	hhori Bach	at Khata			4.40%
Institutions Only (Fresh/			Bachat Kha	ta		4.35%
Renewal)				nari Bachat	Khata		4.30%
≥6 Months and <2 Years	5.20%*			akash Kosh 'Y Saving A	ccounts		4.16%
≥2 Years and <3 Years 3 Years and above	5.75%* 6.10%*	V. A	ii omei Le	1 Saving A	recounts		4.45%
3 Years and above	6.10%*	HCD Covid	na Donle				5.75%
Pulls Fired Dana	aita	USD Savii EUR Savii					3.75%
Bulk Fixed Depo Individuals On		GBP Savir	U				3.00%
111111111111111111111111111111111111111	,	GDI BUVII	ig Dunk		NPR	Call	Deposits
			Accour	nt Type		T	Interest Rate
6 Months and above	8.10%*			Deposit			2.08%
				ll Deposit			Interest Rate
p 11 72 175			US				2.875%
Bulk Fixed Depo For Institutions/ Fo			GI	3P			1.50%
Diplomatic Institution			EU	JR			1.50%
2-promute institutio		FCY Fixed			or 3 month	s and	$\ l\ above)/(Institutions\text{-}For\ 6\ months\ and\ above)$
6 Months and above	6.10%*		US				Up to 6.55%
and above			EU				Up to 5.00%
			GI			L	Up to 5.75%
		XX7241		ans & Adva		.1	2000)
				13 th Feb, 20 erest Rate	124 (1" F	ugun	1 2080)
					Above		
Account Schen	1e	Up to 3	Above 3 years to 5		10		Floating Interest Rate
		years	years	10 years	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%	Ţ	Jpto Rs. 2.00 crore: BR + 1.00% - 3.00%
Home Loan		15.5070	14.5070	13.0070	13.3070		above Rs. 2.00 crore: BR + 0.50% - 2.50%
							ersonal Purpose (EV): BR + 0.25% - 2.25%
Hire Purchase Loan (Ind Institutions)	lividual/	13.50%	14.50%	15.00%	-	O C Con	ersonal Purpose (IC): BR + 0.50% - 2.50% fficial Purpose (EV): BR + 0.25% - 2.25% pfficial Purpose (IC): BR + 0.50% - 2.50% - 2.50% nmercial Purpose (EV): BR + 1.00% - 3.00% nmercial Purpose (IC): BR + 2.00% - 4.00%
Personal Mortgage Term		13.50%	14.50%	15.50%	15.50%		BR + 1.00% - 3.00%
Other Personal Term Loa	ın				15.5076		
Bhu Puu Loan		12.50%	13.50%	14.00%	-		BR + 2.00% - 4.00%
Bhu Puu Plus Loan Loan to Migrant Workers	,	12.50%	13.50%	14.00%	-		BR + 2.00% - 4.00% BR + 2.00% - 4.00%
Deprived Sector Lending (12.50%	13.50%	14.50%	-		BR + 2.00% - 4.00% BR + 2.00% - 4.00%
Deprived Sector Echanig (mar riadais)	12.5070	13.5070	11.5070			Corporate: BR + Up to 2.00%
Term Loan / Project Fina	nce	-	14.00%	14.50%	15.00%		Prime: BR + 1.00% - 3.00% Others: BR + 2.00% - 4.00%
Account Schen	ne .	Corpo		Prime (Customer	s	Other Customers
		Custo					
Working Capital / Cash C Trust Receipt	redit	BR + Up t		BR + 1.00			BR + 2.00% - 4.00%
Short Term Demand Loa	n	BR + Up t		BR + 1.00			BR + 2.00% - 4.00% BR + 2.00% - 4.00%
Term Loan / Project Fina		BR + Up 1		BR + 1.00			BR + 2.00% - 4.00% BR + 2.00% - 4.00%
Working Capital / Cash		· ·					
Multinational		BR + Up 1	to 2.00%	BR + 1.00	J% - 3.00	1%	BR + 2.00% - 4.00%
		BR + Up 1	to 2.00%	BR + 1.00	0% - 3.00	%	BR + 2.00% - 4.00%
Pre shipment / Post Ship	ment Loan		<u>'</u>				rest rate shall be as per licable NRB guidelines.
Loan Against FDR					FD Rat	e+ U	p to 2.00% te whichever is higher
D		Corpo	orate Cust				Prime Customers
Deprived Sector Lending	;		+ Up to 2.				BR + 2.00% - 4.00%
(MFI, NBFC)					Qualifying	unde	er Deprived Sector Lending as per NRB Directives
Deprived Sector Lending Personal Loan/Overdraft							% - 4.00% % - 3.00%
		Prii	me Custon	ners			Other Customers
SME Loan		BR	+ Up to 2.	00%			BR + 2.00% - 4.00%
NSBL Saral Karja for M		BR	+ Up to 2.	00%			BR + 2.00% - 4.00%
NSBL Krishak Sathi Kar	ja						% - 4.00%
							: BR + 0.25% - 2.25%
							BR + 0.50% - 2.50% BR + 0.25% - 2.25%
Auto Loan/Hire Purchase	Loan						BR + 0.50% - 2.50%
				Commercia	al Purpos	e (ÉV	V): BR + 1.00% - 3.00%
				Commerci			C): BR + 2.00% - 4.00%
Loan Against Share / Margi	n Lending						% - 4.00%
Loan Against Bonds (Gov	t & Others)			On 4 - 1'			to 2.00%
Gold Loan				Or Appli			te whichever is higher % - 4.00%
FCY Loans (For Paymen	t of Sight	Interest	rate shall l	be as per ao			or MRR plus premium subject to applicable
LC)	~151II		e ondii t	per ag			idelines
	t Three M	onths Ave	rage Base	Rate: 9.66			(Poush, 2080) : 9.26%
		Intere	est Spread	Rate (Pou	sh 2080)	: 3.9	9 %

- 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.

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



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

				TES : DI		ITS
Eivad/D		vith effec		Jan, 2024 (1st Ma	agh 2080)	Institutions / Foreign Diplomati
Fixed/Recurring Depo	sits			dividuals		Institutions
\geq 3 months and < 6 months \geq 6 months and < 1 year				6.00% 6.50%		4.50%
≥ 1 year and < 2 years				7.20%		5.20%
≥ 2 years and < 3 years				7.75% 8.25%		5.75% 6.25%
≥ 3 years and Above Fixed Deposit for 101 Days	#			6.00%		6.23%
Fixed Deposit for 201 Days	#			6.50%		4.50%
Dhanvriddhi Fixed Dep -Individuals Only	oosits			Sa	ving Depos	its
≥ 6 Months and <2 Years	7.20%*					
≥ 2 Years and <3 Years 3 Years and above Dhanvriddhi Fixed Dep	7.75%* 8.25%*		Acco	unt Scheme		Interest Rate
Institutions / Foreign Dip Institutions Only (Fresh/R	lomatic enewal)	Savings-	Abakash K	osh		4.20%
≥6 Months and <2 Years ≥ 2 Years and <3 Years 3 Years and above	5.20%* 5.75%* 6.25%*	All other	LCY Savin	g Accounts		4.50%
Bulk Fixed Deposit	1			Saving Bank Saving Bank		5.75% 3.00%
Individuals Only			GBP S	Saving Bank NPF	R Call Depo	3.00% osits
1036 4 1 1	0.250/#			ount Type		Interest Rate
12 Months and above	8.25%*			ll Deposit Call Deposit		2.10% Interest Rate
	1		rei	USD		2.875%
Bulk Fixed Deposit				GBP		1.50%
For Institutions/ Foreign D Institutions Only	iplomatic	ECV E	ived Denos	EUR it (Individual E	or 3 month	1.50% s and above) / (Institutions-For 6
institutions Only		FUIT		mon	ths and ab	ove)
12 Months and above	6.25%*			USD		Up to 6.55%
	1			EUR		Up to 5.00%
		L		GBP		Up to 5.75%
				& Advances		
	V	Vith effect		Jan, 2024 (1st Ma Interest Rate	igh, 2080)	
A 4 C. l			Above 3			Florida Laterat Date
Account Scheme		Up to 3 years	years to 5	Above 5 years to 10 years	Above 10 years	Floating Interest Rate
Education Loan		13.50%	years 14.50%	15.00%	15.50%	BR + 2.00% - 4.00%
Education Loan		13.3076	14.3070	13.00%	13.3070	Upto Rs. 2.00 crore:
Home Loan		13.50%	14.50%	15.00%	15.50%	BR + 1.00% - 3.00%
Home Loan		13.5070	11.5070	13.0070	15.5070	Above Rs. 2.00 crore:
						BR + 0.50% - 2.50% Personal Purpose (EV):
						BR + 0.25% - 2.25%
						Personal Purpose (IC):
						BR + 0.50% -2.50% Official Purpose (EV):
Hire Purchase Loan (Individ	lual/	12 500/	14.500/	15.009/		BR + 0.75% - 2.75%
Institutions)		13.50%	14.50%	15.00%	-	Official Purpose (IC):
						BR + 1.00% - 3.00% Commercial Purpose (EV):
						BR + 1.00% - 3.00%
						Commercial Purpose (IC):
	n / Othan					BR + 2.00% - 4.00%
Darganal Martagaa Tarra I a			14.50%	15.50%	15.50%	BR + 1.00% - 3.00%
Personal Mortgage Term Loa Personal Term Loan	iii / Otilei	13.50%				BR 1.0070 3.0070
Personal Term Loan Bhu Puu Loan	un / Other	12.50%	13.50%	14.00%	-	BR + 2.00% - 4.00%
Personal Term Loan Bhu Puu Loan Bhu Puu Plus Loan	un / Oulei	12.50% 12.50%	13.50%	14.00%	-	BR + 2.00% - 4.00% BR + 2.00% - 4.00%
Personal Term Loan Bhu Puu Loan Bhu Puu Plus Loan Loan to Migrant Workers		12.50% 12.50% 13.50%	13.50% 14.50%	14.00% 15.00%	-	BR + 2.00% - 4.00% BR + 2.00% - 4.00% BR + 2.00% - 4.00%
Personal Term Loan Bhu Puu Loan Bhu Puu Plus Loan Loan to Migrant Workers Deprived Sector Lending (In	dividuals)	12.50% 12.50%	13.50% 14.50% 13.50%	14.00% 15.00% 14.50%	-	BR + 2.00% - 4.00% BR + 2.00% - 4.00% BR + 2.00% - 4.00% BR + 2.00% - 4.00% Corporate: BR + Up to 2.00%
Personal Term Loan Bhu Puu Loan Bhu Puu Plus Loan Loan to Migrant Workers Deprived Sector Lending (In	dividuals)	12.50% 12.50% 13.50% 12.50%	13.50% 14.50% 13.50% 14.00%	14.00% 15.00%	-	BR + 2.00% - 4.00% BR + 2.00% - 4.00% BR + 2.00% - 4.00% BR + 2.00% - 4.00% BR + 2.00% - 4.00%
Personal Term Loan Bhu Puu Loan Bhu Puu Plus Loan Loan to Migrant Workers Deprived Sector Lending (In	dividuals)	12.50% 12.50% 13.50% 12.50%	13.50% 14.50% 13.50%	14.00% 15.00% 14.50%	15.00%	BR + 2.00% - 4.00% BR + 2.00% - 4.00% BR + 2.00% - 4.00% BR + 2.00% - 4.00% Corporate: BR + Up to 2.00% Prime: BR + 1.00% - 3.00%
Personal Term Loan Bhu Puu Loan Bhu Puu Plus Loan Loan to Migrant Workers Deprived Sector Lending (In Term Loan / Project Finance Account Scheme Working Capital / Cash Cred	dividuals)	12.50% 12.50% 13.50% 12.50% - Corp Cust BR + Up	13.50% 14.50% 13.50% 14.00% 14.00%	14.00% 15.00% 14.50% 14.50% Prime Cu BR + 1.009	- 15.00% ustomers % - 3.00%	BR + 2.00% - 4.00% Corporate: BR + Up to 2.00% Prime: BR + 1.00% - 3.00% Others: BR + 2.00% - 4.00% BR + 2.00% - 4.00%
Personal Term Loan Bhu Puu Loan Bhu Puu Plus Loan Loan to Migrant Workers Deprived Sector Lending (In Term Loan / Project Finance Account Scheme Working Capital / Cash Cred Trust Receipt	dividuals)	12.50% 12.50% 13.50% 12.50% - Corp Cust BR + Up BR + Up	13.50% 14.50% 13.50% 14.00% 14.00% 14.00%	14.00% 15.00% 14.50% 14.50% Prime Ct BR + 1.009 BR + 1.009	- 15.00% sstomers % - 3.00% % - 3.00%	BR + 2.00% - 4.00% Corporate: BR + Up to 2.00% Prime: BR + 1.00% - 3.00% Others: BR + 2.00% - 4.00% BR + 2.00% - 4.00% BR + 2.00% - 4.00% BR + 2.00% - 4.00%
Personal Term Loan Bhu Puu Loan Bhu Puu Plus Loan Loan to Migrant Workers Deprived Sector Lending (In Term Loan / Project Finance Account Scheme Working Capital / Cash Cred Trust Receipt Short Term Demand Loan	dividuals)	12.50% 12.50% 13.50% 12.50% Corpcust BR + Up BR + Up BR + Up	13.50% 14.50% 13.50% 14.00% 14.00%	14.00% 15.00% 14.50% 14.50% Prime Cu BR + 1.009	- 15.00% 15.00% 15.00% 16 - 3.00% 16 - 3.00% 17 - 3.00%	BR + 2.00% - 4.00% Corporate: BR + Up to 2.00% Prime: BR + 1.00% - 3.00% Others: BR + 2.00% - 4.00% BR + 2.00% - 4.00%
Personal Term Loan Bhu Puu Loan Bhu Puu Plus Loan Loan to Migrant Workers Deprived Sector Lending (In Term Loan / Project Finance Account Scheme Working Capital / Cash Cred Trust Receipt Short Term Demand Loan Term Loan / Project Finance Working Capital / Cash-Cred	dividuals)	12.50% 12.50% 13.50% 12.50% - Corp Cust BR + Up BR + Up BR + Up	13.50% 14.50% 13.50% 14.00% 14.00% 14.00% 14.00% 14.00%	14.00% 15.00% 14.50% 14.50% Prime Cu BR + 1.009 BR + 1.009 BR + 1.009	- 15.00% 15.00% 15.00% 6 - 3.00% 6 - 3.00% 6 - 3.00%	BR + 2.00% - 4.00% Corporate: BR + Up to 2.00% Prime: BR + 1.00% - 3.00% Others: BR + 2.00% - 4.00% BR + 2.00% - 4.00% BR + 2.00% - 4.00% BR + 2.00% - 4.00%
Personal Term Loan Bhu Puu Loan Bhu Puu Plus Loan Loan to Migrant Workers Deprived Sector Lending (In Term Loan / Project Finance Account Scheme Working Capital / Cash Cred Trust Receipt Short Term Demand Loan Term Loan / Project Finance Working Capital / Cash-Cred	dividuals)	12.50% 12.50% 12.50% 12.50% - Corpcust BR + Up BR + Up BR + Up BR + Up	13.50% 14.50% 13.50% 14.00% 00rate 0mers 10 2.00% 10 2.00% 10 2.00% 10 2.00%	14.00% 15.00% 14.50% 14.50% Prime Ct BR + 1.009 BR + 1.009 BR + 1.009 BR + 1.009	- 15.00% stomers % - 3.00% % - 3.00% % - 3.00% % - 3.00%	BR + 2.00% - 4.00% Corporate: BR + Up to 2.00% Others: BR + 1.00% - 3.00% Others: BR + 2.00% - 4.00% BR + 2.00% - 4.00% BR + 2.00% - 4.00% BR + 2.00% - 4.00% BR + 2.00% - 4.00% BR + 2.00% - 4.00%
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- Interest Rate in consortium financing shall be as decided by consortium.

 Interest rate concession shall be provided to the specified sector under normal Deprived Sector Loan in line with
- c)

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

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

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

 Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.
- For Remittance Deposits (Savings & Fixed Deposits)- 1% above card rates as per NRB guidelines. In case of Institutional Fixed Deposits, premature facility is not allowed before completion of 6 months period.
- $Up\ to\ 0.50\%\ premium\ can\ be\ provided\ on\ Institutional\ fixed\ deposits/Dhanvriddhi-Institutional$ fixed deposits for Fresh/Renewal Deposit under bidding as per NRB circular no. Bai.Bi.Ni.Bi/ Niti/Paripatra/9/079/80.

Note:

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

*Conditions Apply, # Interest Payable on maturity.



VII		1/"Dec			Poush, 2	2080) Institutions/Foreign
Fixed/Recurring D	eposits		Indiv	iduals		Diplomatic Institution
≥ 3 months and < 6 months				0%		-
≥ 6 months and < 1 year				0%		5.00%
≥ 1 year and < 2 years ≥ 2 years and <3 years			, , , ,	0%		5.80% 6.50%
≥ 3 years and Above				0%		7.60%
Fixed Deposit for 101 Days #			6.5	0%		-
Fixed Deposit for 201 Days #			7.0	0%		5.00%
Dhanvriddhi Fixed Deposits - ≥6 Months and <2 Years	1ndividuals Only 7.80%*			Sav	ing Deposits	Г
≥2 Years and <3 Years	8.50%*		Account	Scheme		Interest Rate
Years and above Dhanvriddhi Fixed Deposi	9.60%*					
Foreign Diplomatic Insti (Fresh/Renewa	tutions Only	All LCY S	Saving Accou	nt		4.60%
≥6 Months and <2 Years ≥ 2 Years and <3 Years 3 Years and above	5.80%* 6.50%* 7.60%*	Remittano	e Savings			5.60%
rears and above	7.00%*	USD Savi	ng Bank			5.75%
Bulk Fixed Depo	osits	EUR Savi				3.00%
Individuals Or	ıly	GBP Savi	ng Bank			3.00%
	Ι				Call Deposit	T .
2 Months and above	9.60%*			nt Type Deposit		Interest Rate
2 Months and above	9.00%			Il Deposit		Interest Rate
			U	SD		2.875%
Bulk Fixed Depo				BP		1.50%
For Institutions/ Foreign Institutions Or				JR	adda d P - 2	1.50%
institutions Or	y	F			vidual-For 3 or 6 months :	months and above) / and above)
2 Months : 1 -1-	7.600/*			SD	monting	Up to 6.55%
2 Months and above	7.60%*			JR		Up to 5.00%
Remittance F			G	BP		Up to 5.75%
1.00 % Above Card			ns & Advance		2080)	
			Fixed Int	erest Rate		
Account Scher	ne	Up to 3	Above 3	Above 5	Above 10	Floating Interest Rat
		years	years to 5	years to	years	9
Education Loan		13.50%	years 14.50%	10 years 15.00%	15.50%	BR + 2.00% - 4.00%
						UptoRs. 2.00 crore: BR
Home Loan		13.50%	14.50%	15.00%	15.50%	1.00% - 3.00% Above Rs. 2.00 crore: B
						0.50% - 2.50%
Hire Purchase Loan (Individu	al/ Institutions)	13.50%	14.50%	15.00%	-	0.75% - 2.75% Official Purpose (IC): Bl 1.00% - 3.00% Commercial Purpose (E BR + 1.00% - 3.00% Commercial Purpose (IC)
						+ 2.00% - 4.00%
				15.50%	15.50%	BR + 1.00% - 3.00%
	1/	13.50%	14.50%	13.3070	l	DK = 1.0070 - 5.0070
Other Personal Term Loan	1/					
Other Personal Term Loan Bhu Puu Loan	1/	12.50%	13.50%	14.00%	-	BR + 2.00% - 4.00%
Other Personal Term Loan Bhu Puu Loan Bhu Puu Plus Loan	1/					
Other Personal Term Loan Bhu Puu Loan Bhu Puu Plus Loan Loan to Migrant Workers		12.50% 12.50%	13.50% 13.50%	14.00% 14.00%	-	BR + 2.00% - 4.00% BR + 2.00% - 4.00% BR + 2.00% - 4.00% BR + 2.00% - 4.00%
Other Personal Term Loan Shu Puu Loan Shu Puu Plus Loan Ooan to Migrant Workers Oeprived Sector Lending (Ind		12.50% 12.50% 13.50%	13.50% 13.50% 14.50%	14.00% 14.00% 15.00%	-	BR + 2.00% - 4.00% BR + 2.00% - 4.00% BR + 2.00% - 4.00% BR + 2.00% - 4.00% Corporate: BR + Up to 2. Prime: BR + 1.00% - 3.0
Other Personal Term Loan Shu Puu Loan Shu Puu Plus Loan Ooan to Migrant Workers Oeprived Sector Lending (Ind	ividuals)	12.50% 12.50% 13.50% 12.50%	13.50% 13.50% 14.50% 13.50%	14.00% 14.00% 15.00% 14.50%		BR + 2.00% - 4.00% BR + 2.00% - 4.00% BR + 2.00% - 4.00%
Other Personal Term Loan Shu Puu Loan Shu Puu Plus Loan Loan to Migrant Workers Deprived Sector Lending (Ind. Ferm Loan / Project Finance Account Scher Working Capital / Cash Credit	ividuals) ne	12.50% 12.50% 13.50% 12.50% 	13.50% 13.50% 14.50% 13.50% 14.00% Customers to 2.00%	14.00% 14.00% 15.00% 14.50% 14.50% Prime (BR + 1.0	- - - 15.00% Customers 0% - 3.00%	BR + 2.00% - 4.00% Corporate: BR + Up to 2. Prime: BR + 1.00% - 3.0 Others: BR + 2.00% - 4.00% BR + 2.00% - 4.00%
Other Personal Term Loan Shu Puu Loan Shu Puu Plus Loan Oan to Migrant Workers Oeprived Sector Lending (Ind Ferm Loan / Project Finance Account Scher Working Capital / Cash Credit Frust Receipt	ividuals) ne	12.50% 12.50% 13.50% 12.50% - Corporate BR + Up BR + Up	13.50% 13.50% 14.50% 13.50% 14.00% Customers to 2.00%	14.00% 14.00% 15.00% 14.50% 14.50% Prime (BR + 1.0 BR + 1.0	- - - 15.00% Customers 10% - 3.00% 10% - 3.00%	BR + 2.00% - 4.00% Corporate: BR + Up to 2. Prime: BR + 1.00% - 3.0 Others: BR + 2.00% - 4.0 Other Customers BR + 2.00% - 4.00% BR + 2.00% - 4.00%
Other Personal Term Loan Shu Puu Loan Shu Puu Plus Loan Oan to Migrant Workers Deprived Sector Lending (Ind Ferm Loan / Project Finance Account Scher Working Capital / Cash Credit Frust Receipt Short Term Demand Loan	ividuals) ne	12.50% 12.50% 13.50% 12.50% 	13.50% 13.50% 14.50% 13.50% 14.00% Customers to 2.00% to 2.00%	14.00% 14.00% 15.00% 14.50% 14.50% Prime (BR + 1.0 BR + 1.0	- - - 15.00% Customers 10% - 3.00% 10% - 3.00% 10% - 3.00%	BR + 2.00% - 4.00% Corporate: BR + Up to 2. Prime: BR + 1.00% - 3.0 Others: BR + 2.00% - 4.0 Other Customers BR + 2.00% - 4.00% BR + 2.00% - 4.00% BR + 2.00% - 4.00%
Other Personal Term Loan Shu Puu Loan Shu Puu Plus Loan Oon to Migrant Workers Deprived Sector Lending (Ind Ferm Loan / Project Finance Account Scher Working Capital / Cash Credit Frust Receipt Short Term Demand Loan Ferm Loan / Project Finance	ividuals) ne	12.50% 12.50% 13.50% 12.50% 	13.50% 13.50% 14.50% 13.50% 14.00% Customers to 2.00%	14.00% 14.00% 15.00% 14.50% 14.50% Prime (BR + 1.0 BR + 1.0 BR + 1.0	- - - 15.00% Customers 10% - 3.00% 10% - 3.00%	BR + 2.00% - 4.00% Corporate: BR + Up to 2. Prime: BR + 1.00% - 3.0 Others: BR + 2.00% - 4.00%
Other Personal Term Loan Shu Puu Loan Shu Puu Plus Loan Oon to Migrant Workers Deprived Sector Lending (Ind Ferm Loan / Project Finance Account Scher Working Capital / Cash Credit Frust Receipt Short Term Demand Loan Ferm Loan / Project Finance	ividuals) ne	12.50% 12.50% 13.50% 12.50% 12.50% 	13.50% 13.50% 14.50% 13.50% 14.00% 14.00% 14.00% 150 2.00% 150 2.00% 150 2.00%	14.00% 14.00% 15.00% 14.50% 14.50% Prime (BR + 1.0 BR + 1.0 BR + 1.0 BR + 1.0	- - - 15.00% Customers 00% - 3.00% 00% - 3.00% 00% - 3.00% 00% - 3.00%	BR + 2.00% - 4.00% Corporate: BR + Up to 2. Prime: BR + 1.00% - 3.0 Others: BR + 2.00% - 4.00%
Other Personal Term Loan Shu Puu Loan Shu Puu Plus Loan Loan to Migrant Workers Deprived Sector Lending (Ind. Term Loan / Project Finance Account Scher Working Capital / Cash Credit Trust Receipt Hort Term Demand Loan Term Loan / Project Finance Working Capital / Cash — Crece Working Capital / Cash — Crece	ividuals) ne iiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiii	12.50% 12.50% 13.50% 12.50% 12.50% 	13.50% 13.50% 14.50% 14.50% 14.00% Customers to 2.00% to 2.00% to 2.00% to 2.00% For FC'	14.00% 14.00% 15.00% 14.50% Prime (BR + 1.0 BR + 1.0 BR + 1.0 BR + 1.0 Y Loan		BR + 2.00% - 4.00% Corporate: BR + Up to 2. Prime: BR + 1.00% - 3.0 Others: BR + 2.00% - 4.00% Shall be as per
Other Personal Term Loan Shu Puu Loan Shu Puu Plus Loan Loan to Migrant Workers Deprived Sector Lending (Ind. Ferm Loan / Project Finance Account Scher Working Capital / Cash Credit Frust Receipt Short Term Demand Loan Ferm Loan / Project Finance Working Capital / Cash — Crec Pre shipment / Post Shipment	ividuals) ne iiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiii	12.50% 12.50% 13.50% 12.50% 12.50% 	13.50% 13.50% 14.50% 14.50% 14.00% Customers to 2.00% to 2.00% to 2.00% to 2.00% to 2.00% For FC' agreeme	14.00% 14.00% 15.00% 14.50% 14.50% Prime (BR + 1.0 BR + 1.0 BR + 1.0 Y Loan New Int subject to FD Rai		BR + 2.00% - 4.00% Corporate: BR + Up to 2. Prime: BR + 1.00% - 3.0 Others: BR + 2.00% - 4.00%
Other Personal Term Loan Shu Puu Loan Shu Puu Plus Loan Loan to Migrant Workers Deprived Sector Lending (Ind. Ferm Loan / Project Finance Account Scher Working Capital / Cash Credit Frust Receipt Short Term Demand Loan Ferm Loan / Project Finance Working Capital / Cash — Crec Pre shipment / Post Shipment	ividuals) ne iiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiii	12.50% 12.50% 13.50% 12.50% 12.50% 	13.50% 13.50% 14.50% 14.50% 14.00% Customers to 2.00%	14.00% 14.00% 15.00% 14.50% Prime 6 BR + 1.0		BR + 2.00% - 4.00% Corporate: BR + Up to 2. Prime: BR + 1.00% - 3.0 Others: BR + 2.00% - 4.00%
Other Personal Term Loan Shu Puu Loan Shu Puu Plus Loan Joan to Migrant Workers Deprived Sector Lending (Ind. Ferm Loan / Project Finance Account Scher Working Capital / Cash Credit Frust Receipt Short Term Demand Loan Ferm Loan / Project Finance Working Capital / Cash — Credit Frust Receipt Short Term Demand Loan Ferm Loan / Project Finance For Shipment / Post Shipment Loan Against FDR	ne dit Multinational	12.50% 12.50% 13.50% 12.50% 12.50% - Corporate BR + Up	13.50% 13.50% 14.50% 14.50% 14.00% Customers 10.2.00% 10	14.00% 14.00% 15.00% 14.50% Prime (BR + 1.0 BR		BR + 2.00% - 4.00% Corporate: BR + Up to 2. Prime: BR + 1.00% - 3.0 Others: BR + 2.00% - 4.00%
Other Personal Term Loan Shu Puu Loan Shu Puu Plus Loan Loan to Migrant Workers Deprived Sector Lending (Ind. Ferm Loan / Project Finance Account Scher Working Capital / Cash Credit Frust Receipt Short Term Demand Loan Ferm Loan / Project Finance Working Capital / Cash – Credit Frest Receipt Short Term Demand Loan Ferm Loan / Project Finance For Shipment / Post Shipment Loan Against FDR Deprived Sector Lending (MF Deprived Sector Lending (Ret	ividuals) ne dit Multinational Loan	12.50% 12.50% 13.50% 12.50% 12.50% - Corporate BR + Up	13.50% 13.50% 14.50% 14.50% 14.00% Customers 10.2.00% 10	14.00% 14.00% 15.00% 14.50% Prime 6 BR + 1.0 BR + 1.0 BR + 1.0 BR + 1.0 Y Loan New nt subject to FD Ratiolicable Base mers % Institutions as per BR +	15.00% Customers 10% - 3.00%	BR + 2.00% - 4.00% Corporate: BR + Up to 2. Prime: BR + 1.00% - 3.0 Others: BR + 2.00% - 4.00%
Other Personal Term Loan Shu Puu Loan Shu Puu Plus Loan Loan to Migrant Workers Deprived Sector Lending (Ind. Ferm Loan / Project Finance Account Scher Working Capital / Cash Credit Frust Receipt Short Term Demand Loan Ferm Loan / Project Finance Working Capital / Cash – Crec Pre shipment / Post Shipment Loan Against FDR Deprived Sector Lending (MF	ividuals) ne dit Multinational Loan	12.50% 12.50% 13.50% 12.50% 12.50% Corporate BR + Up	13.50% 13.50% 14.50% 14.50% 14.00% Customers 10.2.00% 10	14.00% 14.00% 15.00% 14.50% Prime 6 BR + 1.0		BR + 2.00% - 4.00% Corporate: BR + Up to 2. Prime: BR + 1.00% - 3.0 Others: BR + 2.00% - 4.00%
Other Personal Term Loan Shu Puu Loan Shu Puu Plus Loan Joan to Migrant Workers Deprived Sector Lending (Ind. Ferm Loan / Project Finance Account Scher Working Capital / Cash Credit Frust Receipt Short Term Demand Loan Ferm Loan / Project Finance Working Capital / Cash - Credit Frust Receipt Short Term Demand Loan Ferm Loan / Project Finance For shipment / Post Shipment Loan Against FDR Deprived Sector Lending (MF Deprived Sector Lending (Ret Personal Loan/Overdraft	ividuals) ne dit Multinational Loan	12.50% 12.50% 13.50% 12.50% 12.50% - Corporate BR + Up	13.50% 13.50% 14.50% 14.50% 14.00% Customers 10 2.00% 10	14.00% 14.00% 15.00% 14.50% Prime 6 BR + 1.0		BR + 2.00% - 4.00% Corporate: BR + Up to 2. Prime: BR + 1.00% - 3.0 Others: BR + 2.00% - 4.00%
Other Personal Term Loan Shu Puu Loan Shu Puu Plus Loan Joan to Migrant Workers Deprived Sector Lending (Ind. Ferm Loan / Project Finance Account Scher Working Capital / Cash Credit Frust Receipt Short Term Demand Loan Ferm Loan / Project Finance Working Capital / Cash - Credit Frust Receipt Short Term Demand Loan Ferm Loan / Project Finance Pore shipment / Post Shipment Deprived Sector Lending (MF Deprived Sector Lending (Ret Dersonal Loan/Overdraft SME Loan	ividuals) me dit Multinational Loan I, NBFC)	12.50% 12.50% 13.50% 12.50% 12.50% - Corporate BR + Up	13.50% 13.50% 14.50% 14.50% 14.00% Customers 10.2.00% 10	14.00% 14.00% 15.00% 14.50% Prime (BR + 1.0 BR	15.00% Customers 10% - 3.00%	BR + 2.00% - 4.00% Corporate: BR + Up to 2. Prime: BR + 1.00% - 3.0 Others: BR + 2.00% - 4.00%
Other Personal Term Loan Shu Puu Loan Shu Puu Plus Loan Joan to Migrant Workers Deprived Sector Lending (Ind. Term Loan / Project Finance Account Scher Working Capital / Cash Credit Trust Receipt Short Term Demand Loan Term Loan / Project Finance Working Capital / Cash - Credit Trust Receipt Short Term Demand Loan Term Loan / Project Finance Working Capital / Cash - Credit Trust Receipt Short Term Demand Loan Term Loan / Project Finance Term Loa	ividuals) me dit Multinational Loan I, NBFC)	12.50% 12.50% 13.50% 12.50% 12.50% - Corporate BR + Up	13.50% 13.50% 14.50% 14.50% 14.00% 14.00% Customers to 2.00%	14.00% 14.00% 15.00% 14.50% Prime 6 BR + 1.0 BR		BR + 2.00% - 4.00% Corporate: BR + Up to 2. Prime: BR + 1.00% - 3.0 Others: BR + 2.00% - 4.00%
Other Personal Term Loan 3hu Puu Loan 3hu Puu Plus Loan Joan to Migrant Workers Deprived Sector Lending (Indiferm Loan / Project Finance Account Scher Working Capital / Cash Credit Frust Receipt Short Term Demand Loan Ferm Loan / Project Finance Working Capital / Cash — Credit Frust Receipt Short Term Demand Loan Ferm Loan / Project Finance Working Capital / Cash — Credit Freshipment / Post Shipment Loan Against FDR Deprived Sector Lending (MF Deprived Sector Lending (Ret Dersonal Loan/Overdraft SME Loan NSBL Saral Karja for MSME NSBL Krishak Sathi Karja	ividuals) ne lit Multinational Loan I, NBFC) ail)	12.50% 12.50% 13.50% 12.50% 12.50% - Corporate BR + Up	13.50% 13.50% 14.50% 14.50% 14.00% 14.00% Customers 10.2.00% 10.	14.00% 14.00% 15.00% 14.50% 14.50% Prime 6 BR + 1.0 BR +		BR + 2.00% - 4.00% Corporate: BR + 1.00% - 3.0 Others: BR + 2.00% - 4.0 BR + 2.00% - 4.00%
Other Personal Term Loan Shu Puu Loan Shu Puu Plus Loan Joan to Migrant Workers Deprived Sector Lending (Indiferm Loan / Project Finance Account Scher Working Capital / Cash Credit Frust Receipt Short Term Demand Loan Ferm Loan / Project Finance Working Capital / Cash - Credit Frust Receipt Short Term Demand Loan Ferm Loan / Project Finance Working Capital / Cash - Credit Pere shipment / Post Shipment Deprived Sector Lending (MF Deprived Sector Lending (Ret Personal Loan/Overdraft SME Loan NSBL Saral Karja for MSME NSBL Krishak Sathi Karja Auto Loan / Hire Purchase Lo	ividuals) ne dit Multinational Loan I, NBFC) ail)	12.50% 12.50% 13.50% 12.50% 12.50% - Corporate BR + Up	13.50% 13.50% 14.50% 14.50% 14.00% 14.00% Customers 10.2.00% 10.	14.00% 14.00% 15.00% 14.50% 14.50% 14.50% Prime 6 BR + 1.0 BR + 1.0 BR + 1.0 BR + 1.0 Y Loan New Int subject to FD Rail solicable Base Service Servic	15.00% Customers 10% - 3.00% 10% - 4.00%	BR + 2.00% - 4.00% Corporate: BR + 1.00% - 3.0 Others: BR + 2.00% - 4.0 BR + 2.00% - 4.00%
Other Personal Term Loan 3hu Puu Loan 3hu Puu Plus Loan Joan to Migrant Workers Deprived Sector Lending (Ind. Term Loan / Project Finance Account Scher Working Capital / Cash Credit Frust Receipt Short Term Demand Loan Term Loan / Project Finance Working Capital / Cash - Credit Term Loan / Project Finance Working Capital / Cash - Credit Term Loan / Project Finance Pre shipment / Post Shipment Deprived Sector Lending (MF Deprived Sector Lending (Ret Personal Loan/Overdraft SME Loan WSBL Saral Karja for MSME WSBL Krishak Sathi Karja Auto Loan / Hire Purchase Lo Loan Against Share / Margin I	ividuals) ne dit Multinational Loan I, NBFC) ail)	12.50% 12.50% 13.50% 12.50% 12.50% - Corporate BR + Up	13.50% 13.50% 13.50% 14.50% 14.50% 14.00% Customers to 2.00% To 3.00% To 4.00% To 4.00% To 5.00% To 6.00% To 7.00% To 1.00% To 1.00% To 1.00% To 2.00% To 2.00% To 1.00% To 2.00% To 2	14.00% 14.00% 15.00% 14.50% 14.50% Prime 6 BR + 1.0 BR + 1.0 BR + 1.0 BR + 1.0 Y Loan New Int subject to FD Ratiolicable Base Institutions as per BR +	15.00% Customers 15.00% Customers 0% - 3.00% 0% - 3.00% 0% - 3.00% 0% - 3.00% 10% - 3.00% 10% - 3.00% 10% - 3.00% 10% - 3.00% 10% - 3.00% 10% - 3.00% 10% - 3.00% 10% - 3.00% 10% - 3.00% 10% - 3.00% 10% - 3.00% 10% - 3.00% 10% - 3.00% 10% - 3.00% 10% - 4.00	BR + 2.00% - 4.00% Corporate: BR + Up to 2. Prime: BR + 1.00% - 3.0 Others: BR + 2.00% - 4.00%
Other Personal Term Loan 3hu Puu Loan 3hu Puu Plus Loan Joan to Migrant Workers Deprived Sector Lending (Ind. Term Loan / Project Finance Account Scher Working Capital / Cash Credit Frust Receipt Short Term Demand Loan Term Loan / Project Finance Working Capital / Cash - Credit Frust Receipt Short Term Demand Loan Term Loan / Project Finance Working Capital / Cash - Credit Term Loan / Project Finance Term Loan / Proje	ividuals) ne dit Multinational Loan I, NBFC) ail)	12.50% 12.50% 13.50% 12.50% 12.50% - Corporate BR + Up	13.50% 13.50% 13.50% 14.50% 14.50% 14.00% Customers to 2.00% To 3.00% To 4.00% To 4.00% To 5.00% To 6.00% To 7.00% To 1.00% To 1.00% To 1.00% To 2.00% To 2.00% To 1.00% To 2.00% To 2	14.00% 14.00% 15.00% 14.50% 14.50% Prime 6 BR + 1.0 BR +	15.00% Customers 15.00% Customers 0% - 3.00% 0% - 3.00% 0% - 3.00% 0% - 3.00% 10% - 3.00% 10% - 3.00% 10% - 3.00% 10% - 3.00% 10% - 3.00% 10% - 3.00% 10% - 3.00% 10% - 3.00% 10% - 3.00% 10% - 3.00% 10% - 3.00% 10% - 3.00% 10% - 3.00% 10% - 3.00% 10% - 4.00	BR + 2.00% - 4.00% Corporate: BR + Up to 2. Prime: BR + 1.00% - 3.0 Others: BR + 2.00% - 4.00% BR + 2.00% - 3.00% BR + 2.00% - 4.00% BR + 2.00% - 3.00% BR + 2.00% - 4.00% BR + 2.00% - 3.00% BR + 2.00% - 4.00% BR + 2.00% - 3.00% BR + 2.00% - 4.00% BR + 2.00% - 3.00% BR + 2.00% - 4.00% BR + 2.00% - 3.00% BR + 2.00% - 4.00% BR + 2.00% - 3.00% BR + 2.00% - 4.00% BR + 2.00% - 3.00% BR + 2.00% - 4.00% BR + 2.00% -
Working Capital / Cash Credit Frust Receipt Short Term Demand Loan Ferm Loan / Project Finance Working Capital / Cash – Cred Working Capital / Cash – Cred Pre shipment / Post Shipment Loan Against FDR Deprived Sector Lending (MF Deprived Sector Lending (Ret Personal Loan/Overdraft SME Loan NSBL Saral Karja for MSME NSBL Krishak Sathi Karja Auto Loan / Hire Purchase Lo Loan Against Share / Margin I Loan Against Bonds (Govt & Gold Loan	ividuals) ne lit Multinational Loan I, NBFC) ail) an Lending Others)	12.50% 12.50% 13.50% 12.50% 12.50% 12.50% Corporate BR + Up	13.50% 13.50% 14.50% 14.50% 14.50% 14.00% Customers 10.2.00% 10.2	14.00% 14.00% 15.00% 14.50% 14.50% 14.50% 14.50% 14.50% 14.50% 14.50% 14.50% 14.50% 14.50% 14.50% 14.50% 14.50% 14.50% 14.50% 16	15.00% Customers 10% - 3.00% 10% - 4.00	BR + 2.00% - 4.00% Corporate: BR + 1.00% - 3.0 Others: BR + 2.00% - 4.0 BR + 2.00% - 4.00% BR + 2.00% - 4.0
Other Personal Term Loan 3hu Puu Loan 3hu Puu Plus Loan Jahu Puu Plus Loan Jahu Puu Plus Loan Loan to Migrant Workers Deprived Sector Lending (Ind. Term Loan / Project Finance Account Scher Working Capital / Cash Credit Trust Receipt Short Term Demand Loan Term Doan / Project Finance Working Capital / Cash – Cred Term Loan / Project Finance Working Capital / Cash – Cred Term Loan / Project Finance Term Loan / Project	ividuals) ne lit Multinational Loan I, NBFC) ail) an Lending Others)	12.50% 12.50% 12.50% 13.50% 12.50%	13.50% 13.50% 13.50% 14.50% 14.50% 14.00% Customers to 2.00% To 2	14.00% 14.00% 15.00% 14.50% 14.50% Prime 6 BR + 1.0 BR + 1.0 BR + 1.0 BR + 1.0 Y Loan New Int subject to FD Rata solicable Bas ners W BR + 1.0 BR	15.00% Customers 15.00% - 3.00% - 3.00% - 3.00% - 3.00% - 3.00% - 3.00% - 3.00% - 3.00% - 3.00% - 3.00% - 3.00% - 3.00% - 3.00% - 3.00% - 3.00% - 3.00% - 3.00% - 3.00% - 3.00% - 4	BR + 2.00% - 4.00% Corporate: BR + Up to 2. Prime: BR + 1.00% - 3.0 Others: BR + 2.00% - 4.0 BR + 2.00% - 4.00% BR + 2.00% - 4.

