



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

| Dhanvriddhi Fixed Deposits - Individuals Only | | Saving Deposits | |
|--|--------|---|---------------|
| ≥ 6 Months and <2 Years | 6.20% | Account Scheme | Interest Rate |
| ≥ 2 Years and <3 Years | 6.75% | | |
| 3 Years and above | 7.01% | | |
| Dhanvriddhi Fixed Deposits- Institutions/ Foreign Diplomatic Institutions Only (Fresh/Renewal) | | i. Chhori Bachat Khata | 4.38% |
| | | ii. NSBL Baal Bachat Khata | 4.34% |
| | | iii. Savings-Swarnim Bachat Khata | 4.32% |
| ≥ 6 Months and <2 Years | 5.20% | iv. SB Corporate Salary Package (CSP) | 4.30% |
| ≥ 2 Years and <3 Years | 5.75% | v. SB Karmachari Bachat Khata | 4.25% |
| | | vi. Savings-Abakash Kosh | 4.14% |
| 3 Years and above | 6.01% | vii. All other LCY Saving Accounts | 4.44% |
| Bulk Fixed Deposits Individuals Only | | USD Saving Bank | 5.50% |
| | | EUR Saving Bank | 1.50% |
| | | GBP Saving Bank | 1.50% |
| NPR Call Deposits | | | |
| 6 Months and above | 7.01%* | Account Type | Interest Rate |
| | | Call Deposit | 2.07% |
| | | FCY Call Deposit | Interest Rate |
| Bulk Fixed Deposits For Institutions/ Foreign Diplomatic Institutions Only | | USD | 2.75% |
| | | GBP | 0.75% |
| | | EUR | 0.75% |
| | | FCY Fixed Deposit (Individual-For 3 months and above)/(Institutions-For 6 months and above) | |
| 6 Months and above | 6.01%* | USD | Up to 5.60% |
| | | EUR | Up to 2.00% |
| | | GBP | Up to 2.00% |

[illegible]

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

| Account Scheme | Corporate Customers | Prime Customers | Other Customers |
|--|---|--------------------|--------------------|
| Working Capital / Cash Credit | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Trust Receipt | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Short Term Demand Loan | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Term Loan / Project Finance | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Working Capital / Cash Credit Multinational | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| Pre shipment / Post Shipment Loan | BR + Up to 2.00% | BR + 1.00% - 3.00% | BR + 2.00% - 4.00% |
| | For FCY Loan ^{New} : Interest rate shall be as per agreement subject to applicable NRB guidelines. | | |
| Loan Against FDR | FD Rate+ Up to 2.00% Or Applicable Base Rate whichever is higher | | |
| Deprived Sector Lending (MFI, NBFC) | Corporate Customers | Prime Customers | |
| | BR + Up to 2.00% | BR + 2.00% - 4.00% | |
| | BR + Up to 2.00% for Institutions Qualifying under Deprived Sector Lending as per NRB Directives | | |
| Deprived Sector Lending (Retail) | BR + 2.00% - 4.00% | | |
| Personal Loan/Overdraft | BR + 1.00% - 3.00% | | |
| SME Loan | Prime Customers | Other Customers | |
| | BR + Up to 2.00% | BR + 2.00% - 4.00% | |
| NSBL Saral Karja for MSME | BR + Up to 2.00% | BR + 2.00% - 4.00% | |
| NSBL Krishak Sathi Karja | BR + 2.00% - 4.00% | | |
| Auto Loan / Hire Purchase Loan | Personal Purpose (EV): BR + 0.25% - 2.25% Personal Purpose (IC): BR + 0.50% - 2.50% Official Purpose (EV): BR + 0.25% - 2.25% Official Purpose (IC):BR + 0.50% - 2.50% Commercial Purpose (EV): BR + 1.00% - 3.00% Commercial Purpose (IC): BR + 2.00% - 4.00% | | |
| Loan Against Share / Margin Lending | BR + 2.00% - 4.00% | | |
| Loan Against Bonds (Govt & Others) | BR + Up to 2.00% Or Applicable Base Rate whichever is higher | | |
| Gold Loan | BR + 2.00% - 4.00% | | |
| FCY Loans (For Payment of Sight LC) | Interest rate shall be as per agreement and/or MRR plus premium subject to applicable NRB guidelines | | |
| Last Three Months Average Base Rate: 9.36%, Base Rate (Magh, 2080) : 9.03% | | | |
| Interest Spread Rate (Magh 2080): 3.99 % | | | |

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

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

INTEREST RATES: DEPOSITS

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

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

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

Note:

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

*Conditions Apply, # Interest Payable on maturity.

नेपाल एसबिआई बैंक लिमिटेड

NEPAL SBI BANK LTD.

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

INTEREST RATES : DEPOSITS

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

| Fixed/Recurring Deposits | | Individuals | | Institutions / Foreign Diplomatic Institutions | | |
|---|--------|---|--------------------------|--|----------------|---|
| ≥ 3 months and < 6 months | | 6.00% | | - | | |
| ≥ 6 months and < 1 year | | 6.50% | | 4.50% | | |
| ≥ 1 year and < 2 years | | 7.20% | | 5.20% | | |
| ≥ 2 years and < 3 years | | 7.75% | | 5.75% | | |
| ≥ 3 years and Above | | 8.25% | | 6.25% | | |
| Fixed Deposit for 101 Days # | | 6.00% | | - | | |
| Fixed Deposit for 201 Days # | | 6.50% | | 4.50% | | |
| Dhanvriddhi Fixed Deposits -Individuals Only | | Saving Deposits | | | | |
| ≥ 6 Months and <2 Years | 7.20%* | Account Scheme | | Interest Rate | | |
| ≥ 2 Years and <3 Years | 7.75%* | | | | | |
| 3 Years and above | 8.25%* | | | | | |
| Dhanvriddhi Fixed Deposits- Institutions / Foreign Diplomatic Institutions Only (Fresh/Renewal) | | Savings- Abakash Kosh | | 4.20% | | |
| ≥6 Months and <2 Years | 5.20%* | All other LCY Saving Accounts | | 4.50% | | |
| ≥ 2 Years and <3 Years | 5.75%* | | | | | |
| 3 Years and above | 6.25%* | | | | | |
| Bulk Fixed Deposits Individuals Only | | USD Saving Bank | | 5.75% | | |
| | | EUR Saving Bank | | 3.00% | | |
| | | GBP Saving Bank | | 3.00% | | |
| NPR Call Deposits | | | | | | |
| 12 Months and above | | 8.25%* | | Account Type | | |
| | | | | Interest Rate | | |
| | | Call Deposit | | 2.10% | | |
| Bulk Fixed Deposits For Institutions/ Foreign Diplomatic Institutions Only | | FCY Call Deposit | | Interest Rate | | |
| | | USD | | 2.875% | | |
| | | GBP | | 1.50% | | |
| | | EUR | | 1.50% | | |
| | | FCY Fixed Deposit (Individual-For 3 months and above) / (Institutions-For 6 months and above) | | | | |
| 12 Months and above | | 6.25%* | | USD | Up to 6.55% | |
| | | | | EUR | Up to 5.00% | |
| | | | | GBP | Up to 5.75% | |
| Loans & Advances | | | | | | |
| With effect from 15 th Jan, 2024 (1 st Magh, 2080) | | | | | | |
| Account Scheme | | Fixed Interest Rate | | | | Floating Interest Rate |
| | | Up to 3 years | Above 3 years to 5 years | Above 5 years to 10 years | Above 10 years | |
| Education Loan | | 13.50% | 14.50% | 15.00% | 15.50% | BR + 2.00% - 4.00% |
| Home Loan | | 13.50% | 14.50% | 15.00% | 15.50% | Upto Rs. 2.00 crore: BR + 1.00% - 3.00% Above Rs. 2.00 crore: BR + 0.50% - 2.50% |
| Hire Purchase Loan (Individual/ Institutions) | | 13.50% | 14.50% | 15.00% | - | Personal Purpose (EV): BR + 0.25% - 2.25% Personal Purpose (IC): BR + 0.50% -2.50% Official Purpose (EV): BR + 0.75% - 2.75% Official Purpose (IC): BR + 1.00% - 3.00% Commercial Purpose (EV): BR + 1.00% - 3.00% Commercial Purpose (IC): BR + 2.00% - 4.00% |
| Personal Mortgage Term Loan / Other Personal Term Loan | | 13.50% | 14.50% | 15.50% | 15.50% | BR + 1.00% - 3.00% |
| Bhu Puu Loan | | 12.50% | 13.50% | 14.00% | - | BR + 2.00% - 4.00% |
| Bhu Puu Plus Loan | | 12.50% | 13.50% | 14.00% | - | BR + 2.00% - 4.00% |
| Loan to Migrant Workers | | 13.50% | 14.50% | 15.00% | - | BR + 2.00% - 4.00% |
| Deprived Sector Lending (Individuals) | | 12.50% | 13.50% | 14.50% | - | BR + 2.00% - 4.00% |
| Term Loan / Project Finance | | - | 14.00% | 14.50% | 15.00% | Corporate: BR + Up to 2.00% Prime: BR + 1.00% - 3.00% Others: BR + 2.00% - 4.00% |
| Account Scheme | | Corporate Customers | | Prime Customers | | Other Customers |
| Working Capital / Cash Credit | | BR + Up to 2.00% | | BR + 1.00% - 3.00% | | BR + 2.00% - 4.00% |
| Trust Receipt | | BR + Up to 2.00% | | BR + 1.00% - 3.00% | | BR + 2.00% - 4.00% |
| Short Term Demand Loan | | BR + Up to 2.00% | | BR + 1.00% - 3.00% | | BR + 2.00% - 4.00% |
| Term Loan / Project Finance | | BR + Up to 2.00% | | BR + 1.00% - 3.00% | | BR + 2.00% - 4.00% |
| Working Capital / Cash-Credit Multinational | | BR + Up to 2.00% | | BR + 1.00% - 3.00% | | BR + 2.00% - 4.00% |
| Pre shipment / Post Shipment Loan | | BR + Up to 2.00% | | BR + 1.00% - 3.00% | | BR + 2.00% - 4.00% |
| | | For FCY Loan ^{New} : Interest rate shall be as per agreement subject to applicable NRB guidelines. | | | | |
| Loan Against FDR | | FD Rate+ Up to 2.00% | | | | |
| | | Or Applicable Base Rate whichever is higher | | | | |
| Deprived Sector Lending (MFI, NBFC) | | Corporate Customers | | Prime Customers | | |
| | | BR + Up to 2.00% | | BR + 2.00% - 4.00% | | |
| | | BR + Up to 2.00% for Institutions Qualifying under Deprived Sector Lending as per NRB Directives | | | | |
| Deprived Sector Lending (Retail) | | BR + 2.00% - 4.00% | | | | |
| Personal Loan/Overdraft | | BR + 1.50% - 3.50% | | | | |
| SME Loan | | Prime Customers | | Other Customers | | |
| | | BR + Up to 2.00% | | BR + 2.00% - 4.00% | | |
| NSBL Saral Karja for MSME | | BR + Up to 2.00% | | BR + 2.00% - 4.00% | | |
| NSBL Krishak Sathi Karja | | BR + 2.00% - 4.00% | | | | |
| Auto Loan / Hire Purchase Loan | | Personal Purpose (EV): BR + 0.25% - 2.25% Personal Purpose (IC): BR + 0.50% - 2.50% Official Purpose (EV): BR + 0.75% - 2.75% Official Purpose (IC):BR + 1.00% - 3.00% Commercial Purpose (EV): BR + 1.00% - 3.00% Commercial Purpose (IC): BR + 2.00% - 4.00% | | | | |
| Loan Against Share / Margin Lending | | BR + 2.00% - 4.00% | | | | |
| Loan Against Bonds (Govt & Others) | | BR + Up to 2.00% | | | | |
| | | Or Applicable Base Rate whichever is higher | | | | |
| Gold Loan | | BR + 2.00% - 4.00% | | | | |
| FCY Loans (For Payment of Sight LC) | | Interest rate shall be as per agreement and/or MRR plus premium subject to applicable NRB guidelines | | | | |
| Last Three Months Average Base Rate: 9.93%, Base Rate (Mangsir 2080) : 9.80% | | | | | | |
| Interest Spread Rate (Mangsir 2080) : 4.00 % | | | | | | |
| a) Interest Rate applicable on forced loan may vary with risk premium from the published rate. | | | | | | |
| b) Interest Rate in consortium financing shall be as decided by consortium. | | | | | | |
| c) Interest rate concession shall be provided to the specified sector under normal Deprived Sector Loan in line with NRB Directive. | | | | | | |
| d) Interest Rate in NPA accounts may vary from the published rate. | | | | | | |
| e) Penal Interest of plus 2% p.a. will be applied on overdue amount. | | | | | | |
| f) Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement. | | | | | | |
| g) Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances. | | | | | | |
| h) For Remittance Deposits (Savings & Fixed Deposits)- 1% above card rates as per NRB guidelines. | | | | | | |
| i) In case of Institutional Fixed Deposits, premature facility is not allowed before completion of 6 months period. | | | | | | |
| j) Up to 0.50% premium can be provided on Institutional fixed deposits/Dhanvriddhi-Institutional fixed deposits for Fresh/Renewal Deposit under bidding as per NRB circular no. Bai.Bi.Ni.Bi/ Niti/Paripatra/9/079/80. | | | | | | |
| Note: | | | | | | |
| Rates of interest on deposits/loans & advances schemes unless otherwise mentioned herein above, will remain the same. Customers/Prospective Clients are advised to visit our bank's branch or our official website https://nsbl.statebank for specific features, conditions, interest rates of deposits/loans & advances products/schemes. | | | | | | |
| *Conditions Apply, # Interest Payable on maturity. | | | | | | |