- Interest Rate applicable on forced loan may vary with risk premium from the published rate.
- Interest Rate in consortium financing shall be as decided by consortium.

 Interest rate concession shall be provided to the specified sector under normal Deprived Sector Loan in line with
- c)

- Interest rate concession shall be provided to the specified sector under normal Deprived Sector Loan in line with NRB Directive.

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

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

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

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

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

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

 D 50% repring me on be previded on Institutional fixed deposits/ Dhanyriddhi Institutional fixed deposits.

- 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.



]	NTE With effe					ngsir	: 2080)
Fixed / Recurring De	posits		Individ	luals		I	Institutions/ Foreign Diplomatic Institutions
≥ 3 months and < 6 months			7.60				-
\geq 6 months and < 1 year \geq 1 year and < 2 years	-		8.50 9.20				6.50% 7.20%
≥ 2 years and < 3 years			9.50				7.50%
≥ 3 years and Above Fixed Deposit for 101 Days	#		7.60				8.603%
Fixed Deposit for 201 Days			8.50				6.50%
Dhanvriddhi Fixed Do -Individuals Onl	eposits				Saving	g Depo	osits
≥ 6 Months and <2 Years ≥ 2 Years and <3 Years 3 Years and above	9.20%* 9.50%* 10.603%*		Account	Scheme			Interest Rate
Dhanvriddhi Fixed De Institutions/ Foreign Di	posits- plomatic	A	ll LCY Savi	ng Accour	nt		5.603%
Institutions Only (Fresh/ ≥6 Months and <2 Years ≥ 2 Years and <3 Years	7.20%* 7.50%*		Remittance	Savings			6.603%
3 Years and above	8.603%*		USD Savi	ng Bank			5.75%
Bulk Fixed Depos			EUR Savi	ng Bank			3.00%
Individuals Only	y		GBP Savi	ng Bank	NPR C	all Dei	3.00%
	1		Accoun	t Type	MIKC	an Dej	Interest Rate
6 Months and above	10.603%*		Call D	eposit			2.801%
			FCY Call				Interest Rate 2.875%
Bulk Fixed Depos			GB				1.50%
For Institutions/ Foreign I Institutions Only		FCY Fi	EU xed Deposi		ual-For 3		1.50% ths and above) / (Institutions-For 6 hove)
6 Months and above	8.603%*		US		опин	u d	Up to 6.55%
	8.00376		EU	R			Up to 5.00%
Remittance FD 1.00 % Above Card F	Rate*		GB	P			Up to 5.75%
				Advances		• • • • •	
	Wit	h effect fr	om 17 th Nov Fixed Inte		^t Mangsir	, 2080)
Account Scheme			Above 3				Elastina Internet Data
Account Scheme	•	Up to 3 years	years to 5	years to	Above 10 years		Floating Interest Rate
Education Loan		13.50%	years 14.50%	10 years 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)	dual/	13.50%	14.50%	15.00%	-	Pers Offi Offi Comm	onal Purpose (EV): BR + 0.25% - 2.25% sonal Purpose (IC): BR + 0.50% - 2.50% cial Purpose (EV): BR + 0.75% - 2.75% icial Purpose (IC): BR + 1.00% - 3.00% nercial Purpose (EV): BR + 1.00% - 3.00
Personal Mortgage Term Lo	an / Other	13.50%	14.50%	15.50%	15.50%	Comn	nercial Purpose (IC): BR + 2.00% - 4.009 BR + 1.00% - 3.00%
Personal Term Loan Bhu Puu Loan		12.50%	13.50%	14.00%	13.30%		BR + 2.00% - 4.00%
Bhu Puu Plus Loan		12.50%	13.50%	14.00%	-		BR + 2.00% - 4.00% BR + 2.00% - 4.00%
Loan to Migrant Workers		13.50%	14.50%	15.00%	-		BR + 2.00% - 4.00%
Deprived Sector Lending (In Term Loan / Project Finance		12.50%	13.50%	14.50%	15.00%		BR + 2.00% - 4.00% Corporate: BR + Up to 2.00% Prime: BR + 1.00% - 3.00%
Account Scheme	3		orate	Prime	Custome	re	Others: BR + 2.00% - 4.00% Other Customers
Working Capital / Cash Cred			to 2.00%		00% - 3.00		BR + 2.00% - 4.00%
Trust Receipt	III.		to 2.00%		00% - 3.00		BR + 2.00% - 4.00%
Short Term Demand Loan		BR + Up	to 2.00%		00% - 3.00		BR + 2.00% - 4.00%
Term Loan / Project Finance Working Capital / Cash – Cr			to 2.00%		00% - 3.00		BR + 2.00% - 4.00%
Multinational		,	to 2.00%		00% - 3.00 	\rightarrow	BR + 2.00% - 4.00% BR + 2.00% - 4.00%
Pre shipment / Post Shipmer	nt Loan	Dit op				nterest	rate shall be as per
						pplica	ble NRB guidelines.
Loan Against FDR			ag	reement su	ibject to a FD Rate+	Up to	2.00%
Loan Against FDR Deprived Sector Lending (M		BR	agr orate Custo + Up to 2.0	Or Applica	FD Rate+	Up to Rate w	
Deprived Sector Lending (M	IFI, NBFC)	BR	agr orate Custo + Up to 2.0	Or Applica	ons Quali NRB	fying Direction	2.00% rhichever is higher Prime Customers BR + 2.00% - 4.00% under Deprived Sector Lending as prives 4.00%
Deprived Sector Lending (M	IFI, NBFC)	BR + Up	agg orate Custo + Up to 2.00% for	Or Applica mers 0% Dr Instituti	FD Rate+ ble Base ons Quali	fying Direction	2.00% rhichever is higher Prime Customers BR + 2.00% - 4.00% under Deprived Sector Lending as prives 4.00% 3.50%
Deprived Sector Lending (N Deprived Sector Lending (R Personal Loan/Overdraft	IFI, NBFC)	BR + Up	agr orate Custo + Up to 2.0	Or Applica mers 0% or Instituti	ons Quali NRB	fying Direction	2.00% rhichever is higher Prime Customers BR + 2.00% - 4.00% under Deprived Sector Lending as prives 4.00%
Deprived Sector Lending (M Deprived Sector Lending (R Personal Loan/Overdraft SME Loan NSBL Saral Karja for MSM	IFI, NBFC)	BR + Up Print BR	age orate Custo + Up to 2.00% for to 2.00% for the Custom	Or Applica mers 0% or Instituti	ons Quali NRB: BR + 2.6	fying Direction 100% - 450% - 250%	2.00% Aichever is higher Prime Customers BR + 2.00% - 4.00% under Deprived Sector Lending as prives 4.00% 3.50% Other Customers BR + 2.00% - 4.00% BR + 2.00% - 4.00%
Deprived Sector Lending (N Deprived Sector Lending (R Personal Loan/Overdraft SME Loan NSBL Saral Karja for MSM NSBL Krishak Sathi Karja	IFI, NBFC) etail) E	BR + Up Print BR	age Corate Custor H Up to 2.00 to 2.00% fi me Custom H Up to 2.01 I I Corate Custor Custor Corate Custo	Personal P. Personal P. Official P. U. Official P. E. P. mmercial	ons Quali NRB BR + 2.0 BR + 1.5 BR + 2.0 Unrpose (Eurrose (EVurpose) Unrpose (EVurpose) Unrpose (EVurpose)	fying point of the control of the co	2.00% Anichever is higher Prime Customers BR + 2.00% - 4.00% under Deprived Sector Lending as prives 4.00% 3.50% Other Customers BR + 2.00% - 4.00% BR + 2.00% - 4.00% 4.00% 4.00% 4.00% 4.00% 4.00.50% - 2.50% + 0.50% - 2.50% + 0.75% - 2.75% + 1.00% - 3.00% 3R + 1.00% - 3.00%
Deprived Sector Lending (N Deprived Sector Lending (R Personal Loan/Overdraft SME Loan NSBL Saral Karja for MSM NSBL Krishak Sathi Karja Auto Loan / Hire Purchase I	etail) E	BR + Up Print BR	age Corate Custor H Up to 2.00 to 2.00% fi me Custom H Up to 2.01 I I Corate Custor Custor Corate Custo	Personal P. Personal P. Official P. U. Official P. E. P. mmercial	ons Quali NRB BR + 2.0 BR + 1.5 BR + 2.0 Unrpose (Eurrose (EVurpose) Unrpose (EVurpose) Unrpose (EVurpose)	fying poirection of the control of t	2.00% Anichever is higher Prime Customers BR + 2.00% - 4.00% under Deprived Sector Lending as prives 4.00% 3.50% Other Customers BR + 2.00% - 4.00% BR + 2.00% - 4.00% 4.00% 4.00% 4.00% 4.00% - 4.05% - 2.25% - 0.50% - 2.50% - 1.55% - 2.55% - 1.00% - 3.00% BR + 1.00% - 3.00% BR + 1.00% - 3.00% BR + 1.00% - 4.00%
Deprived Sector Lending (N Deprived Sector Lending (R Personal Loan/Overdraft SME Loan NSBL Saral Karja for MSM NSBL Krishak Sathi Karja Auto Loan / Hire Purchase L Loan Against Share / Margin	IFI, NBFC) etail) E Loan	BR + Up Print BR	age (() orate Custo 2.00 to 2.00% f. me Custom + Up to 2.00 + Up to 2.00 F. Co	or Applica mers """ "" "" "" "" "" "" "" "" "" "" ""	BR + 2.6 Brupose (E Purpose (E Pu	Up to Rate w fying g fying g fying c fying g f	2.00% Arichever is higher Prime Customers BR + 2.00% - 4.00% under Deprived Sector Lending as prives 4.00% 3.50% Other Customers BR + 2.00% - 4.00% BR + 2.00% - 4.00% 4.00% 4.00% 4.025% - 2.25% 4.0.50% - 2.50% 4.0.75% - 2.75% 4.1.00% - 3.00% BR + 1.00% - 3.00% BR + 2.00% - 4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00%
Deprived Sector Lending (N Deprived Sector Lending (R Personal Loan/Overdraft SME Loan NSBL Saral Karja for MSM NSBL Krishak Sathi Karja Auto Loan / Hire Purchase I Loan Against Share / Margin Loan Against Bonds (Govt	IFI, NBFC) etail) E Loan	BR + Up Print BR	age (() orate Custo 2.00 to 2.00% f. me Custom + Up to 2.00 + Up to 2.00 F. Co	or Applica mers """ "" "" "" "" "" "" "" "" "" "" ""	BR + 2.6 Brupose (E Purpose (E Pu	Up to Rate w fying g fying g Directi 100%	2.00% Anichever is higher Prime Customers BR + 2.00% - 4.00% under Deprived Sector Lending as prives 4.00% 4.00% Other Customers BR + 2.00% - 4.00% BR + 2.00% - 4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 3.00% 3.00% 3.00% 3.00% 3.00% 3.00% 3.00% 3.00% 3.00% 3.00% 3.00% 3.00% 3.00% 3.00% 3.00% 3.00% 4.00% 4.00%
	etail) E .oan h Lending & Others)	BR BR + Up	age Corate Custon H Up to 2.00 for e Custom H Up to 2.00 For e Custom Graph of the Cust	Personal Personal Pofficial Proficial Promercial Dr Applica	ons Qualing NRB BR + 2.0	fying pricetify the pricetific the pricetifi	2.00% Anichever is higher Prime Customers BR + 2.00% - 4.00% under Deprived Sector Lending as prives 4.00% 4.00% Other Customers BR + 2.00% - 4.00% BR + 2.00% - 4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 3.00% 3.00% 3.00% 3.00% 3.00% 3.00% 3.00% 3.00% 3.00% 3.00% 3.00% 3.00% 3.00% 3.00% 3.00% 3.00% 4.00% 4.00%

- Interest Rate applicable on forced loan may vary with risk premium from the published rate.
- Interest Rate in consortium financing shall be as decided by consortium.

 Interest rate concession shall be provided to the specified sector under normal Deprived Sector Loan in line with
- c)
- Interest Rate in NPA accounts may vary from the published rate. Penal Interest of plus 2% p.a. will be applied on overdue amount. d)
- e) f) Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.

 Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.
- g) h)
- FD rate for Remittance-1% above card rates as per NRB guidelines. In case of Institutional Fixed Deposits, premature facility is not allowed before completion of 6 months period.
- j) $0.50\%\ premium\ can\ be\ provided\ on\ Institutional\ fixed\ deposits/Dhanvriddhi-Institutional\ fixed\ deposits$ for Fresh/Renewal Deposit under bidding as per NRB circular no. Bai.Bi.Ni.Bi/Niti/Paripatra/9/079/80.

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

*Conditions Apply, # Interest Payable on maturity.



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Second S							
2 Frontish and ≤ 1 year 2 year and ≤ 2 year 2 year and ≤ 2 year 3 year 2 year and ≤ 2 year 3 year 2 year and ≤ 2 year 3 year 4 year 3 year 3 year 3 year 4 year 5 year 6 year 5 year 6 year 7 year 8 year 9 yea	Fixed / Recurring Depos					(Institutions/Foreign Diplomatic
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2 years and Ao 2 years 10,00% 8,00% 3 years and Ao 2 10 Days # 5,76% 5,87% 6,57% Fixed Deposit to 10 Days # 7,56% 6,57% Disarvidibli Fixed Deposits Individuals Only 2 Years and 2 Years 10,70% 3 Years and 2 Years 2,200% 3 Years and 2 Years 2,200% 3 Years and 2 Years 2,200% 4 Xear 10,70% 7,20% 5 Xear 10,70% 7,20% 5 Xear 10,70% 7,20% 6 Wears 10,70% 7,20% 6 Wears 10,70% 7,20% 7 Years and above 10,70% 8 Wears 10,70% 7,20% 9 Years and above 10,70% 10 Wears 10,70% 7,20% 10							6.50%
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Search							5 =007
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Account Type	Bulk Fixed Den	osits					
Account Scheme							3.00%
Months and above						NPR Ca	
FCY Call Deposit	636 4 11	10.700/#			* *		
USD	6 Months and above	10.70%*					
Bulk Fixed Deposits For Institutions / Foreign Diplomatic Institutions Only EUR 1.50%							
For Institutions Foreign Diplomatic Institutions Only For Fixed Deposit (Individual-For 3 months and above) For Foreign Diplomatic Institutions Only For For For For Y Fixed Deposit (Individual-For 3 months and above) For For Y Fixed Deposit (Individual-For 3 months and above) For For Y Loans & Count Schee For Institutions For Every Institutions For Every Institutions For Every Institutions For Every Institutions For For Y Loans For For Y Loans For For Y Loans For For For For Y Loans For For For Y Loans For For Y Loans For For Holly	Bulk Fixed Dep	osits					
Nomitis and above	For Institutions/ Foreign	n Diplomatic		EU	JR		1.50%
Remittance FD	Institutions O	nly	FCY				and above)
Color	6 Months and above	8.70%*					•
Loans & Advances	Pamittanea FD			E	JR		Up to 5.00%
Loans & Advances				G	BP		Up to 5.75%
National Scheme				Loans &	& Advan	ices	
Education Loan		W	ith effec	t from 18 th (Oct, 2023 (1st Kartik,	2080)
Education Loan							
Education Loan	Account Sche	me		years to 5	years to		Floating Interest Rate
Hire Purchase Loan (Individual/ Institutions) 13.50% 14.50% 15.50% -	Education Loan			ı vears	10 vears	3	
Personal Mortgage Term Loan/Other 13.50% 14.50% 15.50% 15.50% BR + Up to 4.00%			13.50%	-		·	BR + Up to 4.00%
Personal Term Loan 13.50% 14.50% 15.50% 15.50% 15.50% 18R + Up to 4.00%	Home Loan		13.50%	14.50% 14.50%	15.00% 15.00%	15.50%	BR + Up to 4.00%
Bhu Puu Loan	Home Loan Hire Purchase Loan (Individua		13.50%	14.50% 14.50%	15.00% 15.00%	15.50%	BR + Up to 4.00%
Bin Puu Plus Loan 12.50% 13.50% 14.00% - BR + Up to 4.00%	Home Loan Hire Purchase Loan (Individual Personal Mortgage Terr		13.50% 13.50%	14.50% 14.50% 14.50%	15.00% 15.00% 15.00%	15.50%	BR + Up to 4.00% BR + Up to 4.00%
Deprived Sector Lending (Individuals) 12.50% 13.50% 14.50% - BR + Up to 4.00%	Home Loan Hire Purchase Loan (Individual Personal Mortgage Terri Personal Term Loan		13.50% 13.50% 13.50%	14.50% 14.50% 14.50% 14.50%	15.00% 15.00% 15.00% 15.50%	15.50% 15.50% - 15.50%	BR + Up to 4.00% BR + Up to 4.00% BR + Up to 4.00%
Term Loan/Project Finance - 14.00% 14.50% 15.00% BR + Up to 4.00% Account Scheme Working Capital / Cash Credit BR + Up to 4.00% Trust Receipt BR + Up to 4.00% Short Term Demand Loan BR + Up to 4.00% Term Loan/Project Finance BR + Up to 4.00% Working Capital/Cash - Credit Multinational BR + Up to 4.00% Pre shipment/Post Shipment Loan BR + Up to 4.00% For FCY Loan: Interest Rate shall be as per agreement subject to applicable NRE Guidelines Loan Against FDR FD Rate+ Up to 2.00% Or Applicable Base Rate whichever is higher Deprived Sector Lending (MFI, NBFC) BR + Up to 4.00% Deprived Sector Lending (Retail) BR + Up to 4.00% Personal Loan/Overdraft BR + Up to 4.00% SME Loan BR + Up to 4.00% NSBL Saral Karja for MSME BR + Up to 4.00% NSBL Krishak Sathi Karja BR + Up to 4.00% NSBL Krishak Sathi Karja BR + Up to 4.00% Loan Against Share / Margin Lending BR + Up to 4.00% Loan Against Bonds (Govt & Others) Or Applicable Base Rate whichever is higher	Home Loan Hire Purchase Loan (Individua Personal Mortgage Terr Personal Term Loan Bhu Puu Loan		13.50% 13.50% 13.50% 12.50%	14.50% 14.50% 14.50% 14.50% 14.50%	15.00% 15.00% 15.00% 15.50% 14.00%	15.50% 15.50% - 15.50%	BR + Up to 4.00% BR + Up to 4.00% BR + Up to 4.00% BR + Up to 4.00%
Account SchemeCorporate/Prime/OthersWorking Capital / Cash CreditBR + Up to 4.00%Trust ReceiptBR + Up to 4.00%Short Term Demand LoanBR + Up to 4.00%Term Loan/Project FinanceBR + Up to 4.00%Working Capital/Cash - Credit MultinationalBR + Up to 4.00%Pre shipment/Post Shipment LoanBR + Up to 4.00%Pre shipment/Post Shipment LoanFor FCY Loan: Interest Rate shall be as per agreement subject to applicable NRE GuidelinesLoan Against FDRFD Rate+ Up to 2.00%Deprived Sector Lending (MFI, NBFC)BR + Up to 4.00%Deprived Sector Lending (Retail)BR + Up to 4.00%Personal Loan/OverdraftBR + Up to 4.00%SME LoanBR + Up to 4.00%NSBL Saral Karja for MSMEBR + Up to 4.00%NSBL Saral Karja for MSMEBR + Up to 4.00%NSBL Krishak Sathi KarjaBR + Up to 4.00%Auto Loan / Hire Purchase LoanBR + Up to 4.00%Loan Against Share / Margin LendingBR + Up to 4.00%Loan Against Bonds (Govt & Others)Or Applicable Base Rate whichever is higherGold LoanBR + Up to 4.00%FCY Loans (For Payment of Sight LC)Interest rate shall be as per agreement subject to applicable NRB guidelines	Home Loan Hire Purchase Loan (Individue Personal Mortgage Terr Personal Term Loan Bhu Puu Loan Bhu Puu Plus Loan		13.50% 13.50% 13.50% 12.50% 12.50%	14.50% 14.50% 14.50% 14.50% 13.50%	15.00% 15.00% 15.00% 15.50% 14.00%	15.50% 15.50% - 15.50% - -	BR + Up to 4.00% BR + Up to 4.00% BR + Up to 4.00% BR + Up to 4.00% BR + Up to 4.00%
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% Pre shipment/Post Shipment Loan For FCY Loan: Interest Rate shall be as per agreement subject to applicable NRE Guidelines Loan Against FDR FD Rate+ Up to 2.00% 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 4.00% Loan Against Bonds (Govt & Others) Or Applicable Base Rate whichever is higher Gold Loan BR + Up to 4.00% Interest rate shall be as per agreement subject to applicable NRB guidelines	Home Loan Hire Purchase Loan (Individue Personal Mortgage Terr Personal Term Loan Bhu Puu Loan Bhu Puu Plus Loan Loan to Migrant Workers Deprived Sector Lending	n Loan/Other	13.50% 13.50% 13.50% 12.50% 12.50% 13.50%	14.50% 14.50% 14.50% 14.50% 13.50% 13.50% 14.50% 13.50%	15.00% 15.00% 15.00% 15.50% 14.00% 14.00% 15.00% 14.50%	15.50% 15.50% - 15.50% - - - -	BR + Up to 4.00% BR + Up to 4.00%
Trust Receipt Short Term Demand Loan BR + Up to 4.00% Short Term Demand Loan BR + Up to 4.00% Working Capital/Cash - Credit Multinational BR + Up to 4.00% Pre shipment/Post Shipment Loan BR + Up to 4.00% For FCY Loan: Interest Rate shall be as per agreement subject to applicable NRE Guidelines For Rate+ Up to 2.00% Or Applicable Base Rate whichever is higher BR + Up to 4.00% For Applicable Base Rate whichever is higher BR + Up to 4.00% Auto Loan / Hire Purchase Loan BR + Up to 4.00% BR + Up to 4.00% Coan Against Share / Margin Lending BR + Up to 4.00% Interest rate shall be as per agreement subject to applicable NRB guidelines Interest rate shall be as per agreement subject to applicable NRB guidelines	Home Loan Hire Purchase Loan (Individua Personal Mortgage Terr Personal Term Loan Bhu Puu Loan Bhu Puu Loan Loan to Migrant Workers Deprived Sector Lending Term Loan/Project Finance	n Loan/Other	13.50% 13.50% 13.50% 12.50% 12.50% 13.50%	14.50% 14.50% 14.50% 14.50% 13.50% 13.50% 14.50% 13.50%	15.00% 15.00% 15.00% 15.50% 14.00% 14.00% 15.00% 14.50%	15.50% 15.50% - 15.50% - - - - 15.00%	BR + Up to 4.00%
Short Term Demand Loan BR + Up to 4.00%	Home Loan Hire Purchase Loan (Individue Personal Mortgage Terr Personal Term Loan Bhu Puu Loan Bhu Puu Loan Loan to Migrant Workers Deprived Sector Lending Term Loan/Project Financ Account Sche	(Individuals) e me	13.50% 13.50% 13.50% 12.50% 12.50% 13.50%	14.50% 14.50% 14.50% 14.50% 13.50% 13.50% 14.50% 13.50%	15.00% 15.00% 15.00% 15.50% 14.00% 14.00% 15.00% 14.50%	15.50% 15.50% - 15.50% - - - - 15.00% Corporate/	BR + Up to 4.00%
Working Capital/Cash – Credit Multinational BR + Up to 4.00% BR + Up to 4.00% For FCY Loan: Interest Rate shall be as per agreement subject to applicable NRE Guidelines Loan Against FDR FD Rate+ Up to 2.00% Or Applicable Base Rate whichever is higher Deprived Sector Lending (MFI, NBFC) Deprived Sector Lending (Retail) Personal Loan/Overdraft BR + Up to 4.00% SME Loan NSBL Saral Karja for MSME NSBL Saral Karja for MSME NSBL Krishak Sathi Karja Auto Loan / Hire Purchase Loan Loan Against Share / Margin Lending Loan Against Share / Margin Lending Cor Applicable Base Rate whichever is higher BR + Up to 4.00% BR + Up to 4.00% BR + Up to 4.00% SRE Up to 4.00% BR + Up to 4.00% Cor Applicable Base Rate whichever is higher BR + Up to 4.00% BR + Up to 4.00% Interest rate shall be as per agreement subject to applicable NRB guidelines	Home Loan Hire Purchase Loan (Individue Personal Mortgage Terr Personal Term Loan Bhu Puu Loan Bhu Puu Loan Loan to Migrant Workers Deprived Sector Lending Term Loan/Project Financ Account Sche Working Capital / Cash Co	(Individuals) e me	13.50% 13.50% 13.50% 12.50% 12.50% 13.50%	14.50% 14.50% 14.50% 14.50% 13.50% 13.50% 14.50% 13.50%	15.00% 15.00% 15.00% 15.50% 14.00% 14.00% 15.00% 14.50%	15.50% 15.50% - 15.50% - - - - 15.00% Corporate/ BR + U _I	BR + Up to 4.00%
BR + Up to 4.00% For FCY Loan: Interest Rate shall be as per agreement subject to applicable NRE Guidelines Loan Against FDR Deprived Sector Lending (MFI, NBFC) Deprived Sector Lending (Retail) Deprived Sector Lending (Retail) BR + Up to 4.00% Deprived Sector Lending (Retail) BR + Up to 4.00% BR + Up to 4.00% MSBL Loan BR + Up to 4.00% NSBL Saral Karja for MSME 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 5.00% Auto Loan / Hire Purchase Loan BR + Up to 4.00% Or Applicable Base Rate whichever is higher BR + Up to 4.00% Or Applicable Base Rate whichever is higher Gold Loan BR + Up to 4.00% Interest rate shall be as per agreement subject to applicable NRB guidelines	Home Loan Hire Purchase Loan (Individue Personal Mortgage Terry Personal Term Loan Bhu Puu Loan Bhu Puu Plus Loan Loan to Migrant Workers Deprived Sector Lending Term Loan/Project Financ Account Sche Working Capital / Cash Contract Receipt	n Loan/Other (Individuals) e me redit	13.50% 13.50% 13.50% 12.50% 12.50% 13.50%	14.50% 14.50% 14.50% 14.50% 13.50% 13.50% 14.50% 13.50%	15.00% 15.00% 15.00% 15.50% 14.00% 14.00% 15.00% 14.50%	15.50% 15.50% - 15.50% - 15.50% - 15.50% - 15.00% Corporate/ BR + U _I BR + U _I	BR + Up to 4.00%
Pre shipment/Post Shipment Loan Guidelines Loan Against FDR Deprived Sector Lending (MFL NBFC) Deprived Sector Lending (Retail) Personal Loan/Overdraft SME Loan NSBL Saral Karja for MSME NSBL Krishak Sathi Karja Auto Loan / Hire Purchase Loan Loan Against Share / Margin Lending Loan Against Bonds (Govt & Others) Gold Loan FOY Loans (For Payment of Sight LC) For FCY Loan: Interest Rate shall be as per agreement subject to applicable NRE Guidelines FD Rate+ Up to 2.00% FD Rate+ Up to 4.00% BR + Up to 4.00% FOY Loans (For Payment of Sight LC) Interest rate shall be as per agreement subject to applicable NRE Guidelines FD Rate+ Up to 2.00% BR + Up to 4.00% BR + Up to 4.00% Or Applicable Base Rate whichever is higher Gold Loan BR + Up to 4.00% Interest rate shall be as per agreement subject to applicable NRE Guidelines	Home Loan Hire Purchase Loan (Individue Personal Mortgage Tern Personal Term Loan Bhu Puu Loan Bhu Puu Plus Loan Loan to Migrant Workers Deprived Sector Lending Term Loan/Project Finance Account Sche Working Capital / Cash Cornust Receipt Short Term Demand Loan	n Loan/Other (Individuals) e me redit	13.50% 13.50% 13.50% 12.50% 12.50% 13.50%	14.50% 14.50% 14.50% 14.50% 13.50% 13.50% 14.50% 13.50%	15.00% 15.00% 15.00% 15.50% 14.00% 14.00% 15.00% 14.50%	15.50% 15.50% - 15.50% - 15.50% 15.00% Corporate/ BR + U ₁ BR + U ₁ BR + U ₁	BR + Up to 4.00% DO to 4.00% DO to 4.00%
Loan Against FDR FD Rate+ Up to 2.00% Or Applicable Base Rate whichever is higher Deprived Sector Lending (MFI, NBFC) Deprived Sector Lending (Retail) Personal Loan/Overdraft BR + Up to 4.00% SME Loan 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% NSBL Krishak Sathi Karja BR + Up to 4.00% NSBL Krishak Sathi Karja BR + Up to 4.00% SME Loan / Hire Purchase Loan Loan / Hire Purchase Loan BR + Up to 4.00% Coan Against Share / Margin Lending BR + Up to 5.00% BR + Up to 4.00% Or Applicable Base Rate whichever is higher Gold Loan BR + Up to 4.00% Interest rate shall be as per agreement subject to applicable NRB guidelines	Home Loan Hire Purchase Loan (Individue Personal Mortgage Terr Personal Term Loan Bhu Puu Loan Bhu Puu Plus Loan Loan to Migrant Workers Deprived Sector Lending Term Loan/Project Finance Account Sche Working Capital / Cash Ci Trust Receipt Short Term Demand Loan Term Loan/Project Finance Trust Receipt	n Loan/Other (Individuals) c me redit	13.50% 13.50% 13.50% 12.50% 12.50% 13.50%	14.50% 14.50% 14.50% 14.50% 13.50% 13.50% 14.50% 13.50%	15.00% 15.00% 15.00% 15.50% 14.00% 14.00% 15.00% 14.50%	15.50% 15.50% 15.50%	BR + Up to 4.00%
Deprived Sector Lending (MFI, NBFC) BR + Up to 4.00% Deprived Sector Lending (Retail) BR + Up to 4.00% Personal Loan/Overdraft BR + Up to 4.00% SME Loan BR + Up to 4.00% NSBL Saral Karja for MSME BR + Up to 4.00% NSBL Krishak Sathi Karja BR + Up to 4.00% Auto Loan / Hire Purchase Loan BR + Up to 4.00% Loan Against Share / Margin Lending BR + Up to 5.00% Loan Against Bonds (Govt & Others) BR + Up to 4.00% Gold Loan BR + Up to 4.00% FCY Loans (For Payment of Sight LC) Interest rate shall be as per agreement subject to applicable NRB guidelines	Home Loan Hire Purchase Loan (Individual Personal Mortgage Terr Personal Term Loan Bhu Puu Loan Bhu Puu Loan Loan to Migrant Workers Deprived Sector Lending Term Loan/Project Finance Account Sche Working Capital / Cash Ci	(Individuals) e me redit e t Multinational	13.50% 13.50% 13.50% 12.50% 12.50% 12.50% -	14.50% 14.50% 14.50% 14.50% 14.50% 13.50% 13.50% 14.50% 14.00%	15.00% 15.00% 15.00% 15.00% 15.50% 14.00% 14.00% 14.50%	15.50% - 15.50% - 15.50% - 15.50% - 15.50% - 15.00% Corporate/ BR + U _I shall be as	BR + Up to 4.00% DO 6.00% DO 6
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 5.00% Loan Against Share / Margin Lending BR + Up to 5.00% Loan Against Bonds (Govt & Others) BR + Up to 4.00% Or Applicable Base Rate whichever is higher Gold Loan BR + Up to 4.00% FCY Loans (For Payment of Sight LC) Interest rate shall be as per agreement subject to applicable NRB guidelines	Home Loan Hire Purchase Loan (Individua Personal Mortgage Terr Personal Term Loan Bhu Puu Loan Bhu Puu Loan Loan to Migrant Workers Deprived Sector Lending Term Loan/Project Financ Account Sche Working Capital / Cash Ct Trust Receipt Short Term Demand Loan Term Loan/Project Finance Working Capital/Cash - Credi	(Individuals) e me redit e t Multinational	13.50% 13.50% 13.50% 12.50% 12.50% 12.50% -	14.50% 14.50% 14.50% 14.50% 14.50% 13.50% 13.50% 14.50% 14.00%	15.00% 15.00% 15.00% 15.00% 14.00% 14.00% 14.00% 14.50%	15.50% 15.50% - 15.50% - 15.50% - 15.50% - 15.00% Corporate/ BR + U _I	BR + Up to 4.00% DO 4.00% DO 50 to 4.00% DO 50 to 4.00% DO 60 to 4.00% DO
SME Loan NSBL Saral Karja for MSME NSBL Krishak Sathi Karja Auto Loan / Hire Purchase Loan Loan Against Share / Margin Lending Loan Against Bonds (Govt & Others) Gold Loan FCY Loans (For Payment of Sight LC) RBR + Up to 4.00% BR + Up to 4.00% BR + Up to 5.00% BR + Up to 4.00% Or Applicable Base Rate whichever is higher BR + Up to 4.00% Interest rate shall be as per agreement subject to applicable NRB guidelines	Home Loan Hire Purchase Loan (Individue Personal Mortgage Terr Personal Term Loan Bhu Puu Loan Bhu Puu Loan Loan to Migrant Workers Deprived Sector Lending Term Loan/Project Finance Account Sche Working Capital / Cash Ci Trust Receipt Short Term Demand Loan Term Loan/Project Finance Working Capital/Cash - Credi Pre shipment/Post Shipme	n Loan/Other (Individuals) e me redit e t Multinational	13.50% 13.50% 13.50% 12.50% 12.50% 12.50% -	14.50% 14.50% 14.50% 14.50% 14.50% 13.50% 13.50% 14.50% 14.00%	15.00% 15.00% 15.00% 15.00% 14.00% 14.00% 14.00% 14.50%	15.50% 15.50% - 15.50% - 15.50%	BR + Up to 4.00% BR + U
NSBL Saral Karja for MSME 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) Gold Loan BR + Up to 4.00% Or Applicable Base Rate whichever is higher Gold Loan BR + Up to 4.00% Interest rate shall be as per agreement subject to applicable NRB guidelines	Home Loan Hire Purchase Loan (Individual Personal Mortgage Terr Personal Term Loan Bhu Puu Loan Bhu Puu Loan Loan to Migrant Workers Deprived Sector Lending Term Loan/Project Finance Account Sche Working Capital / Cash Ci Trust Receipt Short Term Demand Loan Term Loan/Project Finance Working Capital/Cash - Credit Pre shipment/Post Shipme Loan Against FDR Deprived Sector Lending (Deprived Secto	(Individuals) e me redit e t Multinational ent Loan	13.50% 13.50% 13.50% 12.50% 12.50% 12.50% -	14.50% 14.50% 14.50% 14.50% 14.50% 13.50% 13.50% 14.50% 14.00%	15.00% 15.00% 15.00% 15.00% 14.00% 14.00% 14.00% 14.50%	15.50% 15.50% 15.50%	BR + Up to 4.00%
NSBL Krishak Sathi Karja BR + Up to 4.00% Auto Loan / Hire Purchase Loan BR + Up to 4.00% Loan Against Share / Margin Lending BR + Up to 5.00% Loan Against Bonds (Govt & Others) BR + Up to 4.00% Or Applicable Base Rate whichever is higher Gold Loan BR + Up to 4.00% FCY Loans (For Payment of Sight LC) Interest rate shall be as per agreement subject to applicable NRB guidelines	Home Loan Hire Purchase Loan (Individual Personal Mortgage Terr Personal Term Loan Bhu Puu Loan Bhu Puu Loan Bhu Puu Plus Loan Loan to Migrant Workers Deprived Sector Lending Term Loan/Project Finance Account Sche Working Capital / Cash Ci Trust Receipt Short Term Demand Loan Term Loan/Project Finance Working Capital/Cash - Credi Pre shipment/Post Shipme Loan Against FDR Deprived Sector Lending (Deprived Sector Lending (Deprived Sector Lending Personal Loan/Overdraft	(Individuals) e me redit e t Multinational ent Loan	13.50% 13.50% 13.50% 12.50% 12.50% 12.50% -	14.50% 14.50% 14.50% 14.50% 14.50% 13.50% 13.50% 14.50% 14.00%	15.00% 15.00% 15.00% 15.00% 14.00% 14.00% 14.00% 14.50%	15.50% 15.50% - 15.50% - 15.50% - 15.50% - 15.00% Corporate/ BR + U _I	BR + Up to 4.00% DO 10 4.00% DO
	Home Loan Hire Purchase Loan (Individual Personal Mortgage Terr Personal Term Loan Bhu Puu Loan Bhu Puu Loan Bhu Puu Plus Loan Loan to Migrant Workers Deprived Sector Lending Term Loan/Project Finance Account Sche Working Capital / Cash Ci Trust Receipt Short Term Demand Loan Term Loan/Project Finance Working Capital/Cash - Credi Pre shipment/Post Shipment Loan Against FDR Deprived Sector Lending (Depriv	(Individuals) e me redit e t Multinational ent Loan MFI, NBFC) (Retail)	13.50% 13.50% 13.50% 12.50% 12.50% 12.50% -	14.50% 14.50% 14.50% 14.50% 14.50% 13.50% 13.50% 14.50% 14.00%	15.00% 15.00% 15.00% 15.00% 14.00% 14.00% 14.00% 14.50%	15.50% 15.50% - 15.50% - 15.50% - 15.50% - 15.00% Sorporate/ BR + U _I	BR + Up to 4.00% BR + U
	Home Loan Hire Purchase Loan (Individue Personal Mortgage Terr Personal Term Loan Bhu Puu Loan Bhu Puu Loan Bhu Puu Bus Loan Loan to Migrant Workers Deprived Sector Lending Term Loan/Project Finance Account Sche Working Capital / Cash Cortust Receipt Short Term Demand Loan Term Loan/Project Finance Working Capital/Cash - Credi Pre shipment/Post Shipment Loan Against FDR Deprived Sector Lending (Deprived	(Individuals) e me redit e t Multinational ent Loan MFI, NBFC) (Retail)	13.50% 13.50% 13.50% 12.50% 12.50% 12.50% -	14.50% 14.50% 14.50% 14.50% 14.50% 13.50% 13.50% 14.50% 14.00%	15.00% 15.00% 15.00% 15.00% 14.00% 14.00% 14.00% 14.50%	15.50% 15.50% - 15.50% - 15.50% - 15.50% - 15.50% - 15.00% Corporate/ BR + U _I	BR + Up to 4.00% Prime/Others to 4.00% to 4.00% to 4.00% to 4.00% per agreement subject to applicable NRB lellines Up to 2.00% at whichever is higher to 4.00%
Loan Against Bonds (Govt & Others) Or Applicable Base Rate whichever is higher Gold Loan BR + Up to 4.00% BR + Up to 4.00% FCY Loans (For Payment of Sight LC) Interest rate shall be as per agreement subject to applicable NRB guidelines	Home Loan Hire Purchase Loan (Individue Personal Mortgage Terr Personal Term Loan Bhu Puu Loan Bhu Puu Loan Bhu Puu Plus Loan Loan to Migrant Workers Deprived Sector Lending Term Loan/Project Financ Account Sche Working Capital / Cash Cortust Receipt Short Term Demand Loan Term Loan/Project Financ Working Capital/Cash – Credi Pre shipment/Post Shipme Loan Against FDR Deprived Sector Lending (Deprived Sector Lending Personal Loan/Overdraft SME Loan NSBL Saral Karja for MS NSBL Krishak Sathi Karja	(Individuals) e me redit e t Multinational ent Loan MFI, NBFC) (Retail)	13.50% 13.50% 13.50% 12.50% 12.50% 12.50% -	14.50% 14.50% 14.50% 14.50% 14.50% 13.50% 13.50% 14.50% 14.00%	15.00% 15.00% 15.00% 15.00% 14.00% 14.00% 14.00% 14.50%	15.50% 15.50% - 15.50% - 15.50% - 15.50% - 15.50% - 15.00% Corporate/ BR + U _I	BR + Up to 4.00% BR + U
Coan Against Bonds (Govt & Otners) 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	Home Loan Hire Purchase Loan (Individue Personal Mortgage Terr Personal Term Loan Bhu Puu Loan Bhu Puu Loan Loan to Migrant Workers Deprived Sector Lending Term Loan/Project Financ Account Sche Working Capital / Cash Cr Trust Receipt Short Term Demand Loan Term Loan/Project Financ Working Capital/Cash - Credi Pre shipment/Post Shipment Loan Against FDR Deprived Sector Lending Deprived Sector Lending Deprived Sector Lending SME Loan NSBL Saral Karja for MS NSBL Krishak Sathi Karja Auto Loan / Hire Purchase	(Individuals) e me redit e t Multinational ent Loan MFI, NBFC) (Retail)	13.50% 13.50% 13.50% 12.50% 12.50% 12.50% -	14.50% 14.50% 14.50% 14.50% 14.50% 13.50% 13.50% 14.50% 14.00%	15.00% 15.00% 15.00% 15.00% 14.00% 14.00% 14.00% 14.50%	15.50% 15.50% - 15.50% - 15.50% - 15.50% - 15.50% - 15.50% - 15.00% Sorporate/ BR + U _I	BR + Up to 4.00% Prime/Others to 4.00% to 4.00% to 4.00% per agreement subject to applicable NRB delines Up to 2.00% ate whichever is higher to 4.00%
FCY Loans (For Payment of Sight LC) Interest rate shall be as per agreement subject to applicable NRB guidelines	Home Loan Hire Purchase Loan (Individue Personal Mortgage Terr Personal Term Loan Bhu Puu Loan Bhu Puu Loan Bhu Puu Plus Loan Loan to Migrant Workers Deprived Sector Lending Term Loan/Project Finance Account Sche Working Capital / Cash Cortust Receipt Short Term Demand Loan Term Loan/Project Finance Working Capital/Cash - Credi Pre shipment/Post Shipment Loan Against FDR Deprived Sector Lending (Deprived Sector Lending (Deprived Sector Lending (Deprived Sector Lending (SME Loan NSBL Saral Karja for MS NSBL Krishak Sathi Karja Auto Loan / Hire Purchass Loan Against Share / Margental	(Individuals) e me redit e t Multinational ent Loan MFI, NBFC) (Retail) ME a E Loan gin Lending	13.50% 13.50% 13.50% 12.50% 12.50% 12.50% -	14.50% 14.50% 14.50% 14.50% 14.50% 13.50% 13.50% 14.50% 14.00%	15.00% 15.00% 15.00% 15.00% 14.00% 14.00% 14.00% 14.50%	15.50% 15.50% - 15.50% - 15.50% - 15.50% - 15.50% - 15.50% - 15.00	BR + Up to 4.00% BR + U
	Home Loan Hire Purchase Loan (Individual Personal Mortgage Terr Personal Term Loan Bhu Puu Loan Bhu Puu Loan Bhu Puu Loan Bhu Puu Plus Loan Loan to Migrant Workers Deprived Sector Lending. Term Loan/Project Finance **Morking Capital / Cash Citter Term Demand Loan Term Loan/Project Finance Working Capital / Cash Citter Term Demand Loan Term Loan/Project Finance Working Capital/Cash - Credi Pre shipment/Post Shipment Loan Against FDR Deprived Sector Lending Deprived Sector Lending Personal Loan/Overdraft SME Loan NSBL Saral Karja for MS NSBL Krishak Sathi Karji Auto Loan / Hire Purchase Loan Against Share / Mary Loan Against Bonds (Gov	(Individuals) e me redit e t Multinational ent Loan MFI, NBFC) (Retail) ME a E Loan gin Lending	13.50% 13.50% 13.50% 12.50% 12.50% 12.50% -	14.50% 14.50% 14.50% 14.50% 14.50% 13.50% 13.50% 14.50% 14.00%	15.00% 15.00% 15.00% 15.00% 15.50% 14.00% 15.50% 14.00% 15.00% 14.50% 14.50% 14.50%	15.50% 15.50% - 15.50% - 15.50% - 15.50% - 15.50% Sorporate/ BR + U _I	BR + Up to 4.00% BR + U
	Home Loan Hire Purchase Loan (Individual Personal Mortgage Terr Personal Term Loan Bhu Puu Loan Bhu Puu Loan Bhu Puu Plus Loan Loan to Migrant Workers Deprived Sector Lending Term Loan/Project Finance Account Sche Working Capital / Cash Ci Trust Receipt Short Term Demand Loan Term Loan/Project Finance Working Capital/Cash - Credi Pre shipment/Post Shipment Loan Against FDR Deprived Sector Lending (Deprived Sector Lending (Deprived Sector Lending (Deprived Sector Lending NSBL Saral Karja for MS NSBL Krishak Sathi Karji Auto Loan / Hire Purchase Loan Against Share / Marg Loan Against Bonds (Got Gold Loan	n Loan/Other (Individuals) e me redit e t Multinational ent Loan MFI, NBFC) (Retail) ME a e Loan gin Lending vt & Others)	13.50% 13.50% 13.50% 12.50% 12.50% 12.50%	14.50% 14.50% 14.50% 14.50% 13.50% 13.50% 14.00%	15.00% 15.00% 15.00% 15.00% 15.50% 14.00% 14.00% 14.50% 14.50% 10.00% 14.50% 10.00% 10	15.50% 15.50%	BR + Up to 4.00% Prime/Others to 4.00% to 4.00% to 4.00% to 4.00% per agreement subject to applicable NRB lelines Up to 2.00% ate whichever is higher to 4.00%

- Interest Spread Rate (Bhadra 2080): 3.99 % Interest Rate applicable on forced loan may vary with risk premium from the published rate. a)
- Interest Rate in consortium financing shall be as decided by consortium.
- Interest Rate in NPA accounts may vary from the published rate. \\
- Penal Interest of plus 2% p.a. will be applied on overdue amount.
- Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting e) additional provisioning as per regulatory requirement.
- Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances. FD rate for Remittance- 1% above card rates as per NRB guidelines.
- g) In case of Institutional Fixed Deposits, premature facility is not allowed before completion of 6 months period.
- 0.50% premium can be provided on Institutional fixed deposits/ Dhanvriddhi-Institutional fixed deposits for Fresh/Renewal Deposit under bidding as per NRB circular no. Bai.Bi.Ni.Bi/ Niti/Paripatra/9/079/80.

Note:

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

*Conditions Apply, # Interest Payable on maturity.

INTEREST RATES: DEPOSITS

1	NTERE With effect		TES: DI pt, 2023 (1 st A		IS	
Fixed / Recurring Dep				iduals		Institutions/ Foreign Diplomation Institutions
≥ 3 months and < 6 months				0%		-
≥ 6 months and < 1 year				0%		6.20%
≥ 1 year and < 2 years				0%		7.10%
≥ 2 years and < 3 years				0%		7.50%
≥ 3 years and Above				00%		8.00%
Fixed Deposit for 101 Days #				0%		-
Fixed Deposit for 201 Days #			8.2	0%		6.20%
Dhanvriddhi Fixed Dej Individuals Only				Saving Dep	osits	
≥ 6 Months and <2 Years ≥ 2 Years and <3 Years	9.10%* 9.50%*		Account	Scheme		Interest Rate
3 Years and above Dhanvriddhi Fixed Deposits-Instit		All LCY Sa	ving Account			5.51%
Diplomatic Institutions Only (Fi						
≥ 6 Months and <2 Years	7.10%*	D '	a :			(510/
≥ 2 Years and <3 Years 3 Years and above	7.50%* 8.00%*	Remittance	Savings			6.51%
3 Years and above	8.00%*	USD Saving	- DI-			5.75%
D II E' . I D	4					
Bulk Fixed Deposi		EUR Saving				3.00%
Individuals Only		GBP Saving	Bank	NDD Call D.		3.00%
	1			NPR Call De	eposits	T
	40.000/#			nt Type		Interest Rate
6 Months and above	10.00%*			Deposit		2.755%
				ll Deposit		Interest Rate
				SD		2.875%
Bulk Fixed Deposi				BP		1.50%
For Institutions/ Foreign I				JR		1.50%
Institutions Only	•	FCY Fixed				bove) / (Institutions-
				or 6 months a	nd above)	
6 Months and above	8.00%*			SD		Up to 6.55%
	0.0070		E	JR		Up to 5.00%
Remittance FD 1.00 % Above Card R	ate*		G	BP		Up to 5.75%
	With effect	Loans & from 18th Ser	Advances pt, 2023 (1st As	hwin, 2080)		
		· ·	Fixed Int	erest Rate		
446.1		II. 4. 2	Above 3	Above 5	41. 10	Floating Interest
Account Scheme		Up to 3	years to 5	years to 10	Above 10	Rate
		years	years	years	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 / Term Loan	Other Personal	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 (Indivi	duals)	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				orporate/Prin	ne/Others	
Working Capital / Cash Credit				BR + Up to 4		
Trust Receipt				BR + Up to 4	4.00%	
Short Term Demand Loan				BR + Up to 4		
Term Loan / Project Finance				BR + Up to 4		
Working Capital / Cash - Credit	Multinational			BR + Up to 4		
Pre shipment / Post Shipment Lo		For FCY Lo	an: Interest Ra	BR + Up to 4	4.00% er agreement	subject to applicable
Loan Against FDR				FD Rate+ Up tole Base Rate	o 2.00% whichever is h	nigher
Deprived Sector Lending (MFI,	NBFC)			BR + Up to 4		
Deprived Sector Lending (Retai				BR + Up to 4	4.00%	
Personal Loan/Overdraft				BR + Up to 4	4.00%	
SME Loan				BR + Up to 4		

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

- a) b) Interest Rate in consortium financing shall be as decided by consortium.
- Interest Rate in NPA accounts may vary from the published rate. c) d) Penal Interest of plus 2% p.a. will be applied on overdue amount.
- Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting e) additional provisioning as per regulatory requirement.

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%

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

BR + Up to 4.00%

BR + Up to 4.00%

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

Or Applicable Base Rate whichever is higher

BR + Up to 4.00%

- f) Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances. FD rate for Remittance-1% above card rates as per NRB guidelines. g)
- In case of Institutional Fixed Deposits, premature facility is not allowed before completion of 6 months period. h)
- i) 0.50% premium can be provided on Institutional fixed deposits/ Dhanvriddhi-Institutional fixed deposits for Fresh/Renewal Deposit under bidding as per NRB circular no. Bai.Bi.Ni.Bi/ Niti/Paripatra/9/079/80.

SME Loan NSBL Saral Karja for MSME

Auto Loan / Hire Purchase Loan

Loan Against Share / Margin Lending

Loan Against Bonds (Govt & Others)

Gold Loan
FCY Loans (For Payment of Sight LC)

NSBL Krishak Sathi Karja

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



नेपाल एसबिआई बैंक लिमिटेड NEPAL SBI BANK LTD.

NEPAL SBI BANK LTD. कमलादी, काठमाडौँ, फोन नं. : ४-४३५५१६, ४-४३५६१३

INTEREST RATES: DEPOSITS With effect from 18th August, 2023 (1st Bhadra 2080)

Fixed / Recurring Depo		10 Mug		iduals	naura 2	Institutions/ Foreign Diplomat Institutions
≥ 3 months and < 6 months			7.2	0%		-
≥ 6 months and < 1 year			8.2	0%		6.20%
≥ 1 year and < 2 years			9.1	0%		7.10%
≥ 2 years and < 3 years			9.0	0%		7.00%
≥ 3years and Above			9.0	0%		7.00%
Fixed Deposit for 101 Days #			7.2	0%		-
Fixed Deposit for 201 Days #			8.2	0%		6.20%
Dhanvriddhi Fixed Depo Individuals Only	osits -			Saving D	eposits	
≥ 6 Months and <2 Years 2 Years and above	9.10%* 9.99%*		Account	Scheme		Interest Rate
Dhanvriddhi Fixed Dep						
Institutions/ Foreign Dipl		AllLCYS	aving Accou	nt		5.966%
Institutions Only (Fresh/R		201 5				21,500,0
≥6 Months and <2 Years	7.10%*	l				
2 Years and above	7.99%*	Remittanc	e Savings			6.966%
		USD Savii	ng Bank			5.75%
Bulk Fixed Deposits	5	EUR Savii				3.00%
Individuals Only		GBP Savir				3.00%
,				NPR Call	Deposits	
			Accou	nt Type	F	Interest Rate
6 Months and above	9.99%*			Deposit		2.983%
o months and decive	7.77			ll Deposit		Interest Rate
				SD		2.875%
Bulk Fixed Deposits				BP		1.50%
For Institutions/ Foreign Di				JR		1.50%
Institutions Only	piomatic	FCV			LFor 3 mor	nths and above) /
Institutions omy		1011		tions-For 6 1		
	I			SD	nonting unu	Up to 6.55%
6 Months and above	7.99%*			JR		Up to 5.00%
Remittance FD						Cp to 5.0070
1.00 % Above Card Ra	te*	1	G.	BP		Up to 5.75%
			& Advances gust, 2023 (1	st Rhadra 20	080)	
				erest Rate	,,,,	
			Above 3	Above 5		Floating Interes
Account Scheme		Up to 3	years to	years to	Above	Rate
		years	5 years	10 years	10 years	
Education Loan		13.50%	14.50%	15.00%	15.50%	BR + Up to 4.00%
Home Loan		13.50%	14.50%	15.00%	15.50%	BR + Up to 4.00%
Hire Purchase Loan (Individual/	Institutions)	13.50%	14.50%	15.00%	-	BR + Up to 4.00%
Personal Mortgage Term Loan 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 (Indi	viduale)	12.50%	13.50%	14.50%	-	BR + Up to 4.00%
Term Loan / Project Finance		12.30/0	14.00%	14.50%	15.00%	BR + Up to 4.00%
Account Scheme		_		Corporate/Pi		
Working Capital / Cash Credit				BR + Up		
				BR + Up		
Trust Receipt Short Term Demand Loan						
				BR + Up 1		
Term Loan / Project Finance	ltinational			BR + Up 1		
Working Capital / Cash Credit Mu	шпанопаі			BR + Up 1		
Dra chinmant / Dast China I	000	Ear EC	VI oor. Int.	BR + Up t		recomant cubicat to
Pre shipment / Post Shipment I	Joan	FOLIC		rest Kate snai		greement subject to

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

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

applicable NRB Guidelines
FD Rate+ Up to 2.00%

Or Applicable Base Rate whichever is higher

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

BR + Up to 4.00%

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

BR + Up to 4.00%

BR + Up to 4.00%

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

Or Applicable Base Rate whichever is higher

BR + Up to 4.00%

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

- 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.
- In case of Institutional Fixed Deposits, premature facility is not allowed before completion of 6 months period.
- 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:

Loan Against FDR

SME Loan

Gold Loan

Personal Loan/Overdraft

NSBL Saral Karja for MSME

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

Loan Against Bonds (Govt & Others)

FCY Loans (For Payment of Sight LC)

NSBL Krishak Sathi Karja

Deprived Sector Lending (MFI, NBFC)

Deprived Sector Lending (Retail)

- 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.



NEPAL SBI BANK LTD.

कमलादी, काठमाडौँ, फोन नं.

INTEREST RATES: DEPOSITS With effect from 17th July, 2023 (1st Shrawan 2080) Institutions/ Individuals Foreign Diplomatic Fixed / Recurring Deposits Institutions ≥ 3 months and < 6 months ≥ 6 months and < 1 year 7.20% 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% 6.20% Fixed Deposit for 201 Days 8.20% Dhanvriddhi Fixed Deposits -Individuals Only Saving Deposits 9.10%* ≥6 Months and <2 Years Account Scheme Interest Rate Years and above 9 99%* Dhanvriddhi Fixed Deposits-Institutions/ Foreign All LCY Saving Account 6.40% Diplomatic Institutions Only (Fresh/Renewal) ≥6 Months and <2 Years 7.10%* 7.40% Remittance Savings Years and above 5.75% USD Saving Bank

EUR Saving Bank

GBP Saving Bank

9.99%*

Loans & Advances

Up to 3

years

13.50%

13.50%

13.50%

13.50%

12.50%

12.50%

13.50%

12.50%

3.00%

3.00%

Interest Rate

3.10%

Interest Rate 2.875%

1.50%

1.50%

Up to 6.55%

Up to 5.00%

Up to 5.75%

Floating Interest

Rate

BR + Up to 4.00%

 $\overline{BR + Up \text{ to } 4.00\%}$

BR + Up to 4.00%

15.00% BR + Up to 4.00%

NPR Call Deposits

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

Account Type

all Deposit

FCY Call Deposit

USD GBP

EUR

EUR

GBP

Fixed Interest Rate

Above 5

vears to 10

years

15.00%

15.00%

15.00%

15.50%

14.00%

14.00%

15.00%

14.50%

14.50%

Corporate/Prime/Others

BR + Up to 4.00%

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

BR + Up to 4.00%

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

For FCY Loan: Interest Rate shall be as per agreement subject to applicable NRB Guidelines FD Rate+ Up to 2.00%

Or Applicable Base Rate whichever is higher

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

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

BR + Up to 4.00%

BR + Up to 4.00%

BR + Up to 4.00%

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

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

Interest rate shall be as per agreement subject to applicable NRB

guidelines

10 years

15.50%

15.50%

15.50%

Above 3

years to 5

years

14.50%

14.50%

14.50%

14.50%

13.50%

13.50%

14.50%

13.50%

14.00%

Bulk Fixed Deposits

Individuals Only

6 Months and above **Bulk Fixed Deposits**

6 Months and above

For Institutions/ Foreign Diplomatic Institutions Only

Remittance FD 1.00 % Above Card Rate*

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

Account Scheme

Education Loan

Home Loan Hire Purchase Loan (Individual/ Institutions)

Personal Mortgage Term Loan / Other Personal Term Loan

Bhu Puu Loan Bhu Puu Plus Loan

Loan to Migrant Workers Deprived Sector Lending (Individuals)

Term Loan / Project Finance

Account Scheme Working Capital / Cash Credit

Trust Receipt Short Term Demand Loan

Term Loan / Project Finance

Working Capital / Cash – Credit Multinational

Pre shipment / Post Shipment Loan

Loan Against FDR Deprived Sector Lending (MFI, NBFC)

Personal Loan/Overdraft SME Loan NSBL Saral Karja for MSME

Deprived Sector Lending (Retail)

NSBL Krishak Sathi Karja

Auto Loan / Hire Purchase Loan Loan Against Share / Margin Lending Loan Against Bonds (Govt & Others)

Gold Loan FCY Loans (For Payment of Sight LC)

Interest Payment Frequency shall be quarterly in case of Fixed/Recurring Deposits. b) Interest Rate applicable on forced loan may vary with risk premium from the published rate.

Interest Rate in consortium financing shall be as decided by consortium. d) Interest Rate in NPA accounts may vary from the published rate.

Penal Interest of plus 2% p.a. will be applied on overdue amount. e) Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting

f)

- additional provisioning as per regulatory requirement. Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.
- FD rate for Remittance- 1% above card rates as per NRB guidelines. In case of Institutional Fixed Deposits, premature facility is not allowed before completion of 6 months period. i)
- 0.50% premium can be provided on Institutional fixed deposits/ Dhanvriddhi-Institutional i)
- fixed deposits for Fresh/Renewal Deposit under bidding as per NRB circular no. Bai.Bi.Ni. Bi/Niti/Paripatra/9/079/80. Note:

Last Three Months Average Base Rate: 10.85%, Base Rate (Jestha 2080): 10.72% Interest Spread Rate (Jestha 2080): 4.19 %

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



INTERES	T RATES : DEPOSIT	
With effect fro	om 16 th June, 2023 (1 st Ashadh, 2080)	
/ Recurring Denosits	Individuals	Fo

Wit	h effect fr	om 16 th June, 2023 (1 st Ashadh, 208	50)
Fixed / Recurring De	posits	Individuals	Institutions/ Foreign Diplomatic Institutions
\geq 3 months and \leq 6 months		8.00%	-
\geq 6 months and \leq 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	<i>‡</i>	8.00%	-
Fixed Deposit for 201 Days	<i>‡</i>	9.00%	7.00%
Dhanvriddhi Fixed Deposit Individuals Only	s -	Saving Deposits	·
\geq 6 Months and \leq 15 years	9.99%*	Account Scheme	Interest Rate
Dhanvriddhi Fixed De Institutions/ Foreign Di Institutions Only (Fresh/	olomatic	All LCY Saving Account	6.80%
≥6 Months and ≤ 15 years	7.99%*	Remittance Savings	7.80%
Fixed Deposits- Institutions Diplomatic Institutions (Bidd Renewal) (Including Pro	ing) (Fresh/	USD Saving Bank	5.75%
≥ 6 months and above	8.49%*	EUR Saving Bank	3.00%
Bulk Fixed Depos	its	GBP Saving Bank	3.00%
Individuals Only	7	NPR Call Deposit	ts
≥ 3 months and < 1 year	9.99%*	Account Type	Interest Rate
≥ 3 months and < 1 year	9.99%*	Call Deposit	2.70%
≥ 1 year and above	9.99%*	FCY Call Deposit	Interest Rate
Remittance FD		USD	2.875%
\geq 3 months and above	11.00%*	GBP	1.50%
Bulk Fixed Depos		EUR	1.50%
For Institutions/ Foreign I Institutions Only		FCY Fixed Deposit (Individual-For 3 (Institutions-For 6 months	
		USD	Up to 7.25%
\geq 6 months and \leq 1 year	7.99%*	CSD	Op to 7.2570
\geq 6 months and < 1 year \geq 1 year and above	7.99%*	EUR	Up to 5.50%

Loans & Advances

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

		Fixed Int	terest Rate		
Account Scheme	Up to 3 years	Above 3 years to 5 years	Above 5 years to 10 years	Above 10 years	Floating Interest Rate
Education Loan	13.50%	14.50%	15.00%	15.50%	BR + Up to 5.00%
Home Loan	13.50%	14.50%	15.00%	15.50%	BR + Up to 5.00%
Hire Purchase Loan (Individual/ Institutions)	13.50%	14.50%	15.00%	-	BR + Up to 5.00%
Personal Mortgage Term Loan / Other Personal Term Loan	13.50%	14.50%	15.50%	15.50%	BR + Up to 5.00%
Bhu Puu Loan	12.50%	13.50%	14.00%	-	BR + Up to 4.00%
Bhu Puu Plus Loan	12.50%	13.50%	14.00%	-	BR + Up to 4.00%
Loan to Migrant Workers	13.50%	14.50%	15.00%	-	BR + Up to 5.00%
Deprived Sector Lending (Individuals)	12.50%	13.50%	14.50%	-	BR + Up to 5.00%
Term Loan / Project Finance	-	14.00%	14.50%	15.00%	BR + Up to 5.00%
Account Scheme			Corporate/Pr	ime/Others	
Working Capital / Cash Credit			BR + Up t	o 5.00%	
Trust Receipt			BR + Up t	o 5.00%	
Short Term Demand Loan			BR + Up t	o 5.00%	
Term Loan / Project Finance			BR + Up t	o 5.00%	
Working Capital / Cash Credit Multinational			BR + Up t		
Pre shipment / Post Shipment Loan	For FO		BR + Up t crest Rate shal applicable NRI	l be as per ag	greement subject to
Loan Against FDR		Or Applic	FD Rate+ U _l able Base Rat		is higher
Deprived Sector Lending (MFI, NBFC)			BR + Up t	o 5.00%	
Deprived Sector Lending (Retail)			BR + Up t	o 5.00%	
Personal Loan/Overdraft			BR + Up t	o 5.00%	
SME Loan			BR + Up t	o 5.00%	
NSBL Saral Karja for MSME			BR + Up t	o 5.00%	
NSBL Krishak Sathi Karja			BR + Up t	o 5.00%	
Auto Loan / Hire Purchase Loan			BR + Up t	o 5.00%	
Loan Against Share / Margin Lending			BR + Up t		
Loan Against Bonds (Govt & Others)		Or Applic	BR + Up t able Base Rat		is higher
Gold Loan			BR + Up t	o 5.00%	
FCY Loans (For Payment of Sight LC)	Interest rat	te shall be as p	er agreement s	subject to app	licable NRB guidelines
T 4 (T)	N. / 41 A		- D-4 10 (2007	

Last Three Months Average Base Rate: 10.99%,

Base Rate (Baishakh End 2080): 10.90% Interest Spread Rate (Baishakh 2080) : $4.\overline{19~\%}$

- Interest Payment Frequency shall be quarterly in case of Fixed/Recurring Deposits. 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 f) additional provisioning as per regulatory requirement.
- Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and g) advances.
- FD rate for Remittance- 1% above card rates as per NRB guidelines.
- In case of Institutional Fixed Deposits, premature facility is not allowed before completion of 6 months period.
- 0.50% premium can be provided on Institutional fixed deposits (Bidding), j) Dhanvriddhi-Institutional fixed deposits (Bidding) for Fresh/ Renewal as per NRB circular no. Bai.Bi.Ni.Bi/Niti/Paripatra/9/079/80. Note:
- Rates of interest on deposits/ loans & advances schemes unless otherwise mentioned herein above, will remain the same. Customers/Prospective Clients are advised to visit our bank's branch or our official website https://nsbl. statebank for specific features, conditions, interest rates of deposits/ loans & advances products/schemes. *Conditions Apply, # Interest Payable on maturity.



TEREST RATES: DEPOSIT

Fixed Recurring Deposits
≥ 3 months and < 6 months
≥ 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% 7.00% Dhanvridthi Fixed Deposits - Individuals Only 8.40% 9.00% 7.00% Dhanvridthi Fixed Deposits - Individuals Only 8.40% 9.00% 7.00% Dhanvidthi Fixed Deposits - Individuals Only Foreign Diplomatic Institutions Voreign Diplomatic Institutions Voreign Diplomatic Institutions (Bidding) (FreshRenewal) (Including Premium) ≥ 6 Months and ≤ 15 years 7.99% Remittance Savings Bank 5.75% EVEX Saving Bank 3.00% 5.75% Bulk Fixed Deposits 6BP Saving Bank 3.00% 6BP Saving Bank 3.00% 2 3 months and ≤ 1 year 9.99% FCY Call Deposit Interest Rate Remittance FD USD 2.875% ≥ 3 months and above 9.99% FCY Call Deposit Interest Rate Remittance FD USD 2.875% ≥ 3 months and above 9.99% FCY Call Deposit Interest Rate Remittance FD USD 2.875% ≥ 3 months and above 7.99% FCY Call Deposit Interest Rate Remittance FD USD 2.875% ≥ 1 year and above 7.99% FCY Call Deposit Interest Rate Remittance FD USD 2.875% ≥ 1 year and above 7.99% FCY Call Deposit Interest Rate Remittance FD USD 2.875% ≥ 1 year and above 7.99% FCY Fixed Deposit (Individual-For 3 months and above) / (Institutions-For 6 months and above) / (Institutions-For 6 months and above) / (Institutions-For 6 months and above) ≥ 1 year and above 7.99% Fixed Interest Rate For 1 months and above Foreign Diplomatic Institutions Foreign Diplomatic I
≥ 2 years and < 3 years 9,00% 7,00% ≥ 3 years and Above 9,00% 7,00% Fixed Deposit for 101 Days # 9,00% 7,00% Dhanvriddhi Fixed Deposits - Individuals Only Saving Deposits Dhanvriddhi Fixed Deposits - Individuals Only Saving Deposits
Syears and Above
Fixed Deposit for 101 Days # 8.00% 7.00%
Pixed Deposits Florididuals Only Saving Deposits 1.00%
Dhanvriddhi Fixed Deposits - Individuals Only 26 Months and ≤ 15 years 9.99% Account Scheme Interest Rate
≥6 Months and ≤ 15 years 9.99% *
Dhanvriddhi Fixed Deposits-Institutions
Seed Nonths and ≤ 15 years 7.99% Remittance Savings 8.20%
Se Months and ≤ 15 years 7.99% * Remittance Savings 8.20%
Substract Sub
Bidding Frenkenewal Including Fremlum
Bulk Fixed Deposits GBP Saving Bank 3.00%
Section Sec
≥ 3 months and < 1 year 9.99%* Account Type Interest Rate
≥ 3 months and < 1 year 9.99%* Call Deposit 2.70% ≥ 1 year and above 9.99%* FCY Call Deposit Interest Rate
≥ 1 year and above 9.99%* FCY Call Deposit Interest Rate
Name
≥ 3 months and above 11.00%* GBP 1.50%
Bulk Fixed Deposits FOr Institutions/ Foreign Diplomatic Institutions Only FCY Fixed Deposit (Individual-For 3 months and above) / (Institutions-For 6 months a
For Institutions/ Foreign Diplomatic Institutions Only
≥ 6 months and < 1 year 7.99%* USD Up to 7.25% ≥ 1 year and above 7.99%* EUR Up to 5.50%
EUR Up to 5.50% Superior Comparison
≥ 1 year and above 7.99%* GBP Up to 6.25%
Loans & Advances With effect from 15th May, 2023 (1st Jestha, 2080) Fixed Interest Rate Up to 3 years to 10 years Vears to 10 years Ve
Note Comparison Compariso
Account Scheme
Count Scheme Up to 3 years to 5 years to 5 years to 10 years Sears to 10 Sears to 10 Sears to 10 years Sears to 10 Sears to 10 Sears to 10 years Sears to 10 Sears to 10 years Sears to 10 years to 10 years Sears to 10 years
Search S
Home Loan
Hire Purchase Loan (Individual/ Institutions) 13.50% 14.50% 15.00% - BR + Up to 5.00%
Personal Mortgage Term Loan / Other Personal 13.50% 14.50% 15.50% 15.50% BR + Up to 5.00%
Term Loan 13.50% 14.50% 13.50% 14.00% - BR + Up to 4.00%
Bhu Puu 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
Account Scheme Corporate/Prime/Others Working Capital / Cash Credit BR + Up to 5.00%
Working Capital / Cash Credit BR + Up to 5.00%
Tweet Bosoint
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 For FCY Loan: Interest Rate shall be as per agreement subject to applicable NRB Guidelines
BR + Up to 5.00%
Pre shipment / Post Shipment Loan BR + Up to 5.00% For FCY Loan: Interest Rate shall be as per agreement subject to applicable NRB Guidelines Loan Against FDR Deprived Sector Lending (MFI, NBFC) BR + Up to 5.00% For FCY Loan: Interest Rate shall be as per agreement subject to applicable NRB Guidelines FD Rate+ Up to 2.00% Or Applicable Base Rate whichever is higher BR + Up to 5.00%
BR + Up to 5.00%
BR + Up to 5.00%
BR + Up to 5.00%
BR + Up to 5.00%
BR + Up to 5.00%
BR + Up to 5.00% Pre shipment / Post Shipment Loan For FCY Loan: Interest Rate shall be as per agreement subject to applicable NRB Guidelines Loan Against FDR Deprived Sector Lending (MFI, NBFC) Deprived Sector Lending (Retail) Personal Loan/Overdraft BR + Up to 5.00% BR + Up to 5.00% SME Loan NSBL Saral Karja for MSME Auto Loan / Hire Purchase Loan BR + Up to 5.00%
BR + Up to 5.00% For FCY Loan: Interest Rate shall be as per agreement subject to applicable NRB Guidelines Loan Against FDR Deprived Sector Lending (MFI, NBFC) Deprived Sector Lending (Retail) Personal Loan/Overdraft BR + Up to 5.00% SME Loan NSBL Saral Karja for MSME NSBL Krishak Sathi Karja Auto Loan / Hire Purchase Loan BR + Up to 5.00%
BR + Up to 5.00% Pre shipment / Post Shipment Loan For FCY Loan: Interest Rate shall be as per agreement subject to applicable NRB Guidelines Loan Against FDR Deprived Sector Lending (MFI, NBFC) Deprived Sector Lending (Retail) Personal Loan/Overdraft BR + Up to 5.00% BR + Up to 5.00% SME Loan NSBL Saral Karja for MSME Auto Loan / Hire Purchase Loan BR + Up to 5.00%

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

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

- a) Interest Payment Frequency shall be quarterly in case of Fixed/Recurring Deposits. b) Interest Rate applicable on forced loan may vary with risk premium from the published rate.
- Interest Rate in consortium financing shall be as decided by consortium.
- $\label{eq:definition} d) \quad \text{Interest Rate in NPA accounts may vary from the published rate.}$

FCY Loans (For Payment of Sight LC)

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

Note:

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

*Conditions Apply, # Interest Payable on maturity.



INTEREST RATES: DEPOSITS

W	tin enect from	14 th April 2023 (1 st Baishakh 2080))
Fixed / Recurring I	Deposits	Individuals	Institutions/ Foreign Diplomatic Institutions
\geq 3 months and \leq 6 months		8.00%	-
\geq 6 months and \leq 1 year		9.00%	7.00%
≥ 1 year and < 2 years		9.99% 7.99 9.00% 7.00	
\geq 2 years and \leq 3 years			
≥ 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	S
≥6 Months and ≤ 15 years	9.99%*	Account Scheme	Interest Rate
Dhanvriddhi Fixed Depos Foreign Diplomatic Instituti Renewal)		All LCY Saving Account	7.20%
≥6 Months and ≤ 15 years	7.99%*	Remittance Savings	8.20%
For Institutions/ Foreig Institutions (Bidding) (Fi (Including Prem	resh/Renewal)	USD Saving Bank	5.75%
≥ 6 months and above	8.49%*	EUR Saving Bank	3.00%
Bulk Fixed Dep	osits	GBP Saving Bank	3.00%
Individuals O	nly	NPR Call Deposi	its
≥ 3 months and < 1 year	9.99%*	Account Type	Interest Rate
≥ 3 monus and > 1 year	9.9970	Call Deposit	2.70%
≥ 1 year and above	9.99%*	FCY Call Deposit	Interest Rate
Remittance F	D	USD	2.875%
≥ 3 months and above	11.00%*	GBP	1.50%
Bulk Fixed Dep	11.00%*	EUR	1.50%
	11.00%* posits n Diplomatic		1.50% 3 months and above) /
Bulk Fixed Dep For Institutions/ Foreig	11.00%* posits n Diplomatic	EUR FCY Fixed Deposit (Individual-For 3	1.50% 3 months and above) /
Bulk Fixed Dep For Institutions/ Foreig Institutions O	11.00%* posits n Diplomatic nly	EUR FCY Fixed Deposit (Individual-For 3 (Institutions-For 6 months	1.50% 3 months and above) / and above)

		Fixed Int			
Account Scheme	Up to 3 years	Above 3 years to 5 years	Above 5 years to 10 years	Above 10 years	Floating Interest Rate
Education Loan	13.50%	14.50%	15.00%	15.50%	BR + Up to 5.00%
Home Loan	13.50%	14.50%	15.00%	15.50%	BR + Up to 5.00%
Hire Purchase Loan (Individual/ Institutions)	13.50%	14.50%	15.00%	-	BR + Up to 5.00%
Personal Mortgage Term Loan / Other Personal Term Loan	13.50%	14.50%	15.50%	15.50%	BR + Up to 5.00%
Bhu Puu Loan	12.50%	13.50%	14.00%	-	BR + Up to 4.00%
Bhu Puu Plus Loan	12.50%	13.50%	14.00%	-	BR + Up to 4.00%
Loan to Migrant Workers	13.50%	14.50%	15.00%	-	BR + Up to 5.00%
Deprived Sector Lending (Individuals)	12.50%	13.50%	14.50%	-	BR + Up to 5.00%
Term Loan / Project Finance	-	14.00%	14.50%	15.00%	BR + Up to 5.00%
Account Scheme			Corporate/Pr	ime/Others	
Working Capital / Cash Credit			BR + Up t	o 5.00%	
Trust Receipt			BR + Up t	o 5.00%	
Short Term Demand Loan			BR + Up t	o 5.00%	
Term Loan / Project Finance			BR + Up t	o 5.00%	
Working Capital / Cash – Credit Multinational			BR + Up t	o 5.00%	
Pre shipment / Post Shipment Loan	For F0		BR + Up t rest Rate shal pplicable NR	l be as per ag	greement subject to
Loan Against FDR		Or Applic	FD Rate+ U _l able Base Rat		is higher
Deprived Sector Lending (MFI, NBFC)			BR + Up t	o 5.00%	
Deprived Sector Lending (Retail)			BR + Up t	o 5.00%	
Personal Loan/Overdraft			BR + Up t	o 5.00%	
SME Loan			BR + Up t	o 5.00%	
NSBL Saral Karja for MSME			BR + Up t	o 5.00%	
NSBL Krishak Sathi Karja			BR + Up t	o 5.00%	
Auto Loan / Hire Purchase Loan			BR + Up t	o 5.00%	
Loan Against Share / Margin Lending			BR + Up t	o 5.00%	
Loan Against Bonds (Govt & Others)		Or Applic	BR + Up t able Base Rat		is higher
Gold Loan			BR + Up t	o 5.00%	-

Interest rate shall be as per agreement subject to applicable NRB guidelines Base Rate (Falgun End 2079): 11.12%

Interest Spread Rate (Falgun 2079): 4.39 %

- Interest Payment Frequency shall be quarterly in case of Fixed/Recurring Deposits. Interest Rate applicable on forced loan may vary with risk premium from the published rate. Interest Rate in consortium financing shall be as decided by consortium.