नेपाल एसबिआई बैंक लि.
NEPAL SBI BANK LTD.

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

INTEREST RATES : DEPOSITS

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

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

| Loans & Advances | | | | | |
|--|---|--------------------------|---------------------------|----------------|---|
| With effect from 17 th Dec, 2023 (1 st Poush, 2080) | | | | | |
| Account Scheme | Fixed Interest Rate | | | | Floating Interest Rate |
| | Up to 3 years | Above 3 years to 5 years | Above 5 years to 10 years | Above 10 years | |
| Education Loan | 13.50% | 14.50% | 15.00% | 15.50% | BR + 2.00% - 4.00% |
| Home Loan | 13.50% | 14.50% | 15.00% | 15.50% | UptoRs. 2.00 crore: BR + 1.00% - 3.00% Above Rs. 2.00 crore: BR + 0.50% - 2.50% |
| Hire Purchase Loan (Individual/ Institutions) | 13.50% | 14.50% | 15.00% | - | Personal Purpose (EV): BR + 0.25% - 2.25% Personal Purpose (IC): BR + 0.50% -2.50% Official Purpose (EV): BR + 0.75% - 2.75% Official Purpose (IC): BR + 1.00% - 3.00% Commercial Purpose (EV): BR + 1.00% - 3.00% Commercial Purpose (IC): BR + 2.00% - 4.00% |
| Personal Mortgage Term Loan / Other Personal Term Loan | 13.50% | 14.50% | 15.50% | 15.50% | BR + 1.00% - 3.00% |
| Bhu Puu Loan | 12.50% | 13.50% | 14.00% | - | BR + 2.00% - 4.00% |
| Bhu Puu Plus Loan | 12.50% | 13.50% | 14.00% | - | BR + 2.00% - 4.00% |
| Loan to Migrant Workers | 13.50% | 14.50% | 15.00% | - | BR + 2.00% - 4.00% |
| Deprived Sector Lending (Individuals) | 12.50% | 13.50% | 14.50% | - | BR + 2.00% - 4.00% |
| Term Loan / Project Finance | - | 14.00% | 14.50% | 15.00% | Corporate: BR + Up to 2.00% Prime: BR + 1.00% - 3.00% Others: BR + 2.00% - 4.00% |
| Account Scheme | Corporate Customers | | Prime Customers | | Other Customers |
| Working Capital / Cash Credit | BR + Up to 2.00% | | BR + 1.00% - 3.00% | | BR + 2.00% - 4.00% |
| Trust Receipt | BR + Up to 2.00% | | BR + 1.00% - 3.00% | | BR + 2.00% - 4.00% |
| Short Term Demand Loan | BR + Up to 2.00% | | BR + 1.00% - 3.00% | | BR + 2.00% - 4.00% |
| Term Loan / Project Finance | BR + Up to 2.00% | | BR + 1.00% - 3.00% | | BR + 2.00% - 4.00% |
| Working Capital / Cash – Credit Multinational | BR + Up to 2.00% | | BR + 1.00% - 3.00% | | BR + 2.00% - 4.00% |
| Pre shipment / Post Shipment Loan | BR + Up to 2.00% | | BR + 1.00% - 3.00% | | BR + 2.00% - 4.00% |
| | For FCY Loan ^{New} : Interest rate shall be as per agreement subject to applicable NRB guidelines. | | | | |
| Loan Against FDR | FD Rate+ Up to 2.00% Or Applicable Base Rate whichever is higher | | | | |
| Deprived Sector Lending (MFI, NBFC) | Corporate Customers | | Prime Customers | | |
| | BR + Up to 2.00% | | BR + 2.00% - 4.00% | | |
| | BR + Up to 2.00% for Institutions Qualifying under Deprived Sector Lending as per NRB Directives | | | | |
| Deprived Sector Lending (Retail) | BR + 2.00% - 4.00% | | | | |
| Personal Loan/Overdraft | BR + 1.50% - 3.50% | | | | |
| SME Loan | Prime Customers | | Other Customers | | |
| | BR + Up to 2.00% | | BR + 2.00% - 4.00% | | |
| NSBL Saral Karja for MSME | BR + Up to 2.00% | | BR + 2.00% - 4.00% | | |
| NSBL Krishak Sathi Karja | BR + 2.00% - 4.00% | | | | |
| Auto Loan / Hire Purchase Loan | Personal Purpose (EV): BR + 0.25% - 2.25% Personal Purpose (IC): BR + 0.50% - 2.50% Official Purpose (EV): BR + 0.75% - 2.75% Official Purpose (IC):BR + 1.00% - 3.00% Commercial Purpose (EV): BR + 1.00% - 3.00% Commercial Purpose (IC): BR + 2.00% - 4.00% | | | | |
| Loan Against Share / Margin Lending | BR + 2.00% - 4.00% | | | | |
| Loan Against Bonds (Govt & Others) | BR + Up to 2.00% Or Applicable Base Rate whichever is higher | | | | |
| Gold Loan | BR + 2.00% - 4.00% | | | | |
| FCY Loans (For Payment of Sight LC) | Interest rate shall be as per agreement and/or MRR plus premium subject to applicable NRB guidelines | | | | |
| Last Three Months Average Base Rate: 10.07%, Base Rate (Kartik 2080) : 9.91% | | | | | |
| Interest Spread Rate (Kartik 2080): 3.98 % | | | | | |

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



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



नेपाल एसबिआई बैंक लि.
NEPAL SBI BANK LTD.
कमलादी, काठमाडौं, फोन नं. : ४-४३४२९६, ४-४३४६९३

INTEREST RATES : DEPOSITS

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

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

Loans & Advances

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

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

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

नेपाल एसबिआई बैंक लिमिटेड

NEPAL SBI BANK LTD.

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

INTEREST RATES: DEPOSITS

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

| Fixed / Recurring Deposits | | Individuals | Institutions/ Foreign Diplomatic Institutions | | |
|---|---------------------|---|---|-------------------|---------------------------|
| ≥ 3 months and < 6 months | | 7.20% | - | | |
| ≥ 6 months and < 1 year | | 8.20% | 6.20% | | |
| ≥ 1 year and < 2 years | | 9.10% | 7.10% | | |
| ≥ 2 years and < 3 years | | 9.50% | 7.50% | | |
| ≥ 3 years and Above | | 10.00% | 8.00% | | |
| Fixed Deposit for 101 Days # | | 7.20% | - | | |
| Fixed Deposit for 201 Days # | | 8.20% | 6.20% | | |
| Dhanvriddhi Fixed Deposits - Individuals Only | | Saving Deposits | | | |
| ≥ 6 Months and <2 Years | 9.10%* | Account Scheme | Interest Rate | | |
| ≥ 2 Years and <3 Years | 9.50%* | | | | |
| 3 Years and above | 10.00%* | | | | |
| Dhanvriddhi Fixed Deposits-Institutions/ Foreign Diplomatic Institutions Only (Fresh/Renewal) | | All LCY Saving Account | 5.51% | | |
| ≥ 6 Months and <2 Years | 7.10%* | Remittance Savings | 6.51% | | |
| ≥ 2 Years and <3 Years | 7.50%* | | | | |
| 3 Years and above | 8.00%* | | | | |
| Bulk Fixed Deposits Individuals Only | | USD Saving Bank | 5.75% | | |
| | | EUR Saving Bank | 3.00% | | |
| | | GBP Saving Bank | 3.00% | | |
| NPR Call Deposits | | | | | |
| 6 Months and above | 10.00%* | Account Type | Interest Rate | | |
| | | Call Deposit | 2.755% | | |
| | | FCY Call Deposit | Interest Rate | | |
| Bulk Fixed Deposits For Institutions/ Foreign Diplomatic Institutions Only | | USD | 2.875% | | |
| | | GBP | 1.50% | | |
| | | EUR | 1.50% | | |
| | | FCY Fixed Deposit (Individual-For 3 months and above) / (Institutions- For 6 months and above) | | | |
| | | 6 Months and above | 8.00%* | USD | Up to 6.55% |
| | | EUR | Up to 5.00% | | |
| Remittance FD | | GBP | Up to 5.75% | | |
| 1.00 % Above Card Rate* | | | | | |
| Loans & Advances | | | | | |
| With effect from 18 th Sept, 2023 (1 st Ashwin, 2080) | | | | | |
| Account Scheme | Fixed Interest Rate | | | | Floating Interest Rate |
| | Up to 3 years | Above 3 years to 5 years | Above 5 years to 10 years | Above 10 years | |
| Education Loan | 13.50% | 14.50% | 15.00% | 15.50% | BR + Up to 4.00% |
| Home Loan | 13.50% | 14.50% | 15.00% | 15.50% | BR + Up to 4.00% |
| Hire Purchase Loan (Individual/ Institutions) | 13.50% | 14.50% | 15.00% | - | BR + Up to 4.00% |
| Personal Mortgage Term Loan / Other Personal Term Loan | 13.50% | 14.50% | 15.50% | 15.50% | BR + Up to 4.00% |
| Bhu Puu Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 4.00% |
| Bhu Puu Plus Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 4.00% |
| Loan to Migrant Workers | 13.50% | 14.50% | 15.00% | - | BR + Up to 4.00% |
| Deprived Sector Lending (Individuals) | 12.50% | 13.50% | 14.50% | - | BR + Up to 4.00% |
| Term Loan / Project Finance | - | 14.00% | 14.50% | 15.00% | BR + Up to 4.00% |
| Account Scheme | | Corporate/Prime/Others | | | |
| Working Capital / Cash Credit | | BR + Up to 4.00% | | | |
| Trust Receipt | | BR + Up to 4.00% | | | |
| Short Term Demand Loan | | BR + Up to 4.00% | | | |
| Term Loan / Project Finance | | BR + Up to 4.00% | | | |
| Working Capital / Cash – Credit Multinational | | BR + Up to 4.00% | | | |
| Pre shipment / Post Shipment Loan | | BR + Up to 4.00% | | | |
| | | For FCY Loan: Interest Rate shall be as per agreement subject to applicable NRB Guidelines | | | |
| Loan Against FDR | | FD Rate+ Up to 2.00% | | | |
| | | Or Applicable Base Rate whichever is higher | | | |
| Deprived Sector Lending (MFI, NBFC) | | BR + Up to 4.00% | | | |
| Deprived Sector Lending (Retail) | | BR + Up to 4.00% | | | |
| Personal Loan/Overdraft | | BR + Up to 4.00% | | | |
| SME Loan | | BR + Up to 4.00% | | | |
| NSBL Saral Karja for MSME | | BR + Up to 4.00% | | | |
| NSBL Krishak Sathi Karja | | BR + Up to 4.00% | | | |
| Auto Loan / Hire Purchase Loan | | BR + Up to 4.00% | | | |
| Loan Against Share / Margin Lending | | BR + Up to 5.00% | | | |
| Loan Against Bonds (Govt & Others) | | BR + Up to 4.00% | | | |
| | | Or Applicable Base Rate whichever is higher | | | |
| Gold Loan | | BR + Up to 4.00% | | | |
| FCY Loans (For Payment of Sight LC) | | Interest rate shall be as per agreement subject to applicable NRB guidelines | | | |
| Last Three Months Average Base Rate: 10.58%, Base Rate (Shrawan 2080) : 10.44% | | | | | |
| Interest Spread Rate (Shrawan 2080): 3.99 % | | | | | |
| a) Interest Rate applicable on forced loan may vary with risk premium from the published rate. | | | | | |
| b) Interest Rate in consortium financing shall be as decided by consortium. | | | | | |
| c) Interest Rate in NPA accounts may vary from the published rate. | | | | | |
| d) Penal Interest of plus 2% p.a. will be applied on overdue amount. | | | | | |
| e) Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement. | | | | | |
| f) Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances. | | | | | |
| g) FD rate for Remittance- 1% above card rates as per NRB guidelines. | | | | | |
| h) In case of Institutional Fixed Deposits, premature facility is not allowed before completion of 6 months period. | | | | | |
| i) 0.50% premium can be provided on Institutional fixed deposits/ Dhanvriddhi-Institutional fixed deposits for Fresh/ Renewal Deposit under bidding as per NRB circular no. Bai.Bi.Ni.Bi/ Niti/Paripatra/9/079/80. | | | | | |
| Note: | | | | | |
| Rates of interest on deposits/ loans & advances schemes unless otherwise mentioned herein above, will remain the same. Customers/Prospective Clients are advised to visit our bank's branch or our official website https://nsbl.statebank for specific features, conditions, interest rates of deposits/ loans & advances products/schemes. | | | | | |
| *Conditions Apply, # Interest Payable on maturity. | | | | | |



नेपाल एसबिआई बैंक लिमिटेड
NEPAL SBI BANK LTD.

कमलादी, काठमाडौं, फोन नं. : ४-४३२५१६, ४-४३२६१३

INTEREST RATES : DEPOSITS

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

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

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

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

Note:

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

*Conditions Apply, # Interest Payable on maturity.



नेपाल एसबिआई बैंक लिमिटेड
NEPAL SBI BANK LTD.