FCY Loans (For Payment of Sight LC)

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

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

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

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

- FD rate for Remittance- 1% above card rates as per NRB guidelines. In case of Institutional Fixed Deposits, premature facility is not allowed before completion of 6 months period.
- j) 0.50% premium can be provided on Institutional deposit (Bidding) Dhanvriddhi-Institutional (Bidding), for Fresh/ Renewal as per NRB circular no Ba.Bi.Ni.Bi/Niti/ Paripatra/Ka.Kha.Ga/2/079/80

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



नेपाल एसबिआई बैंक लिमिटेड

NEPAL SBIBANK LTD. कीरमाहल, काठमाडी, फोन ने : ४-४३४४१६, ४-४३४६१३

	ERES					
Fixed /Recurring Dep				iduals		Institutions/ Foreign Diplomatic Institutions
≥ 3 months and < 6 months			8.0	0%		-
≥ 6 months and < 1 year			9.0	0%		7.00%
≥ 1 year and < 2 years			11.0	00%		9.00%
≥ 2 years and < 3 years			10.0	00%		8.00%
≥ 3 years and Above			8.00%			
Fixed Deposit for 101 Days #	<i>‡</i>		8.0	0%		-
Fixed Deposit for 201 Days #			9.0	0%		7.00%
Dhanvriddhi Fixed De -Individuals Onl				Saving D	eposits	
≥6 Months and ≤ 15 years	11.00%*		Account	Scheme		Interest Rate
Dhanvriddhi Fixed De Institutions/ Foreign Dip	lomatic	All LCY S	aving Accour	nt		7.80%
Institutions Only (Fresh/		D '44	<u> </u>			0.000/
≥6 Months and ≤ 15 years For Institutions/Foreign D	9.00%*	Remittance	Savings			8.80%
Institutions (Biddin (Fresh/Renewal) (Including	ng) (Premium)	USD Savir	g Bank			5.75%
≥ 6 months and above	9.50%*	EUR Savir	g Bank			3.00%
Bulk Fixed Deposit		GBP Savin	g Bank			3.00%
Individuals Only	7			NPR Call I	Deposits	
≥ 3 months and < 1 year	11.00%*			nt Type all Deposit		Interest Rate 3.00%
≥ 1 year and above	11.00%*			ll Deposit		Interest Rate
Remittance FD			U	SD		2.875%
≥ 3 months and above	12.00%*		G	BP		1.50%
Bulk Fixed Depos		ECV		JR	LE 2	1.50%
For Institutions/Foreign D Institutions Only		FCY.	•	it (Individua tions-For 6 m		hs and above) / bove)
≥ 6 months and < 1 year	9.00%*			SD		Up to 7.25%
	0.000/#		EU	JR		Up to 5.50%
≥ 1 year and above	9.00%*		G	BP		Up to 6.25%
	With affact		& Advances	st Chaitra, 20	170)	
	with effect	II OIII 13 WI	Fixed Int	erest Rate	113)	
Account Scheme	•	Up to 3 years	Above 3 years to 5 years	Above 5 years to 10 years	Above 10 years	Floating Interest Rate
Education Loan		13.50%	14.50%	15.00%	15.50%	BR + Up to 5.00%
Home Loan		13.50%	14.50%	15.00%	15.50%	BR + Up to 5.00%
Hire Purchase Loan (Individ Institutions)		13.50%	14.50%	15.00%	-	BR + Up to 5.00%
Personal Mortgage Term Loa Personal Term Loan	n / Other	13.50%	14.50%	15.50%	15.50%	BR + Up to 5.00%
Bhu Puu Loan		12.50%	13.50%	14.00%	-	BR + Up to 4.00%
Bhu Puu Plus Loan		12.50%	13.50%	14.00%	-	BR + Up to 4.00%
Loan to Migrant Workers		13.50%	14.50%	15.00%	-	BR + Up to 5.00%
Deprived Sector Lending (In	dividuals)	12.50%	13.50%	14.50%	-	BR + Up to 5.00%
Term Loan / Project Finance		-	14.00%	14.50%	15.00%	BR + Up to 5.00%
Account Scheme			C	Orporate/Pri		
Working Capital / Cash Cred	ıı			BR + Up to		
Trust Receipt Short Term Demand Loan				BR + Up to		
Term Loan / Project Finance				BR + Up to		
Working Capital / Cash – Cre Multinational	edit			BR + Up to		
Pre shipment / Post Shipmen	t Loan	For FC		BR + Up to est Rate shall oplicable NRI	be as per agi	reement subject to
Loan Against FDR				FD Rate+ Up ble Base Rate	to 2.00%	s higher
Deprived Sector Lending (M	FI, NBFC)			BR + Up to	5.00%	
Deprived Sector Lending (R	etail)			BR + Up to	5.00%	
Personal Loan/Overdraft				BR + Up to	5.00%	
SME Loan				BR + Up to	5.00%	
NSBL Saral Karja for MSMI	3			BR + Up to	5.00%	
NSBL Krishak Sathi Karja				BR + Up to		
Auto Loan / Hire Purchase I		1		RR + Unter	£ 000/	

Quarterly Average Base Rate (Poush End 2079): 10.75%, Magh End 2079: 11.17% Interest Spread Rate (Magh 2079): 4.39 %

Auto Loan / Hire Purchase Loan

Loan Against Share / Margin Lending

Loan Against Bonds (Govt & Others)

FCY Loans (For Payment of Sight LC)

BR + Up to 5.00%

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

Or Applicable Base Rate whichever is higher BR + Up to 5.00%

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

- a) Interest Payment Frequency shall be quarterly in case of Fixed/Recurring Deposits.
 b) Interest Rate applicable on forced loan may vary with risk premium from the published rate.
 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.



	TERE	ST RA		DEPC		
With Fixed / Recurring Do		m 13 th Feb	oruary, 202 Individ		gun 2079	Institutions/ Foreign Diplomatic
≥ 3 months and < 6 months			8.00	%		Institutions
≥ 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			8.00%			
Fixed Deposit for 101 Days	#		8.00	%		-
Fixed Deposit for 201 Days			9.00	%		7.00%
Dhanvriddhi Fixed D -Individuals On				Saving Dep	osits	
≥6 Months and ≤ 15 years	11.00%*		Interest Rate			
Dhanvriddhi Fixed Do Institutions/Foreign Di Institutions Only(Fresh/	plomatic	All LCY Sav	ring Account	7.80%		
≥6 Months and ≤ 15 years	9.00%*	Remittance S	Savings			8.80%
For Institutions/ Foreign Institutions (Bidding)(Free	sh/Renewal)	USD Saving	Bank			5.75%
> 6 months and above	<u>1m)</u> 9.50%*	EUR Saving	Dank			3.00%
Bulk Fixed Depos		GBP Saving				3.00%
Individuals Onl		CD1 Daving		NPR Call De	posits	3.0070
≥ 3 months and < 1 year	11.00%*		Account			Interest Rate
_ ,	11.00/0		Cal	l Deposit		3.21%
≥ 1 year and above	11.00%*		FCY Call			Interest Rate
Remittance FD			USI			2.875%
≥ 3 months and above Bulk Fixed Depos	12.00%*		GB EU			1.50%
For Institutions/ Foreign Institutions Onl	Diplomatic	FCY Fixed	Deposit (Indi			bove) / (Institutions-
≥ 6 months and < 1 year	9.00%*		USI		iu above)	Up to 7.25%
	0.000/#		EU	R		Up to 5.50%
≥ 1 year and above	9.00%*		GB	P		Up to 6.25%
	With off		s & Advances ebruary, 2023	(1st Folgun 207	0)	
	vvitii eii	ect from 15 F	Fixed Inter		2)	
Account Schem	e	Up to 3 years	Above 3 years to 5 years	Above 5 years to 10 years	Above 10 years	Floating Interest Rate
Education Loan		13.50%	14.50%	15.00%	15.50%	BR + Up to 6.00%
Home Loan		13.50%	14.50%	15.00%	15.50%	BR + Up to 6.00%
Hire Purchase Loan (Individual Institutions)	dual/	13.50%	14.50%	15.00%	-	BR + Up to 6.00%
Personal Mortgage Term Lo Personal Term Loan	an / Other	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 (Ir		12.50%	13.50%	14.50%	-	BR + Up to 5.00%
Term Loan / Project Finance		-	14.00%	14.50%	15.00%	BR + Up to 5.00%
Account Schem			C	orporate/Prim		
Working Capital / Cash Cred	111		-	BR + Up to 6		
Trust Receipt Short Term Demand Loan				BR + Up to 5		
Term Loan / Project Finance				BR + Up to 5		
Working Capital / Cash – Cr Multinational				BR + Up to 5		
Pre shipment / Post Shipmen	nt Loan	For FCY L	oan: Interest Ra	BR + Up to 6 ate shall be as p NRB Guide	er agreement	subject to applicable
Loan Against FDR				FD Rate+ Up to ble Base Rate v	2.00%	higher
Deprived Sector Lending (M				BR + Up to 5	5.00%	
Deprived Sector Lending (F	Retail)			BR + Up to 5		
Personal Loan/Overdraft				BR + Up to 6		
SME Loan NSBL Saral Karja for MSM	E.			BR + Up to 5		
NSBL Sarai Karja for MSM NSBL Krishak Sathi Karja	L			BR + Up to 5		
Auto Loan / Hire Purchase I	oan			BR + Up to 6		
Loan Against Share / Margin				BR + Up to 6	5.00%	
Loan Against Bonds (Govt	& Others)		Or Applica	BR + Up to 6 ble Base Rate v	vhichever is	higher
Gold Loan	2011-75	T .	1 111	BR + Up to 6		11 200
FCY Loans (For Payment of						cable NRB guidelines
	Quarterly		Rate (Poush E		5%	

- Interest Payment Frequency shall be quarterly in case of Fixed/Recurring Deposits.
- Interest Rate applicable on forced loan may vary with risk premium from the published rate. Interest Rate in consortium financing shall be as decided by consortium. Interest Rate in NPA accounts may vary from the published rate.
- e) f)
- Penal Interest of plus 2% p.a. will be applied on overdue amount.

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

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

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

Interest Spread Rate (Poush 2079): 4.40%

- In case of Institutional Fixed Deposits, premature facility is not allowed before completion of 6 months period. 0.50% premium can be provided on Institutional deposit (Bidding) Dhanvriddhi-Institutional (Bidding),
- j) $for\ Fresh/\ Renewal\ as\ per\ NRB\ circular\ no\ Ba.Bi.Ni.Bi/Niti/Paripatra/Ka.Kha.Ga/2/079/80$

Note:

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



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

Fixed / Recurring	g Deposits	Individuals	Institutions/ Foreign Diplomatic Institutions	
≥ 3 months and < 6 months		8.00%	6.00%	
≥ 6 months and < 1 year		9.00%	7.00%	
≥ 1 year and < 2 years		11.00%	9.00%	
≥ 2 years and < 3 years		10.00%	8.00%	
≥ 3years and Above		10.00%	8.00%	
Fixed Deposit for 101 Days	#	8.00%	6.00%	
Fixed Deposit for 201 Days	#	9.00% 7.00%		
Dhanvriddhi Fixed Deposit	s -Individuals Only	Saving Deposits		
≥6 Months and ≤ 15 years	11.00%*	Account Scheme	Interest Rate	
Dhanvriddhi Fixed Deposits- Diplomatic Institutions On		All LCY Saving Account	7.80%	
≥6 Months and ≤ 15 years	9.00%*	Remittance Savings	8.80%	
For Institutions/ Forei Institutions (Bidding)(I (Including Pre	Fresh/Renewal)	USD Saving Bank	5.75%	
≥ 3 months and above	9.50%*	EUR Saving Bank	3.00%	
Bulk Fixed De	eposits	GBP Saving Bank	3.00%	
Individuals	Only	NPR Call Deposits		
≥ 3 months and < 1 year	11.00%*	Account Type	Interest Rate	
≥ 5 months and < 1 year	11.0070	Call Deposit	3.21%	
≥ 1 year and above	11.00%*	FCY Call Deposit	Interest Rate	
Remittance	FD	USD	2.875%	
≥ 3 months and above	12.00%*	GBP	1.50%	
Bulk Fixed Do For Institutions/ Forei		EUR	1.50%	
Institutions		FCY Fixed Deposit (Individual/Institutional) Fo	r 3 months and Above	
≥ 3 months and < 1 year	9.00%*	USD	Up to 7.25%	
≥ 1 year and above	9.00%*	EUR	Up to 5.50%	
_ 1 year and above	9.0070	GBP	Up to 6.25%	

Loans & Advances

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

		Fixed Int	erest Rate		
Account Scheme	Up to 3 years	Above 3 years to 5 years	Above 5 years to 10 years	Above 10 years	Floating Interest Rate
Education Loan	13.50%	14.50%	15.00%	15.50%	BR + Up to 6.00%
Home Loan	13.50%	14.50%	15.00%	15.50%	BR + Up to 6.00%
Hire Purchase Loan (Individual/ Institutions)	13.50%	14.50%	15.00%	-	BR + Up to 6.00%
Personal Mortgage Term Loan / Other Personal Term Loan	13.50%	14.50%	15.50%	15.50%	BR + Up to 6.00%
Bhu Puu Loan	12.50%	13.50%	14.00%	-	BR + Up to 4.00%
Bhu Puu Plus Loan	12.50%	13.50%	14.00%	-	BR + Up to 4.00%
Loan to Migrant Workers	13.50%	14.50%	15.00%	-	BR + Up to 5.00%
Deprived Sector Lending (Individuals)	12.50%	13.50%	14.50%	-	BR + Up to 5.00%
Term Loan / Project Finance	-	14.00%	14.50%	15.00%	BR + Up to 5.00%
Account Scheme			Corporate/Pi	rime/Others	
Working Capital / Cash Credit			BR + Up t	to 6.00%	
Trust Receipt			BR + Up t	to 5.00%	
Short Term Demand Loan			BR + Up t	to 6.00%	
Term Loan / Project Finance			BR + Up t	to 5.00%	
Working Capital / Cash Credit Multinational			BR + Up t	to 5.00%	
Pre shipment / Post Shipment Loan	For FO		BR + Up t crest Rate shal applicable NR	l be as per ag	greement subject to
Loan Against FDR		Or Applic	FD Rate+ U able Base Rat		is higher
Deprived Sector Lending (MFI, NBFC)			BR + Up t	to 5.00%	
Deprived Sector Lending (Retail)			BR + Up t	to 5.00%	
Personal Loan/Overdraft			BR + Up t	to 6.00%	
SME Loan			BR + Up t	to 5.00%	
NSBL Saral Karja for MSME			BR + Up t	to 5.00%	
NSBL Krishak Sathi Karja			BR + Up t	to 5.00%	
Auto Loan / Hire Purchase Loan			BR + Up t	to 6.00%	
Loan Against Share / Margin Lending			BR + Up t	to 6.00%	
Loan Against Bonds (Govt & Others)		Or Applic	BR + Up t able Base Rat		is higher
Gold Loan			BR + Up t	to 6.00%	
FCY Loans (For Payment of Sight LC)	Interest rat	e shall be as p	er agreement	subject to app	licable NRB guidelines

Interest Spread Rate (Mangsir 2079): 4.39%

- a) Interest Payment Frequency shall be quarterly in case of Fixed/Recurring Deposits
- b) Interest Rate applicable on forced loan may vary with risk premium from the published rate.c) Interest Rate in consortium financing shall be as decided by consortium.

- 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

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.



NEPAL SBI BANK LTD. केशरमहल, काठमाडी, फोन नं. : ४-४३४४१६, ४-४३४६१३

	NTEREST	Γ RAT		DEPO		
Fixed / Recurring				iduals	SII 2019)	Institutions/ Foreign Diplomatic Institutions
≥ 3 months and < 6 month	s		7.3	15%		5.315%
≥ 6 months and < 1 year			9.7	35%		7.735%
≥ 1 year and < 2 years			12.1	33%		10.133%
≥ 2 years and ≤ 3 years			10.9	45%		8.945%
> 3 years and ≤ 10 years			10.9	45%		8.945%
Fixed Deposit for 101 Day	rs#		7.3	15%		5.315%
Fixed Deposit for 201 Day	rs#		9.7.	35%		7.735%
Dhanvriddhi Fixed Deposi	ts -Individuals Only			Saving De	posits	
≥6 Months and ≤ 15 years	12.133%*		Account	Scheme		Interest Rate
Dhanvriddhi Fixed Deposits Diplomatic Institutions On		All LCY Sa	wing Accoun	t		7.133%
≥6 Months and ≤ 15 years	10.133%*	Remittance	Savings			8.133%
For Institutions/Foreign Di (Bidding)(Fresh/Renewal) (USD Savin	g Bank			5.75%
≥ 3 months and above	10.633%*	EUR Savin	g Bank			2.75%
Bulk Fixed D)eposits	GBP Saving	g Bank			2.75%
Individuals	Only			NPR Call I	Deposits	
≥ 3 months and < 1 year	12.133%*			nt Type		Interest Rate
				all Deposit		3.566%
≥ 1 year and above	12.133%*			ll Deposit		Interest Rate
Remittanc				SD		2.875%
≥ 3 months and above Bulk Fixed D	13.133%*			BP JR		1.375% 1.375%
For Institutions/ For	eign Diplomatic	FCV Fived			utional) For	3 months and Above
Institutions	10.133%*	FCTFIACU		SD	utional) For	T.
≥ 3 months and < 1 year	10.133%*			JR		Up to 6.50% Up to 4.00%
≥ 1 year and above	10.133%*		G	BP		Up to 5.75%
	With effect from		Advances	st Douch 2070	n	
	with effect in	Decei		erest Rate	')	
			I IACU IIII	ci est itute		
Account Sc	heme	Up to 3 years	Above 3 years to 5 years	Above 5 years to 10 years	Above 10 years	Floating Interest Rate
Account So	heme	_	Above 3 years to	Above 5 years to	10	
	heme	years	Above 3 years to 5 years	Above 5 years to 10 years	10 years	Rate
Education Loan Home Loan Hire Purchase Loan (Indiv	vidual/ Institutions)	years 13.50%	Above 3 years to 5 years 14.50%	Above 5 years to 10 years 15.00%	10 years 15.50%	Rate BR + Up to 6.00%
Education Loan Home Loan Hire Purchase Loan (Indiversional Mortgage Term Leannean)	vidual/ Institutions)	years 13.50% 13.50%	Above 3 years to 5 years 14.50%	Above 5 years to 10 years 15.00%	10 years 15.50%	Rate BR + Up to 6.00% BR + Up to 6.00%
Education Loan Home Loan Hire Purchase Loan (Indiv	vidual/ Institutions)	years 13.50% 13.50% 13.50%	Above 3 years to 5 years 14.50% 14.50%	Above 5 years to 10 years 15.00% 15.00%	10 years 15.50% 15.50%	Rate BR + Up to 6.00% BR + Up to 6.00% BR + Up to 6.00%
Education Loan Home Loan Hire Purchase Loan (Indiversional Mortgage Term Loan)	vidual/ Institutions)	years 13.50% 13.50% 13.50% 13.50%	Above 3 years to 5 years 14.50% 14.50% 14.50%	Above 5 years to 10 years 15.00% 15.00% 15.00%	10 years 15.50% 15.50%	BR + Up to 6.00%
Education Loan Home Loan Hire Purchase Loan (Indiversional Mortgage Term Loan Bhu Puu Loan	vidual/ Institutions)	years 13.50% 13.50% 13.50% 13.50% 12.50%	Above 3 years to 5 years 14.50% 14.50% 14.50% 14.50%	Above 5 years to 10 years 15.00% 15.00% 15.00% 15.50%	10 years 15.50% 15.50% - 15.50%	BR + Up to 6.00% BR + Up to 4.00% BR + Up to 4.00%
Education Loan Home Loan Hire Purchase Loan (Indiversional Mortgage Term Loan Bhu Puu Loan Bhu Puu Loan Bhu Puu Plus Loan	vidual/ Institutions) .oan / Other Per-	years 13.50% 13.50% 13.50% 13.50% 12.50%	Above 3 years to 5 years 14.50% 14.50% 14.50% 14.50% 13.50%	Above 5 years to 10 years 15.00% 15.00% 15.50% 14.00%	10 years 15.50% 15.50% - 15.50%	BR + Up to 6.00%
Education Loan Home Loan Hire Purchase Loan (Indiv Personal Mortgage Term L sonal Term Loan Bhu Puu Loan Bhu Puu Plus Loan Loan to Migrant Workers	vidual/ Institutions) .oan / Other Per- Individuals)	years 13.50% 13.50% 13.50% 13.50% 12.50% 12.50% 13.50%	Above 3 years to 5 years 14.50% 14.50% 14.50% 14.50% 13.50% 14.50%	Above 5 years to 10 years 15.00% 15.00% 15.50% 14.00% 14.00%	10 years 15.50% 15.50% - 15.50% - -	BR + Up to 6.00% BR + Up to 4.00% BR + Up to 4.00% BR + Up to 5.00%
Education Loan Home Loan Hire Purchase Loan (Indiversional Mortgage Term Loan Bhu Puu Loan Bhu Puu Plus Loan Loan to Migrant Workers Deprived Sector Lending (ridual/ Institutions) Loan / Other Per- Individuals)	years 13.50% 13.50% 13.50% 13.50% 12.50% 12.50% 12.50%	Above 3 years to 5 years 14.50% 14.50% 14.50% 13.50% 13.50% 13.50% 14.50%	Above 5 years to 10 years 15.00% 15.00% 15.00% 14.00% 14.00% 15.00% 14.00%	10 years 15.50% 15.50%	BR + Up to 6.00% BR + Up to 4.00% BR + Up to 4.00% BR + Up to 5.00% BR + Up to 5.00%
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Education Loan Home Loan Hire Purchase Loan (Indiv Personal Mortgage Term I sonal Term Loan Bhu Puu Loan Bhu Puu Plus Loan Loan to Migrant Workers Deprived Sector Lending (Term Loan / Project Finan Account Sc	zidual/ Institutions) zoan / Other Per- Individuals) ce heme	years 13.50% 13.50% 13.50% 13.50% 12.50% 12.50% 12.50%	Above 3 years to 5 years 14.50% 14.50% 14.50% 13.50% 13.50% 13.50% 14.50%	Above 5 years to 10 years 15.00% 15.00% 15.00% 14.00% 14.00% 14.50% 14.50% Corporate/Pri	10 years 15.50% 15.50% 15.50% 15.50% 15.00% me/Others 6.00%	BR + Up to 6.00% BR + Up to 4.00% BR + Up to 4.00% BR + Up to 5.00% BR + Up to 5.00%
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Education Loan Home Loan Hire Purchase Loan (Indiversity Loan Against FDR Deprived Sector Lending (Deprived Sector Lending Capital / Cash	Zidual/ Institutions) Zoan / Other Per- Individuals) Coe Cheme Credit Multinational Coe Credit Multinational Credit	years 13.50% 13.50% 13.50% 13.50% 12.50% 12.50% 12.50% 1	Above 3 years to 5 years 14.50% 14.50% 14.50% 13.50% 13.50% 14.50% 14.50%	Above 5 years to 10 years 15.00% 15.00% 15.00% 14.00% 14.00% 14.50% 14.50% 14.50% BR + Up to	10 years 15.50% 15.50%	BR + Up to 6.00% BR + Up to 4.00% BR + Up to 4.00% BR + Up to 5.00% BR + Up to 5.00% BR + Up to 5.00%
Education Loan Home Loan Hire Purchase Loan (Indiversity Loan Against FDR Deprived Sector Lending (Deprived Sector Lending Capital / Cash	idual/Institutions) Joan / Other Per- Individuals) Coe Cheme Cedit Cee Credit Multinational Cent Loan MFI, NBFC) (Retail) ME Coe Chemic Coe Credit Multinational Coe Coe Credit Multinational Coe Credit Multinational Coe Credit Multinational Coe Credit Multinational Coe	years 13.50% 13.50% 13.50% 13.50% 12.50% 12.50% 12.50% 1	Above 3 years to 5 years 14.50% 14.50% 14.50% 13.50% 13.50% 14.50% 14.50%	Above 5 years to 10 years 15.00% 15.00% 15.00% 14.00% 14.00% 14.50% 14.50% 14.50% Corporate/Pri BR + Up to	10 years 15.50% 15.50%	BR + Up to 6.00% BR + Up to 4.00% BR + Up to 4.00% BR + Up to 5.00% BR + Up to 5.00% BR + Up to 5.00%

guidelines Interest Spread Rate (Kartik 2079): 4.39%

Or Applicable Base Rate whichever is higher

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

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

Note:

Gold Loan

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

FCY Loans (For Payment of Sight LC)



Nith effect from 17th November, 2022 (1 Mangs): 2079) Institutions/Fareign Diplomatic Institutions 2 a months and < year		TERE					
2-3 months and < 1 year			17 th No			Mangsir	Institutions/Foreign
2 1 year and < 2 years 12,133% 10,133%		•		7.2	15%		*
2 year and < 2 years 10,45% 8,945% 2 2 years and S 3 years 10,945% 8,945% 3 3 years and S 10 years 10,945% 8,945% 5 3 years and S 10 years 10,945% 8,945% 5 5 5 5 5 5 5 5 5 5	_						
2 2 years and ≤ 3 years	-						
2-3 years and ≤ 10 years	-						
Fixed Deposit for 101 Days # 7,315% 5,315% 7,735%	-						
Preed Deposit Faced Deposits		#					
Dehavridida Flored peposits 12.133%							
Sh Morble and 15 years 12.133%				9.7.			7.73376
Deliver Deposits Tricket Deposits Section Deliver De					Saving	Deposits	
All LCY Saving Account				Accoun	t Scheme		Interest Rate
26 Months and ≤ 15 years Dol. 133% Remittance Savings Sol. 133%	Institutions/ Foreign Di	plomatic	All LCY S	Saving Accoun	nt	7.133%	
Institutions (Bidding) (Fresh/Renewal) USD Saving Bank S.75%			Remittano	e Savings			8.133%
≥ 3 months and above 10.633%* EUR Saving Bank 2.75% Bulk Fixed Deposits GBP Saving Bank 2.75% 2 3 months and < 1 year 12.133%* Call Deposit 3.566% 2 1 year and above 12.133%* GBP Saving Bank Call Deposit 3.566% 2 3 months and above 13.133%* GBP 1.375% 3 months and above 13.133%* GBP 1.375% 5 Bulk Fixed Deposits FV Call Deposit Interest Rate 1.375% 5 Bulk Fixed Deposits FV Call Deposit Interest Rate 1.375% 5 Bulk Fixed Deposits FV Call Deposit Interest Rate 1.375% 6 Bulk Fixed Deposit Individual/Institutions Only 1.375% 6 Bulk Fixed Deposit Individual/Institutions Only 1.375% 6 Bulk Fixed Deposit (Individual/Institutions) FV FV FV Fixed Deposit (Individual/Institutions) FV FV FV Fixed Deposit (Individual/Institutions) FV FV FV Fixed Deposit (Individual/Institutions) F	Institutions (Bidding) (Free	sh/Renewal)	USD Savi	ng Bank			5.75%
2 months and < 1 year 12.133%	· · · · · · · · · · · · · · · · · · ·	T .	EUR Savi	ng Bank			2.75%
≥ 3 months and < 1 year 12.133%* Call Deposit 3.566% ≥ 1 year and above 12.133%* FCY Call Deposit 1.666% ≥ 3 months and above 13.133%* GiBP 1.375% ≥ 3 months and above 13.133%* GiBP 1.375%	Bulk Fixed Depos	sits	GBP Savi	ng Bank			2.75%
2 year and above 12.133%* Call Deposit 3.566% 2 year and above 12.133%* FCY Call Deposit Interest Rate Remittance FD	Individuals Onl	y			NPR Ca	ll Deposits	
2 year and above 12.133%* FCY Call Deposit Interest Rate	50 4 1 1	10.1000::		Accou	nt Type		Interest Rate
≥ 1 year and above 12.133%* SCY Call Deposit Interest Rate	≥ 3 months and < 1 year	12.133%*					3.566%
Remittance FD 13.133%* GBP 13.75%	≥ 1 year and above	12.133%*					Interest Rate
Bulk Fixed Deposits For Institutions Only 2 a months and ≤ 1 year 10.133%* USD Up to 6.50% ≥ 1 year and above 10.133%* EUR Up to 4.00%	Remittance FD)		U	SD		2.875%
Some Section Sectio	≥ 3 months and above	13.133%*		G	BP		1.375%
Samonths and < 1 year				E	UR		1.375%
≥ 3 months and < 1 year 10.133%* EUR			FCY Fi	ixed Deposit (Individual/In	stitutional)	For 3 months and Above
≥ 1 year and above				U	SD		Up to 6.50%
Loans & Advances With effect from 17th November, 2022 (1st Mangsir, 2079)	>1 1.1	10.1220/*		E	UR		Up to 4.00%
Account Scheme	≥ 1 year and above	10.133%*		G	BP		Up to 5.75%
Pixed Interest Rate		W:4L -G4				: 2070)	
Lip to 3 Years to 2 Years		with effect	rom 1/" r			ir, 2079)	
Syears 10 years	Account Schom	e	TI . 2			Above	Floating Interest Date
Home Loan	recount Scient			years to	years to	10	Floating Interest Rate
Hire Purchase Loan (Individual/ Institutions) 13.50% 14.50% 15.00% - BR + Up to 6.00% Personal Mortgage Term Loan / Other Personal Term Loan 12.50% 13.50% 14.50% 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 6.00% Short Term Demand Loan BR + Up to 5.00% Short Term Demand Loan BR + Up to 5.00% Working Capital / Cash - Credit Multinational BR + Up to 5.00% Pre shipment / Post Shipment Loan BR + Up to 5.00% For FCY Loan: Interest Rate shall be as per agreement subject to applicable NRB Guidelines FD Rate+ Up to 2.00% Or Applicable Base Rate whichever is higher Deprived Sector Lending (MFI, NBFC) BR + Up to 5.00% SME Loan BR + Up to 5.00% NSBL Saral Karja for MSME BR + Up to 5.00% NSBL Saral Karja for MSME BR + Up to 5.00% NSBL Saral Karja for MSME BR + Up to 5.00% NSBL Saral Karja for MSME BR + Up to 5.00% NSBL Saral Karja for MSME BR + Up to 5.00% NSBL Saral Karja for MSME BR + Up to 5.00% NSBL Saral Karja for MSME BR + Up to 5.00% NSBL Saral Karja for MSME BR + Up to 5.00% NSBL Saral Karja for MSME BR + Up to 5.00% NSBL Saral Karja for MSME BR + Up to 5.00% NSBL Saral Karja for MSME BR + Up to 6.00% Can Against Share / Margin Lending BR + Up to 6.00% Can Against Share / Margin Lending BR + Up to 6.00% Can Against Share / Margin Lending BR + Up to 6.00% Can Against Share / Margin Lending BR + Up to 6.00% Can Against Share / Margin Lending BR + Up to 6.00% C			years	years to 5 years	years to 10 years	10 years	J. Company
Personal Mortgage Term Loan Other Personal Term Loan 13.50% 14.50% 15.50% 15.50% BR + Up to 6.00%	Education Loan		years 13.50%	years to 5 years 14.50%	years to 10 years 15.00%	10 years 15.50%	BR + Up to 6.00%
Personal Term Loan	Education Loan Home Loan		years 13.50% 13.50%	years to 5 years 14.50% 14.50%	years to 10 years 15.00%	10 years 15.50% 15.50%	BR + Up to 6.00% BR + Up to 6.00%
Bhu Puu Plus Loan	Education Loan Home Loan Hire Purchase Loan (Individual	/ Institutions)	years 13.50% 13.50% 13.50%	years to 5 years 14.50% 14.50% 14.50%	years to 10 years 15.00% 15.00%	10 years 15.50% 15.50%	BR + Up to 6.00% BR + Up to 6.00% BR + Up to 6.00%
Loan to Migrant Workers	Education Loan Home Loan Hire Purchase Loan (Individual Personal Mortgage Term Loa	/ Institutions)	years 13.50% 13.50% 13.50%	years to 5 years 14.50% 14.50% 14.50%	years to 10 years 15.00% 15.00%	10 years 15.50% 15.50%	BR + Up to 6.00% BR + Up to 6.00% BR + Up to 6.00%
Deprived Sector Lending (Individuals) 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 Short Term Demand Loan Term Loan / Project Finance Working Capital / Cash - Credit Multinational BR + Up to 5.00% For FCY Loan: Interest Rate shall be as per agreement subject to applicable NRB Guidelines FD Rate+ Up to 5.00% Deprived Sector Lending (MFI, NBFC) Deprived Sector Lending (Retail) Personal Loan/Overdraft BR + Up to 5.00% BR + Up to 6.00% BR + Up to	Education Loan Home Loan Hire Purchase Loan (Individual Personal Mortgage Term Loa Personal Term Loan	/ Institutions)	years 13.50% 13.50% 13.50% 13.50%	years to 5 years 14.50% 14.50% 14.50% 14.50%	years to 10 years 15.00% 15.00% 15.00%	10 years 15.50% 15.50%	BR + Up to 6.00% BR + Up to 6.00% BR + Up to 6.00% BR + Up to 6.00%
Term Loan / Project Finance - 14.00% 14.50% 15.00% BR + Up to 5.00% Account Scheme Working Capital / Cash Credit BR + Up to 6.00% Trust Receipt BR + Up to 5.00% Short Term Demand Loan BR + Up to 5.00% Short Term Demand Loan BR + Up to 5.00% Working Capital / Cash - Credit Multinational BR + Up to 5.00% Pre shipment / Post Shipment Loan For FCY Loan: Interest Rate shall be as per agreement subject to applicable NRB Guidelines FD Rate+ Up to 2.00% Or Applicable Base Rate whichever is higher Deprived Sector Lending (MFI, NBFC) Deprived Sector Lending (Retail) Personal Loan/Overdraft BR + Up to 5.00% NSBL Saral Karja for MSME NSBL Krishak Sathi Karja Auto Loan / Hire Purchase Loan Loan Against Share / Margin Lending BR + Up to 6.00% Or Applicable Base Rate whichever is higher BR + Up to 6.00% Or Applicable Base Rate whichever is higher BR + Up to 6.00% BR + Up to 6.00% BR + Up to 6.00% Or Applicable Base Rate whichever is higher BR + Up to 6.00% BR + Up to 6.00% BR + Up to 6.00% Or Applicable Base Rate whichever is higher BR + Up to 6.00% BR + Up to 6.00% BR + Up to 6.00% Or Applicable Base Rate whichever is higher BR + Up to 6.00%	Education Loan Home Loan Hire Purchase Loan (Individual Personal Mortgage Term Loa Personal Term Loan Bhu Puu Loan	/ Institutions)	years 13.50% 13.50% 13.50% 13.50% 12.50%	years to 5 years 14.50% 14.50% 14.50% 14.50% 13.50%	years to 10 years 15.00% 15.00% 15.00% 15.00% 14.00%	10 years 15.50% 15.50%	BR + Up to 6.00% BR + Up to 6.00% BR + Up to 6.00% BR + Up to 6.00% BR + Up to 4.00%
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Working Capital / Cash Credit BR + Up to 6.00% 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% Working Capital / Cash - Credit Multinational BR + Up to 5.00% BR + Up to 6.00% For FCY Loan: Interest Rate shall be as per agreement subject to applicable NRB Guidelines FD Rate+ Up to 2.00% Or Applicable Base Rate whichever is higher Deprived Sector Lending (MFI, NBFC) BR + Up to 5.00% Deprived Sector Lending (Retail) BR + Up to 5.00% Personal Loan/Overdraft BR + Up to 6.00% SME Loan BR + Up to 5.00% NSBL Saral Karja for MSME NSBL Saral Karja for MSME NSBL Krishak Sathi Karja BR + Up to 5.00% NSBL Krishak Sathi Karja BR + Up to 6.00% Loan Against Share / Margin Lending BR + Up to 6.00% Or Applicable Base Rate whichever is higher BR + Up to 6.00% Or Applicable Base Rate whichever is higher BR + Up to 6.00% Or Applicable Base Rate whichever is higher BR + Up to 6.00% Or Applicable Base Rate whichever is higher Gold Loan BR + Up to 6.00%	Education Loan Home Loan Hire Purchase Loan (Individual Personal Mortgage Term Loa Personal Term Loan Bhu Puu Loan Bhu Puu Plus Loan Loan to Migrant Workers Deprived Sector Lending (In	/ Institutions) an / Other dividuals)	years 13.50% 13.50% 13.50% 13.50% 13.50% 12.50% 12.50% 12.50%	years to 5 years 14.50% 14.50% 14.50% 14.50% 14.50% 13.50% 13.50% 13.50%	years to 10 years 15.00% 15.00% 15.00% 15.50% 14.00% 15.00% 14.00% 14.00% 14.00%	10 years 15.50% 15.50% - 15.50%	BR + Up to 6.00% BR + Up to 4.00% BR + Up to 4.00% BR + Up to 5.00% BR + Up to 5.00%
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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) Gold Loan BR + Up to 6.00% Or Applicable Base Rate whichever is higher BR + Up to 6.00%	Education Loan Home Loan Hire Purchase Loan (Individual Personal Mortgage Term Loa Personal Term Loan Bhu Puu Loan Bhu Puu Plus Loan Loan to Migrant Workers Deprived Sector Lending (In Term Loan / Project Finance Account Schem Working Capital / Cash Cred Trust Receipt Short Term Demand Loan Term Loan / Project Finance Working Capital / Cash - Credit Pre shipment / Post Shipmen Loan Against FDR Deprived Sector Lending (M Deprived Sector Lending (R Personal Loan/Overdraft SME Loan	dividuals) e thicket Multinational tt Loan FI, NBFC) etail)	years 13.50% 13.50% 13.50% 13.50% 12.50% 12.50% 12.50% 12.50%	years to 5 years 14.50% 14.50% 14.50% 14.50% 13.50% 13.50% 14.50% 14.00%	years to 10 years 15.00% 15.00% 15.00% 15.50% 14.00% 15.50% 14.00% 14.50% Corporate/ BR + U _I	10 years 15.50% 15.50% - 15.50% - 15.50% - 15.50% - 15.50% - 15.00% Prime/Other p to 6.00% p to 5.00%	BR + Up to 6.00% BR + Up to 4.00% BR + Up to 5.00%
Loan Against Share / Margin Lending BR + Up to 6.00% BR + Up to 6.00% Or Applicable Base Rate whichever is higher Gold Loan BR + Up to 6.00%	Education Loan Home Loan Hire Purchase Loan (Individual Personal Mortgage Term Loa Personal Term Loan Bhu Puu Loan Bhu Puu Loan Loan to Migrant Workers Deprived Sector Lending (In Term Loan / Project Finance Account Schem Working Capital / Cash Cred Trust Receipt Short Term Demand Loan Term Loan / Project Finance Working Capital / Cash - Credit Pre shipment / Post Shipmen Loan Against FDR Deprived Sector Lending (M Deprived Sector Lending (R Personal Loan/Overdraft SME Loan NSBL Saral Karja for MSMI	dividuals) e thicket Multinational tt Loan FI, NBFC) etail)	years 13.50% 13.50% 13.50% 13.50% 12.50% 12.50% 12.50% 12.50%	years to 5 years 14.50% 14.50% 14.50% 14.50% 13.50% 13.50% 14.50% 14.00%	years to 10 years 15.00% 15.00% 15.00% 15.50% 14.00% 15.50% 14.00% 15.50% 14.50% Corporate/ BR + Uj	10 years 15.50% 15.50% - 15.50% - 15.50% - 15.50% - 15.00% Prime/Other p to 6.00% p to 5.00% p to 5.00% p to 6.00% as per agree Guidelines Up to 2.00% gate whichev p to 5.00%	BR + Up to 6.00% BR + Up to 4.00% BR + Up to 5.00%
Loan Against Bonds (Govt & Others) BR + Up to 6.00% Or Applicable Base Rate whichever is higher Gold Loan BR + Up to 6.00%	Education Loan Home Loan Hire Purchase Loan (Individual Personal Mortgage Term Loa Personal Term Loan Bhu Puu Loan Bhu Puu Plus Loan Loan to Migrant Workers Deprived Sector Lending (In Term Loan / Project Finance Account Schem Working Capital / Cash Cred Trust Receipt Short Term Demand Loan Term Loan / Project Finance Working Capital / Cash - Credit Pre shipment / Post Shipmen Loan Against FDR Deprived Sector Lending (M Deprived Sector Lending (R Personal Loan/Overdraft SME Loan NSBL Saral Karja for MSMI	dividuals) e dividuals) e lit t Multinational tt Loan IFI, NBFC) etail)	years 13.50% 13.50% 13.50% 13.50% 12.50% 12.50% 12.50% 12.50%	years to 5 years 14.50% 14.50% 14.50% 14.50% 13.50% 13.50% 14.50% 14.00%	years to 10 years 15.00% 15.00% 15.00% 15.00% 14.00% 14.00% 14.50% 14.50% Corporate/ BR + U _I	10 years 15.50% 15.50% - 15.50% - 15.50% - 15.50% - 15.50% - 15.00% Prime/Other p to 6.00% p to 5.00%	BR + Up to 6.00% BR + Up to 4.00% BR + Up to 5.00%
Gold Loan BR + Up to 6.00%	Education Loan Home Loan Hire Purchase Loan (Individual Personal Mortgage Term Loa Personal Term Loan Bhu Puu Loan Bhu Puu Plus Loan Loan to Migrant Workers Deprived Sector Lending (In Term Loan / Project Finance Account Schem Working Capital / Cash Cred Trust Receipt Short Term Demand Loan Term Loan / Project Finance Working Capital / Cash - Credit Pre shipment / Post Shipmen Loan Against FDR Deprived Sector Lending (M Deprived Sector Lending (M Deprived Sector Lending (R Personal Loan/Overdraft SME Loan NSBL Saral Karja for MSMI NSBL Krishak Sathi Karja Auto Loan / Hire Purchase L	dividuals) e dividuals) e tit Multinational tt Loan FI, NBFC) tetail)	years 13.50% 13.50% 13.50% 13.50% 12.50% 12.50% 12.50% 12.50%	years to 5 years 14.50% 14.50% 14.50% 14.50% 13.50% 13.50% 14.50% 14.00%	years to 10 years 15.00% 15.00% 15.00% 15.00% 14.00% 14.00% 14.50% 14.50% 14.50% Corporate/ BR + U _I	10 years 15.50% 15.50% - 15.50% - 15.50% 15.00% - 15.00% p to 6.00% p to 5.00%	BR + Up to 6.00% BR + Up to 4.00% BR + Up to 5.00%
	Education Loan Home Loan Hire Purchase Loan (Individual Personal Mortgage Term Loa Personal Term Loan Bhu Puu Loan Bhu Puu Plus Loan Loan to Migrant Workers Deprived Sector Lending (In Term Loan / Project Finance Account Schem Working Capital / Cash Cred Trust Receipt Short Term Demand Loan Term Loan / Project Finance Working Capital / Cash - Credit Pre shipment / Post Shipmen Loan Against FDR Deprived Sector Lending (M Deprived Sector Lending (M Deprived Sector Lending (R Personal Loan/Overdraft SME Loan NSBL Saral Karja for MSMI NSBL Krishak Sathi Karja Auto Loan / Hire Purchase L Loan Against Share / Margin	dividuals) e dividuals) e Hultinational tt Loan EFI, NBFC) etail)	years 13.50% 13.50% 13.50% 13.50% 12.50% 12.50% 12.50% 12.50%	years to 5 years 14.50% 14.50% 14.50% 14.50% 13.50% 13.50% 14.50% 14.00% 14.50% 15.50% 16.50% 16.50% 17.50% 16.50% 16.50% 16.50% 16.50% 16.50% 16.50% 16.50%	years to 10 years 15.00% 15.00% 15.00% 15.00% 14.00% 14.00% 14.00% 14.50% Corporate/ BR + U _I	10 years 15.50% 15.50% - 15.50% - 15.50% - 15.50% - 15.50% - 15.00% - 15.00% Prime/Other p to 6.00% p to 5.00% p to 6.00% p to 5.00% p to 6.00% p to 6.00% p to 6.00%	BR + Up to 6.00% BR + Up to 4.00% BR + Up to 4.00% BR + Up to 5.00%
FCY Loans (For Payment of Sight LC) Interest rate shall be as per agreement subject to applicable NRB guidelines	Education Loan Home Loan Hire Purchase Loan (Individual Personal Mortgage Term Loa Personal Term Loan Bhu Puu Loan Bhu Puu Loan Loan to Migrant Workers Deprived Sector Lending (In Term Loan / Project Finance Account Schem Working Capital / Cash Cred Trust Receipt Short Term Demand Loan Term Loan / Project Finance Working Capital / Cash - Credit Pre shipment / Post Shipmen Loan Against FDR Deprived Sector Lending (M Deprived Sector Lending (R Personal Loan/Overdraft SME Loan NSBL Saral Karja for MSMI NSBL Krishak Sathi Karja Auto Loan / Hire Purchase L Loan Against Share / Margin Loan Against Bonds (Govt &	dividuals) e dividuals) e Hultinational tt Loan EFI, NBFC) etail)	years 13.50% 13.50% 13.50% 13.50% 12.50% 12.50% 12.50% 12.50%	years to 5 years 14.50% 14.50% 14.50% 14.50% 13.50% 13.50% 14.50% 14.00% 14.50% 15.50% 16.50% 16.50% 17.50% 16.50% 16.50% 16.50% 16.50% 16.50% 16.50% 16.50%	years to 10 years 15.00% 15.00% 15.00% 15.00% 14.00% 14.00% 14.00% 14.50% Corporate/ BR + U ₁ BR + U ₂ BR + U ₃ BR + U ₄ BR + U ₄ BR + U ₅ BR + U ₆ BR + U ₆ BR + U ₇ BR + U ₈ BR + U ₈ BR + U ₉ BR + U ₉ BR + U ₁ BR + U ₁ BR + U ₁ BR + U ₁ BR + U ₂ BR + U ₃ BR + U ₄ BR + U ₅ BR + U ₆ BR + U ₇ BR + U ₈ BR + U ₉ BR + U ₉ BR + U ₁ BR + U ₁ BR + U ₁ BR + U ₂ BR + U ₃ BR + U ₄ BR + U ₅ BR + U ₆ BR + U ₇ BR + U ₈ BR + U ₉	10 years 15.50% 15.50% - 15.50% - 15.50% - 15.50% - 15.50% - 15.00% Prime/Other p to 6.00% p to 5.00% p to 6.00% p to 5.00% p to 6.00% p to 5.00% p to 5.00% p to 5.00% p to 5.00% p to 6.00%	BR + Up to 6.00% BR + Up to 4.00% BR + Up to 4.00% BR + Up to 5.00%