कमलादी, काठमाडौं, फोन नं. : ४-४३२५१६, ४-४३२६१३

INTEREST RATES: DEPOSITS

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

| Fixed / Recurring Deposits | | Individuals | Institutions/ Foreign Diplomatic Institutions | | | |
|--|-------------|--|---|---------------------------------|-------------------|---------------------------|
| ≥ 3 months and < 6 months | | 7.20% | - | | | |
| ≥ 6 months and < 1 year | | 8.20% | 6.20% | | | |
| ≥ 1 year and < 2 years | | 9.10% | 7.10% | | | |
| ≥ 2 years and < 3 years | | 9.00% | 7.00% | | | |
| ≥ 3years and Above | | 9.00% | 7.00% | | | |
| Fixed Deposit for 101 Days # | | 7.20% | - | | | |
| Fixed Deposit for 201 Days # | | 8.20% | 6.20% | | | |
| Dhanvriddhi Fixed Deposits -Individuals Only | | Saving Deposits | | | | |
| ≥6 Months and <2 Years | 9.10%* | Account Scheme | Interest Rate | | | |
| 2 Years and above | 9.99%* | | | | | |
| Dhanvriddhi Fixed Deposits-Institutions/ Foreign Diplomatic Institutions Only (Fresh/Renewal) | | All LCY Saving Account | 6.40% | | | |
| ≥6 Months and <2 Years | 7.10%* | Remittance Savings | 7.40% | | | |
| 2 Years and above | 7.99%* | | | | | |
| Bulk Fixed Deposits Individuals Only | | USD Saving Bank | 5.75% | | | |
| | | EUR Saving Bank | 3.00% | | | |
| | | GBP Saving Bank | 3.00% | | | |
| | | NPR Call Deposits | | | | |
| 6 Months and above | 9.99%* | Account Type | Interest Rate | | | |
| | | Call Deposit | 3.10% | | | |
| | | FCY Call Deposit | Interest Rate | | | |
| Bulk Fixed Deposits For Institutions/ Foreign Diplomatic Institutions Only | | USD | 2.875% | | | |
| | | GBP | 1.50% | | | |
| | | EUR | 1.50% | | | |
| | | FCY Fixed Deposit (Individual-For 3 months and above) / (Institutions-For 6 months and above) | | | | |
| | | 6 Months and above | 7.99%* | USD | Up to 6.55% | |
| EUR | Up to 5.00% | | | | | |
| Remittance FD | | GBP | Up to 5.75% | | | |
| 1.00 % Above Card Rate* | | | | | | |
| Loans & Advances | | | | | | |
| With effect from 17 th July, 2023 (1 st Shrawan, 2080) | | | | | | |
| Account Scheme | | Fixed Interest Rate | | | | Floating Interest Rate |
| | | Up to 3 years | Above 3 years to 5 years | Above 5 years to 10 years | Above 10 years | |
| Education Loan | | 13.50% | 14.50% | 15.00% | 15.50% | BR + Up to 4.00% |
| Home Loan | | 13.50% | 14.50% | 15.00% | 15.50% | BR + Up to 4.00% |
| Hire Purchase Loan (Individual/ Institutions) | | 13.50% | 14.50% | 15.00% | - | BR + Up to 4.00% |
| Personal Mortgage Term Loan / Other Personal Term Loan | | 13.50% | 14.50% | 15.50% | 15.50% | BR + Up to 4.00% |
| Bhu Puu Loan | | 12.50% | 13.50% | 14.00% | - | BR + Up to 4.00% |
| Bhu Puu Plus Loan | | 12.50% | 13.50% | 14.00% | - | BR + Up to 4.00% |
| Loan to Migrant Workers | | 13.50% | 14.50% | 15.00% | - | BR + Up to 4.00% |
| Deprived Sector Lending (Individuals) | | 12.50% | 13.50% | 14.50% | - | BR + Up to 4.00% |
| Term Loan / Project Finance | | - | 14.00% | 14.50% | 15.00% | BR + Up to 4.00% |
| Account Scheme | | Corporate/Prime/Others | | | | |
| Working Capital / Cash Credit | | BR + Up to 4.00% | | | | |
| Trust Receipt | | BR + Up to 4.00% | | | | |
| Short Term Demand Loan | | BR + Up to 4.00% | | | | |
| Term Loan / Project Finance | | BR + Up to 4.00% | | | | |
| Working Capital / Cash – Credit Multinational | | BR + Up to 4.00% | | | | |
| Pre shipment / Post Shipment Loan | | BR + Up to 4.00% | | | | |
| | | For FCY Loan: Interest Rate shall be as per agreement subject to applicable NRB Guidelines | | | | |
| Loan Against FDR | | FD Rate+ Up to 2.00% | | | | |
| | | Or Applicable Base Rate whichever is higher | | | | |
| Deprived Sector Lending (MFI, NBFC) | | BR + Up to 4.00% | | | | |
| Deprived Sector Lending (Retail) | | BR + Up to 4.00% | | | | |
| Personal Loan/Overdraft | | BR + Up to 4.00% | | | | |
| SME Loan | | BR + Up to 4.00% | | | | |
| NSBL Saral Karja for MSME | | BR + Up to 4.00% | | | | |
| NSBL Krishak Sathi Karja | | BR + Up to 4.00% | | | | |
| Auto Loan / Hire Purchase Loan | | BR + Up to 4.00% | | | | |
| Loan Against Share / Margin Lending | | BR + Up to 5.00% | | | | |
| Loan Against Bonds (Govt & Others) | | BR + Up to 4.00% | | | | |
| | | Or Applicable Base Rate whichever is higher | | | | |
| Gold Loan | | BR + Up to 4.00% | | | | |
| FCY Loans (For Payment of Sight LC) | | Interest rate shall be as per agreement subject to applicable NRB guidelines | | | | |
| Last Three Months Average Base Rate: 10.85%, Base Rate (Jestha 2080) : 10.72% | | | | | | |
| Interest Spread Rate (Jestha 2080): 4.19 % | | | | | | |

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

Note:

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

*Conditions Apply, # Interest Payable on maturity.



नेपाल एसबिआई बैंक लिमिटेड
NEPAL SBI BANK LTD.

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

INTEREST RATES : DEPOSITS

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

| Fixed / Recurring Deposits | | Individuals | | Institutions/ Foreign Diplomatic Institutions | | |
|--|---------|---|--------------------------------|---|----------------------|---------------------------|
| ≥ 3 months and < 6 months | | 8.00% | | - | | |
| ≥ 6 months and < 1 year | | 9.00% | | 7.00% | | |
| ≥ 1 year and < 2 years | | 9.99% | | 7.99% | | |
| ≥ 2 years and < 3 years | | 9.00% | | 7.00% | | |
| ≥ 3 years and Above | | 9.00% | | 7.00% | | |
| Fixed Deposit for 101 Days # | | 8.00% | | - | | |
| Fixed Deposit for 201 Days # | | 9.00% | | 7.00% | | |
| Dhanvriddhi Fixed Deposits - Individuals Only | | Saving Deposits | | | | |
| ≥6 Months and ≤ 15 years | 9.99%* | Account Scheme | | Interest Rate | | |
| Dhanvriddhi Fixed Deposits- Institutions/ Foreign Diplomatic Institutions Only (Fresh/Renewal) | | All LCY Saving Account | | 6.80% | | |
| ≥6 Months and ≤ 15 years | 7.99%* | Remittance Savings | | 7.80% | | |
| Fixed Deposits- Institutions/ Foreign Diplomatic Institutions (Bidding) (Fresh/ Renewal) (Including Premium) | | USD Saving Bank | | 5.75% | | |
| ≥ 6 months and above | 8.49%* | EUR Saving Bank | | 3.00% | | |
| Bulk Fixed Deposits | | GBP Saving Bank | | 3.00% | | |
| Individuals Only | | NPR Call Deposits | | | | |
| ≥ 3 months and < 1 year | 9.99%* | Account Type | | Interest Rate | | |
| | | Call Deposit | | 2.70% | | |
| ≥ 1 year and above | 9.99%* | FCY Call Deposit | | Interest Rate | | |
| Remittance FD | | USD | | 2.875% | | |
| ≥ 3 months and above | 11.00%* | GBP | | 1.50% | | |
| Bulk Fixed Deposits For Institutions/ Foreign Diplomatic Institutions Only | | EUR | | 1.50% | | |
| | | FCY Fixed Deposit (Individual-For 3 months and above) / (Institutions-For 6 months and above) | | | | |
| ≥ 6 months and < 1 year | 7.99%* | USD | | Up to 7.25% | | |
| ≥ 1 year and above | 7.99%* | EUR | | Up to 5.50% | | |
| | | GBP | | Up to 6.25% | | |
| Loans & Advances | | | | | | |
| With effect from 16 th June, 2023 (1 st Ashadh, 2080) | | | | | | |
| Account Scheme | | Fixed Interest Rate | | | | Floating Interest Rate |
| | | Up to 3 years | Above 3 years to 5 years | Above 5 years to 10 years | Above 10 years | |
| Education Loan | | 13.50% | 14.50% | 15.00% | 15.50% | BR + Up to 5.00% |
| Home Loan | | 13.50% | 14.50% | 15.00% | 15.50% | BR + Up to 5.00% |
| Hire Purchase Loan (Individual/ Institutions) | | 13.50% | 14.50% | 15.00% | - | BR + Up to 5.00% |
| Personal Mortgage Term Loan / Other Personal Term Loan | | 13.50% | 14.50% | 15.50% | 15.50% | BR + Up to 5.00% |
| Bhu Puu Loan | | 12.50% | 13.50% | 14.00% | - | BR + Up to 4.00% |
| Bhu Puu Plus Loan | | 12.50% | 13.50% | 14.00% | - | BR + Up to 4.00% |
| Loan to Migrant Workers | | 13.50% | 14.50% | 15.00% | - | BR + Up to 5.00% |
| Deprived Sector Lending (Individuals) | | 12.50% | 13.50% | 14.50% | - | BR + Up to 5.00% |
| Term Loan / Project Finance | | - | 14.00% | 14.50% | 15.00% | BR + Up to 5.00% |
| Account Scheme | | Corporate/Prime/Others | | | | |
| Working Capital / Cash Credit | | BR + Up to 5.00% | | | | |
| Trust Receipt | | BR + Up to 5.00% | | | | |
| Short Term Demand Loan | | BR + Up to 5.00% | | | | |
| Term Loan / Project Finance | | BR + Up to 5.00% | | | | |
| Working Capital / Cash Credit Multinational | | BR + Up to 5.00% | | | | |
| Pre shipment / Post Shipment Loan | | BR + Up to 5.00% For FCY Loan: Interest Rate shall be as per agreement subject to applicable NRB Guidelines | | | | |
| Loan Against FDR | | FD Rate+ Up to 2.00% Or Applicable Base Rate whichever is higher | | | | |
| Deprived Sector Lending (MFI, NBFC) | | BR + Up to 5.00% | | | | |
| Deprived Sector Lending (Retail) | | BR + Up to 5.00% | | | | |
| Personal Loan/Overdraft | | BR + Up to 5.00% | | | | |
| SME Loan | | BR + Up to 5.00% | | | | |
| NSBL Saral Karja for MSME | | BR + Up to 5.00% | | | | |
| NSBL Krishak Sathi Karja | | BR + Up to 5.00% | | | | |
| Auto Loan / Hire Purchase Loan | | BR + Up to 5.00% | | | | |
| Loan Against Share / Margin Lending | | BR + Up to 5.00% | | | | |
| Loan Against Bonds (Govt & Others) | | BR + Up to 5.00% Or Applicable Base Rate whichever is higher | | | | |
| Gold Loan | | BR + Up to 5.00% | | | | |
| FCY Loans (For Payment of Sight LC) | | Interest rate shall be as per agreement subject to applicable NRB guidelines | | | | |
| Last Three Months Average Base Rate: 10.99%, Base Rate (Baishakh End 2080) : 10.90% | | | | | | |
| Interest Spread Rate (Baishakh 2080) : 4.19 % | | | | | | |

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

Note:

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

*Conditions Apply, # Interest Payable on maturity.

नेपाल एसबिआई बैंक लिमिटेड

NEPAL SBI BANK LTD.

कोटरमहल, काठमाडौं, फोन नं. : ४-४३२४१६, ४-४३२४१९

INTEREST RATES : DEPOSITS

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

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

a) Interest Payment Frequency shall be quarterly in case of Fixed/Recurring Deposits.

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

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

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

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

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

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

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

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

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

Note:

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

*Conditions Apply, # Interest Payable on maturity.

नेपाल एसबिआई बैंक लिमिटेड

NEPAL SBI BANK LTD.

कोतारमहल, काठमाडौं, फोन नं. : ४-४३३४१६, ४-४३३४१९

INTEREST RATES : DEPOSITS

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

| Fixed / Recurring Deposits | | Individuals | Institutions/ Foreign Diplomatic Institutions |
|---|---------|--|--|
| ≥ 3 months and < 6 months | | 8.00% | - |
| ≥ 6 months and < 1 year | | 9.00% | 7.00% |
| ≥ 1 year and < 2 years | | 9.99% | 7.99% |
| ≥ 2 years and < 3 years | | 9.00% | 7.00% |
| ≥ 3years and Above | | 9.00% | 7.00% |
| Fixed Deposit for 101 Days # | | 8.00% | - |
| Fixed Deposit for 201 Days # | | 9.00% | 7.00% |
| Dhanvriddhi Fixed Deposits -Individuals Only | | Saving Deposits | |
| ≥6 Months and ≤ 15 years | 9.99%* | Account Scheme | Interest Rate |
| Dhanvriddhi Fixed Deposits-Institutions/ Foreign Diplomatic Institutions Only (Fresh/ Renewal) | | All LCY Saving Account | 7.20% |
| ≥6 Months and ≤ 15 years | 7.99%* | Remittance Savings | 8.20% |
| For Institutions/ Foreign Diplomatic Institutions (Bidding) (Fresh/Renewal) (Including Premium) | | USD Saving Bank | 5.75% |
| ≥ 6 months and above | 8.49%* | EUR Saving Bank | 3.00% |
| Bulk Fixed Deposits | | GBP Saving Bank | 3.00% |
| Individuals Only | | NPR Call Deposits | |
| ≥ 3 months and < 1 year | 9.99%* | Account Type | Interest Rate |
| | | Call Deposit | 2.70% |
| ≥ 1 year and above | 9.99%* | FCY Call Deposit | Interest Rate |
| Remittance FD | | USD | 2.875% |
| ≥ 3 months and above | 11.00%* | GBP | 1.50% |
| Bulk Fixed Deposits For Institutions/ Foreign Diplomatic Institutions Only | | EUR | 1.50% |
| | | FCY Fixed Deposit (Individual-For 3 months and above) / (Institutions-For 6 months and above) | |
| ≥ 6 months and < 1 year | 7.99%* | USD | Up to 7.25% |
| ≥ 1 year and above | 7.99%* | EUR | Up to 5.50% |
| | | GBP | Up to 6.25% |

Loans & Advances

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

| Account Scheme | Fixed Interest Rate | | | | Floating Interest Rate |
|---|---|--------------------------------|---------------------------------|----------------------|---------------------------|
| | Up to 3 years | Above 3 years to 5 years | Above 5 years to 10 years | Above 10 years | |
| Education Loan | 13.50% | 14.50% | 15.00% | 15.50% | BR + Up to 5.00% |
| Home Loan | 13.50% | 14.50% | 15.00% | 15.50% | BR + Up to 5.00% |
| Hire Purchase Loan (Individual/ Institutions) | 13.50% | 14.50% | 15.00% | - | BR + Up to 5.00% |
| Personal Mortgage Term Loan / Other Personal Term Loan | 13.50% | 14.50% | 15.50% | 15.50% | BR + Up to 5.00% |
| Bhu Puu Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 4.00% |
| Bhu Puu Plus Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 4.00% |
| Loan to Migrant Workers | 13.50% | 14.50% | 15.00% | - | BR + Up to 5.00% |
| Deprived Sector Lending (Individuals) | 12.50% | 13.50% | 14.50% | - | BR + Up to 5.00% |
| Term Loan / Project Finance | - | 14.00% | 14.50% | 15.00% | BR + Up to 5.00% |
| Account Scheme | Corporate/Prime/Others | | | | |
| Working Capital / Cash Credit | BR + Up to 5.00% | | | | |
| Trust Receipt | BR + Up to 5.00% | | | | |
| Short Term Demand Loan | BR + Up to 5.00% | | | | |
| Term Loan / Project Finance | BR + Up to 5.00% | | | | |
| Working Capital / Cash – Credit Multinational | BR + Up to 5.00% | | | | |
| Pre shipment / Post Shipment Loan | BR + Up to 5.00% For FCY Loan: Interest Rate shall be as per agreement subject to applicable NRB Guidelines | | | | |
| Loan Against FDR | FD Rate+ Up to 2.00% Or Applicable Base Rate whichever is higher | | | | |
| Deprived Sector Lending (MFI, NBFC) | BR + Up to 5.00% | | | | |
| Deprived Sector Lending (Retail) | BR + Up to 5.00% | | | | |
| Personal Loan/Overdraft | BR + Up to 5.00% | | | | |
| SME Loan | BR + Up to 5.00% | | | | |
| NSBL Saral Karja for MSME | BR + Up to 5.00% | | | | |
| NSBL Krishak Sathi Karja | BR + Up to 5.00% | | | | |
| Auto Loan / Hire Purchase Loan | BR + Up to 5.00% | | | | |
| Loan Against Share / Margin Lending | BR + Up to 5.00% | | | | |
| Loan Against Bonds (Govt & Others) | BR + Up to 5.00% Or Applicable Base Rate whichever is higher | | | | |
| Gold Loan | BR + Up to 5.00% | | | | |
| FCY Loans (For Payment of Sight LC) | Interest rate shall be as per agreement subject to applicable NRB guidelines | | | | |
| Base Rate (Falgun End 2079) : 11.12% | | | | | |
| Interest Spread Rate (Falgun 2079): 4.39 % | | | | | |

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

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

*Conditions Apply, # Interest Payable on maturity.

नेपाल एसबिआई बैंक लिमिटेड

NEPAL SBI BANK LTD.

कोटरमहल, काठमाडौं, फोन नं. : ४-४३४५१६, ४-४३४५१९

INTEREST RATES : DEPOSITS

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

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

a) Interest Payment Frequency shall be quarterly in case of Fixed/Recurring Deposits.

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

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

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

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

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

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

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

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

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

Note:

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

*Conditions Apply, # Interest Payable on maturity.



नेपाल एसबीआई बैंक लि.
NEPAL SBI BANK LTD.

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

INTEREST RATES: DEPOSITS

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

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

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

Note:

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

*Conditions Apply, # Interest Payable on maturity.



नेपाल एसबिआई बैंक लिमिटेड
NEPAL SBI BANK LTD.
केसरमहल, काठमाडौं, फोन नं. : ४-४३४४१६, ४-४३४६१३

INTEREST RATES: DEPOSITS

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

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

Loans & Advances

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

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

Interest Spread Rate (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) Dhanvridhi-Institutional (Bidding), for Fresh/ Renewal as per NRB circular no Ba.Bi.Ni.Bi/Niti/Paripatra/Ka.Kha.Ga/2/079/80

Note:

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

*Conditions Apply, # Interest Payable on maturity.



नेपाल एसबिआई बैंक लिमिटेड
NEPAL SBI BANK LTD.

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

INTEREST RATES : DEPOSITS

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

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



नेपाल एसबिआई बैंक लि.
NEPAL SBI BANK LTD.

केशरमहल, काठमाडौं, फोन नं. : ४-४३५४९६, ४-४३५६९३

INTEREST RATES: DEPOSITS

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

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

Loans & Advances

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

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

Interest Spread Rate (Ashwin 2079): 4.01%

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

Note:

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

*Conditions Apply, # Interest Payable on maturity.



नेपाल एसबिआई बैंक लि.
NEPAL SBI BANK LTD.