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

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

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

Interest Spread Rate (Ashwin 2079): 4.01%

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

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



TNI			होन नं. : ४-४३५ <u>५</u> १		NOTE	a		
	TERE		TES: tober, 2022	DEP(2 (1st Kart				
Fixed / Recurring D			Individ			Institutions/ Foreign Diplomations		
> 3 months and < 6 months			7.315	5%		5 .315%		
≥ 6 months and < 1 year			9.735			7.735%		
≥ 1 year and < 2 years			12.13	3%		10.133%		
≥2 years and ≤ 3 years			10.94	5%		8.945%		
> 3years and ≤ 10years			10.94	5%		8.945%		
Fixed Deposit for 101 Days	#		5.315%					
Fixed Deposit for 201 Days	#		9.735	5%		7.735%		
Dhanvriddhi Fixed D				Saving Dep	osits			
-Individuals On ≥6 Months and ≤ 15 years	12.133%*		Account S	Scheme		Interest Rate		
Dhanvriddhi Fixed D								
Institutions/ Foreign D Institutions Only(Fresh		All LCY Sav	ing Account			7.133%		
≥6 Months and ≤ 15 years	10.133%*	Remittance S	Savings			8.133%		
ForInstitutions/ Foreign Institutions(Bidding)(Free	sh/Renewal)	USD Saving	Bank			5.75%		
(Including Premine ≥ 3 months and above	10.633%*	EUR Saving	Bank			2.75%		
Bulk Fixed Depo	1	GBP Saving				2.75%		
Individuals On				NPR Call De	posits			
			Account			Interest Rate		
\geq 3 months and $<$ 1 year	12.133%*		Cal	l Deposit		3.566%		
≥ 1 year and above	12.133%*		FCY Call	Deposit		Interest Rate		
Remittance FI)		USI)		2.875%		
≥ 3 months and above	13.133%*		GB	P		1.375%		
Bulk Fixed Depo For Institutions/ Foreign			EUI			1.375%		
Institutions On	ly	FCY Fixe	d Deposit (Ind	ividual/Institu	tional) For	3 months and Above		
≥ 3 months and < 1 year	10.133%*		USI			Up to 6.50%		
≥ 1 year and above	10.133%*		EUI			Up to 4.00%		
•		Loon	GBI	P		Up to 5.75%		
	With eff		ctober, 2022 (1	st Kartik, 2079)			
			Fixed Inter Above 3	est Rate Above 5	Above	Floating Interest		
Account Schem	ie	Up to 3 years	years to 5 years	years to 10 years	10 years	Rate		
Education Loan		13.50%	14.50%	15.00%	15.50%	BR + Up to 6.00%		
Home Loan		13.50%	14.50%	15.00%	15.50%	BR + Up to 6.00%		
Hire Purchase Loan (Individua		13.50%	14.50%	15.00%	-	BR + Up to 6.00%		
Personal Mortgage Term Lo Personal Term Loan	an / Other	13.50%	14.50%	15.50%	15.50%	BR + Up to 6.00%		
BhuPuu Loan		12.50%	13.50%	14.00%	-	BR + Up to 4.00%		
BhuPuu Plus Loan		12.50%	13.50%	14.00%	-	BR + Up to 4.00%		
Loan to Migrant Workers		13.50%	14.50%	15.00%	-	BR + Up to 5.00%		
Deprived Sector Lending (Ir	ndividuals)	12.50%	13.50%	14.50%	-	BR + Up to 5.00%		
Term Loan / Project Finance	;	-	14.00%	14.50%	15.00%	BR + Up to 5.00%		
Account Schem	ie		C	orporate/Prin	ne/Others			
Working Capital / Cash Cred	lit			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 – Cr Multinational	eait			BR + Up to				
Pre shipment / Post Shipmer	nt Loan	For FCY L	BR + Up to 6.00% For FCY Loan: Interest Rate shall be as per agreement subject to applicable NRB Guidelines					
Loan Against FDR				FD Rate+ Up t	o 2.00%	higher		
Deprived Sector Lending (M				BR + Up to :				
Deprived Sector Lending (F	Retail)			BR + Up to :				
Personal Loan/Overdraft				BR + Up to				
SME Loan			-	BR + Up to :				
NSBL SaralKarja for MSMI	<u> </u>		-	BR + Up to :				
NSBL KrishakSathiKarja				BR + Up to :				
Auto Loan / Hire Purchase I				BR + Up to				
Loan Against Share / Margin				BR + Up to 0				
Loan Against Bonds (Govt	& Others)		Or Applica	ble Base Rate		higher		
Gold Loan				BR + Up to				
ECV Loons (For Dover	Ciaht I C)	I Interest	a shall ba as			L1- NIDD: J-1:		

- Interest Spread Rate (Bhadra 2079): 4.38% Interest Rate applicable on forced loan may vary with risk premium from the published rate.
- Interest Rate in consortium financing shall be as decided by consortium. Interest Rate in NPA accounts may vary from the published rate. Penal Interest of plus 2% p.a. will be applied on overdue amount. c)

FCY Loans (For Payment of Sight LC)

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

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

- Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances. FD rate for Remittance-1% above card rates as per NRB guidelines.
- $0.50\%\ premium\ can\ be\ provided\ on\ Institutional\ deposit (Bidding)\ Dhanvriddhi-Institutional$ h) $(Bidding), for Fresh/Renewal \ as \ per \ NRB \ circular \ no \ Ba.Bi.Ni.Bi/Niti/Paripatra/Ka.Kha.Ga/2/079/80$ Note:
- Rates of interest on deposits/ loans & advances schemes unless otherwise mentioned herein above, will remain the same. Customers/Prospective Clients are advised to visit our bank's branch or our official website https://nsbl.statebank for specific features, conditions, interest rates of deposits/ loans & advances products/schemes.
 *Conditions Apply, # Interest Payable on maturity.



		रमहल, काठमाडी, कोन न				
		INTEREST RATES		70)		
	with effect	from 17" Septembe	er, 2022 (1st Aswin, 207	(9)		Institutions/ Foreign Diplomatic
Fixed / Recurring Dep	osits		Individuals			Institutions/ Foreign Diplomatic
≥ 3 months and < 6 months			7.31%			5.31%
≥ 6 months and < 1 year			9.73%			7.73%
≥ 1 year and < 2 years			12.13%			10.13%
≥2 years and ≤3 years		10.94%				8.94%
> 3 years and ≤ 10 years			10.94%		8.94%	
Fixed Deposit for 101 Days #			7.31%			5.31%
Fixed Deposit for 201 Days #			9.73%			7.73%
Dhanvriddhi Fixed Deposits -Individuals Only				Saving D	Deposits	
≥6 Months and ≤ 15 years	12.13%*		Account Schen	ne		Interest Rate
Dhanvriddhi Fixed Deposits-Institutions/ For Only(Fresh/Renewal)	eign Diplomatic Institutions	All LCY Saving A	ccount			7.13%
≥6 Months and ≤ 15 years	10.13%*	Remittance Saving	(S			8.13%
For Institutions/ Foreign Diplomatic Institutio (Including Premiun		USD Saving Bank				5.50%
≥ 3 months and above	10.63%*	EUR Saving Bank				2.75%
Bulk Fixed Deposit	S	GBP Saving Bank				2.75%
Individuals Only				NPR Call	Deposits	
≥ 3 months and < 1 year	12.13%*		Account Type	e		Interest Rate
			Call Dep			3.565%
			FCY Call Depo			Interest Rate
≥ 1 year and above	12.13%*					
Remittance FD			USD			2.75%
≥ 3 months and above	13.13%*		GBP			1.375%
Bulk Fixed Deposit			EUR	· · · · · · · · · · · · · · · · · · ·		1.375%
For Institutions/ Foreign Diplomatic				(Individual/Inst	itutional) 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%
	XX // 1 00	Loans & Adv		0)		
	with effect	Trom 17 Septembe	er, 2022 (1 st Aswin, 207			
			Fixed Interest R			
Account Scheme		Up to 3 years	Above 3 years to 5 years	Above 5 years to 10 years	Above 10 years	Floating Interest Rate
Education Loan		13.50%	14.50%	15.00%	15.50%	BR + Up to 6.00%
Home Loan		13.50%	14.50%	15.00%	15.50%	BR + Up to 6.00%
Hire Purchase Loan (Individual/ Institutions)		13.50%	14.50%	15.00%	-	BR + Up to 6.00%
Personal Mortgage Term Loan / Other Personal To	erm Loan	13.50%	14.50%	15.50%	15.50%	BR + Up to 6.00%
Bhu Puu Loan		12.50%	13.50%	14.00%	-	BR + Up to 4.00%
Bhu Puu Plus Loan		12.50%	13.50%	14.00%	-	BR + Up to 4.00%
Loan to Migrant Workers		13.50%	14.50%	15.00%	-	BR + Up to 5.00%
Deprived Sector Lending (Individuals)		12.50%	13.50%	14.50%	-	BR + Up to 5.00%
Term Loan / Project Finance		-	14.00%	14.50%	15.00%	BR + Up to 5.00%
Account Scheme				Corporate/Pi		
Working Capital / Cash Credit				BR + Up		
Trust Receipt				BR + Up 1		
Short Term Demand Loan				BR + Up 1		
Term Loan / Project Finance				BR + Up		
Working Capital / Cash – Credit Multinational				BR + Up 1		
Pre shipment / Post Shipment Loan		For FC	Y Loan: Interest Rate sl		reement subje	ct to applicable NRB Guidelines
Loan Against FDR			Or Apı	FD Rate+ U		is higher
Deprived Sector Lending (MFI, NBFC)				BR + Up		
Deprived Sector Lending (Retail)				BR + Up		
Personal Loan/Overdraft				BR + Up		
SME Loan				BR + Up		
NSBL Saral Karja for MSME				BR + Up 1		
NSBL Krishak Sathi Karja				BR + Up		
Auto Loan / Hire Purchase Loan				BR + Up		

- Interest Spread Rate (Shrawan 2079): 4.39% Interest Rate applicable on forced loan may vary with risk premium from the published rate.
- Interest Rate in consortium financing shall be as decided by consortium. b)
- Interest Rate in NPA accounts may vary from the published rate. Penal Interest of plus 2% p.a. will be applied on overdue amount. c) d)
- Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.
- Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances. FD rate for Remittance-1% above card rates as per NRB guidelines.

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

Note:

Gold Loan

Loan Against Bonds (Govt & Others)

FCY Loans (For Payment of Sight LC)

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

BR + Up to 6.00% Or Applicable Base Rate whichever is higher

BR + Up to 6.00%

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



		, काठमाडी, फॉन T RA		DEP(
Fixed / Recurring De			Individ			Institutions/ Foreign
> 3 months and < 6 months	<u>*</u>		6.65	%		Diplomatic Institutions 4.65%
\geq 6 months and < 1 year			8.85	%		6.85%
≥ 1 year and < 2 years			11.03	3%		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 -In	11.03%*		Account S		g Deposit	Interest Rate
≥6 Months and ≤ 15 years Dhanvriddhi Fixed Deposits Foreign Diplomatic Ins Only(Fresh/Renev	s-Institutions/ etitutions	All LCY	Saving Acc			6.03%
≥6 Months and ≤ 15 years	9.03%*	Remittan	ce Savings			7.03%
For Institutions/ Foreign Institutions(Bidding)(Fres (Including Premiu	h/Renewal)	USD Saving Bank				5.00%
≥ 3 months and above	9.53%*	EUR Sav	ing Bank			2.50%
Bulk Fixed Depos	sits	GBP Sav	ing Bank			2.50%
Individuals Onl	y				all Depos	
			Account	Type		Interest Rate Interest rate shall be as
\geq 3 months and < 1 year	11.03%*		Cal	l Deposit		per agreement subject to applicable NRB guidelines
≥ 1 year and above	11.03%*		FCY Call	-		Interest Rate
Remittance FD	I		USI			Up to 2.50%
≥ 3 months and above Bulk Fixed Depos	12.03%*		GB EU			Up to 1.25% Up to 1.25%
For Institutions/ Foreign		FCY Fix			al/Institu	tional) For 3 months and
Institutions Onl	1			I	Above	
≥ 3 months and < 1 year	9.03%*		USI			Up to 6.50%
≥ 1 year and above	9.03%*		EUI			Up to 4.00%
		Loans &	GB: Advances	Р		Up to 5.75%
	With effect fro			l st Bhadra,	2079)	
					onal Loar	1
Account Scheme	e	Un to 2	Above 3 years to 5	Above 5 years to	Above 10 years	Floating Interest Rate
Education Loan			years 14.50%	10 years 15.00%	15.50%	
Home Loan		13.50%	14.50%	15.00%	15.50%	BR + Up to 6.00% BR + Up to 6.00%
Hire Purchase Loan (Individu	al)	13.50%	14.50%	15.00%	-	BR + Up to 6.00%
Personal Mortgage Term Loan		13.50%	14.50%	15.50%	15.50%	BR + Up to 6.00%
Personal Term Loan					15.5070	
Bhu Puu Loan Bhu Puu Plus Loan		12.50%	13.50%	14.00%	-	BR + Up to 4.00% BR + Up to 4.00%
Loan to Migrant Workers		13.50%	14.50%	15.00%	-	BR + Up to 5.00%
Personal Land Loan / Real Es	tate Loan	13.50%	14.50%	15.50%	-	BR + Up to 6.00%
Deprived Sector Lending (Ind		12.50%	13.50%	14.50%	-	BR + Up to 5.00%
Account Scheme	e			Corporate	/Prime/C	Others
Working Capital / Cash Credi	t			BR + U	Jp to 6.00	%
Trust Receipt				BR + U	Jp to 5.00	%
Short Term Demand Loan					Jp to 6.00	
Term Loan / Project Finance	Male e 1	-			Jp to 5.00	
Working Capital / Cash Credit Pre shipment / Post Shipment		For FC		BR + U		% per agreement subject to
Loan Against FDR				cable Base	+ Up to 2. Rate which	00% chever is higher
Deprived Sector Lending (MF					Jp to 5.00	
Deprived Sector Lending (Re	etail)				Jp to 5.00	
Personal Loan/Overdraft		-			Jp to 6.00	
SME Loan NSBI Saral Karia for MSME		-			Jp to 5.00	
NSBL Saral Karja for MSME NSBL Krishak Sathi Karja					Jp to 5.00 Jp to 5.00	
Auto Loan / Hire Purchase Lo	oan	<u> </u>			Jp to 5.00 Jp to 6.00	
Loan Against Share / Margin					Jp to 6.00	
Loan Against Bonds (Govt &				BR + U	Jp to 6.00	%
	Juicisj	-	Or Applie			chever is higher
Gold Loan		1		BB + I	Jp to 6.00	10/0

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

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

- Interest Rate applicable on forced loan may vary with risk premium from the published rate. Interest Rate in consortium financing shall be as decided by consortium. Interest Rate in NPA accounts may vary from the published rate. Penal Interest of plus 2% p.a. will be applied on overdue amount.

FCY Loans (For Payment of Sight LC)

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

 Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances. FD rate for Remittance- 1% above card rates as per NRB guidelines.

 0.50% premium can be provided on Institutional deposit (Bidding). Dhanvriddhi-Institutional (Bidding), FD Remywla Card Park Park (Brownel Card Park).

- for Fresh/Renewal as per NRB circular no Ba.Bi.Ni.Bi/Niti/Paripatra/Ka.Kha.Ga/2/079/80 Note:
- Rates of interest on deposits/ loans & advances schemes unless otherwise mentioned herein above, will remain the same. Customers/Prospective Clients are advised to visit our bank's branch or our official website https://nsbl.state-bank for specific features, conditions, interest rates of deposits/ loans & advances products/schemes. $\hbox{*Conditions Apply, \# Interest Payable on maturity.}$



						OSITS
With o		m 17 th	July, 2 Indivi		st Shrav	wan, 2079) Institutions/ Foreign Diplomatic Institutions
≥ 3 months and < 6 months			6.6	5%		5.65%
≥ 6 months and < 1 year			8.8	5%		7.85%
≥ 1 year and ≤ 2 years			11.0)3%		10.03%
≥ 2 years and ≤ 3 years			9.9	5%		8.95%
> 3years and ≤ 10years				5%		8.95%
Fixed Deposit for 101 Days			6.6			5.65%
Fixed Deposit for 201 Days Dhanvriddhi Fixed De			8.8		Cavina D	7.85%
-Individuals Onl ≥6 Months and ≤ 15 years	11.03%*		Aggaunt	Scheme	Saving Do	Interest Rate
Dhanvriddhi Fixe Deposits(Including Bio	ed lding)-	Allica	Y Saving A			6.03%
Institutions/ Foreign Dip Institutions Only ≥6 Months and ≤ 15 years			nce Saving			7.03%
For Renewals-Institutions						1 11
Diplomatic Instituti		USD Saving Bank			4.00%	
1 year and above	10.13%		ving Bank			1.00%
Bulk Fixed Depos		GBP Sa	ving Bank		DD Call I	1.00%
Individuals Only ≥ 3 months and < 1 year	11.03%*		Accour		PR Call I	Interest Rate
≥ 1 year and above	11.03%*	Call De				Interest rate shall be as per agreement subject to applicabl NRB guidelines
Remittance FD				τ	JSD Call l	
≥ 3 months and above	12.03%*	Up to U	SD 0.10 m	nillion		2.00 %
Bulk Fixed Deposits (Includic For Institutions/ Foreign I Institutions Only	Diplomatic					
≥ 3 months and < 1 year	10.03%*	Above U	JSD 0.10 1	million		Negotiable
≥ 1 year and above	10.03%*					-
FCY Fixed Deposit (USD, GBP,EUR)	Negotiable					
(622, 621, 201,	With effe		ans & Ad 7 th July, 20		rawan, 20 Personal	
			Fixed Inte	erest Rate		Loan
Account Scheme	:	Up to 3 years	Above 3 years to	Above 5 years to	Above 10 years	Floating Interest Rate
Education Loan		13.50%	5 years 14.50%	10 years 15.00%	15.50%	BR + Up to 6.00%
Home Loan		13.50%		15.00%	15.50%	BR + Up to 6.00%
Hire Purchase Loan (Individ	dual)	13.50%	14.50%	15.00%	-	BR + Up to 6.00%
Personal Mortgage Term Lo Personal Term Loan	an / Other	13.50%	14.500/		15.50%	BR + Up to 6.00%
BhuPuu Loan			14.50%	15.50%		
Diai aa LUali		12.50%	13.50%	15.50%	-	BR + Up to 4.00%
BhuPuu Plus Loan		12.50% 12.50%			-	BR + Up to 4.00% BR + Up to 4.00%
BhuPuu Plus Loan Loan to Migrant Workers			13.50%	14.00%		-
BhuPuu Plus Loan Loan to Migrant Workers Personal Land Loan / Real I	Estate	12.50%	13.50% 13.50%	14.00% 14.00%	-	BR + Up to 4.00%
BhuPuu Plus Loan Loan to Migrant Workers		12.50% 13.50%	13.50% 13.50% 14.50%	14.00% 14.00% 15.00%	-	BR + Up to 4.00% BR + Up to 5.00%
BhuPuu Plus Loan Loan to Migrant Workers Personal Land Loan / Real I Loan Deprived Sector Lending (Ir Account Scheme	ndividuals)	12.50% 13.50% 13.50%	13.50% 13.50% 14.50% 14.50%	14.00% 14.00% 15.00% 15.50% 14.50% Corp	- - - - porate/Pri	BR + Up to 4.00% BR + Up to 5.00% BR + Up to 6.00% BR + Up to 5.00% me/Others
BhuPuu Plus Loan Loan to Migrant Workers Personal Land Loan / Real I Loan Deprived Sector Lending (In Account Scheme Working Capital / Cash Cre	ndividuals)	12.50% 13.50% 13.50%	13.50% 13.50% 14.50% 14.50%	14.00% 14.00% 15.00% 15.50% 14.50% Corp	- - - oorate/Pri	BR + Up to 4.00% BR + Up to 5.00% BR + Up to 6.00% BR + Up to 5.00% me/Others 0.7.00%
BhuPuu Plus Loan Loan to Migrant Workers Personal Land Loan / Real l Loan Deprived Sector Lending (Ir Account Scheme Working Capital / Cash Cre Trust Receipt	ndividuals)	12.50% 13.50% 13.50%	13.50% 13.50% 14.50% 14.50%	14.00% 14.00% 15.00% 15.50% 14.50% Corp	- - - - - - - - - - - - - - - - - - -	BR + Up to 4.00% BR + Up to 5.00% BR + Up to 6.00% BR + Up to 5.00% me/Others 0.7.00%
BhuPuu Plus Loan Loan to Migrant Workers Personal Land Loan / Real I Loan Deprived Sector Lending (I Account Scheme Working Capital / Cash Cre Trust Receipt Short Term Demand Loan	ndividuals)	12.50% 13.50% 13.50%	13.50% 13.50% 14.50% 14.50%	14.00% 14.00% 15.00% 15.50% 14.50% Corp	- - - - - - - - - - - - - - - - - - -	BR + Up to 4.00% BR + Up to 5.00% BR + Up to 6.00% BR + Up to 5.00% me/Others 0.7.00% 0.7.00%
BhuPuu Plus Loan Loan to Migrant Workers Personal Land Loan / Real l Loan Deprived Sector Lending (Ir Account Scheme Working Capital / Cash Cre Trust Receipt	ndividuals)	12.50% 13.50% 13.50%	13.50% 13.50% 14.50% 14.50%	14.00% 14.00% 15.00% 15.50% 14.50% Corp F	- - - porate/Pri BR + Up to BR + Up to BR + Up to	BR + Up to 4.00% BR + Up to 5.00% BR + Up to 6.00% BR + Up to 5.00% BR + Up to 5.00% me/Others 0.7.00% 0.7.00% 0.5.00%
BhuPuu Plus Loan Loan to Migrant Workers Personal Land Loan / Real I Loan Deprived Sector Lending (Ir Account Scheme Working Capital / Cash Cre Trust Receipt Short Term Demand Loan Term Loan / Project Finance Working Capital / Cash – Co Multinational	ndividuals) e dit	12.50% 13.50% 13.50% 12.50%	13.50% 13.50% 14.50% 14.50% 13.50%	14.00% 14.00% 15.00% 15.50% 14.50% Corp E		BR + Up to 4.00% BR + Up to 5.00% BR + Up to 6.00% BR + Up to 5.00% me/Others 0.7.00% 0.5.00% 0.5.00% 0.7.00% 0.7.00%
BhuPuu Plus Loan Loan to Migrant Workers Personal Land Loan / Real Loan Deprived Sector Lending (In Account Scheme Working Capital / Cash Cre Trust Receipt Short Term Demand Loan Term Loan / Project Finance Working Capital / Cash - Co	ndividuals) e dit	12.50% 13.50% 13.50% 12.50%	13.50% 13.50% 14.50% 14.50% 13.50%	14.00% 14.00% 15.00% 15.50% 14.50% Corp F F F F F F F F F F F F F		BR + Up to 4.00% BR + Up to 5.00% BR + Up to 6.00% BR + Up to 5.00% BR + Up to 5.00% me/Others 0.7.00% 0.5.00% 0.5.00% 0.7.00% 0.5.00% 0.7.00% 0.6.00% 0.7.00% 0.6.00% 0.7.00%
BhuPuu Plus Loan Loan to Migrant Workers Personal Land Loan / Real I Loan Deprived Sector Lending (In Account Scheme Working Capital / Cash Cre Trust Receipt Short Term Demand Loan Term Loan / Project Finance Working Capital / Cash - C Multinational Pre shipment / Post Shipme	ndividuals) edit eredit nt Loan	12.50% 13.50% 13.50% 12.50%	13.50% 13.50% 14.50% 14.50% 13.50%	14.00% 14.00% 15.00% 15.50% 14.50% Corp F F F Applicable		BR + Up to 4.00% BR + Up to 5.00% BR + Up to 6.00% BR + Up to 5.00% me/Others 0.7.00% 0.5.00% 0.5.00% 0.7.00% 0.5.00% 0.7.00% 0.6.00% 0.7.00% 0.6.00% 0.7.00% 0.6.00% 0.7.00% 0.6.00% 0.7.00% 0.6.00% 0.7.00% 0.6.00% 0.7.00% 0.6.00% 0.7.00%
BhuPuu Plus Loan Loan to Migrant Workers Personal Land Loan / Real I Loan Deprived Sector Lending (Ir Account Scheme Working Capital / Cash Cre Trust Receipt Short Term Demand Loan Term Loan / Project Finance Working Capital / Cash - Co Multinational Pre shipment / Post Shipme	ndividuals) e dit e redit nt Loan	12.50% 13.50% 13.50% 12.50%	13.50% 13.50% 14.50% 14.50% 13.50%	14.00% 14.00% 15.00% 15.50% 14.50% E F F F Applicable F F F F F F F F F F F F F		BR + Up to 4.00% BR + Up to 5.00% BR + Up to 6.00% BR + Up to 5.00% BR + Up to 5.00% me/Others 0.7.00% 0.5.00% 0.5.00% 0.7.00% 0.5.00%
BhuPuu Plus Loan Loan to Migrant Workers Personal Land Loan / Real I Loan Deprived Sector Lending (In Account Scheme Working Capital / Cash Cre Trust Receipt Short Term Demand Loan Term Loan / Project Finance Working Capital / Cash — C Multinational Pre shipment / Post Shipme Loan Against FDR Deprived Sector Lending (Mi	ndividuals) e dit e redit nt Loan	12.50% 13.50% 13.50% 12.50%	13.50% 13.50% 14.50% 14.50% 13.50%	14.00% 14.00% 15.00% 15.50% 14.50% Corp F F F F F Applicable F F F F F F F F F F F F F		BR + Up to 4.00% BR + Up to 5.00% BR + Up to 6.00% BR + Up to 5.00% me/Others 7.00% 5.00% 7.00% 5.00% 6.5.00%
BhuPuu Plus Loan Loan to Migrant Workers Personal Land Loan / Real I Loan Deprived Sector Lending (In Account Scheme Working Capital / Cash Cre Trust Receipt Short Term Demand Loan Term Loan / Project Finance Working Capital / Cash — C Multinational Pre shipment / Post Shipme Loan Against FDR Deprived Sector Lending (Mi Deprived Sector Lending (Mi	ndividuals) e dit e redit nt Loan	12.50% 13.50% 13.50% 12.50%	13.50% 13.50% 14.50% 14.50% 13.50%	14.00% 14.00% 15.00% 15.50% 14.50% Corp E E F Applicable E F F F F F F F F F F F F		BR + Up to 4.00% BR + Up to 5.00% BR + Up to 6.00% BR + Up to 5.00% BR + Up to 5.00% Me/Others 0.7.00% 0.5.00% 0.5.00% 0.7.00% 0.5.00% 0.6.00% 0.6.00% 0.6.00%
BhuPuu Plus Loan Loan to Migrant Workers Personal Land Loan / Real I Loan Deprived Sector Lending (II Account Scheme Working Capital / Cash Cre Trust Receipt Short Term Demand Loan Term Loan / Project Finance Working Capital / Cash - C Multinational Pre shipment / Post Shipme Loan Against FDR Deprived Sector Lending (Mi Deprived Sector Lending (II Personal Loan/Overdraft	ndividuals) e dit e redit nt Loan FI, NBFC) Retail)	12.50% 13.50% 13.50% 12.50%	13.50% 13.50% 14.50% 14.50% 13.50%	14.00% 14.00% 15.00% 15.50% 14.50% Corp F F F F F Applicable F F F F F F F F F F F F F		BR + Up to 4.00% BR + Up to 5.00% BR + Up to 6.00% BR + Up to 5.00% BR + Up to 5.00% Me/Others 7.00% 7.00% 7.00% 7.00% 9.5.00%
BhuPuu Plus Loan Loan to Migrant Workers Personal Land Loan / Real I Loan Deprived Sector Lending (II Account Scheme Working Capital / Cash Cre Trust Receipt Short Term Demand Loan Term Loan / Project Finance Working Capital / Cash - C Multinational Pre shipment / Post Shipme Loan Against FDR Deprived Sector Lending (M Deprived Sector Lending (II Personal Loan/Overdraft SME Loan	ndividuals) e dit e redit nt Loan FI, NBFC) Retail)	12.50% 13.50% 13.50% 12.50%	13.50% 13.50% 14.50% 14.50% 13.50%	14.00% 14.00% 15.00% 15.50% 14.50% Corp F F F F F Applicable F F F F F F F F F F F F F		BR + Up to 4.00% BR + Up to 5.00% BR + Up to 6.00% BR + Up to 5.00% me/Others 7.00% 5.00% 5.00% 7.00% 6.5.00% 6.5.00% 7.00% 8.6.00% 8.7.00% 8.6.00% 8.6.00% 8.7.00% 8.6.00% 8.6.00% 8.6.00% 9.6.00% 9.6.00% 9.6.00% 9.6.00% 9.6.00% 9.6.00% 9.6.00%
BhuPuu Plus Loan Loan to Migrant Workers Personal Land Loan / Real I Loan Deprived Sector Lending (II Account Scheme Working Capital / Cash Cre Trust Receipt Short Term Demand Loan Term Loan / Project Finance Working Capital / Cash - Co Multinational Pre shipment / Post Shipme Loan Against FDR Deprived Sector Lending (MI Deprived Sector Lending (II Personal Loan/Overdraft SME Loan NSBL SaralKarja for MSM	e dit e redit nt Loan FI, NBFC) Retail)	12.50% 13.50% 13.50% 12.50%	13.50% 13.50% 14.50% 14.50% 13.50%	14.00% 14.00% 15.00% 15.50% 14.50% F F F F Applicable F F F F F F F F F F F F F		BR + Up to 4.00% BR + Up to 5.00% BR + Up to 5.00% BR + Up to 5.00% me/Others 7.00% 7.00% 7.00% 9.5.00%
BhuPuu Plus Loan Loan to Migrant Workers Personal Land Loan / Real I Loan Deprived Sector Lending (II Account Scheme Working Capital / Cash Cre Trust Receipt Short Term Demand Loan Term Loan / Project Finance Working Capital / Cash - C Multinational Pre shipment / Post Shipme Loan Against FDR Deprived Sector Lending (MI Deprived Sector Lending (MI Deprived Sector Lending (MI Deprived Sector Lending (MI SME Loan NSBL SaralKarja for MSM NSBL KrishakSathiKarja	e dit e redit nt Loan FI, NBFC) Retail)	12.50% 13.50% 13.50% 12.50%	13.50% 13.50% 14.50% 14.50% 13.50%	14.00% 14.00% 15.00% 15.50% 14.50% F F F F F F F F F F F F F	operate/Pri BR + Up to	BR + Up to 4.00% BR + Up to 5.00% BR + Up to 6.00% BR + Up to 5.00% me/Others 7.00% 7.00% 7.00% 7.00% 7.00% 8 Guidelines 10 2.00% 10 4.00% 10 5.00% 10 5.00% 10 5.00% 10 6.00% 10 6.00% 10 7.00% 10 6.00% 10 7.00% 10 7.00% 10 7.00% 10 7.00% 10 7.00% 10 7.00% 10 7.00% 10 7.00% 10 7.00%
BhuPuu Plus Loan Loan to Migrant Workers Personal Land Loan / Real I Loan Deprived Sector Lending (In Account Scheme Working Capital / Cash Cre Trust Receipt Short Term Demand Loan Term Loan / Project Finance Working Capital / Cash - C Multinational Pre shipment / Post Shipme Loan Against FDR Deprived Sector Lending (Mi Deprived Sector Lending (Mi Deprived Sector Lending (I) Personal Loan/Overdraft SME Loan NSBL SaralKarja for MSM NSBL KrishakSathiKarja Auto Loan / Hire Purchase I Loan Against Share / Margit Loan Against Bonds (Govt	e redit Int Loan FI, NBFC) Retail) E Loan In Lending	12.50% 13.50% 13.50% 12.50%	13.50% 13.50% 14.50% 14.50% 13.50%	14.00% 14.00% 15.00% 15.50% 14.50% Corp F F F F F F F F F F F F F		BR + Up to 4.00% BR + Up to 5.00% me/Others 0.7.00% 0.5.0
BhuPuu Plus Loan Loan to Migrant Workers Personal Land Loan / Real I Loan Deprived Sector Lending (In Account Scheme Working Capital / Cash Cre Trust Receipt Short Term Demand Loan Term Loan / Project Finance Working Capital / Cash — Comment of the com	editional distribution of the control of the contro	12.50% 13.50% 13.50% 12.50%	13.50% 13.50% 14.50% 14.50% 13.50%	14.00% 14.00% 15.00% 15.50% 14.50% Corp F F F F F F F F F F F F F		BR + Up to 4.00% BR + Up to 5.00% me/Others 0.7.00% 0.5.0

- Interest Spread Rate (Jestha 2079): 4.38% a) Interest Rate applicable on forced loan may vary with risk premium from the published rate.

- b) Interest Rate in consortium financing shall be as decided by consortium.
 c) Interest Rate in NPA accounts may vary from the published rate.
 d) Penal Interest of plus 2% p.a. will be applied on overdue amount.
- e) Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.

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

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

 h) 0.10% premium can be provided on institutional deposit(bidding) for renewal only as per NRB circular no
- Ba.Bi.Ni.Bi/Paripatra/Ka.Kha.Ga/6/078/79

Note:

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

*Conditions Apply, # Interest Payable on maturity.



TNI	4 N			नि नं. : ४-४३४४१६		CIT	C
				TES:			
				15 th June, 2022 (1 st Ashad, 2079)			Institutions/
Fixed / Recurring	Dep	osits	Individuals				Foreign Diplomatic
≥ 3 months and < 6 mor			6.65	5%		Institutions 5.65%	
\geq 6 months and \leq 1 year				8.85			7.85%
≥ 1 year and < 2 years				11.0	3%		10.03%
≥ 2 years and ≤ 3 years				9.95	5%		8.95%
> 3years and ≤ 10 years				9.95	5%		8.95%
Fixed Deposit for 101 D	ays #	<i>‡</i>		6.65	5%		5.65%
Fixed Deposit for 201 D				8.85	5%		7.85%
For Renewals-Institu Diplomatic Inst							
1 year and above		10.13%			Saving Dep	osits	
Bulk Fixed De	posi	ts					
Individuals (Only			Account	Scheme		Interest Rate
≥ 3 months and < 1 year		11.03%*	All LCY Sa	ving Account			6.03%
≥ 1 year and above		11.03%*	Remittance	Savings			7.03%
Remittance	FD		USD Saving				4.00%
≥ 3 months and above	lu a'	12.03%*	EUR Saving				1.00%
Bulk Fixed Deposits (Inc For Institutions/ Forei			GBP Saving	g Bank			1.00%
Institutions (Only				NPR Call De	posits	
≥ 3 months and < 1 year		10.03%*		Accoun	t Type		Interest Rate
≥ 1 year and above		10.03%*					Interest rate shall be as per
		all Deposit		Call Dep	osit		agreement subject
Up to USD 0.10 million		2.00 %	to applic			to applicable	
Above USD 0.10 million	N	egotiable	Loons	& Advances			NRB guidelines
		With eff		June, 2022 (1st	Ashad, 2079)		
					Personal I	oan	
Account Sch				Fixed Inte			
Account Sch	leme		Up to 3	Above 3	Above 5	Above	Floating Interest Rate
			years	years to 5 years	years to 10 years	10 years	- Tutt
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 (Inc			13.50%	14.50%	15.00%	-	BR + Up to 6.00%
Personal Mortgage Term Personal Term Loan	ı Loa	.n / Other	13.50%	14.50%	15.50%	15.50%	BR + Up to 6.00%
BhuPuu Loan			12.50%	13.50%	14.00%	-	BR + Up to 4.00%
BhuPuu Plus Loan			12.50%	13.50%	14.00%	-	BR + Up to 4.00%
Loan to Migrant Worker	·s		13.50%	14.50%	15.00%	-	BR + Up to 5.00%
Personal Land Loan / Re	eal Es	state Loan	13.50%	14.50%	15.50%	-	BR + Up to 6.00%
Deprived Sector Lendin	g (In	dividuals)	12.50%	13.50%	14.50%	-	BR + Up to 5.00%
Account Sch	eme			Co	orporate/Prin	ne/Others	
Working Capital / Cash	Cred	it			BR + Up to 7	7.00%	
Trust Receipt					BR + Up to 5	5.00%	
Short Term Demand Loa					BR + Up to 7	7.00%	
Term Loan / Project Fin					BR + Up to 5	5.00%	
Working Capital / Cash Multinational	– Cre	edit			BR + Up to 5	5.00%	
Martinational					BR + Up to 7	7.00%	
Pre shipment / Post Ship	men	t Loan	For FC			1 0	eement subject to
.					olicable NRB (D Rate+ Up t		
Loan Against FDR					le Base Rate v		higher
Deprived Sector Lendin	g (M	FI, NBFC)			BR + Up to 5	5.00%	
Deprived Sector Lendin		etail)			BR + Up to 5	5.00%	
Personal Loan/Overdraf	Ì				BR + Up to 6		
SME Loan					BR + Up to 5		
NSBL SaralKarja for M					BR + Up to 3	5.00%	
NSBL Krishak Sathi Ka					BR + Up to 5		
Auto Loan / Hire Purcha					BR + Up to		
Loan Against Share / M	argin	Lending			BR + Up to 7		
Loan Against Bonds (G	ovt &	د Others)		Or Applicab	ole Base Rate v		higher
Gold Loan					BR + Up to 7		·
							·
FCY Loans (For Payme	nt of	Sight LC)	Interest rate s	shall be as per	agreement sub	eject to appli	cable NRB guidelines

Interest Spread Rate (Baisakh 2079): 4 Interest Rate applicable on forced loan may vary with risk premium from the published rate. Interest Rate in consortium financing shall be as decided by consortium. Interest Rate in NPA accounts may vary from the published rate. Penal Interest of plus 2% p.a. will be applied on overdue amount.

- a) b)
- c) d)

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

 Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances. FD rate for Remittance-1% above card rates as per NRB guidelines.

 0.10% premium can be provided on institutional deposit(bidding) for renewal only as per NRB circular no Ba.Bi.Ni.Bi/Paripatra/Ka.Kha.Ga/6/078/79 Note:
- Rates of interest on deposits/ loans & advances schemes unless otherwise mentioned herein above, will remain the same. Customers/Prospective Clients are advised to visit our bank's branch or our official website https://nsbl.statebank for specific features, conditions, interest rates of deposits/ loans & advances products/schemes. *Conditions Apply, # Interest Payable on maturity.



INTEREST	RATES:	DEPOSITS
With effect from	15th May. 2022	2 (1st Jestha, 2079)

With	effect from	n 15 th May, 2022 (1 st Jestha, 20	79)	
Fixed / Recurring Deposits		Individuals	Institutions/ Foreign Diplomatic Institutions	
\geq 3 months and \leq 6 months		6.65%	5.65%	
\geq 6 months and \leq 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-Institutio Diplomatic Institu				
1 year and above	10.13%	Saving Deposits		
Bulk Fixed Depo	osits			
Individuals Or	ıly	Account Scheme	Interest Rate	
\geq 3 months and \leq 1 year	11.03%*	All LCY Saving Account	6.03%	
≥ 1 year and above	11.03%*	Remittance Savings	7.03%	
Remittance F	D	USD Saving Bank	2.00%	
≥ 3 months and above	12.03%*	EUR Saving Bank	0.05%	
Bulk Fixed Deposits (Inclu		GBP Saving Bank	0.05%	
For Institutions/ Foreign	Diplomatic	NPR Call Deposits		
Institutions Or	ıly	NPR Call Deposit	•	
Institutions Or ≥ 3 months and ≤ 1 year	10.03%*	NPR Call Deposit Account Type	Interest Rate	
		1	Interest Rate	
\geq 3 months and \leq 1 year	10.03%* 10.03%*	Account Type	1	
≥ 3 months and < 1 year ≥ 1 year and above	10.03%* 10.03%*	1	Interest Rate Interest rate shall	

Loans & Advances

With effect from $15^{th}\,\mathrm{May},\,2022$ (1st Jestha, 2079)

	Personal Loan					
4.5.1		Fixed Int				
Account Scheme	Up to 3 years	Above 3 years to 5 years	Above 5 years to 10 years	Above 10 years	Floating Interest Rate	
Education Loan	13.50%	14.50%	15.00%	15.50%	BR + Up to 6.00%	
Home Loan	13.50%	14.50%	15.00%	15.50%	BR + Up to 6.00%	
Hire Purchase Loan (Individual)	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/Oth	iers	
Working Capital / Cash Credit			BR + U	p to 7.00%		
Trust Receipt			BR + U	p to 5.00%		
Short Term Demand Loan			BR + U	p to 7.00%		
Term Loan / Project Finance	BR + Up to 5.00%					
Working Capital / Cash-Credit Multinational			$BR + U_1$	p to 5.00%		
Pre shipment / Post Shipment Loan	For FO				er agreement subject t	
Loan Against FDR		Or Appli		Up to 2.00 Rate which	% ever is higher	
Deprived Sector Lending (MFI, NBFC)			BR + U	p to 5.00%		
Deprived Sector Lending (Retail)			BR + U	p to 5.00%		
Personal Loan/Overdraft			BR + U	p to 6.00%		
SME Loan			BR + U	p to 5.00%		
NSBL Saral Karja for MSME			BR + U	p to 5.00%		
NSBL Krishak Sathi Karja			BR + U	p to 5.00%		
Auto Loan / Hire Purchase Loan			BR + U	p to 7.00%		
Loan Against Share / Margin Lending				p to 7.00%		
	BR + Up to 7.00% Or Applicable Base Rate whichever is higher					
Loan Against Bonds (Govt & Others)		BR + Up to 7.00%				
Loan Against Bonds (Govt & Others) Gold Loan		оттрри				

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



INTEREST RATES: DEPOSITS

Fixed/Recurrin		t from 14		Indivi		Institutions/ Foreign Diplomati Institutions		
≥ 3 months and ≤ 6 months	S			6.65	5%		5.65%	
≥ 6 months and < 1 year				8.83	5%		7.85%	
≥ 1 year and < 2 years				11.0	3%		10.03%	
≥2 years and ≤3 years				9.9.	5%		8.95%	
> 3years and ≤ 10years				9.9			8.95%	
Fixed Deposit for 101 Day				6.63			5.65%	
Fixed Deposit for 201 Day				8.85	5%		7.85%	
For Renewals-Instit Diplomatic In								
1 year and above		10.13%			Saving	Deposits		
Bulk Fixed I	Deposits							
Individual				Account	1500 15000		Interest Rate	
≥ 3 months and < 1 year		1.03%*		Saving Acco	unt		6.03%	
≥ 1 year and above Remittan		1.03%*	USD Sav	ce Savings			7.03% 2.00%	
> 3 months and above		2.03%*	EUR Sav				0.05%	
Bulk Fixed Deposits (I			GBP Savi	~			0.05%	
For Institutions/ For Institution	eign Dip		GDI Savi	ing Dank	NPR Cal	I Deposits	0.0376	
≥ 3 months and < 1 year		10.03%*		Accoun	т Туре		Interest Rate	
≥ I year and above		10.03%*						
USD Call I	Deposit						Interest rate shall be as per agreemen	
Up to USD 0.10 million		0.50 %		Call	Deposit		subject to applicab	
Above USD 0.10 million	N	gotiable					NRB guidelines	
	11/	ith effect from	oans & A		colch 2070	n.		
	**	ith effect from	April,	2022 (1-68)		al Loan		
				Fixed Inte	rest Rate	no a con-		
Account S	Account Scheme		Up to 3	Above 3 years to 5	Above 5 years to	Above 10 years	Floating Interest Rate	
Education Loan			13.50%	years 14.50%	10 years 15,00%	15,50%	BR + Up to 6.00%	
Home Loan			13.50%	14.50%	15.00%	15,50%	BR + Up to 6.00%	
Hire Purchase Loan (Indiv	idual)		13.50%	14.50%	15.00%	-	BR + Up to 6.00%	
Personal Mortgage Term L Term Loan	oan / Ot	her Personal	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%	- 1	BR + Up to 4.00%	
Loan to Migrant Workers			13.50%	14.50%	15.00%		BR + Up to 5.00%	
Personal Land Loan / Real		Cr. Alexander	13.50%	14.50%	15.50%		BR + Up to 6,00%	
Deprived Sector Lending (als)	12.50%	13.50%	14.50%	-	BR + Up to 5,00%	
Account S Working Capital / Cash Cr			Corporate/Prime/Others					
	ean		BR + Up to 7.00% BR + Up to 5.00%					
Frust Receipt Short Term Demand Loan			BR + Up to 5.00% BR + Up to 7.00%					
Term Loan / Project Finance	ce		BR + Up to 7.00% BR + Up to 5.00%					
Working Capital / Cash - C		ultinational	BR + Up to 5.00% BR + Up to 5.00%					
Pre shipment / Post Shipme			For FCY		est Rate sh	to 7.00% all be as pe RB Guidelin	r agreement subject	
Loan Against FDR						Jp to 2,00% ate whichey	er is higher	
Deprived Sector Lending (-	BFC)	BR + Up to 5.00%					
Deprived Sector Lending	(Retail)					to 5.00%		
Personal Loan/Overdraft						10 6.00%	P ==	
SME Loan	45		BR + Up to 5.00%					
NSBL SaralKarja for MSN	1E		BR + Up to 5.00%					
NSBL KrishakSathiKarja	Lear					16 5.00%		
Auto Loan / Hire Purchase		ing.				to 7.00%		
Loan Against Share / Marg Loan Against Bonds (Gov				0.100	BR + Up	to 7.00%		
Gold Loan	P.P.			Or Applica		ate whichev	er is higher	
FCY Loans (For Payment)	of Sight	LC)	Interest re	te shall be ac r			plicable NRB guideline	
e i Louis (i oi l'ayment)	or orgin					Suger Wat	Pricate And guidellic	
i) Interest Rate applical i) Interest Rate in conso i) Interest Rate in NPA i) Penal Interest of plus	rtium fi account	nancing shall s may vary fro	v vary with be as decide om the pub	risk premi led by conso lished rate.	um from ti ortium.	he publishe	ed rate.	

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

 f) Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.
- FD rate for Remittance- 1% above card rates as per NRB guidelines. g)
- b) 0.10% premium can be provided on institutional deposit(bidding) for renewal only as per NRB circular no
- Ba.Bi.Ni.Bi/Paripatra/Ka.Kha.Ga/6/078/79
- Rates of interest on deposits/ loans & advances schemes unless otherwise mentioned herein above, will remain the same. Customers/Prospective Clients are advised to visit our bank's branch or our official website https://nsbl.statebank for specific features, conditions, interest rates of deposits/ loans & advances products/schemes. *Conditions Apply, # Interest Payable on maturity.



		पारारमहल, पा	ाठमाडौं, फोन नं.	. ० - ० २२२ १ ५, ० -	-४३५६१३		
		REST et from 15					
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					95%		8.95%
> 3years and ≤ 10years					95%		8.95%
Fixed Deposit for 101 Days #					65%		5.65%
Fixed Deposit for 201 Days # For Renewals-Institution		Foucien		8.	85%		7.85%
Diplomatic Institu							
1 year and above		10.13%			Saving De	posits	
Bulk Fixed Depo	osits						
Individuals Or	ıly				t Scheme		Interest Rate
≥ 3 months and < 1 year		11.03%*		Saving Acco	unt		6.03%
≥ 1 year and above		11.03%*		ice Savings			7.03%
Remittance F	D	12.020/ #		ing Bank			2.00%
≥ 3 months and above Bulk Fixed Deposits (Inclu	ıdin	12.03%*		ving Bank ving Bank			0.05%
For Institutions/ Foreign	Di	0,	GDI Sav	ing Dank	NPR Call D	anacite	0.0370
Institutions Or ≥ 3 months and < 1 year	ıly	10.03%*				cposits	Interest Rate
≥ 3 months and < 1 year ≥ 1 year and above		10.03%*		Accou	ınt Type		Interest Rate Interest rate
	Cal	l Deposit	 				shall be as per
Up to USD 0.10 million	Cui	0.50 %		Call	Deposit		agreement subject
Above USD 0.10 million	1	Negotiable					to applicable NRB guidelines
			Loans & A				
	W	ith effect fron	n 15 th Marcl	h, 2022 (1stCl	Personal		
				Ι			
Account Scher	ne		Fixed Interest Ra				Floating
			Up to 3 years	years to 5	years to 10	Above 10 years	Interest Rate
Education Loan			13.50%	years 14.50%	years 15.00%	15.50%	DD Lim to 6 000/
Home Loan			13.50%	14.50%	15.00%	15.50%	BR + Up to 6.00% BR + Up to 6.00%
Hire Purchase Loan (Individu	al)		13.50%	14.50%	15.00%	-	BR + Up to 6.00%
Personal Mortgage Term Loan		ther	13.50%	14.50%	15.50%	15.50%	BR + Up to 6.00%
Personal Term Loan BhuPuu Loan						_	_
						BR + Up to 4.00%	
BhuPuu Plus Loan				13.50% 13.50%		-	
BhuPuu Plus Loan Loan to Migrant Workers			12.50% 12.50% 13.50%	<u> </u>	14.00%	-	BR + Up to 4.00% BR + Up to 4.00% BR + Up to 5.00%
	tate	Loan	12.50%	13.50%	14.00%		BR + Up to 4.00%
Loan to Migrant Workers			12.50% 13.50%	13.50% 14.50%	14.00% 15.00%		BR + Up to 4.00% BR + Up to 5.00%
Loan to Migrant Workers Personal Land Loan / Real Es	livid		12.50% 13.50% 13.50%	13.50% 14.50% 14.50% 13.50%	14.00% 15.00% 15.50%	- - -	BR + Up to 4.00% BR + Up to 5.00% BR + Up to 6.00%
Loan to Migrant Workers Personal Land Loan / Real Es Deprived Sector Lending (Ind	livid ne		12.50% 13.50% 13.50%	13.50% 14.50% 14.50% 13.50%	14.00% 15.00% 15.50% 14.50%	- - - me/Others	BR + Up to 4.00% BR + Up to 5.00% BR + Up to 6.00%
Loan to Migrant Workers Personal Land Loan / Real Es Deprived Sector Lending (Ind Account Scher Working Capital / Cash Credi Trust Receipt	livid ne		12.50% 13.50% 13.50%	13.50% 14.50% 14.50% 13.50%	14.00% 15.00% 15.50% 14.50% orporate/Pri BR + Up to BR + Up to	- - - me/Others 7.00% 5.00%	BR + Up to 4.00% BR + Up to 5.00% BR + Up to 6.00%
Loan to Migrant Workers Personal Land Loan / Real Es Deprived Sector Lending (Ind Account Scher Working Capital / Cash Credi Trust Receipt Short Term Demand Loan	livid ne		12.50% 13.50% 13.50%	13.50% 14.50% 14.50% 13.50%	14.00% 15.00% 15.50% 14.50% orporate/Pri BR + Up to BR + Up to	- - - 7.00% 5.00% 7.00%	BR + Up to 4.00% BR + Up to 5.00% BR + Up to 6.00%
Loan to Migrant Workers Personal Land Loan / Real Es Deprived Sector Lending (Ind Account Scher Working Capital / Cash Credi Trust Receipt Short Term Demand Loan Term Loan / Project Finance	ne t	uals)	12.50% 13.50% 13.50%	13.50% 14.50% 14.50% 13.50%	14.00% 15.00% 15.50% 14.50% orporate/Pri: BR + Up to BR + Up to BR + Up to	- - - 7.00% 5.00% 7.00% 5.00%	BR + Up to 4.00% BR + Up to 5.00% BR + Up to 6.00%
Loan to Migrant Workers Personal Land Loan / Real Es Deprived Sector Lending (Ind Account Scher Working Capital / Cash Credi Trust Receipt Short Term Demand Loan	ne t	uals)	12.50% 13.50% 13.50%	13.50% 14.50% 14.50% 13.50%	14.00% 15.00% 15.50% 14.50% orporate/Pri BR + Up to BR + Up to BR + Up to BR + Up to		BR + Up to 4.00% BR + Up to 5.00% BR + Up to 6.00%
Loan to Migrant Workers Personal Land Loan / Real Es Deprived Sector Lending (Ind Account Scher Working Capital / Cash Credi Trust Receipt Short Term Demand Loan Term Loan / Project Finance Working Capital / Cash – Cre	ne t	uals) Multinational	12.50% 13.50% 13.50% 12.50%	13.50% 14.50% 14.50% 13.50%	14.00% 15.00% 15.50% 14.50% orporate/Pri BR + Up to BR + Up to BR + Up to BR + Up to BR + Up to		BR + Up to 4.00% BR + Up to 5.00% BR + Up to 6.00% BR + Up to 5.00%
Loan to Migrant Workers Personal Land Loan / Real Es Deprived Sector Lending (Ind Account Scher Working Capital / Cash Credi Trust Receipt Short Term Demand Loan Term Loan / Project Finance	ne t	uals) Multinational	12.50% 13.50% 13.50% 12.50%	13.50% 14.50% 14.50% 13.50% C	14.00% 15.00% 15.50% 14.50% orporate/Pri BR + Up to BR + Up to BR + Up to BR + Up to BR + Up to		BR + Up to 4.00% BR + Up to 5.00% BR + Up to 6.00%
Loan to Migrant Workers Personal Land Loan / Real Es Deprived Sector Lending (Ind Account Scher Working Capital / Cash Credi Trust Receipt Short Term Demand Loan Term Loan / Project Finance Working Capital / Cash – Cre	ne t	uals) Multinational	12.50% 13.50% 13.50% 12.50%	13.50% 14.50% 14.50% 13.50% C	14.00% 15.00% 15.50% 14.50% orporate/Pri BR + Up to PR		BR + Up to 4.00% BR + Up to 5.00% BR + Up to 6.00% BR + Up to 5.00%
Loan to Migrant Workers Personal Land Loan / Real Es Deprived Sector Lending (Ind Account Scher Working Capital / Cash Credi Trust Receipt Short Term Demand Loan Term Loan / Project Finance Working Capital / Cash – Cre Pre shipment / Post Shipment Loan Against FDR	livid tt Loa	uals) Multinational	12.50% 13.50% 13.50% 12.50%	13.50% 14.50% 14.50% 13.50% C	14.00% 15.00% 15.50% 14.50% orporate/Pri BR + Up to BR		BR + Up to 4.00% BR + Up to 5.00% BR + Up to 6.00% BR + Up to 5.00%
Loan to Migrant Workers Personal Land Loan / Real Es Deprived Sector Lending (Ind Account Scher Working Capital / Cash Credi Trust Receipt Short Term Demand Loan Term Loan / Project Finance Working Capital / Cash – Cre Pre shipment / Post Shipment	dit M	Multinational un	12.50% 13.50% 13.50% 12.50%	13.50% 14.50% 14.50% 13.50% C	14.00% 15.00% 15.50% 14.50% orporate/Pri BR + Up to		BR + Up to 4.00% BR + Up to 5.00% BR + Up to 6.00% BR + Up to 5.00%
Loan to Migrant Workers Personal Land Loan / Real Es Deprived Sector Lending (Ind Account Scher Working Capital / Cash Credi Trust Receipt Short Term Demand Loan Term Loan / Project Finance Working Capital / Cash – Cre Pre shipment / Post Shipment Loan Against FDR Deprived Sector Lending (MR	dit M	Multinational un	12.50% 13.50% 13.50% 12.50%	13.50% 14.50% 14.50% 13.50% C	14.00% 15.00% 15.50% 14.50% orporate/Pri BR + Up to BR		BR + Up to 4.00% BR + Up to 5.00% BR + Up to 6.00% BR + Up to 5.00%
Loan to Migrant Workers Personal Land Loan / Real Es Deprived Sector Lending (Ind Account Scher Working Capital / Cash Credi Trust Receipt Short Term Demand Loan Term Loan / Project Finance Working Capital / Cash – Cre Pre shipment / Post Shipment Loan Against FDR Deprived Sector Lending (MI Deprived Sector Lending (Re	dit M	Multinational un	12.50% 13.50% 13.50% 12.50%	13.50% 14.50% 14.50% 13.50% C	14.00% 15.00% 15.50% 14.50% orporate/Pri BR + Up to		BR + Up to 4.00% BR + Up to 5.00% BR + Up to 6.00% BR + Up to 5.00%
Loan to Migrant Workers Personal Land Loan / Real Es Deprived Sector Lending (Ind Account Scher Working Capital / Cash Credi Trust Receipt Short Term Demand Loan Term Loan / Project Finance Working Capital / Cash – Cre Pre shipment / Post Shipment Loan Against FDR Deprived Sector Lending (MF Deprived Sector Lending (Re Personal Loan/Overdraft	dit M	Multinational un	12.50% 13.50% 13.50% 12.50%	13.50% 14.50% 14.50% 13.50% C	14.00% 15.00% 15.50% 14.50% orporate/Pri BR + Up to		BR + Up to 4.00% BR + Up to 5.00% BR + Up to 6.00% BR + Up to 5.00%
Loan to Migrant Workers Personal Land Loan / Real Es Deprived Sector Lending (Ind Account Scher Working Capital / Cash Credi Trust Receipt Short Term Demand Loan Term Loan / Project Finance Working Capital / Cash – Cre Pre shipment / Post Shipment Loan Against FDR Deprived Sector Lending (MR Deprived Sector Lending (Re Personal Loan/Overdraft SME Loan	dit M	Multinational un	12.50% 13.50% 13.50% 12.50%	13.50% 14.50% 14.50% 13.50% C	14.00% 15.00% 15.50% 14.50% Orporate/Pri BR + Up to		BR + Up to 4.00% BR + Up to 5.00% BR + Up to 6.00% BR + Up to 5.00%
Loan to Migrant Workers Personal Land Loan / Real Es Deprived Sector Lending (Ind Account Scher Working Capital / Cash Credi Trust Receipt Short Term Demand Loan Term Loan / Project Finance Working Capital / Cash – Cre Pre shipment / Post Shipment Loan Against FDR Deprived Sector Lending (ME) Deprived Sector Lending (Re) Personal Loan/Overdraft SME Loan NSBL SaralKarja for MSME	dit M Loa	Multinational un	12.50% 13.50% 13.50% 12.50%	13.50% 14.50% 14.50% 13.50% C	14.00% 15.00% 15.50% 14.50% Orporate/Pri BR + Up to		BR + Up to 4.00% BR + Up to 5.00% BR + Up to 6.00% BR + Up to 5.00%
Loan to Migrant Workers Personal Land Loan / Real Es Deprived Sector Lending (Ind Account Scher Working Capital / Cash Credi Trust Receipt Short Term Demand Loan Term Loan / Project Finance Working Capital / Cash – Cre Pre shipment / Post Shipment Loan Against FDR Deprived Sector Lending (MF Deprived Sector Lending (Ref Personal Loan/Overdraft SME Loan NSBL SaralKarja for MSME NSBL KrishakSathiKarja	dit M Loa FI, N etail	Multinational IBFC)	12.50% 13.50% 13.50% 12.50%	13.50% 14.50% 14.50% 13.50% C	14.00% 15.00% 15.50% 14.50% Orporate/Pri BR + Up to		BR + Up to 4.00% BR + Up to 5.00% BR + Up to 6.00% BR + Up to 5.00%
Loan to Migrant Workers Personal Land Loan / Real Es Deprived Sector Lending (Ind Account Scher Working Capital / Cash Credi Trust Receipt Short Term Demand Loan Term Loan / Project Finance Working Capital / Cash – Cre Pre shipment / Post Shipment Loan Against FDR Deprived Sector Lending (MF Deprived Sector Lending (Ref Personal Loan/Overdraft SME Loan NSBL SaralKarja for MSME NSBL KrishakSathiKarja Auto Loan / Hire Purchase Lo	dit M Loa FI, N etail	Multinational IBFC) dding	12.50% 13.50% 13.50% 12.50%	13.50% 14.50% 14.50% CC Y Loan: Interap Or Applica	14.00% 15.00% 15.50% 14.50% Orporate/Pri BR + Up to		BR + Up to 4.00% BR + Up to 5.00% BR + Up to 6.00% BR + Up to 5.00% BR + Up to 5.00%
Loan to Migrant Workers Personal Land Loan / Real Es Deprived Sector Lending (Ind Account Scher Working Capital / Cash Credi Trust Receipt Short Term Demand Loan Term Loan / Project Finance Working Capital / Cash – Cre Pre shipment / Post Shipment Loan Against FDR Deprived Sector Lending (MF Deprived Sector Lending (Re Personal Loan/Overdraft SME Loan NSBL SaralKarja for MSME NSBL KrishakSathiKarja Auto Loan / Hire Purchase Lo Loan Against Share / Margin	dit M Loa FI, N etail	Multinational IBFC) dding	12.50% 13.50% 13.50% 12.50%	13.50% 14.50% 14.50% CC Y Loan: Interap Or Applica	14.00% 15.00% 15.50% 14.50% Orporate/Pri BR + Up to		BR + Up to 4.00% BR + Up to 5.00% BR + Up to 6.00% BR + Up to 5.00% BR + Up to 5.00%
Loan to Migrant Workers Personal Land Loan / Real Es Deprived Sector Lending (Ind Account Scher Working Capital / Cash Credi Trust Receipt Short Term Demand Loan Term Loan / Project Finance Working Capital / Cash – Cre Pre shipment / Post Shipment Loan Against FDR Deprived Sector Lending (Mr. Deprived Sector Lending (Re. Personal Loan/Overdraft SME Loan NSBL SaralKarja for MSME NSBL KrishakSathiKarja Auto Loan / Hire Purchase Lo Loan Against Bonds (Govt &	dit M Loa FI, N etail Oan	Multinational IBFC) ding ding ners)	12.50% 13.50% 13.50% 12.50%	13.50% 14.50% 14.50% C Y Loan: Interap Or Applica	14.00% 15.00% 15.50% 14.50% orporate/Pri BR + Up to		BR + Up to 4.00% BR + Up to 5.00% BR + Up to 6.00% BR + Up to 5.00% BR + Up to 5.00%

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

Interest Spread Rate (Magh 2078): 4.03%

- 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

 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.



Florid / Reverying Stypestic			Tedesdade.			Entitation Fineles Diplomany Institution
-) months and < 6 months			6.9	1.0%		
Title common in a large			8.9	516		7515
1. Lyce ad - Types			71.6	Die.		(0.075)
Domest Dise			9.9	Page 1		is let's:
- Tycam and < Hityaan			2.9	916		4.5%
Flori Disposa for 855 Day 11			0.0	65.		5.6%
Freed Deposit (in 20) bias a			9.3	25		138%
For Reversile-Justinations: For Intelligence	riga Diparenatis					
3 year, and above	19.0%			Starting !	phopp	
Belk Fixed Depos	To .					
Endividuals (No.)			Account	Selem		Interest Bate:
±3 months and <1 year	11.07547	ARLCY	Sering Av	provide the last		6.00%
2 Epistantulare	11,63%	150 km	ing Book.			276%
Ruft. Fitted Deposits (Inspec	ing Biobling)	PER Soving them			0.00%	
For Institutions' Foreign Diplomatic Institutions Only		GHP Say	ing flank			0.05%
± 9 amonths and 11 years	10,83%*	NPR Call Deposits				
1.1 replant shere:	Butter	Account Type:			Seterest Bate:	
150 Call Depos					himotecnis	
Up to USB (LIS million	8.97%		5.0	Deposit		to a progressor
Africa USD 6.70 million	Programatic					ACRES produktores
100	Luans of	& Advas		en ZuTai		
		Personal Lease				
			Fixed Into			S. S. Phys. 7
Annual State	Annuel Schrot			Allow 5 years to 19 years	Abert 18 jeses	Phating Impro
Education Later		13.5Ps	14.50%	\$538%	11,50%	HR + Cyto mate
Himse Lines		13:30%	14.30%	15.00%	15.88%	BR + 1 pro 6 (87)
Histo Philippe Logo (Hydrolaba) (-15.5Ph	14,9%	43 18%	1.0	BE - Liphobites
Personal Meetings from Louis / Ites Louis	or Versional Terror	II.SPs	14.5%	(138%)	15.58%	BE - Optoblem
(the Park Late		12.40%	11.50%	9.05	-	BR + Up to - FARE
No Par Pire Law		12.50%	1838%	14.00%	-	BR + Lipus 4.00%
Error to Migrael Working		(3.5%)	14.58%	13.65%		HR-Upot Sum
			1		_	

Macroire Line	13.50%	14.50%	\$538%s	15.50%	HR - Cyte-not
Group Louis	13:30%	14:30%	15,00%	15.00%	BR + 1 p to 6 (8
line Finishme Louis (Individual)	-15,58%	14,9%	43 18%	100	BE - Liphobill
Personal Mortgage Tom Laur / Histor Forward Tome .	IZ5Ps	14.55%	(5.38%)	15.5am.	BE - Optobil
Ric Park Loan	12.40%	11:5%	9.05	-	BR + Up to 438
No Par Pio-Law	12.50%	1838%	14.00%	-	BR + Lipez- 4.00
Lines to Migraed Workins	13.55%	18.58%	13.60%	- 1	HR-Upotism
Princent Land Love / Rank Louis Louis	17.5%	14.9%	11.58%		NR - Lighte Bill
Deprived Sealing Landing (Sectionism)	12:00%	18,50%	14.5MG		BR = Dpm 500
Assess School		T)	Toleroop	rime Tirk	ers -
Norting Copoli - Club Crist -	68 - Tip at 7.00%				
Dreak Karrier	(0) - Cysc) (0%				
Mort Speed Chemical Linux	BER De la TEPL				
From Loan - Presid Finance			fig > De	and district	
Werkers Committee Control Minimum and			BE - De	P-1 00%	

Paramal Meetings Torre Louis (Timer Version) 1 Louis	II.SPS	14.5%	(5.38%)	ts.tam.	BE - Grichille	
Pin You's one	12.60%	11:5%	9.0%	-	BIR + Up to FARTS	
Blue Pass Plan-Laure	12.50%	18,38%	14.00%	-	BR + Lipez- 4.00%	
Erset to Migrael Workins	(3.59%	18,58%	13.65%	- 1	THRE - THE LATE SHIPS	
Personal Land Lord / Rank Lorse Lorse	17.5%	14.5m	11.58%		FIRE - Cope to Billion	
Deprined Seater Landing (Seasoning)	32,60%	18,50%	14:5MG		BR = Dp = 500%	
Assess School		10	Points	rime Tirk	ers	
Working Compil: Club Cris&t			95-39	sc T/Birlu		
Trest Kamier			$\{U_i^k + \xi\}_{i \in I}$	ar 1.00%		
Mort Time Describ Lines			BEH De	in Talling		
Terri Loin / Princt France			fit - De	se f.oir.		
Working Commit Carlo Cymit Minimus and			No Ve	10%		
Park Secretary	fert	For FCY Line: Jenney Bare staff for its per agreement without frage haute WEB Lindstones				
Line Against ESB.	- 6	Di Applicable fluor Rain schaderer in Egine				
Degrand Secon Leasing (MEL SZIEC)		RE-Up to 1 00%				
Deserved Societ Lending, (Rissal)		BR-East Bry				
Presional Laury Systematic		RICTALLOR.				
SM		NE - Up to 1.0%				
VMIL Sted Korn GVASSME		100 - Lin 4-1.00%				

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- ment that come Edmonter/Prospective Ellipsis are defined on treat one treat a female of the contract spinister and analysis for equal course, common more of dynam con it elemen
 - *Confillmon Apply: If femoral Payable on materity.



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

	Personal Loan						
		Floating					
Account Scheme	Up to 3	Above 3	Above 5	Above	Interest		
	years	years to 5	years to	10	Rate		
	·	years	10 years	years			
Education Loan	13.50%	14.50%	15.00%	15.50%	BR + Up to 6.00%		
Home Loan	13.50%	14.50%	15.00%	15.50%	BR + Up to 6.00%		
Hire Purchase Loan (Individual)	13.50%	14.50%	15.00%	-	BR + Up to 6.00%		
Personal Mortgage Term Loan / Other Personal Term Loan	13.50%	14.50%	15.50%	15.50%	BR + Up to 6.00%		
Bhu Puu Loan	12.50%	13.50%	14.00%	-	BR + Up to 4.00%		
Bhu Puu Plus Loan	12.50%	13.50%	14.00%	-	BR + Up to 4.00%		
Loan to Migrant Workers	13.50%	14.50%	15.00%	-	BR + Up to 5.00%		
Personal Land Loan / Real Estate Loan	13.50%	14.50%	15.50%	-	BR + Up to 6.00%		
Deprived Sector Lending (Individuals)	12.50%	13.50%	14.50%	-	BR + Up to 5.00%		
Account Scheme		Corpor	ate/Prime/Ot	hers			
Working Capital / Cash Credit		BR	+ Up to 7.00%	ó			
Trust Receipt		BR	+ Up to 5.00%	ó			
Short Term Demand Loan		BR	+ Up to 7.00%	ó			
Term Loan / Project Finance		BR	+ Up to 5.00%	ó			
Working Capital / Cash – Credit Multinational		BR	+ Up to 5.00%	ó			
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%						
Zoun 1 game 1 Z 1	(Or Applicable Ba	se Rate which	ever is hig	her		
Deprived Sector Lending (MFI, NBFC)		BR	+ Up to 5.00%	ó			
Deprived Sector Lending (Retail)		BR	+ Up to 5.00%	ó			
Personal Loan/Overdraft		BR	+ Up to 6.00%	6			
SME Loan		BR	+ Up to 5.00%	ó			
NSBL Saral Karja for MSME		BR	+ Up to 5.00%	ó			
NSBL Krishak Sathi Karja		BR	+ Up to 5.00%	ó			
Auto Loan / Hire Purchase Loan		BR	+ Up to 7.00%	ó			
Loan Against Share / Margin Lending		BR	+ Up to 7.00%	6			
Loan Against Bonds (Govt & Others)		BR	+ Up to 7.00%	6			
Loan Against Bolius (Govi & Others)	(Or Applicable Ba	se Rate which	ever is hig	her		
Gold Loan			+ Up to 7.00%				
FCY Loans (For Payment of Sight LC)			plicable NRB		plus premium		
Interest Spread Rate (Mangsir 2078): 3.24%							

Base Rate (Mangsir 2078): 8.42%

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

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

*Conditions Apply, # Interest Payable on maturity.



नेपाल एसबिआई बैंक लिमिटेड NEPAL SBI BANK LTD.

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

INTEREST RATES: DEPOSITS

With effect from 16" December, 2021 (1" Poush, 2078)								
Fixed / Recurring Deposits	Individuals	Institutions/ Foreign Diplomatic Institutions						
\geq 3 months and < 6 months	6.05%	5.05%						
≥ 6 months and < 1 year	8.05%	7.05%						
≥ 1 year and < 2 years	10.05%	9.05%						
≥2 years and ≤ 3 years	9.05%	8.05%						
> 3years and ≤ 10years	9.05%	8.05%						
Fixed Deposit for 101 Days #	6.05%	5.05%						
Fixed Deposit for 201 Days #	8.05%	7.05%						

For Renewals-Institutions/ Foreign Diplomatic Institutions

9.05% 1 year and above

Saving Deposits

Personal Loan

Bulk Fixed Deposits	3				
Individuals Only		Account Scheme	Interest Rate		
≥ 3 months and < 1 year	10.05%*	All LCY Saving Account	5.05%		
≥ 1 year and above	10.05%*	USD Saving Bank	2.00%		
Bulk Fixed Deposits (Including Bidding)		EUR Saving Bank	0.05%		
For Institutions/ Foreign Di Institutions Only	plomatic	GBP Saving Bank	0.05%		
≥ 3 months and < 1 year	9.05%*	NPR Call Deposits			
≥ 1 year and above	9.05%*	Account Type	Interest Rate		
TION O II N					

USD Call Deposit Up to USD 0.10 million 0.50 % Call Deposit NRB guidelines Above USD 0.10 million Negotiable

Interest rate shall be as per agreement subject to applicable

Loans & Advances

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

	Fixed Interest Rate				
Account Scheme	Up to 3 years	Above 3 years to 5 years	Above 5 years to 10 years	Above 10 years	Floating Interest Rate
Education Loan	13.50%	14.50%	15.00%	15.50%	BR + Up to 6.00%
Home Loan	13.50%	14.50%	15.00%	15.50%	BR + Up to 6.00%
Hire Purchase Loan (Individual)	13.50%	14.50%	15.00%	-	BR + Up to 6.00%
Personal Mortgage Term Loan / Other Personal Term Loan	13.50%	14.50%	15.50%	15.50%	BR + Up to 6.00%
Bhu Puu Loan	12.50%	13.50%	14.00%	-	BR + Up to 4.00%
Bhu Puu Plus Loan	12.50%	13.50%	14.00%	-	BR + Up to 4.00%
Loan to Migrant Workers	13.50%	14.50%	15.00%	-	BR + Up to 5.00%
Personal Land Loan / Real Estate Loan	13.50%	14.50%	15.50%	-	BR + Up to 6.00%
Deprived Sector Lending (Individuals)	12.50%	13.50%	14.50%	-	BR + Up to 5.00%
Account Scheme		(Corporate/I	Prime/Othe	rs
Working Capital / Cash Credit			BR + Up	to 7.00%	
Trust Receipt	BR + Up to 5.00%				
Short Term Demand Loan			BR + Up	to 7.00%	
Term Loan / Project Finance	BR + Up to 5.00%				
Working Capital / Cash – Credit Multinational	BR + Up to 5.00%				
Pre shipment / Post Shipment Loan]	For FCY L		to 7.00% ar LIBOR R	Rate + 1.25%
Loan Against FDR	FD Rate+ Up to 2.00% Or Applicable Base Rate whichever is higher				
Deprived Sector Lending (MFI, NBFC)				to 5.00%	
Deprived Sector Lending (Retail)				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		FF		to 7.00%	
FCY Loans (For Payment of Sight LC)			ll be as per a	greement ar	nd/or LIBOR plus B guidelines

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

- Base Rate (Kartik 2078): 8.35% a) Interest Rate applicable on forced loan may vary with risk premium from the published rate.
- b) Interest Rate in consortium financing shall be as decided by consortium.
- c) Interest Rate in NPA accounts may vary from the published rate.
- d) Penal Interest of plus 2% p.a. will be applied on overdue amount.
- e) Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.
- f) Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.
- g) FD rate for Remittance- 1% above card rates as per NRB guidelines.
- h) 0.10% premium can be provided on institutional deposit(bidding) for renewal only as per NRB circular no Ba.Bi.Ni.Bi/Paripatra/Ka.Kha.Ga/6/078/79

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



NEPAL SBI BANK LTD.