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

INTEREST RATES : DEPOSITS

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

| Fixed / Recurring Deposits | | Individuals | Institutions/ Foreign Diplomatic Institutions | | |
|---|---|---|---|----------------------|---------------------------|
| ≥ 3 months and < 6 months | | 7.315% | 5.315% | | |
| ≥ 6 months and < 1 year | | 9.735% | 7.735% | | |
| ≥ 1 year and < 2 years | | 12.133% | 10.133% | | |
| ≥2 years and ≤ 3 years | | 10.945% | 8.945% | | |
| > 3years and ≤ 10years | | 10.945% | 8.945% | | |
| Fixed Deposit for 101 Days # | | 7.315% | 5.315% | | |
| Fixed Deposit for 201 Days # | | 9.735% | 7.735% | | |
| Dhanvridhhi Fixed Deposits -Individuals Only | | Saving Deposits | | | |
| ≥6 Months and ≤ 15 years | 12.133%* | Account Scheme | Interest Rate | | |
| Dhanvridhhi Fixed Deposits- Institutions/ Foreign Diplomatic Institutions Only(Fresh/Renewal) | | All LCY Saving Account | 7.133% | | |
| ≥6 Months and ≤ 15 years | 10.133%* | Remittance Savings | 8.133% | | |
| ForInstitutions/ Foreign Diplomatic Institutions(Bidding)(Fresh/Renewal) (Including Premium) | | USD Saving Bank | 5.75% | | |
| ≥ 3 months and above | 10.633%* | EUR Saving Bank | 2.75% | | |
| Bulk Fixed Deposits | | GBP Saving Bank | 2.75% | | |
| Individuals Only | | NPR Call Deposits | | | |
| ≥ 3 months and < 1 year | 12.133%* | Account Type | Interest Rate | | |
| | | Call Deposit | 3.566% | | |
| ≥ 1 year and above | 12.133%* | FCY Call Deposit | Interest Rate | | |
| Remittance FD | | USD | 2.875% | | |
| ≥ 3 months and above | 13.133%* | GBP | 1.375% | | |
| Bulk Fixed Deposits For Institutions/ Foreign Diplomatic Institutions Only | | EUR | 1.375% | | |
| | | FCY Fixed Deposit (Individual/Institutional) For 3 months and Above | | | |
| ≥ 3 months and < 1 year | 10.133%* | USD | Up to 6.50% | | |
| ≥ 1 year and above | 10.133%* | EUR | Up to 4.00% | | |
| | | GBP | Up to 5.75% | | |
| Loans & Advances With effect from 18 th October, 2022 (1 st Kartik, 2079) | | | | | |
| Account Scheme | Fixed Interest Rate | | | | Floating Interest Rate |
| | Up to 3 years | Above 3 years to 5 years | Above 5 years to 10 years | Above 10 years | |
| Education Loan | 13.50% | 14.50% | 15.00% | 15.50% | BR + Up to 6.00% |
| Home Loan | 13.50% | 14.50% | 15.00% | 15.50% | BR + Up to 6.00% |
| Hire Purchase Loan (Individual/ Institutions) | 13.50% | 14.50% | 15.00% | - | BR + Up to 6.00% |
| Personal Mortgage Term Loan / Other Personal Term Loan | 13.50% | 14.50% | 15.50% | 15.50% | BR + Up to 6.00% |
| BhuPuu Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 4.00% |
| BhuPuu Plus Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 4.00% |
| Loan to Migrant Workers | 13.50% | 14.50% | 15.00% | - | BR + Up to 5.00% |
| Deprived Sector Lending (Individuals) | 12.50% | 13.50% | 14.50% | - | BR + Up to 5.00% |
| Term Loan / Project Finance | - | 14.00% | 14.50% | 15.00% | BR + Up to 5.00% |
| Account Scheme | Corporate/Prime/Others | | | | |
| Working Capital / Cash Credit | BR + Up to 6.00% | | | | |
| Trust Receipt | BR + Up to 5.00% | | | | |
| Short Term Demand Loan | BR + Up to 6.00% | | | | |
| Term Loan / Project Finance | BR + Up to 5.00% | | | | |
| Working Capital / Cash – Credit Multinational | BR + Up to 5.00% | | | | |
| Pre shipment / Post Shipment Loan | BR + Up to 6.00% | | | | |
| Loan Against FDR | For FCY Loan: Interest Rate shall be as per agreement subject to applicable NRB Guidelines | | | | |
| | FD Rate+ Up to 2.00% | | | | |
| | Or Applicable Base Rate whichever is higher | | | | |
| Deprived Sector Lending (MFI, NBFC) | BR + Up to 5.00% | | | | |
| Deprived Sector Lending (Retail) | BR + Up to 5.00% | | | | |
| Personal Loan/Overdraft | BR + Up to 6.00% | | | | |
| SME Loan | BR + Up to 5.00% | | | | |
| NSBL SaralKarja for MSME | BR + Up to 5.00% | | | | |
| NSBL KrishakSathiKarja | BR + Up to 5.00% | | | | |
| Auto Loan / Hire Purchase Loan | BR + Up to 6.00% | | | | |
| Loan Against Share / Margin Lending | BR + Up to 6.00% | | | | |
| Loan Against Bonds (Govt & Others) | BR + Up to 6.00% | | | | |
| | Or Applicable Base Rate whichever is higher | | | | |
| Gold Loan | BR + Up to 6.00% | | | | |
| FCY Loans (For Payment of Sight LC) | Interest rate shall be as per agreement subject to applicable NRB guidelines | | | | |
| Interest Spread Rate (Bhadra 2079) : 4.38% | | | | | |

Interest Spread Rate (Bhadra 2079) : 4.38%

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

Note:

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

*Conditions Apply, # Interest Payable on maturity.



नेपाल एसबिआई बैंक लिमिटेड
NEPAL SBI BANK LTD.

चौमाला, काठमाडौं, फोन नं. : ९-४२३३११, ९-४२३३१२

INTEREST RATES: DEPOSITS

With effect from 17th September, 2022 (1st Ashwin, 2079)

| Fixed / Recurring Deposits | | Individuals | Institutions/ Foreign Diplomatic Institutions |
|---|---------|---|---|
| ≥ 3 months and < 6 months | | 7.31% | 5.31% |
| ≥ 6 months and < 1 year | | 9.73% | 7.73% |
| ≥ 1 year and < 2 years | | 12.13% | 10.13% |
| ≥ 2 years and ≤ 3 years | | 10.94% | 8.94% |
| > 3 years and ≤ 10 years | | 10.94% | 8.94% |
| Fixed Deposit for 101 Days # | | 7.31% | 5.31% |
| Fixed Deposit for 201 Days # | | 9.73% | 7.73% |
| Dhanvridhi Fixed Deposits -Individuals Only | | Saving Deposits | |
| ≥ 6 Months and ≤ 15 years | 12.13%* | Account Scheme | Interest Rate |
| Dhanvridhi Fixed Deposits-Institutions/ Foreign Diplomatic Institutions Only(Fresh/Renewal) | | All LCY Saving Account | 7.13% |
| ≥ 6 Months and ≤ 15 years | 10.13%* | Remittance Savings | 8.13% |
| For Institutions/ Foreign Diplomatic Institutions(Bidding)(Fresh/Renewal) (Including Premium) | | USD Saving Bank | 5.50% |
| ≥ 3 months and above | 10.63%* | EUR Saving Bank | 2.75% |
| Bulk Fixed Deposits | | GBP Saving Bank | 2.75% |
| Individuals Only | | NPR Call Deposits | |
| ≥ 3 months and < 1 year | 12.13%* | Account Type | Interest Rate |
| | | Call Deposit | 3.565% |
| ≥ 1 year and above | 12.13%* | FCY Call Deposit | Interest Rate |
| Remittance FD | | USD | 2.75% |
| ≥ 3 months and above | 13.13%* | GBP | 1.375% |
| Bulk Fixed Deposits | | EUR | 1.375% |
| For Institutions/ Foreign Diplomatic Institutions Only | | FCY Fixed Deposit (Individual/Institutional) For 3 months and Above | |
| ≥ 3 months and < 1 year | 10.13%* | USD | Up to 6.50% |
| ≥ 1 year and above | 10.13%* | EUR | Up to 4.00% |
| | | GBP | Up to 5.75% |

Loans & Advances

With effect from 17th September, 2022 (1st Ashwin, 2079)

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

Interest Spread Rate (Shrawan 2079): 4.39%

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

Note:

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

*Conditions Apply, # Interest Payable on maturity.



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



नेपाल एसबिआई बैंक लि.
NEPAL SBI BANK LTD.

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

INTEREST RATES: DEPOSITS

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

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

Loans & Advances

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

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

Interest Spread Rate (Jestha 2079): 4.38%

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

Note:

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

*Conditions Apply, # Interest Payable on maturity.



नेपाल एसबिआई बैंक लि.
NEPAL SBI BANK LTD.

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

INTEREST RATES: DEPOSITS
With effect from 15th June, 2022 (1st Ashad, 2079)

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

| Loans & Advances With effect from 15 th June, 2022 (1 st Ashad, 2079) | | | | | |
|--|---|--------------------------------|---------------------------------|-------------------|---------------------------|
| Account Scheme | Personal Loan | | | | |
| | Fixed Interest Rate | | | | Floating Interest Rate |
| | Up to 3 years | Above 3 years to 5 years | Above 5 years to 10 years | Above 10 years | |
| Education Loan | 13.50% | 14.50% | 15.00% | 15.50% | BR + Up to 6.00% |
| Home Loan | 13.50% | 14.50% | 15.00% | 15.50% | BR + Up to 6.00% |
| Hire Purchase Loan (Individual) | 13.50% | 14.50% | 15.00% | - | BR + Up to 6.00% |
| Personal Mortgage Term Loan / Other Personal Term Loan | 13.50% | 14.50% | 15.50% | 15.50% | BR + Up to 6.00% |
| BhuPuu Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 4.00% |
| BhuPuu Plus Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 4.00% |
| Loan to Migrant Workers | 13.50% | 14.50% | 15.00% | - | BR + Up to 5.00% |
| Personal Land Loan / Real Estate Loan | 13.50% | 14.50% | 15.50% | - | BR + Up to 6.00% |
| Deprived Sector Lending (Individuals) | 12.50% | 13.50% | 14.50% | - | BR + Up to 5.00% |
| Account Scheme | Corporate/Prime/Others | | | | |
| Working Capital / Cash Credit | BR + Up to 7.00% | | | | |
| Trust Receipt | BR + Up to 5.00% | | | | |
| Short Term Demand Loan | BR + Up to 7.00% | | | | |
| Term Loan / Project Finance | BR + Up to 5.00% | | | | |
| Working Capital / Cash – Credit Multinational | BR + Up to 5.00% | | | | |
| Pre shipment / Post Shipment Loan | BR + Up to 7.00% For FCY Loan: Interest Rate shall be as per agreement subject to applicable NRB Guidelines | | | | |
| Loan Against FDR | FD Rate+ Up to 2.00% Or Applicable Base Rate whichever is higher | | | | |
| Deprived Sector Lending (MFI, NBFC) | BR + Up to 5.00% | | | | |
| Deprived Sector Lending (Retail) | BR + Up to 5.00% | | | | |
| Personal Loan/Overdraft | BR + Up to 6.00% | | | | |
| SME Loan | BR + Up to 5.00% | | | | |
| NSBL SaralKarja for MSME | BR + Up to 5.00% | | | | |
| NSBL Krishak Sathi Karja | BR + Up to 5.00% | | | | |
| Auto Loan / Hire Purchase Loan | BR + Up to 7.00% | | | | |
| Loan Against Share / Margin Lending | BR + Up to 7.00% | | | | |
| Loan Against Bonds (Govt & Others) | BR + Up to 7.00% Or Applicable Base Rate whichever is higher | | | | |
| Gold Loan | BR + Up to 7.00% | | | | |
| FCY Loans (For Payment of Sight LC) | Interest rate shall be as per agreement subject to applicable NRB guidelines | | | | |

- Interest Spread Rate (Baisakh 2079): 4.33%
- a) Interest Rate applicable on forced loan may vary with risk premium from the published rate.
 - b) Interest Rate in consortium financing shall be as decided by consortium.
 - c) Interest Rate in NPA accounts may vary from the published rate.
 - d) Penal Interest of plus 2% p.a. will be applied on overdue amount.
 - e) Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.
 - f) Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.
 - g) FD rate for Remittance- 1% above card rates as per NRB guidelines.
 - h) 0.10% premium can be provided on institutional deposit(bidding) for renewal only as per NRB circular no Ba.Bi.Ni.Bi/Paripatra/Ka.Kha.Ga/6/078/79
- Note:
- i) Rates of interest on deposits/ loans & advances schemes unless otherwise mentioned herein above, will remain the same. Customers/Prospective Clients are advised to visit our bank's branch or our official website [https://nsbl.statebank](https://nsbl.statebank for specific features, conditions, interest rates of deposits/ loans & advances products/schemes.) for specific features, conditions, interest rates of deposits/ loans & advances products/schemes.
- *Conditions Apply, # Interest Payable on maturity.



नेपाल एसबिआई बैंक लि.
NEPAL SBI BANK LTD.
काठमाडौं, काठमाडौं, फोन नं. : ४-४३४२१६, ४-४३४२६१३

INTEREST RATES: DEPOSITS

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

| Fixed/Recurring Deposits | | Individuals | Institutions/ Foreign Diplomatic Institutions |
|--|------------|------------------------|---|
| ≥ 3 months and < 6 months | | 6.65% | 5.65% |
| ≥ 6 months and < 1 year | | 8.85% | 7.85% |
| ≥ 1 year and < 2 years | | 11.03% | 10.03% |
| ≥ 2 years and ≤ 3 years | | 9.95% | 8.95% |
| > 3years and ≤ 10years | | 9.95% | 8.95% |
| Fixed Deposit for 101 Days # | | 6.65% | 5.65% |
| Fixed Deposit for 201 Days # | | 8.85% | 7.85% |
| For Renewals-Institutions/ Foreign Diplomatic Institutions | | Saving Deposits | |
| 1 year and above | 10.13% | | |
| Bulk Fixed Deposits | | | |
| Individuals Only | | Account Scheme | Interest Rate |
| ≥ 3 months and < 1 year | 11.03%* | All LCY Saving Account | 6.03% |
| ≥ 1 year and above | 11.03%* | Remittance Savings | 7.03% |
| Remittance FD | | USD Saving Bank | 2.00% |
| ≥ 3 months and above | 12.03%* | EUR Saving Bank | 0.05% |
| Bulk Fixed Deposits (Including Bidding) For Institutions/ Foreign Diplomatic Institutions Only | | GBP Saving Bank | 0.05% |
| | | NPR Call Deposits | |
| ≥ 3 months and < 1 year | 10.03%* | Account Type | Interest Rate |
| ≥ 1 year and above | 10.03%* | Call Deposit | Interest rate shall be as per agreement subject to applicable NRB guidelines |
| USD Call Deposit | | | |
| Up to USD 0.10 million | 0.50 % | | |
| Above USD 0.10 million | Negotiable | | |

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

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


Interest Spread Rate (Falgun 2078): 3.87%

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

Note:

- 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.

| | | | | | |
|---|------------|--|--------------------------|--|----------------|
| <div><div></div><div>नेपाल एसबिआई बैंक लि. NEPAL SBI BANK LTD. केसरमहल, काठमाडौं, फोन नं. : ४-४३५५१६, ४-४३५५१९</div></div> | | | | | |
| INTEREST RATES: DEPOSITS | | | | | |
| With effect from 15 th March, 2022 (1 st Chaitra, 2078) | | | | | |
| Fixed / Recurring Deposits | | Individuals | | Institutions/ Foreign Diplomatic Institutions | |
| ≥ 3 months and < 6 months | | 6.65% | | 5.65% | |
| ≥ 6 months and < 1 year | | 8.85% | | 7.85% | |
| ≥ 1 year and < 2 years | | 11.03% | | 10.03% | |
| ≥2 years and ≤ 3 years | | 9.95% | | 8.95% | |
| > 3years and ≤ 10years | | 9.95% | | 8.95% | |
| Fixed Deposit for 101 Days # | | 6.65% | | 5.65% | |
| Fixed Deposit for 201 Days # | | 8.85% | | 7.85% | |
| For Renewals-Institutions/ Foreign Diplomatic Institutions | | Saving Deposits | | | |
| 1 year and above | 10.13% | | | | |
| Bulk Fixed Deposits | | | | | |
| Individuals Only | | Account Scheme | | Interest Rate | |
| ≥ 3 months and < 1 year | 11.03%* | All LCY Saving Account | | 6.03% | |
| ≥ 1 year and above | 11.03%* | Remittance Savings | | 7.03% | |
| Remittance FD | | USD Saving Bank | | 2.00% | |
| ≥ 3 months and above | 12.03%* | EUR Saving Bank | | 0.05% | |
| Bulk Fixed Deposits (Including Bidding) For Institutions/ Foreign Diplomatic Institutions Only | | GBP Saving Bank | | 0.05% | |
| | | NPR Call Deposits | | | |
| ≥ 3 months and < 1 year | 10.03%* | Account Type | | Interest Rate | |
| ≥ 1 year and above | 10.03%* | Call Deposit | | Interest rate shall be as per agreement subject to applicable NRB guidelines | |
| USD Call Deposit | | | | | |
| Up to USD 0.10 million | 0.50 % | | | | |
| Above USD 0.10 million | Negotiable | | | | |
| Loans & Advances | | | | | |
| With effect from 15 th March, 2022 (1 st Chaitra, 2078) | | | | | |
| Account Scheme | | Personal Loan | | | |
| | | Fixed Interest Rate | | | |
| | | Up to 3 years | Above 3 years to 5 years | Above 5 years to 10 years | Above 10 years |
| Education Loan | | 13.50% | 14.50% | 15.00% | 15.50% |
| Home Loan | | 13.50% | 14.50% | 15.00% | 15.50% |
| Hire Purchase Loan (Individual) | | 13.50% | 14.50% | 15.00% | - |
| Personal Mortgage Term Loan / Other Personal Term Loan | | 13.50% | 14.50% | 15.50% | 15.50% |
| BhuPuu Loan | | 12.50% | 13.50% | 14.00% | - |
| BhuPuu Plus Loan | | 12.50% | 13.50% | 14.00% | - |
| Loan to Migrant Workers | | 13.50% | 14.50% | 15.00% | - |
| Personal Land Loan / Real Estate Loan | | 13.50% | 14.50% | 15.50% | - |
| Deprived Sector Lending (Individuals) | | 12.50% | 13.50% | 14.50% | - |
| Account Scheme | | Corporate/Prime/Others | | | |
| Working Capital / Cash Credit | | BR + Up to 7.00% | | | |
| Trust Receipt | | BR + Up to 5.00% | | | |
| Short Term Demand Loan | | BR + Up to 7.00% | | | |
| Term Loan / Project Finance | | BR + Up to 5.00% | | | |
| Working Capital / Cash – Credit Multinational | | BR + Up to 5.00% | | | |
| Pre shipment / Post Shipment Loan | | BR + Up to 7.00% | | | |
| Loan Against FDR | | For FCY Loan: Interest Rate shall be as per agreement subject to applicable NRB Guidelines | | | |
| Deprived Sector Lending (MFI, NBFC) | | FD Rate+ Up to 2.00% | | | |
| Deprived Sector Lending (Retail) | | Or Applicable Base Rate whichever is higher | | | |
| Personal Loan/Overdraft | | BR + Up to 6.00% | | | |
| SME Loan | | BR + Up to 5.00% | | | |
| NSBL SaralKarja for MSME | | BR + Up to 5.00% | | | |
| NSBL KrishakSathiKarja | | BR + Up to 5.00% | | | |
| Auto Loan / Hire Purchase Loan | | BR + Up to 7.00% | | | |
| Loan Against Share / Margin Lending | | BR + Up to 7.00% | | | |
| Loan Against Bonds (Govt & Others) | | BR + Up to 7.00% | | | |
| Gold Loan | | Or Applicable Base Rate whichever is higher | | | |
| FCY Loans (For Payment of Sight LC) | | BR + Up to 7.00% | | | |
| | | Interest rate shall be as per agreement subject to applicable NRB guidelines | | | |
| Interest Spread Rate (Magh 2078): 4.03% | | | | | |
| a) Interest Rate applicable on forced loan may vary with risk premium from the published rate. | | | | | |
| b) Interest Rate in consortium financing shall be as decided by consortium. | | | | | |
| c) Interest Rate in NPA accounts may vary from the published rate. | | | | | |
| d) Penal Interest of plus 2% p.a. will be applied on overdue amount. | | | | | |
| e) Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement. | | | | | |
| f) Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances. | | | | | |
| g) FD rate for Remittance- 1% above card rates as per NRB guidelines. | | | | | |
| h) 0.10% premium can be provided on institutional deposit(bidding) for renewal only as per NRB circular no Ba.Bi.Ni.Bi/Paripatra/Ka.Kha.Ga/6/078/79 | | | | | |
| Note: | | | | | |
| i) Rates of interest on deposits/ loans & advances schemes unless otherwise mentioned herein above, will remain the same. Customers/Prospective Clients are advised to visit our bank's branch or our official website https://nsbl.statebank for specific features, conditions, interest rates of deposits/ loans & advances products/schemes. | | | | | |
| *Conditions Apply, # Interest Payable on maturity. | | | | | |