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

INTEREST RATES: DEPOSITS

With effect f	rom 17 th No	vembe	r, 2021	(1st Ma	ngshii	r, 2078)	
Fixed / Recurring		Indiv	Institutions/ Foreign Diplomatic Institutions				
\geq 3 months and \leq 6 mont	hs			05%		5.05%	
\geq 6 months and \leq 1 year			7.9	3%		6.93%	
≥ 1 year and ≤ 2 years				05%		9.05%	
\geq 2 years and \leq 3 years				05%		8.05%	
> 3years and ≤ 10years			9.0)5%		8.05%	
Fixed Deposit for 101 Da	•		6.0	05%		5.05%	
Fixed Deposit for 201 Da	-		7.9	93%		6.93%	
For Renewals-Institut Diplomatic Inst				C	>		
1 year and above	9.05%			Saving I	Jeposits		
Bulk Fixed De	posits						
Individuals (Only		Account	t Scheme		Interest Rate	
\geq 3 months and \leq 1 year	10.05%*	All LCY Saving Account			5.05%		
≥ 1 year and above	10.05%*	USD Saving Bank		1.00%			
Bulk Fixed Deposits Bidding) `	EUR Saving Bank		0.05%			
For Institutions/ Forei Institutions		Gbp Saving Bank			0.05%		
\geq 3 months and \leq 1 year	9.05%*			NPR Call	Deposit	ts	
≥ 1 year and above	9.05%*		Accou	nt Type		Interest Rate	
USD Call De	posit					0.250/ + 2.520/	
Up to USD 0.10 million	0.50 %		Call I	Deposit		0.25% to 2.53% (Negotiable)	
Above USD 0.10 million	Negotiable					(regonable)	
With effect 1	Loans f rom 17 th No				ngshir	·, 2078)	
				Persona			
Account Scheme		I		erest Rat	e		
		Up to 3 years	Above 3 years to 5 years		Above 10 years	Floating Interest Rate	
Education Loan		12.50%	13.50%	14.00%	14.50%	BR + Up to 5.00%	
Home Loan		12.50%	13.50%	14.00%	14.50%	BR + Up to 5.00%	
Personal Hire Purchase L	oan	12.50%	13.50%	14.00%	-	BR + Up to 5.00%	
Personal Mortgage Term	Loan	12 500/-	13 50%	14 5004		DD _ IIn to 5 00%	

Loans & Advances						
With effect from 17th No	vembe	r , 2021	(1 st Ma		; 2078)	
A account Calcana	Fixed Interest Rate				771 (1	
Account Scheme	Up to 3 years	years to	Above 5 years to 10 years	10 years	Floating Interest Rate	
Education Loan	12.50%	13.50%	14.00%	14.50%	BR + Up to 5.00%	
Home Loan		13.50%		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			hers		
Working Capital / Cash Credit			BR + Up	to 5.00%	ó	
Trust Receipt			BR + Up	to 5.00%	ó	
Short Term Demand Loan			BR + Up	to 5.00%	ó	
Term Loan / Project Finance			BR + Up	to 5.00%	ó	
Working Capital / Cash – Credit Multinational			BR + Up	to 5.00%	ó	
Pre shipment / Post Shipment Loan			BR + Up			
Tro simplification of the simplification and the simplification of	For FCY Loan: One Year LIBOR Rate + 1.25%					
Loan Against FDR	FD Rate+ Up to 2.00%					
	Or A				ever is higher	
Deprived Sector Lending (MFI, NBFC)		-	BR + Up			
Deprived Sector Lending (Individuals/Retail)	BR + Up to 4.00%					
Personal Loan/Overdraft/Mortgage Loan	BR + Up 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%	ó	
Education Loan			BR + Up	to 5.00%	ó	
Home Loan			BR + Up	BR + Up to 5.00%		

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

BR + Up to 4.00%

BR + Up to 1.50%

BR + Up to 5.00% BR + Up to 3.00%

Or Applicable Base Rate whichever is higher

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

LIBOR Rate + up to 5.00% subject to applicable

NRB guidelines

Interest Spread Rate (Aswin 2078): 3.09% Base Rate (Aswin 2078): 8.11% Interest Rate applicable on forced loan may vary with risk premium from the

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

Note: i)

Auto Loan / Hire Purchase Loan

Loan Against Share / Margin Lending

Loan Against Bonds (Govt & Others)

FCY Loans (For Payment of Sight LC)

Land Loan/ Real State Loan

published rate.

Bhu Puu Loan Bhu Puu Plus Loan

Migrant Workers

Gold Loan

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



NEPAL SBI BANK LTD.

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

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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			
\geq 3 months and \leq 6 mon	ths	4.46%	4.36%			
\geq 6 months and \leq 1 year		7.21%	6.21%			
≥ 1 year and ≤ 2 years		8.80%	7.80%			
≥ 2 years and ≤ 3 years		9.08%	8.08%			
> 3 years and ≤ 10 years		9.36%	8.36%			
Fixed Deposit for 101 D	ays#	4.46%	4.36%			
Fixed Deposit for 201 Days #		6.05%	5.05%			
Interest Rate Per Annum, Payable Quarterly						
For Renewals-Institutions/ Foreign Diplomatic Institutions		Saving Danasits				
1 year and above	8.05%	Saving Deposits				
Bulk Fixed Dep	osits					
Individuals O	nly	Account Scheme	Interest Rate			
≥ 1 year and ≤ 2 years	9.08%*	All LCY Saving Account	4.56%			
\geq 2 years and \leq 3 years	9.36%*	USD Saving Bank	1.00%			
Bulk Fixed Deposits Bidding)	(Including	EUR Saving Bank	0.05%			
For Institutions/ Foreign Diplomatic Institutions Only		Gbp Saving Bank	0.05%			
\geq 3 months and <1 year	8.36%*	NPR Call Deposits				
≥ 1 year and above	8.36%*	Account Type	Interest Rate			
USD Call Dep	osit		0.250/ . 2.262/			
Up to USD 0.10 million	0.50 %	Call Deposit	0.25% to 2.28% (Negotiable)			
Above USD 0.10 million	Negotiable		(regulable)			

Loans & Advances With effect from 20 th October, 2021 (3 rd Kartik, 2078)					
With effect from 2		001, 2021	Persona	<u> </u>	70)
	I	Fixed Inte			
Account Scheme	Up to 3 years	Above 3 years to 5 years	Above 5 years to 10 years	Above 10 years	Floating Interest Rate
Education Loan	12.50%	13.50%	14.00%	14.50%	BR + Up to 5.00%
Home Loan	12.50%	13.50%	14.00%	14.50%	BR + Up to 5.00%
Personal Hire Purchase Loan	12.50%	13.50%	14.00%	-	BR + Up to 5.00%
Personal Mortgage Term Loan	12.50%	13.50%	14.50%	-	BR + Up to 5.00%
Bhu Puu Loan	12.50%	13.50%	14.00%	-	BR + Up to 4.00%
Bhu Puu Plus Loan	12.50%	13.50%	14.00%	-	BR + Up to 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		Cor	rporate/P	rime/Ot	hers
Working Capital / Cash Credit			BR + Up	to 5.00%	ó .
Trust Receipt			BR + Up	to 5.00%	ó
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%				
Dra chimmont / Doct Chimmont I acre			BR + Up	to 5.00%	6
Pre shipment / Post Shipment Loan	For FCY Loan: One Year LIBOR Rate + 1.25%				
Loan Against FDR		F	D Rate+ U	Jp to 2.0	0%
Loan Against FDK	Or	Applicabl	e Base Ra	ite which	never is higher
	1				

BR + Up to 5.00%

BR + Up to 4.00%

BR + Up to 5.00%

BR + Up to 5.00%

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

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

BR + Up to 5.00%

BR + Up to 4.00%

BR + Up to 4.00% BR + Up to 1.50%

BR + Up to 5.00% BR + Up to 3.00%

Or Applicable Base Rate whichever is higher BR + Up to 5.00%

BR + Up to 5.00%

LIBOR Rate + up to 5.00% subject to applicable NRB

guidelines

Deprived Sector Lending (MFI, NBFC) Deprived Sector Lending (Individuals/Retail) Personal Loan/Overdraft/Mortgage Loan

SME Loan NSBL Saral Karja for MSME NSBL Krishak Sathi Karja Education Loan

Home Loan Auto Loan / Hire Purchase Loan Bhu Puu Loan Bhu Puu Plus Loan

Migrant Workers Loan Against Share / Margin Lending Loan Against Bonds (Govt & Others)

Land Loan/ Real State Loan

Gold Loan FCY Loans (For Payment of Sight LC)

a)

b)

c)

d)

e)

f)

g)

published rate. Interest Rate in consortium financing shall be as decided by consortium. Interest Rate in NPA accounts may vary from the published rate. Penal Interest of plus 2% p.a. will be applied on overdue amount. Risk Premium up to highest published premium rate of loan and advances may be

interest rate of loan and advances. 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.

Interest Spread Rate (Bhadra 2078): 3.34% Base Rate (Bhadra 2078): 7.39% Interest Rate applicable on forced loan may vary with risk premium from the

charged to cases attracting additional provisioning as per regulatory requirement.

Bills under import LC (BLC) and other forced loan will attract highest published



NEPAL SBI BANK LTD.

केशरमहल, काठमाडौं, फोन नं. : ४-४३५५१६, 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
\geq 3 months and \leq 6 mon	ths	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 Da	ays#	4.05%	4.05%
Fixed Deposit for 201 Da		5.50%	5.00%
1	Interest Rate Po	er Annum, Payable Quarterly	
For Renewals-Institu			
Diplomatic Ins		Carrier Danasita	
1 year and above	8.05%	Saving Deposits	
Bulk Fixed D	eposits		
Individuals	Only	Account Scheme	Interest Rate
≥ 1 year and < 2 years	8.25% *	Savings-Gorkha	3.55%
\geq 2 years and \leq 3 years	8.55% *	Corporate Salary Package	3.55%
Bulk Fixed D	eposits	Nepal SBI Premium Saving	3.55%
For Institutions/ Foreign Diplomatic Institutions Only		Migrant Savings	3.55%
\geq 3 months and \leq 1 Year	7.55%*	Savings-Gorkha Serving	3.55%
≥ 1 Year and Above	8.55%*	PF other Organizations	3.55%
		Sambriddha Nagarik Bachat Khata	3.55%
NPR Call Do	eposits	Chhori Bachat Khata	3.55%
		Savings- Diplomat /Embassy	3.55%
Account Type	Interest Rate	Savings-Shareholders	3.55%
		Vishesh Bachat	3.55%
		Savings- Social Securites	3.55%
		Savings-Nepal Army	3.55%
		Savings-Police	3.55%
	0.25% to 1.77%	NRs (Public)	3.55%
Call Deposit	(Negotiable)	NSBL Nari Bachat Khata	3.55%
-		NSBL Baal Bachat Khata	3.55%
		Karnadhaar Bachat Khata	3.55%
		NSBL Combo Savings Scheme	3.55%
		Swarnim Bachat	3.55%
**************************************	•.	Indreni Bachat Yojana	3.55%
USD Call D	eposit	Varistha Nagarik Bachat	3.55%
Up to USD 0.10 million	0.50 %	Karmachari Bachat Khata	3.55%
, ,	******	NRs (Saral Bachat Only)	3.55%
		SB-National Reconstruction Authority	3.55%
		NRs (Others)	3.55%
Above USD 0.10 million	Negotiable		2.22.0

USD Saving Bank EUR Saving Bank

GBP Saving Bank

Loans & Advances

1.00%

0.05%

0.05%

With effect from 17 th	With effect from 17th September, 2021 (1st Aswin, 2078)				
	Personal Loan				
	Fixed Interest Rate				
Account Scheme	II. 40 2	Above 3	Above 5	Above	Floating Interest
	Up to 3	years to	years to	10	Rate
	years	5 years	10 years	years	
Education Loan	12.50%	13.50%	14.00%		BR + Up to 5.00%
Home Loan	12.50%	13.50%	14.00%	14.50%	BR + Up to 5.00%
Personal Hire Purchase Loan	12.50%		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%		14.00%	-	BR + Up to 4.00%
Bhu Puu Plus Loan	12.50%		14.00%	-	BR + Up to 3.75%
Loan to Migrant Workers	12.50%			-	BR + Up to 1.50%
Personal Land Loan / Real Estate Loan	12.50%			-	BR + Up to 5.00%
Deprived Sector Lending (Individuals)	11.50%			-	BR + Up to 4.00%
Other Personal Term Loan	12.50%		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		
Short Term Demand Loan			BR + Up		
Term Loan / Project Finance			BR + Up		
Working Capital / Cash - Credit Multinational			BR + Up		
Pre shipment / Post Shipment Loan	BR + Up to 5.00%				
1	For FCY Loan: One Year LIBOR Rate + 1.25%				
Consortium Lending			er Conso		
Loan Against FDR			D Rate+ I		
	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%)

of Sight LC) Six Months LIBOR Rate + up to 5.00% Interest Spread Rate (Shrawan 2078): 3.30% Base Rate (Shrawan 2078): 7.37%

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

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

BR + Up to 3.00%

Or Applicable Base Rate whichever is higher BR + Up to 5.00% BR + Up to 5.00%

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

Subsidized Loan under various schemes

Loan Against Share / Margin Lending

Loan Against Bonds (Govt & Others)

FCY Loans (For Payment of Sight LC)

Land Loan/ Real State Loan

Bhu Puu Loan

Bhu Puu Plus Loan

Migrant Workers

Gold Loan

Above USD 0.10 million

Negotiable

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



NEPAL SBI BANK LTD.

केशर	महल, काठमाडौं,	फोन नं. : ४-४३५५१६, ४-४३५६१३	
IN	TEREST	RATES: DEPOSITS	
		6 th July, 2021 (1 st Shrawan, 2078)	
Fixed / Recurring			Institutions/
(Interest Rate Per Ar	num, Pavable	Individuals	Foreign Diplomatic
Ouarterl			Institutions
\geq 3 months and \leq 6 months	nths	3.01 %	3.01 %
\geq 6 months and < 1 yea	r	4.50 %	4.00 %
≥ 1 year and ≤ 2 years		7.50 %	7.75 %
\geq 2 years and \leq 3 years		7.75 %	8.01 %
$>$ 3 years and \leq 10 years		8.00 %	8.01 %
Fixed Deposit for 101 I	Days #	3.01 %	3.01 %
Fixed Deposit for 201 I	Days #	4.50 %	4.00 %
		er Annum, Payable Quarterly	
For Renewals-Institu			
Diplomatic Ins		Saving Deposits	
1 year and above	7.00%	Suving Deposits	
Bulk Fixed D		4 (0.1	T
Individuals		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 D	eposits	Nepal SBI Premium Saving	3.01%
For Institutions/ Foreign Diplomatic Institutions Only		Migrant Savings	3.01%
\geq 3 months and \leq 1 Year		Savings-Gorkha Serving	3.01%
≥ 1 Year and Above	7.05 %*	PF other Organizations	3.01%
Special 365 Days	8.01 %*		
~		Sambriddha Nagarik Bachat Khata	3.01%
Call Depo	sits	Chhori Bachat Khata	3.01%
751.1		Savings- Diplomat /Embassy	3.16%
Minimum Balance	Interest Rate	Savings-Shareholders	3.01%
	0.25% to	Vishesh Bachat	3.01%
I I I A S NID - 5 00 Cura un	1.25%	Savings- Social Securites	3.01%
Up to NRs 5.00 Crore		Savings-Nepal Army	3.01%
	(Negotiable)	Savings-Police NRs (Public)	3.01%
		NSBL Nari Bachat Khata	3.01%
	0.25% to	NSBL Baal Bachat Khata	3.01%
Nrs 5.00 Crore and Above	1.51%	Karnadhaar Bachat Khata	3.01%
1413 5.00 Clore and Above	(Negotiable)	NSBL Combo Savings Scheme	3.01%
	(Ivegotiable)	Swarnim Bachat	3.01%
F-0 0		Indreni Bachat Yojana	3.01%
USD Call Deposit		Varistha Nagarik Bachat	3.01%
Upto USD 0.10 million	0.50 %	Karmachari Bachat Khata	3.01%
		NRs (Saral Bachat Only)	3.01%
		SB-National Reconstruction Authority	3.01%
A1 LICD 0 10 '11'	NI 41 - 1-1	NRs (Others)	3.01%
Above USD 0.10 million	Negotiable	USD Saving Bank	1.00%
		EUR Saving Bank	0.05%
		GBP Saving Bank	0.05%

Loans & Advances

With effect from 1	with effect from 10 July, 2021 (1 Sin awan, 2076)					
	Personal Loan					
	I	Fixed Inte	erest Rate			
Account Scheme	Up to 3	Above 3	Above 5	Above	Floating Interest	
	_	years to	years to	10	Rate	
	years	5 years	10 years	years		
Education Loan	12.50%	13.50%	14.00%	14.50%	BR + Up to 5.00%	
Home Loan	12.50%	13.50%	14.00%	14.50%	BR + Up to 5.00%	
Personal Hire Purchase Loan	12.50%	13.50%	14.00%	-	BR + Up to 5.00%	
Personal Mortgage Term Loan	12.50%	13.50%	14.50%	-	BR + Up to 5.00%	
Bhu Puu Loan	12.50%	13.50%	14.00%	-	BR + Up to 4.00%	
Bhu Puu Plus Loan	12.50%	13.50%	14.00%	-	BR + Up to 3.75%	
Loan to Migrant Workers	12.50%	13.50%	14.00%	-	BR + Up to 1.50%	
Personal Land Loan / Real Estate Loan	12.50%	13.50%	14.50%	-	BR + Up to 5.00%	
Deprived Sector Lending (Individuals)	11.50%	12.50%	13.50%	-	BR + Up to 4.00%	
Other Personal Term Loan	12.50%	13.50%	14.00%	-	BR + Up to 5.00%	

Other Personal Term Loan	12.50% 13.50% 14.00% - BR + Up to 5.00%				
Account Scheme	Corporate/Prime/Others				
Working Capital / Cash Credit	BR + Up to 5.00%				
Trust Receipt	BR + Up to 3.00%				
Short Term Demand Loan	BR + Up to 5.00%				
Term Loan / Project Finance	BR + Up to 4.50%				
Working Capital / Cash – Credit Multinational	BR + Up to 4.00%				
Pre shipment / Post Shipment Loan	BR + Up to 5.00%				
	For FCY Loan: One Year LIBOR Rate + 1.25%				
Consortium Lending	As per Consortium Decision				
Loan Against FDR	FD Rate+ Up to 2.00%				
	Or Applicable Base Rate whichever is higher				
Deprived Sector Lending (MFI, NBFC)	BR + Up to 4.50%				
Deprived Sector Lending (Individuals/Retail)					
Personal Loan/Overdraft/Mortgage Loan					
SME Loan	BR + Up to 5.00%				
NSBL Saral Karja for MSME	BR + Up to 5.00%				
NSBL Krishak Sathi Karja	BR + Up to 5.00%				
Education Loan	BR + Up to 5.00%				
Home Loan	BR + Up to 5.00%				
Auto Loan / Hire Purchase Loan	BR + Up to 5.00%				
Bhu Puu Loan	BR + Up to 4.00%				
Bhu Puu Plus Loan	BR + Up to 3.75%				
Subsidized Loan under various schemes	BR + Up to 2.00%				
Migrant Workers	BR + Up to 1.50%				
Loan Against Share / Margin Lending	BR + Up to 5.00%				
Loan Against Bonds (Govt & Others)	BR + Up to 3.00%				
	Or Applicable Base Rate whichever is higher				
Land Loan/ Real State Loan	BR + Up to 5.00%				
Gold Loan	BR + Up to 5.00%				
FCY Loans (For Payment of Sight LC)	Six Months LIBOR Rate + up to 5.00%				
Interest Spread Rate (Jestha 2078): 3.53%					

- Base Rate (Jestha 2078): 7.38% Interest Rate applicable on forced loan may vary with risk premium from the published rate.
- Interest Rate in consortium financing shall be as decided by consortium.
- Interest Rate in NPA accounts may vary from the published rate.
- Penal Interest of plus 2% p.a. will be applied on overdue amount.
- Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.
- f) Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances Note:
- 1) Rates of interest on deposits/ loans & advances schemes unless otherwise mentioned herein above will remain the same. Customers/Prospective Clients are advised to visit our bank's branch or our official website https://nsbl.statebank for specific features, conditions, interest rates of deposits/ loans & advances products/schemes.

*Conditions Apply, # Interest Payable on maturity.



NEPAL SBI BANK LTD.

केशरमहल, काठमाडौँ, फोन नं. : ४–४३५५१६, ४–४३५६१३						
INTEREST RATES: DEPOSITS With effect from 17th August, 2021 (1st Bhadra, 2078)						
Fixed / Recurring (Interest Rate Per An		Individuals	Institutions/ Foreign Diplomatic			
Quarterl		110111101111	Institutions			
\geq 3 months and \leq 6 months	ths	3.01 %	3.01 %			
\geq 6 months and < 1 year		4.50 %	4.00 %			
≥ 1 year and ≤ 2 years		7.00 %	7.55 %			
\geq 2 years and \leq 3 years		7.25 %	7.55 %			
> 3years and ≤ 10years		7.55 %	7.55 %			
Fixed Deposit for 101 Days #		3.01 %	3.01 %			
Fixed Deposit for 201 Days #		4.50 %	4.00 %			
	Interest Rate F	Per Annum, Payable Quarterly				
For Renewals-Institu	tions/ Foreign					
Diplomatic Ins	titutions	Caving Danagita				
1 year and above	7.00%	Saving Deposits				
Bulk Fixed D						
Individuals		Account Scheme	Interest Rate			
≥ 1 year and ≤ 2 years	7.25 % *	Savings-Gorkha	2.55%			
\geq 2 years and \leq 3 years	7.55 % *	Corporate Salary Package	2.55%			
Bulk Fixed Deposits		Nepal SBI Premium Saving	2.55%			
For Institutions/ Foreign Diplomatic Institutions Only		Migrant Savings	2.55%			
≥ 3 months and < 1 Year		Savings-Gorkha Serving	2.55%			
≥ 1 Year and Above	7.05 %*	PF other Organizations	2.55%			

\geq 3 months and \leq 1 Year	6.05 %*	Savings-Gorkha Serving	2.55%
≥ 1 Year and Above	7.05 %*	PF other Organizations	2.55%
		Sambriddha Nagarik Bachat Khata	2.55%
Call Depo	sits	Chhori Bachat Khata	2.55%
		Savings- Diplomat /Embassy	3.16%
Minimum Balance	Interest Rate	Savings-Shareholders	2.55%
		Vishesh Bachat	2.55%
	0.250/ 40.1.000/	Savings- Social Securites	2.55%
Up to NRs 5.00 Crore	0.25% to 1.00% (Negotiable)	Savings-Nepal Army	2.55%
		Savings-Police	2.55%
		NRs (Public)	2.55%
	0.25% to 1.26% (Negotiable)	NSBL Nari Bachat Khata	2.55%
		NSBL Baal Bachat Khata	2.55%
Nrs 5.00 Crore and Above		Karnadhaar Bachat Khata	2.55%
		NSBL Combo Savings Scheme	2.55%
		Swarnim Bachat	2.55%
USD Call Do	magit	Indreni Bachat Yojana	2.55%
USD Call Do	eposit	Varistha Nagarik Bachat	2.55%
Up to USD 0.10 million	0.50 %	Karmachari Bachat Khata	2.55%
		NRs (Saral Bachat Only)	2.55%
· · · · · · · · · · · · · · · · · · ·		SB-National Reconstruction Authority	2.55%
Above USD 0.10 million	Negotiable	NRs (Others)	2.55%
ADDAC OSD 0.10 HIIIIIOII	inegotiable	USD Saving Bank	1 00%

With effect from 17th August, 2021 (1st Bhadra, 2078)							
	Personal Loan						
	Fixed Interest Rate						

EUR Saving Bank

GBP Saving Bank Loans & Advances 0.05%

		rersonai Loan					
		Fixed Inte					
Account Scheme	Up to 3	Above 3	Above 5	Above	Floating Interest		
	_	years to	years to	10	Rate		
	years	5 years	10 years	years			
Education Loan	12.50%	13.50%	14.00%	14.50%	BR + Up to 5.00%		
Home Loan	12.50%	13.50%	14.00%	14.50%	BR + Up to 5.00%		
Personal Hire Purchase Loan	12.50%	13.50%	14.00%	-	BR + Up to 5.00%		
Personal Mortgage Term Loan	12.50%	13.50%	14.50%	-	BR + Up to 5.00%		
Bhu Puu Loan	12.50%	13.50%	14.00%	-	BR + Up to 4.00%		
Bhu Puu Plus Loan	12.50%	13.50%	14.00%	-	BR + Up to 3.75%		
Loan to Migrant Workers	12.50%	13.50%	14.00%	-	BR + Up to 1.50%		
Personal Land Loan / Real Estate Loan	12.50%	13.50%	14.50%	-	BR + Up to 5.00%		
Deprived Sector Lending (Individuals)	11.50%	12.50%	13.50%	-	BR + Up to 4.00%		
Other Personal Term Loan	12.50%	13.50%	14.00%	-	BR + Up to 5.00%		
Account Scheme	Corporate/Prime/Others			hers			
Working Capital / Cash Credit	BR + Up to 5.00%						
Trust Receipt	BR + Up to 3.00%						

Dia i da Louii	12.50/0 15.50/0	17.00/0		DIC - Op 10 4.0070		
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%					
Dra shinmant / Dast Shinmant I aan	BR + Up to 5.00%					
Pre shipment / Post Shipment Loan	For FCY Loan: One Year LIBOR Rate + 1.25%					
Consortium Lending	As per Consortium Decision					
Loan Against FDR	FD Rate+ Up to 2.00%					
III OAH A SAHISI ELIK						

Personal Land Loan / Real Estate Loan	12.50% 13.50%	14.50%	-	BK + 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	Co	orporate/I	Prime/Otl	hers		
Working Capital / Cash Credit		BR + Up	to 5.00%)		
Trust Receipt		BR + Up	to 3.00%)		
Short Term Demand Loan		BR + Up	to 5.00%)		
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%)		
rie sinpinent / rost sinpinent Loan	For FCY Loan: One Year LIBOR Rate + 1.25%					
Consortium Lending	As per Consortium Decision					
Loan Against FDR	FD Rate+ Up to 2.00%					
	Or Applicable Base Rate whichever is higher					
Deprived Sector Lending (MFI, NBFC)	BR + Up to 4.50%					
Deprived Sector Lending (Individuals/Retail)			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%)		

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

BR + Up to 3.00%

Or Applicable Base Rate whichever is higher BR + Up to 5.00% BR + Up to 5.00%

- FCY Loans (For Payment of Sight LC) Six Months LIBOR Rate + up to 5.00% Interest Spread Rate (Ashad 2078): 3.18% Base Rate (Ashad 2078): 7.37% Interest Rate applicable on forced loan may vary with risk premium from the published rate.
- b) Interest Rate in consortium financing shall be as decided by consortium. Interest Rate in NPA accounts may vary from the published rate. c) d) Penal Interest of plus 2% p.a. will be applied on overdue amount.
- Risk Premium up to highest published premium rate of loan and advances may be charged to cases e)
- attracting additional provisioning as per regulatory requirement. Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan
- and advances. Note:
- 1) Rates of interest on deposits/ loans & advances schemes unless otherwise mentioned herein above, will remain the same. Customers/Prospective Clients are advised to visit our bank's branch or our official website https://nsbl.statebank for specific features, conditions, interest rates of deposits/ loans &

advances products/schemes. *Conditions Apply, # Interest Payable on maturity.

Migrant Workers

Gold Loan

Loan Against Share / Margin Lending

Loan Against Bonds (Govt & Others)

Land Loan/ Real State Loan



NEPAL SBI BANK LTD.

केशर	महल, काठमाडौं,	फोन नं. : ४-४३५५१६, ४-४३५६१३	
IN	TEREST	RATES: DEPOSITS	
		6 th July, 2021 (1 st Shrawan, 2078)	
Fixed / Recurring			Institutions/
(Interest Rate Per Ar	num, Pavable	Individuals	Foreign Diplomatic
Ouarterl			Institutions
\geq 3 months and \leq 6 months	nths	3.01 %	3.01 %
\geq 6 months and < 1 yea	r	4.50 %	4.00 %
≥ 1 year and ≤ 2 years		7.50 %	7.75 %
\geq 2 years and \leq 3 years		7.75 %	8.01 %
$>$ 3 years and \leq 10 years		8.00 %	8.01 %
Fixed Deposit for 101 I	Days #	3.01 %	3.01 %
Fixed Deposit for 201 I	Days #	4.50 %	4.00 %
		er Annum, Payable Quarterly	
For Renewals-Institu			
Diplomatic Ins		Saving Deposits	
1 year and above	7.00%	Suving Deposits	
Bulk Fixed D		4 (0.1	T
Individuals		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 D	eposits	Nepal SBI Premium Saving	3.01%
For Institutions/ Foreign Diplomatic Institutions Only		Migrant Savings	3.01%
\geq 3 months and \leq 1 Year		Savings-Gorkha Serving	3.01%
≥ 1 Year and Above	7.05 %*	PF other Organizations	3.01%
Special 365 Days	8.01 %*		
~		Sambriddha Nagarik Bachat Khata	3.01%
Call Depo	sits	Chhori Bachat Khata	3.01%
751.1		Savings- Diplomat /Embassy	3.16%
Minimum Balance	Interest Rate	Savings-Shareholders	3.01%
	0.25% to	Vishesh Bachat	3.01%
I I I A S NID - 5 00 Cura un	1.25%	Savings- Social Securites	3.01%
Up to NRs 5.00 Crore		Savings-Nepal Army	3.01%
	(Negotiable)	Savings-Police NRs (Public)	3.01%
		NSBL Nari Bachat Khata	3.01%
	0.25% to	NSBL Baal Bachat Khata	3.01%
Nrs 5.00 Crore and Above	1.51%	Karnadhaar Bachat Khata	3.01%
1413 5.00 Clore and Above	(Negotiable)	NSBL Combo Savings Scheme	3.01%
	(Ivegotiable)	Swarnim Bachat	3.01%
F-0 0		Indreni Bachat Yojana	3.01%
USD Call Do	eposit	Varistha Nagarik Bachat	3.01%
Upto USD 0.10 million	0.50 %	Karmachari Bachat Khata	3.01%
		NRs (Saral Bachat Only)	3.01%
		SB-National Reconstruction Authority	3.01%
A1 LICD 0 10 '11'	NI 41 - 1-1	NRs (Others)	3.01%
Above USD 0.10 million	Negotiable	USD Saving Bank	1.00%
		EUR Saving Bank	0.05%
		GBP Saving Bank	0.05%

Loans & Advances

with effect from 10 July, 2021 (1 Smawan, 2076)						
	Personal Loan					
	I	Fixed Inte				
Account Scheme	Up to 3	Above 3	Above 5	Above	Floating Interest	
	_	years to	years to	10	Rate	
	years	5 years	10 years	years		
Education Loan	12.50%	13.50%	14.00%	14.50%	BR + Up to 5.00%	
Home Loan	12.50%	13.50%	14.00%	14.50%	BR + Up to 5.00%	
Personal Hire Purchase Loan	12.50%	13.50%	14.00%	-	BR + Up to 5.00%	
Personal Mortgage Term Loan	12.50%	13.50%	14.50%	-	BR + Up to 5.00%	
Bhu Puu Loan	12.50%	13.50%	14.00%	-	BR + Up to 4.00%	
Bhu Puu Plus Loan	12.50%	13.50%	14.00%	-	BR + Up to 3.75%	
Loan to Migrant Workers	12.50%	13.50%	14.00%	-	BR + Up to 1.50%	
Personal Land Loan / Real Estate Loan	12.50%	13.50%	14.50%	-	BR + Up to 5.00%	
Deprived Sector Lending (Individuals)	11.50%	12.50%	13.50%	-	BR + Up to 4.00%	
Other Personal Term Loan	12.50%	13.50%	14.00%	-	BR + Up to 5.00%	

Other Personal Term Loan	12.50% 13.50% 14.00% - BR + Up to 5.00%					
Account Scheme	Corporate/Prime/Others					
Working Capital / Cash Credit	BR + Up to 5.00%					
Trust Receipt	BR + Up to 3.00%					
Short Term Demand Loan	BR + Up to 5.00%					
Term Loan / Project Finance	BR + Up to 4.50%					
Working Capital / Cash – Credit Multinational	BR + Up to 4.00%					
Pre shipment / Post Shipment Loan	BR + Up to 5.00%					
	For FCY Loan: One Year LIBOR Rate + 1.25%					
Consortium Lending	As per Consortium Decision					
Loan Against FDR	FD Rate+ Up to 2.00%					
	Or Applicable Base Rate whichever is higher					
Deprived Sector Lending (MFI, NBFC)						
Deprived Sector Lending (Individuals/Retail)						
Personal Loan/Overdraft/Mortgage Loan						
SME Loan	BR + Up to 5.00%					
NSBL Saral Karja for MSME	BR + Up to 5.00%					
NSBL Krishak Sathi Karja	BR + Up to 5.00%					
Education Loan	BR + Up to 5.00%					
Home Loan	BR + Up to 5.00%					
Auto Loan / Hire Purchase Loan	BR + Up to 5.00%					
Bhu Puu Loan	BR + Up to 4.00%					
Bhu Puu Plus Loan	BR + Up to 3.75%					
Subsidized Loan under various schemes	BR + Up to 2.00%					
Migrant Workers	BR + Up to 1.50%					
Loan Against Share / Margin Lending	BR + Up to 5.00%					
Loan Against Bonds (Govt & Others)	BR + Up to 3.00%					
	Or Applicable Base Rate whichever is higher					
Land Loan/ Real State Loan	BR + Up to 5.00%					
Gold Loan	BR + Up to 5.00%					
FCY Loans (For Payment of Sight LC)	Six Months LIBOR Rate + up to 5.00%					
Interest Spread Rate (Jestha 2078): 3.53%						

- Base Rate (Jestha 2078): 7.38% Interest Rate applicable on forced loan may vary with risk premium from the published rate.
- Interest Rate in consortium financing shall be as decided by consortium.
- Interest Rate in NPA accounts may vary from the published rate.
- Penal Interest of plus 2% p.a. will be applied on overdue amount.
- Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.
- f) Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances Note:
- 1) Rates of interest on deposits/ loans & advances schemes unless otherwise mentioned herein above will remain the same. Customers/Prospective Clients are advised to visit our bank's branch or our official website https://nsbl.statebank for specific features, conditions, interest rates of deposits/ loans & advances products/schemes.

*Conditions Apply, # Interest Payable on maturity.



NEPAL SBI BANK LTD.

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

INTEREST RATES: DEPOSITS

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

Fixed / Recurring Deposits (Interest Rate Per Annum, Payable Quarterly)	Individuals	Institutions/ Foreign Diplomatic Institutions
\geq 3 months and \leq 6 months	3.00 %	3.00 %
\geq 6 months and < 1 year	4.50 %	4.00 %
≥ 1 year and < 2 years	7.00 %	7.55 %
≥ 2 years and ≤ 3 years	7.25 %	7.55 %
> 3years and ≤ 10years	7.50 %	7.55 %
Fixed Deposit for 101 Days #	3.00 %	3.00 %
Fixed Deposit for 201 Days #	4.50 %	4.00 %

Interest Rate Per Annum, Payable Quarterly						
For Renewals-Instit	tutions/ Foreign					
Diplomatic In		Saving Deposits				
1 year and above	7.00%	Saving Deposits				
Bulk Fixed						
Individual		Account Scheme	Interest Rate			
≥ 1 year and ≤ 2 years	7.25 % *	Savings-Gorkha	2.55%			
≥ 2 years and ≤ 3 years	7.50 % *	Corporate Salary Package	2.55%			
Bulk Fixed		Nepal SBI Premium Saving	2.55%			
For Institutions/ For Institution	s Only	Migrant Savings	2.55%			
\geq 3 months and \leq 1 Year	6.05 %*	Savings-Gorkha Serving	2.55%			
≥ 1 Year and Above	7.05 %*	PF other Organizations	2.55%			
		Sambriddha Nagarik Bachat Khata	2.55%			
Call Dep	osits	Chhori Bachat Khata	2.55%			
		Savings- Diplomat /Embassy	3.16%			
Minimum Balance	Interest Rate	Savings-Shareholders	2.55%			
		Vishesh Bachat	2.55%			
	0.25% to 1.00%	Savings- Social Securites	2.55%			
Up to NRs 5.00 Crore		Savings-Nepal Army	2.55%			
	(Negotiable)	Savings-Police	2.55%			
		NRs (Public)	2.55%			
		NSBL Nari Bachat Khata	2.55%			
		NSBL Baal Bachat Khata	2.55%			
Nrs 5.00 Crore and	0.25% to 1.25%	Karnadhaar Bachat Khata	2.55%			
Above	(Negotiable)	NSBL Combo Savings Scheme 2.55%				
		Swarnim Bachat	2.55%			
LICD Call I	Donosit	Indreni Bachat Yojana	2.55%			
USD Call I	Deposit	Varistha Nagarik Bachat	2.55%			
Upto USD 0.10 million	0.50 %	Karmachari Bachat Khata	2.55%			
		NRs (Saral Bachat Only)	2.55%			
		SB-National Reconstruction Authority	2.55%			
Above USD 0.10	Negotiable	NRs (Others)	2.55%			
million	Negotiable	USD Saving Bank	1.00%			
		EUR Saving Bank	0.05%			
		GBP Saving Bank 0.05%				

Loans & Advances

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

	Personal Loan							
		Fixed Into						
Account Scheme	Up to 3		Above 5	Above	Floating Interest			
	years	years to		10	Rate			
	•	5 years	10 years	years				
Education Loan	12.50%	13.50%	14.00%		BR + Up to 5.00%			
Home Loan	12.50%	13.50%	14.00%	14.50%	BR + Up to 5.00%			
Personal Hire Purchase Loan	12.50%	13.50%	14.00%	-	BR + Up to 5.00%			
Personal Mortgage Term Loan	12.50%	13.50%	14.50%	-	BR + Up to 5.00%			
Bhu Puu Loan	12.50%	13.50%	14.00%	-	BR + Up to 4.00%			
Bhu Puu Plus Loan	12.50%	13.50%	14.00%	-	BR + Up to 3.75%			
Loan to Migrant Workers	12.50%	13.50%	14.00%	-	BR + Up to 1.50%			
Personal Land Loan / Real Estate Loan	12.50%	13.50%	14.50%	-	BR + Up to 5.00%			
Deprived Sector Lending (Individuals)	11.50%	12.50%	13.50%	-	BR + Up to 4.00%			
Other Personal Term Loan	12.50%	13.50%	14.00%	-	BR + Up to 5.00%			
Account Scheme			porate/Pi		ers			
Working Capital / Cash Credit			BR + Up 1					
Trust Receipt			BR + Up 1					
Short Term Demand Loan			BR + Up 1					
Term Loan / Project Finance	BR + Up to 4.50%							
Working Capital / Cash – Credit Multinational			BR + Up 1					
Pre shipment / Post Shipment Loan	BR + Up to 5.00% For FCY Loan: One Year LIBOR Rate + 1.25%				Rate + 1.25%			
Consortium Lending	101		er Consort					
Loan Against FDR			O Rate+ U					
	Or				ever is higher			
Deprived Sector Lending (MFI, NBFC)			BR + Up 1					
Deprived Sector Lending (Individuals/Retail)			BR + Up 1					
Personal Loan/Overdraft/Mortgage Loan			BR + Up 1					
SME Loan			BR + Up 1					
NSBL Saral Karja for MSME			BR + Up 1					
NSBL Krishak Sathi Karja			BR + Up 1					
Education Loan			BR + Up 1					
Home Loan			BR + Up 1					
Auto Loan / Hire Purchase Loan			BR + Up 1					
Bhu Puu Loan			BR + Up 1					
Bhu Puu Plus Loan			BR + Up 1					
Subsidized Loan under various schemes			BR + Up 1					
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	Or		BR + Up 1					
Gold Loan			BR + Up t	to 5.00%				
FCY Loans (For Payment of Sight LC)		Six Month	s LIBOR	Rate + 111	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				-				
Dust Time		,	Base Nate (Basakii 2070). 7.5070					

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

- b) Interest Rate in consortium financing shall be as decided by consortium.
- Interest Rate in NPA accounts may vary from the published rate.
- Penal Interest of plus 2% p.a. will be applied on overdue amount. e) Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.

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

Note:

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

*Conditions Apply, # Interest Payable on maturity.



NEPAL SBI BANK LTD.

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

INTEREST RATES: DEPOSITS

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

Fixed / Recurring (Interest Rate Per Ann Quarterly	um, Payable	Individuals	Institutions/ Foreign Diplomatic Institutions
\geq 3 months and \leq 6 mont	hs	3.00 %	3.00 %
\geq 6 months and \leq 1 year		4.50 %	4.00 %
\geq 1 year and \leq 2 years		7.00 %	7.55 %
\geq 2 years and \leq 3 years		7.25 %	7.55 %
> 3 years and ≤ 10 years		7.50 %	7.55 %
Fixed Deposit for 101 Da	ays#	3.00 %	3.00 %
Fixed Deposit for 201 Da		4.50 %	4.00 %
For Renewals-Instituti Diplomatic Insti 1 year and above	ions/ Foreign	ate Per Annum, Payable Quarterly n Saving Deposits	
Bulk Fixed De			
Individuals C		Account Scheme	Interest Rate
≥ 1 year and < 2 years	7.25 % *	Savings-Gorkha	2.55%
	7.50 % *		2.55%
≥2 years and ≤ 3 years		Corporate Salary Package	
Bulk Fixed De	Dinlomatic	Nepal SBI Premium Saving	2.55%
For Institutions/ Foreign Diplomatic Institutions Only		Migrant Savings	2.55%
≥ 3 months and < 1 Year	6.05 %*	Savings-Gorkha Serving	2.55%
≥ 1 Year and Above	7.05 %*	PF other Organizations	2.55%
		Sambriddha Nagarik Bachat Khata	2.55%
Call Deposi	ts	Chhori Bachat Khata	2.55%
		Savings- Diplomat /Embassy	3.16%
Minimum Balance	Interest Rate	Savings-Shareholders	2.55%
		Vishesh Bachat	2.55%
	0.25% to	Savings- Social Securites	2.55%
11 / ND 700 C	1.00%	Savings-Nepal Army Savings-Police	2.55% 2.55%
Up to NRs 5.00 Crore	(Negotiable)	NRs (Public)	2.55%
		NSBL Nari Bachat Khata	2.55%
	0.25% to	NSBL Baal Bachat Khata	2.55%
Nrs 5.00 Crore and	1.25%	Karnadhaar Bachat Khata	2.55%
Above	(Negotiable)	NSBL Combo Savings Scheme	2.55%
	(ivegotiable)	Swarnim Bachat	2.55%
TION O II N	•.	Indreni Bachat Yojana	2.55%
USD Call Dep	oosit	Varistha Nagarik Bachat	2.55%
Upto USD 0.10 million	0.50 %	Karmachari Bachat Khata	2.55%
		NRs (Saral Bachat Only)	2.55%
		SB-National Reconstruction Authority	2.55%
Above USD 0.10	Negotiable	NRs (Others)	2.55%
million	rvegotiable	USD Saving Bank	1.00%
		EUR Saving Bank	0.05%
		GBP Saving Bank	0.05%

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

Personal Loan

		Fixed Into			
Account Scheme	Up to 3 years	Above 3 years to 5 years	Above 5 years to 10 years	Above 10 years	Floating Interest Rate
Education Loan	12.50%	13.50%	14.00%	14.50%	BR + Up to 5.00%
Home Loan	12.50%	13.50%	14.00%	14.50%	BR + Up to 5.00%
Personal Hire Purchase Loan	12.50%	13.50%	14.00%	-	BR + Up to 5.00%
Personal Mortgage Term Loan	12.50%	13.50%	14.50%	-	BR + Up to 5.00%
Bhu Puu Loan	12.50%	13.50%	14.00%	-	BR + Up to 4.00%
Bhu Puu Plus Loan	12.50%	13.50%	14.00%	-	BR + Up to 3.75%
Loan to Migrant Workers	12.50%	13.50%	14.00%	-	BR + Up to 1.50%
Personal Land Loan / Real Estate Loan	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				ers
Working Capital / Cash Credit	BR + Up to 5.00%				
Trust Receipt	BR + Up to 3.00%				
Short Term Demand Loan	BR + Up to 5.00%				
T I /D : (E:	DD + II- +- 4 500/				

Education Loan	12.50%	13.50%	14.00%	14.50%	BK + 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%	12.50% 13.50% 14.00% - BR + Up to 5.00%						
Personal Mortgage Term Loan	12.50%	12.50% 13.50% 14.50% - BR + Up to 5.00%						
Bhu Puu Loan	12.50%	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					
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					
	For FCY Loan: One Year LIBOR Rate + 1.25%							
Consortium Lending	As per Consortium Decision							
Loan Against FDR	FD Rate+ Up to 2.00%							
5	Or Applicable Base Rate whichever is higher							
Deprived Sector Lending (MFI, NBFC)	BR + Up to 4.50%							
Deprived Sector Lending (Individuals/Retail)								
Personal Loan/Overdraft/Mortgage Loan				to 5.00%				
SME Loan				to 5.00%				
NSBL Saral Karja for MSME			BR + Up					
NSBL Krishak Sathi Karja			BR + Up					
Education Loan			BR + Up					
Home Loan				to 5.00%				
Auto Loan / Hire Purchase Loan			BR + Up					
Bhu Puu Loan			BR + Up	to 4.00%				
Bhu Puu Plus Loan			BR + Up					
Subsidized Loan under various schemes			BR + Up					
Migrant Workers	BR + Up to 1.50%							
Loan Against Share / Margin Lending			BR + Up					
Loan Against Bonds (Govt & Others)) A 1: 1	BR + Up					
,	Or Applicable Base Rate whichever is higher BR + Up to 5.00%							
Land Loan/ Real State Loan								
Gold Loan		C: M	BR + Up		4- 5 000/			
FCY Loans (For Payment of Sight LC)	and Date		ths LIBOR		10 3.00%			
Interest Spread Rate (Chaitra 2077): 3.33%								
Base Rate (Chaitra 2077): 7.46%								

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

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



NEPAL SBI BANK LTD.

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

INTEREST RATES: I	DEPO	SITS
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With ef	fect from 14	th April, 2021 (1st Baisakh, 207	8)			
Fixed / Recurring D			Institutions/			
(Interest Rate Per Annua	m, Payable	Individuals	Foreign Diplomatic			
Quarterly)			Institutions			
\geq 3 months and \leq 6 months		3.00 %	3.00 %			
\geq 6 months and < 1 year		4.50 %	4.00 %			
≥ 1 year and < 2 years		7.00 %	7.55 %			
≥2 years and ≤ 3 years		7.25 %	7.75 %			
> 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 %			
I	nterest Rate l	Per Annum, Payable Quarterly				
Bulk Fixed Depo	sits	Saving Deposits				
Individuals On	ly	Account Scheme	Interest Rate			
≥ 1 year and < 2 years	7.50 % *	Savings-Gorkha	3.00%			
≥2 years and ≤ 3 years	7.75 % *	Corporate Salary Package	3.00%			
Bulk Fixed Depo	sits	Nepal SBI Premium Saving	3.00%			
For Institutions/ Foreign Institutions On		Migrant Savings	3.00%			
≥ 3 months and < 1 Year	6.00 %*	Savings-Gorkha Serving	3.00%			
≥ 1 Year and Above	7.00 %*	DE other Organizations	3.00%			
Special 365 Days	8.00 %*	PF other Organizations	3.0070			
		Sambriddha Nagarik Bachat Khata	3.00%			
Call Deposits		Chhori Bachat Khata	3.00%			
		Savings- Diplomat /Embassy	3.16%			

Minimum Balance Interest Rate Savings-Shareholders 3.00% Vishesh Bachat 3.00% 3.00% 0.25% to Savings- Social Securites Savings-Nepal Army 3.00% Up to NRs 5.00 Crore 1.00% (Negotiable) Savings-Police 3.00% NRs (Public) 3.00% NSBL Nari Bachat Khata 3.00% 0.25% to NSBL Baal Bachat Khata 3.00% Nrs 5.00 Crore and Above 1.50% Karnadhaar Bachat Khata 3.00% (Negotiable) NSBL Combo Savings Scheme 3.00% Swarnim Bachat 3.00% Indreni Bachat Yojana 3.00% **USD Call Deposit** Varistha Nagarik Bachat 3.00% Upto USD 0.10 million 0.50 % 3.00% Karmachari Bachat Khata 3.00% NRs (Saral Bachat Only) SB-National Reconstruction Authority 3.00% NRs (Others) USD Saving Bank 3.00% Above USD 0.10 million Negotiable 1.00% EUR Saving Bank 0.05%

Loans & Advances

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

GBP Saving Bank

0.05%

			Person	al Loan	
		Fixed Into			
Account Scheme	Up to 3	Above 3	Above 5	Above	Floating Interest Rate
	years	years to	years to	10	Floating interest Rate
	years	5 years	10 years	years	
Education Loan	12.50%	13.50%	14.00%	14.50%	BR + Up to 5.00%
Home Loan	12.50%	13.50%	14.00%	14.50%	BR + Up to 5.00%
Personal Hire Purchase Loan	12.50%	13.50%	14.00%	-	BR + Up to 5.00%
Personal Mortgage Term Loan	12.50%	13.50%	14.50%	-	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			RR + Un	to 5.00%	6

Loan to Migrant Workers	12.30/0 13.30/	0 14.00/0	-	BK + Op to 1.30/6			
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/I	Prime/O	thers			
Working Capital / Cash Credit		BR + Up	to 5.00%	/ ₀			
Trust Receipt		BR + Up	to 3.00%	/ ₀			
Short Term Demand Loan		BR + Up	to 5.00%	/ ₀			
Term Loan / Project Finance		BR + Up	to 4.50%	/ ₀			
Working Capital / Cash – Credit		DD IIm	to 1 000	1/			
Multinational		BR + Up	10 4.007	'0			
Pre shipment / Post Shipment Loan		BR + Up	to 5.00%	/ ₀			
Fie sinpinent / Fost sinpinent Loan	For FCY L	oan: One Ye	ar LIBO	R Rate + 1.25%			
Consortium Lending	A	s per Conso	rtium De	ecision			
Loan Against FDR		FD Rate+1	Up to 2.0	0%			
Loan Against FDR	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%	/ ₀			
NSBL Krishak Sathi Karja		BR + Up	to 5.00%	/ ₀			
Education Loan		BR + Up	to 5.00%	/ ₀			
Home Loan		BR + Up	to 5.00%	/ ₀			
Auto Loan / Hire Purchase Loan		BR + Up	to 5.00%	/ ₀			
Bhu Puu Loan		BR + Up	to 4.00%	/ ₀			
Bhu Puu Plus Loan		BR + Up	to 3.75%	/ ₀			
Subsidized Loan under various schemes		BR + Up					
Migrant Workers		BR + Up	to 1.50%	/ ₀			
Loan Against Share / Margin Lending		BR + Up	to 5.00%	/ ₀			
Loan Against Bonds (Govt & Others)		BR + Up	to 3.00%	/ ₀			
Loan Against Bolius (Govt & Others)	Or Applicable Base Rate whichever is higher						
Land Loan/ Real State Loan		BR + Up	to 5.00%	/ ₀			
Gold Loan		BR + Up					
FCY Loans (For Payment of Sight LC)	Six Mo	nths LIBOR	Rate + 1	up to 5.00%			
Interest Corner							

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

*Conditions Apply, # Interest Payable on maturity.



NEPAL SBI BANK LTD.

केशरम	हल, काठमाडौं,	फोन नं. : ४-४३५५१६, ४-४३५६१३	
•		RATES: DEPOSITS h March, 2021 (1st Chaitra, 2077)	
Fixed / Recurring (Interest Rate Per Am Quarterly	num, Payable	Individuals	Institutions/ Foreign Diplomatic Institutions
\geq 3 months and \leq 6 month	S	3.00 %	3.00 %
\geq 6 months and < 1 year		4.50 %	4.00 %
≥ 1 year and < 2 years		6.50 %	5.50 %
≥ 2 years and ≤ 3 years		6.75 %	6.00 %
> 3years and ≤ 10years		7.00 %	6.50 %
Fixed Deposit for 101 Day	/s #	3.00 %	3.00 %
Fixed Deposit for 201 Day		4.50 %	4.00 %
Fixed / Recurring Deposits		For Institutions/ Foreign Diplomati	a Institutions Only
(Interest Rate Per Annum, I	Payable Quarterly)	For Institutions/ Foreign Diplomati	c msututions Omy
≥ 1 year and ≤ 2 years		5.60 %	
\geq 2 years and \leq 3 years		6.10 %	
> 3years and ≤ 10years		6.50 %	
		er Annum, Payable Quarterly	
Bulk Fixed De		Saving Deposits	
Individuals (Account Scheme	Interest Rate
\geq 1 year and \leq 2 years	6.50 % *	Savings-Gorkha	3.00%
\geq 2 years and \leq 3 years	7.00 % *	Corporate Salary Package	3.00%
Bulk Fixed De		Nepal SBI Premium Saving	3.00%
For Institutions/ Foreign Diplom		Migrant Savings	3.00%
\geq 3 months and \leq 1 Year		Savings-Gorkha Serving	3.00%
≥ 1 Year and Above	7.00 %*	PF other Organizations	3.00%
		Sambriddha Nagarik Bachat Khata	3.00%
Call Depos	sits	Chhori Bachat Khata	3.00%
		Savings- Diplomat /Embassy	3.16%
Minimum Balance	Interest Rate	Savings-Shareholders	3.00%
		Vishesh Bachat	3.00%
		Savings- Social Securites	2.00%
Up to NRs 10.00 Crore	0.50% to 0.75%		2.00%
op to ivits 10.00 croic	(Negotiable)	Savings-Police	2.00%
		NRs (Public)	2.00%
		NSBL Nari Bachat Khata	2.00%
		NSBL Baal Bachat Khata	2.00%
Nrs 10.00 Crore and Above		Karnadhaar Bachat Khata	2.00%
1413 10.00 Clore and 16000	(Negotiable)	NSBL Combo Savings Scheme	2.00%
		Swarnim Bachat	2.00%
USD Call De	nocit	Indreni Bachat Yojana	2.00%
CSD Can DC		Varistha Nagarik Bachat	2.00%
Upto USD 1 million	0.50 %	Karmachari Bachat Khata	2.00%
		NRs (Saral Bachat Only)	2.00%
		SB-National Reconstruction Authority	2.00%
Above USD 1 million	Negotiable	NRs (Others)	2.00%
100vc OSD 1 million	regulable	USD Saving Bank	1.00%

Loans & Advances

USD Saving Bank

EUR Saving Bank

GBP Saving Bank

1.00%

0.25%

0.50%

With effect from 14 th March, 2021 (1 st Chaitra, 2077)							
Personal Loan							
	F	ixed Inte	rest Rate				
Account Scheme	Up to 3	Above 3	Above 5	Above	Floating		
			years to	10 years	Interest Rate		
	years		10 years				
Education Loan	12.50%		14.00%		BR + Up to 5.00%		
Home Loan	12.50%			14.50%	BR + Up to 5.00%		
Personal Hire Purchase Loan	12.50%	13.50%		-	BR + Up to 5.00%		
Personal Mortgage Term Loan	12.50%			-	BR + Up to 5.00%		
Bhu Puu Loan	12.50%	13.50%		-	BR + Up to 4.00%		
Loan to Migrant Workers	12.50%	13.50%		-	BR + Up to 1.50%		
Personal Land Loan / Real Estate Loan	12.50%			-	BR + Up to 5.00%		
Deprived Sector Lending (Individuals)	12.50%	13.50%		-	BR + Up to 4.00%		
Other Personal Term Loan	12.50%			-	BR + Up to 5.00%		
Account Scheme		Co	rporate/P				
Working Capital / Cash Credit			BR + Up				
Trust Receipt			BR + Up				
Short Term Demand Loan			BR + Up				
Term Loan / Project Finance			BR + Up	to 4.50%	Ó		
Working Capital / Cash – Credit Multinational	BR + Up to 4.00%						
Pre shipment / Post Shipment Loan			BR + Up				
1 1	For FCY Loan: One Year LIBOR Rate + 1.25% As per Consortium Decision						
Consortium Lending	FD Rate+ Up to 2.00%						
Loan Against FDR	Or Applicable Base Rate whichever is higher						
Deprived Sector Lending (MFI, NBFC)	01	Аррпсаот	BR + Up				
Deprived Sector Lending (Individuals/Retail)			BR + Up				
Personal Loan/Overdraft/Mortgage Loan			BR + Up				
SME Loan			BR + Up				
NSBL Saral Karja for MSME			BR + Up				
Education Loan			BR + Up				
Home Loan			BR + Up				
Auto Loan / Hire Purchase Loan			BR + Up	to 5.00%	,)		
Bhu Puu Loan	BR + Up to 4.00%				0		
Subsidized Loan under various schemes	BR + Up to 2.00%				0		
Migrant Workers	BR + Up to 1.50%						
Loan Against Share / Margin Lending			BR + Up	to 5.00%	Ď		
Loan Against Bonds (Govt & Others)			BR + Up				
	Or Applicable Base Rate whichever is higher						
Land Loan/ Real State Loan			BR + Up				
Gold Loan		2° M 3	BR + Up				
FCY Loans (For Payment of Sight LC) Six Months LIBOR Rate + up to 5.00%				p to 5.00%			
Interest Spread Rate (Magh 2077): 4.04% Base Rate (Magh 2077): 7.31%							
Dase Rate (Magn 2011); 1.5170							

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

Note:

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



NEPAL SBI BANK LTD.

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

7	ER	Į	ST	R	ΑT	H	S :	D	ΕP	0	<u>SI</u>	S	
	4 6	-	4 Oth		L	-	20	94	/A st			 20	

With ef	fect from 1	3 th February, 2021 (1 st Falgun	, 2077)				
Fixed / Recurring	Deposits		Institutions/				
(Interest Rate Per An	num, Payable	Individuals	Foreign Diplomatic				
Quarterly	y)		Institutions				
\geq 3 months and \leq 6 mont	hs	3.00 %	3.00 %				
\geq 6 months and \leq 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 Da		3.00 %	3.00 %				
Fixed Deposit for 201 Da	ıys#	4.50 %	4.00 %				
Fixed / Recurring Dep		For Institutions/ Foreign					
Only) (Interest Rate		Diplomatic Institutions (
Payable Quar	terly)	·	Jilly				
≥ 1 year and ≤ 2 years		5.60 %					
\geq 2 years and \leq 3 years		6.10 %					
> 3years and ≤ 10years		6.50 %					
		Rate Per Annum, Payable Quarterly					
Bulk Fixed De		Saving Deposits					
Individuals		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 De		Nepal SBI Premium Saving	3.00%				
For Institutions/		Migrant Savings	3.00%				
Diplomatic Institu	tions Only	<u> </u>					
≥ 3 months and < 1 Year	6.00 %*	Savings-Gorkha Serving	3.00%				
≥ 1 Year and Above	7.00 %*	PF other Organizations	3.00%				
CIID	•4	Sambriddha Nagarik Bachat Khata	3.00%				
Call Depos	sits	Chhori Bachat Khata	3.00%				
Minimum Balance	T. d d D. d.	Savings- Diplomat /Embassy	3.16%				
Minimum Balance	Interest Rate	Savings-Shareholders					
		Vishesh Bachat	3.00%				
U- 4- ND- 10 00 C	0.50% to 0.75%	Savings- Social Securites	2.00%				
Up to NRs 10.00 Crore	(Negotiable)	Savings-Nepal Army Savings-Police	2.00%				
		NRs (Public)	2.00%				
		NSBL Nari Bachat Khata	2.00%				
		NSBL Baal Bachat Khata	2.00%				
Nrs 10.00 Crore and Above	0.25% to 1.00%	Karnadhaar Bachat Khata	2.00%				
NIS 10.00 Crofe and Above	(Negotiable)	NSBL Combo Savings Scheme	2.00%				
		Swarnim Bachat	2.00%				
			2.00%				
USD Call Deposit		Indreni Bachat Yojana Varistha Nagarik Bachat	2.00%				
•		Karmachari Bachat Khata	2.00%				
Upto USD 1 million	0.30 70	NRs (Saral Bachat Only)	2.00%				
		SB-National Reconstruction Authority	2.00%				
		NRs (Others)	2.00%				
Above USD 1 million	Negotiable	USD Saving Bank	1.00%				
		EUR Saving Bank 0.25% GRP Saving Bank 0.50%					

GBP Saving Bank Loans & Advances

With effect from 13th February, 2021 (1st Falgun, 2077)								
	Personal Loan							
	Fixed	l Interest Ra	ite					
Account Scheme	Up to 3	Above 3		Above 10				
	vears	years to 5	years to	years	Rate			
		years	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%			

Home Loan	12.50/0	13.3070	17.00/0	17.50/0	DK + Op to 3.0070			
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		Corp	orate/Pri	me/Othe	rs			
Working Capital / Cash Credit			BR + Up to	5.00%				
Trust Receipt			BR + Up to	3.00%				
Short Term Demand Loan			BR + Up to	5.00%				
Term Loan / Project Finance			BR + Up to	4.50%				
Working Capital / Cash – Credit Multinational			BR + Up to					
Pre shipment / Post Shipment Loan			BR + Up to					
1 1	Fo	or FCY Loan						
Consortium Lending	As per Consortium Decision							
Loan Against FDR	FD Rate+ Up to 2.00%							
•	Or Applicable Base Rate whichever is higher							
Deprived Sector Lending (MFI, NBFC)	BR + Up to 4.50%							
Deprived Sector Lending (Individuals/	BR + Up to 4.00%							
Retail)			ык тор к	7.0070				
Personal Loan/Overdraft/Mortgage Loan			BR + Up to					
SME Loan			BR + Up tc					
NSBL Saral Karja for MSME			BR + Up to					
Education Loan			BR + Up to					
Home Loan			BR + Up to					
Auto Loan / Hire Purchase Loan			BR + Up to					
Bhu Puu Loan			BR + Up to					
Subsidized Loan under various schemes			BR + Up to					
Migrant Workers	BR + Up to 1.50%							
Loan Against Share / Margin Lending	BR + Up to 5.00%							
Loan Against Bonds (Govt & Others)			BR + Up to					
	Or Applicable Base Rate whichever is higher							
Land Loan/ Real State Loan			BR + Up tc					
Gold Loan			BR + Up to					
FCY Loans (For Payment of Sight LC)		Six Month			5.00%			
Interest	Spread Rate	(Pouch 2077	7) 4 05%					

- | 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. 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.



NEPAL SBI BANK LTD.

केशरमहल, काठमाडौं, फोन नं. : ४-४३५५१६, ४-४३५६१३
NTEREST RATES: DEPOSITS

	TERES					
Fixed / Recurring (Interest Rate Per Ann Quarterly)	Deposits um, Payable	14 th January, 2021 (1 st Magh, 2077) Individuals			Institutions/ Foreign Diplomatic Institutions	
\geq 3 months and < 6 months \geq 6 months and < 1 year	ns		3.00 4.00			3.00 % 4.00 %
≥ 1 year and < 2 years			5.00			5.50 %
≥2 years and ≤ 3 years			5.50			6.00 %
> 3years and ≤ 10years	11		6.50			6.50 %
Fixed Deposit for 101 Da Fixed Deposit for 201 Da		-	3.00 4.00			3.00 % 4.00 %
Fixed / Recurring Deposits					/E:	
(Interest Rate Per Ann Quarterly) 1 Year & Above	um, Payable				ons/ Forei titutions (
1 Year& Above (Renewal	Only)			5.60		
	Interest Rat	e Per Annu	m, Payabl			
Bulk Fixed Dep			A	Saving I	Deposits	T. d d D. d.
Individuals O ≥ 1 year and ≤ 2 years	5.00 % *	Savings-Ge	Account S	scheme		Interest Rate 3.00%
≥2 years and ≤ 3 years	5.50 % *	Corporate		kage		3.00%
		Nepal SBI		Saving		3.00%
Call Deposit	ts	Migrant Sa				3.00%
Minimum Balance	Interest Rate	Savings-Go PF other O				3.00%
Dalance	morest Mate	Sambriddh			hata	3.00%
		Chhori Bao	chat Khata			3.00%
		Savings- D				3.16%
Up to NRs 10.00 Crore	0.50%	Savings-Sh Vishesh Ba		3		3.00% 3.00%
		Savings- S		rites		1.50%
		Savings-No	epal Army			1.50%
		Savings-Po	olice			1.50%
		NRs (Publi		hat-	-	1.50%
		NSBL Nar				1.50% 1.50%
NRs 10.00 Crore and Above	0.25%	Karnadhaa				1.50%
		NSBL Con			;	1.50%
		Swarnim B	***			1.50%
USD Call Dep	osit	Indreni Ba Varistha Na				1.50% 1.50%
Upto USD 1 million	0.50 %	Karmachar				1.50%
Срес СБВ 1 инитон	0.50 70	NRs (Saral				1.50%
		SB-Nation			ıthority	1.50%
Above USD 1 million	Negotiable	NRs (Othe				1.50%
		USD Savir EUR Savir	0			1.00% 0.25%
		GBP Savin				0.50%
	Loai	ns & A		291		
W	ith effect fron	n 14 th Janu	ary, 2021 ((1 st Magh,		
		I	Fixed Inter			
Account Sche	me	Up to 3 years	Above 3 years to 5 years	Above 5 years to 10 years	Above 10 years	Floating Interest Rate
Education Loan		12.50%	13.50%	14.00%	14.50%	BR + Up to 5.00%
Home Loan Personal Hire Purchase L	000	12.50% 12.50%	13.50%			BR + Up to 5.00% BR + Up to 5.00%
Personal Mortgage Term		12.50%	13.50%	14.50%	1	BR + Up to 5.00%
Bhu Puu Loan		12.50%	13.50%		1	BR + Up to 4.00%
Loan to Migrant Workers		12.50%	13.50%			BR + Up to 1.50%
Personal Land Loan / Rea		12.50% 12.50%	13.50%		-	BR + Up to 5.00%
Deprived Sector Lending Other Personal Term Loa		12.50%	13.50%	14.00%	-	BR + Up to 4.00% BR + Up to 5.00%
Account Sche		Corporate/Prime/Others				
Working Capital / Cash C]	BR + Up 1	to 5.00%	
Trust Receipt	·			BR + Up		
Short Term Demand Loan		BR + Up to 5.00%				
Term Loan / Project Fina: Working Capital / Cash – Credi		BR + Up to 4.50% BR + Up to 4.00%				
		BR + Up to 5.00%				
Pre shipment / Post Shipr	nent Loan	For FCY Loan: One Year LIBOR Rate + 1.25%				
Consortium Lending	As per Consortium Decision					
Loan Against FDR		FD Rate+ Upto 2.00%				
Deprived Sector Lending (M	IFI, NBFC)	Or Applicable Base Rate whichever is higher BR + Up to 4.50%				
Deprived Sector Lending (In	dividuals/Retail)]	BR + Up	to 4.00%	
Personal Loan/Overdraft/Mo	<u> </u>		BR + Up			
SME Loan NSBL Saral Karja for MS	MF	BR + Up to 5.00% BR + Up to 5.00%				
Education Loan			BR + Up			
Home Loan]	BR + Up	to 5.00%		
Auto Loan / Hire Purchase Loan				BR + Up		
Bhu Puu Loan Subsidized Loan under various schemes		 		BR + Up : BR + Up :		
Subsidized Loan under various schemes Migrant Workers				BR + Up :		
Loan Against Share / Mar	gin Lending]	BR + Up	to 5.00%	
Loan Against Bonds (Gov]	BR + Up	to 3.00%	
` `		Or				ver is higher
Land Loan/ Real State Lo			BR + Up : BR + Up :			
FCY Loans (For Payment		Six Month	s LIBOR	Rate + up	to 5.00%	
	Interest Spre	ead Rate (N	langshir 2	077): 3.8	2%	
Base Rate (Mangshir 2077): 7.93% a) Interest Rate applicable on forced loan may vary with risk premium from the published rate.						

- a) Interest Rate applicable on forced loan may vary with risk premium from the published rate.
 b) Interest Rate in consortium financing shall be as decided by consortium.
 c) Interest Rate in NPA accounts may vary from the published rate.
 d) Penal Interest of plus 2% p.a. will be applied on overdue amount.
 e) Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.
 f) Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances 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 10 November, 2020 (1 Mangsin, 2077)					
Fixed / Recurring Deposits (Interest Rate Per Annum, Payable Quarterly)	Individuals	Institutions/ Foreign Diplomatic Institutions			
\geq 3 months and \leq 6 months	3.00 %	4.00 %			
\geq 6 months and < 1 year	4.00 %	5.00 %			
≥ 1 year and < 2 years	5.00 %	6.00 %			
≥ 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 %			
E'1/D					

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

1 Year& Above (Renewal Only) 6.10 %

Interest Rate Per Annum, Payable Quarterly				
Bulk Fixed Do		Saving Deposits		
Individuals		Account Scheme	Interest Rate	
\geq 1 year and \leq 2 years	5.00 % *	Savings-Gorkha	4.00%	
\geq 2 years and \leq 3 years		Corporate Salary Package	4.00%	
		Nepal SBI Premium Saving	4.00%	
Call Depos	sits	Migrant Savings	4.00%	
		Savings-Gorkha Serving	4.00%	
Minimum Balance	Interest Rate	PF other Organizations	4.00%	
		Sambriddha Nagarik Bachat Khata	4.00%	
		Chhori Bachat Khata	4.00%	
Up to NRs 10.00	0.75.0/	Savings-Nepal Army	2.00%	
Crore	0.75 %	Savings-Police	2.00%	
		NRs (Public)	2.00%	
		NSBL Nari Bachat Khata	2.00 %	
		NSBL Baal Bachat Khata	2.00 %	
NRs 10.00 Crore and	0.25 %	Karnadhaar Bachat Khata	2.00 %	
Above	0.23 /0	NSBL Combo Savings Scheme	2.00 %	
Above		Swarnim Bachat	2.00 %	
		Indreni Bachat Yojana	2.00 %	
USD Call Deposit		Vishesh Bachat	2.00 %	
		Varistha Nagarik Bachat	2.00 %	
Upto USD 1 million	0.50 %	Karmachari Bachat Khata	2.00 %	
Above LICD 1		NRs (Saral Bachat Only)	2.00 %	
Above USD 1	Negotiable	NRs (Others)	2.00%	
million		USD	1.00%	

Loans & Advances

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

	Personal Loan				
	Fixed Interest Rate				
Account Scheme	Up to 3 years	Above 3 years to 5 years	3 Vesire	Above 10 years	Floating Interest Rate
Education Loan	12.50%	13.50%	14.00%	14.50%	BR + Up to 5.00%
Home Loan	12.50%	13.50%	14.00%		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		13.50%		-	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		
Short Term Demand Loan			BR + Up		
Term Loan / Project Finance			BR + Up		
Working Capital / Cash – Credit Multinational	BR + Up to 4.00%				
Pre shipment / Post Shipment Loan	For I		BR + Up : One Yea		R Rate + 1.25%
Consortium Lending		As p	er Consor	tium Dec	cision
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 &			BR + Up	to 3.00%)
Others)	Or Applicable Base Rate whichever is higher				
Loan Against FDR	FD Rate + Up to 2.00%				
	Or A	Applicable	e Base Ra	ite which	ever is higher
FCY Loans (For Payment of Sight LC)	S	Six Month	s LIBOR	Rate + u	p to 5.00%

Interest Spread Rate (Aswin 2077): 3.94% Base Rate (Aswin 2077): 8.37%

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

Note:

- 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.

केशर म ः	हल, काठमाडौं	ं, फोन नं. : ४-४३५५१६, ४-४३५६१३	
		RATES: DEPOSITS 17th October, 2020 (1stKartik, 2077)	
Fixed / Recurring De (Interest Rate Per Annua Quarterly)	-	Individuals	Institutions/ Foreign Diplomatic Institutions
\geq 3 months and \leq 6 month	ıs	4.00 %	4.00 %
\geq 6 months and < 1 year		5.00 %	5.00 %
≥ 1 year and ≤ 2 years		6.50 %	6.00 %
≥ 2 years and ≤ 3 years		6.50 %	6.00 %
> 3 years and ≤ 10 years		7.00 %	6.00 %
Fixed Deposit for 101 Day	/s #	4.00 %	4.00 %
Fixed Deposit for 201 Day		5.00 %	5.00 %
Fixed / Recurring Do (Interest Rate Per Annua Quarterly)		For Institutions/ Foreign Diploms Only	atic Institutions
1 Year & Above		6.00 %	
1 Year& Above (Renewal	Only)	6.10 %	
		Per Annum, Payable Quarterly	
Bulk Fixed Depo		Saving Deposits	
Individuals On		Account Scheme	Interest Rate
≥ 1 year and ≤ 2 years	6.50 % *	Savings-Gorkha	4.50%
≥ 2 years and ≤ 3 years	6.50 % *	Corporate Salary Package	4.50%
		Nepal SBI Premium Saving	4.50%
Call Deposits		Migrant Savings	4.50%
		Savings-Gorkha Serving	4.50%
Minimum Balance	Interest Rate	PF other Organizations	4.50%
		Sambriddha Nagarik Bachat Khata	4.50%
Up to NRs 10.00 Crore	1.50%	Savings-Nepal Army	3.00%
Op to NKS 10.00 Close		Savings-Police	3.00%
>NRs 10.00 Crore to		NRs (Public)	3.00%
NRs 15.00 Crore	1.50%	NSBL Nari Bachat Khata	3.00 %
14KS 15.00 Clole		NSBL Baal Bachat Khata	3.00 %
NRs 15.00 Crore and	0.50% to	Karnadhaar Bachat Khata	3.00 %
Above	1.50%	NSBL Combo Savings Scheme	3.00 %
AUUVE	1.50/0	Swarnim Bachat	3.00 %
		Indreni Bachat Yojana	3.00 %
USD Call Depos	sit	Vishesh Bachat	3.00 %
ODD Can Depoi		Vanistles Massails Daslast	2.00.0/

INTEREST RATES: LOANS & ADVANCES

Negotiable NRs (Others)

USD

0.50%

Upto USD 1 million

Above USD 1 million

Varistha Nagarik Bachat

Karmachari Bachat Khata NRs (Saral Bachat Only)

3.00 % 3.00 %

3.00 %

3.00%

1.00%

With chect from 17 October, 2020 (1 Ixartix, 2077)					
	Personal Loan				
		Fixed Int	erest Rate	e	
Account Scheme	Up	Above 3	Above 5	Above	Floating
	to 3	years to	years to	10	Interest Rate
	years	5 years	10 years		
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	12.500/	13.50%	14.50%		DD II- 4- 5 000/
Loan	12.50%	13.30%	14.30%	-	BR + Up to 5.00%
Deprived Sector Lending	12.500/	12.500/	14.000/		DD + 11-4- 4 000/
(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				

Account Scheme	Corporate/Prime/Others			
Working Capital / Cash Credit	BR + Up to 5.00%			
Trust Receipt	BR + Up to 3.00%			
Short Term Demand Loan	BR + Up to 5.00%			
Term Loan / Project Finance	BR + Up to 4.50%			
Working Capital / Cash – Credit	DD + Un to 4 000/			
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	DD + Un to 2 000/			
schemes	BR + Up to 2.00%			
Loan Against Share / Margin	DD + 11 ₀ to 5 000/			
Lending	BR + Up to 5.00%			
Loan Against Bonds (Govt &	BR + Up to 3.00%			
Others)	Or Applicable Base Rate whichever is higher			
Loan Against FDR	FD Rate + Up to 2.00%			
Luan Agamst FDK	Or Applicable Base Rate whichever is higher			
FCY Loans (For Payment of Sight L.C.)	Six Months LIBOR Rate + up to 5.00%			

- Base Rate (Bhadra 2077): 8.39% Interest Rate applicable on forced loan may vary with risk premium from the a)
- published rate. Interest Rate in consortium financing shall be as decided by consortium. b)
- c) Interest Rate in NPA accounts may vary from the published rate.
- Penal Interest of plus 2% p.a. will be applied on overdue amount. d)
- Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.

Interest Spread Rate (Bhadra 2077): 4.34%

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

Note:

LC)

Rates of interest on deposits/ loans & advances schemes unless otherwise mentioned 1) 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.



NTEREST RATES: DEPOSITS				

INTEREST RATES: DEPOSITS With effect from 18 th July, 2020 (3 rd Shrawan, 2077)							
Fixed / Recurring Deposi						ions/ Foreign Diplomatic	
(Interest Rate Per Annun)	Individ	luals		Institutions	
≥ 3 months and < 6 mont			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 Day			6.50			6.50 %	
Fixed Deposit for 201 Day			6.75			6.50 %	
Fixed / Recurring Deposi		,	For Institu	utions/ Foreign Di	piomatic	Institutions Only	
(Interest Rate Per Annun	n, Payable Quarterly)					
1 Year & Above				6.50			
3 Months & Above (Rene				6.60) %		
		est Ra	ate Per Annum, Paya				
Bulk Fixed	l Deposits			Saving D	eposits		
Individu	als Only		Account 9	Scheme		Interest Rate	
≥ 1 year and < 2 years	7.25 % *		Sambriddha Nagar	ik Bachat Khata		5.00 %	
≥2 years and ≤ 3 years	7.25 % *		NSBL Nari Bachat K	Chata		3.25 %	
			NSBL Baal Bachat K	(hata		3.25 %	
Call De	posits		Karnadhaar Bachat	: Khata		3.25 %	
			NSBL Combo Savin	gs Scheme		3.75 %	
Minimum Balance	Interest Rate		Swarnim Bachat	-		3.00 %	
NRs 10,000.00	2.00 %		Indreni Bachat Yoja	ana		3.00 %	
NRs 1.00 Lacs	2.00 %		Vishesh Bachat	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		3.25 %	
NRs 10.00 Lacs	2.00 %		Varistha Nagarik Ba	achat		3.75 %	
	2.00 %		Karmachari Bachat			3.50 %	
NRs 50.00 Lacs				Klidid			
NRs 75.00 Lacs	2.00 %		Savings-Gorkha			5.00 %	
NRs 1.00 Crore	2.00 %		Savings-Nepal Arm	У		3.75 %	
NRs 2.00 Crore	2.00 %		Savings-Police			3.75 %	
NRs 5.00 Crore &	2.00 %		Corporate Salary Package		5.00 %		
Above			Nepal SBI Premium	n Saving	5.00 %		
			Migrant Savings		5.00 %		
USD Call	Deposit		Savings-Gorkha Ser	rving		5.00 %	
			PF other Organizations		5.00 %		
Up to USD 1 million	0.50 %		NRs (Saral Bachat Only)			3.00 %	
			NRs (Public)			3.75 %	
Above USD 1 million	Negotiable	NRs (Others)				3.00 %	
			USD			1.00 %	
			Loans & Advances	S			
Account Sci	hama			Interest R	ate		
Account sci	neme		Corporate	Prime		Others	
Working Capital/ Cash Cr	edit		3R+ Up to 5.00%	BR+1.50% to BR	+5.00%	BR+3.00% to BR+5.00%	
Trust Receipt		- 1	3R+ Up to 3.00%	BR+1.25% to BR+4.00%		BR+3.0% to BR+5.00%	
Short Term Demand Loar	1		3R+ Up to 5.00%	BR+1.50% to BR+5.00%		BR+3.00% to BR+5.00%	
Term Loan/ Project Finan						BR+3.75% to BR+5.00%	
Working Capital/ Cash Cr			- P	BR+ up to 4		1	
<u> </u>		-	3R+ Up to 3.50%	BR+1.25% to BR		BR+3.25% to BR+5.00%	
Pre shipment/ Post Shipn	nent Loan	For FCY Loan: One Year LIBOR Rate +1.25%					
Consortium Lending		As per Consortium decision subject to applicable Base Rate of NSBL					
Consortium Lending			, , , , , ,				
Loan against FDR			FD Rate +1.00% FD Rate +1.50% FD Rate +2.00%				
Deprived Sector Lending (MEL NREC)			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%		
			1.75% to BR+4.00%	BR+2.75% to BR		BR+3.75% to BR+5.00%	
Loan Against Bonds (Gov			upon Rate +1.50%	Coupon Rate +	2.00%	Coupon Rate +2.50%	
,	,			licable Base Rate v			
Land Loan/ Real Estate Lo	oan	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 BI	R+5.00%		
FCY Loans (For Payment				Six Month LIBOR F	late + 1.25	5%	
			Ashad 2077): 9.25 %				
Note: Rates of interest on deposits/ loans & advances schemes unless otherwise mentioned herein above, will remain the							

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.



INTEREST RATES. DEPOSITS	
With effect from 29th May, 2020 (16th Jestha, 207	7)

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

Interest Rate Per Annum, Payable Quarterly						
Bulk Fixed	l Deposits	Saving Deposits				
Individu	als Only	Account Scheme Interest Rate				
≥ 1 year and < 2 years	8.25 % *	Sambriddha Nagarik Bachat Khata	5.00 %			
≥2 years and ≤ 3 years	8.25 % *	NSBL Nari Bachat Khata	3.25 %			
		NSBL Baal Bachat Khata	3.25 %			
Call De	posits	Karnadhaar Bachat Khata	3.25 %			
		NSBL Combo Savings Scheme	3.75 %			
Minimum Balance	Interest Rate	Swarnim Bachat	3.00 %			
NRs 10,000.00	2.00 %	Indreni Bachat Yojana	3.00 %			
NRs 1.00 Lacs	2.00 %	Vishesh Bachat	3.25 %			
NRs 10.00 Lacs	2.00 %	Varistha Nagarik Bachat	3.75 %			
NRs 50.00 Lacs	2.00 %	Karmachari Bachat Khata	3.50 %			
NRs 75.00 Lacs	2.00 %	Savings-Gorkha	5.00 %			
NRs 1.00 Crore	2.00 %	Savings-Nepal Army	3.75 %			
NRs 2.00 Crore	2.00 %	Savings-Police	3.75 %			
NRs 5.00 Crore &	2.00 %	Corporate Salary Package	5.00 %			
Above		Nepal SBI Premium Saving	5.00 %			
USD Call	Deposit	PF other Organizations	5.00 %			
Up to USD 1 million	0.50 %	NRs (Saral Bachat Only)	3.00 %			
		NRs (Public)	3.75 %			
Above USD 1 million	Negotiable	NRs (Others)	3.00 %			
		USD	1.00 %			

Loans & Advances

Account Scheme	Interest Rate		
	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.