INTEREST RATES : DEPOSITS

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

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

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

Note:

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

*Conditions Apply, # Interest Payable on maturity.



नेपाल एसबिआई बैंक लिमिटेड NEPAL SBI BANK LTD.

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

INTEREST RATES: DEPOSITS

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

| Fixed / Recurring Deposits | | Individuals | Institutions/ Foreign Diplomatic Institutions |
|---|------------|------------------------|--|
| ≥ 3 months and < 6 months | | 6.05% | 5.05% |
| ≥ 6 months and < 1 year | | 8.05% | 7.05% |
| ≥ 1 year and < 2 years | | 10.05% | 9.05% |
| ≥ 2 years and ≤ 3 years | | 9.05% | 8.05% |
| > 3 years and ≤ 10 years | | 9.05% | 8.05% |
| Fixed Deposit for 101 Days # | | 6.05% | 5.05% |
| Fixed Deposit for 201 Days # | | 8.05% | 7.05% |
| For Renewals-Institutions/ Foreign Diplomatic Institutions | | Saving Deposits | |
| 1 year and above | 9.05% | | |
| Bulk Fixed Deposits | | Account Scheme | Interest Rate |
| Individuals Only | | | |
| ≥ 3 months and < 1 year | 10.05%* | All LCY Saving Account | 5.05% |
| ≥ 1 year and above | 10.05%* | USD Saving Bank | 2.00% |
| Bulk Fixed Deposits (Including Bidding) | | EUR Saving Bank | 0.05% |
| For Institutions/ Foreign Diplomatic Institutions Only | | GBP Saving Bank | 0.05% |
| ≥ 3 months and < 1 year | 9.05%* | NPR Call Deposits | |
| ≥ 1 year and above | 9.05%* | Account Type | Interest Rate |
| USD Call Deposit | | Call Deposit | Interest rate shall be as per agreement subject to applicable NRB guidelines |
| Up to USD 0.10 million | 0.50 % | | |
| Above USD 0.10 million | Negotiable | | |

Loans & Advances

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

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

Interest Spread Rate (Kartik 2078): 3.21%

Base Rate (Kartik 2078): 8.35%

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

Note:

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

*Conditions Apply, # Interest Payable on maturity.



नेपाल एसबिआई बैंक लिमिटेड
NEPAL SBI BANK LTD.

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

INTEREST RATES: DEPOSITS

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

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

Loans & Advances

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

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

Interest Spread Rate (Aswin 2078): 3.09%

Base Rate (Aswin 2078): 8.11%

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

Note:

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

*Conditions Apply, # Interest Payable on maturity.



नेपाल एसबिआई बैंक लिमिटेड
NEPAL SBI BANK LTD.

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

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

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

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

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

Interest Spread Rate (Bhadra 2078): 3.34%

Base Rate (Bhadra 2078): 7.39%

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

Note:

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

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



नेपाल एसबिआई बैंक लिमिटेड
NEPAL SBI BANK LTD.

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

INTEREST RATES: DEPOSITS

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

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

Loans & Advances

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

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

Interest Spread Rate (Shrawan 2078): 3.30%

Base Rate (Shrawan 2078): 7.37%

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

Note:

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

*Conditions Apply, # Interest Payable on maturity.



नेपाल एसबिआई बैंक लिमिटेड

NEPAL SBI BANK LTD.

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

INTEREST RATES: DEPOSITS

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

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

Loans & Advances

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

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

Interest Spread Rate (Jestha 2078): 3.53%

Base Rate (Jestha 2078): 7.38%

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

Note:

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

*Conditions Apply, # Interest Payable on maturity.



नेपाल एसबिआई बैंक लिमिटेड
NEPAL SBI BANK LTD.

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

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

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

Loans & Advances

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

| Account Scheme | Personal Loan | | | | |
|---|---|--------------------------|---------------------------|----------------|------------------------|
| | Fixed Interest Rate | | | | Floating Interest Rate |
| | Up to 3 years | Above 3 years to 5 years | Above 5 years to 10 years | Above 10 years | |
| Education Loan | 12.50% | 13.50% | 14.00% | 14.50% | BR + Up to 5.00% |
| Home Loan | 12.50% | 13.50% | 14.00% | 14.50% | BR + Up to 5.00% |
| Personal Hire Purchase Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 5.00% |
| Personal Mortgage Term Loan | 12.50% | 13.50% | 14.50% | - | BR + Up to 5.00% |
| Bhu Puu Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 4.00% |
| Bhu Puu Plus Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 3.75% |
| Loan to Migrant Workers | 12.50% | 13.50% | 14.00% | - | BR + Up to 1.50% |
| Personal Land Loan / Real Estate Loan | 12.50% | 13.50% | 14.50% | - | BR + Up to 5.00% |
| Deprived Sector Lending (Individuals) | 11.50% | 12.50% | 13.50% | - | BR + Up to 4.00% |
| Other Personal Term Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 5.00% |
| Account Scheme | Corporate/Prime/Others | | | | |
| Working Capital / Cash Credit | BR + Up to 5.00% | | | | |
| Trust Receipt | BR + Up to 3.00% | | | | |
| Short Term Demand Loan | BR + Up to 5.00% | | | | |
| Term Loan / Project Finance | BR + Up to 4.50% | | | | |
| Working Capital / Cash – Credit Multinational | BR + Up to 4.00% | | | | |
| Pre shipment / Post Shipment Loan | BR + Up to 5.00% | | | | |
| | For FCY Loan: One Year LIBOR Rate + 1.25% | | | | |
| Consortium Lending | As per Consortium Decision | | | | |
| Loan Against FDR | FD Rate+ Up to 2.00% | | | | |
| | Or Applicable Base Rate whichever is higher | | | | |
| Deprived Sector Lending (MFI, NBFC) | BR + Up to 4.50% | | | | |
| Deprived Sector Lending (Individuals/Retail) | BR + Up to 4.00% | | | | |
| Personal Loan/Overdraft/Mortgage Loan | BR + Up to 5.00% | | | | |
| SME Loan | BR + Up to 5.00% | | | | |
| NSBL Saral Karja for MSME | BR + Up to 5.00% | | | | |
| NSBL Krishak Sathi Karja | BR + Up to 5.00% | | | | |
| Education Loan | BR + Up to 5.00% | | | | |
| Home Loan | BR + Up to 5.00% | | | | |
| Auto Loan / Hire Purchase Loan | BR + Up to 5.00% | | | | |
| Bhu Puu Loan | BR + Up to 4.00% | | | | |
| Bhu Puu Plus Loan | BR + Up to 3.75% | | | | |
| Subsidized Loan under various schemes | BR + Up to 2.00% | | | | |
| Migrant Workers | BR + Up to 1.50% | | | | |
| Loan Against Share / Margin Lending | BR + Up to 5.00% | | | | |
| 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 (Ashad 2078): 3.18%

Base Rate (Ashad 2078): 7.37%

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

Note:

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

*Conditions Apply, # Interest Payable on maturity.



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NEPAL SBI BANK LTD.

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

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

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

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

| Account Scheme | Personal Loan | | | | |
|---------------------------------------|---------------------|--------------------------------|---------------------------------|----------------------|---------------------------|
| | Fixed Interest Rate | | | | Floating Interest Rate |
| | Up to 3 years | Above 3 years to 5 years | Above 5 years to 10 years | Above 10 years | |
| Education Loan | 12.50% | 13.50% | 14.00% | 14.50% | BR + Up to 5.00% |
| Home Loan | 12.50% | 13.50% | 14.00% | 14.50% | BR + Up to 5.00% |
| Personal Hire Purchase Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 5.00% |
| Personal Mortgage Term Loan | 12.50% | 13.50% | 14.50% | - | BR + Up to 5.00% |
| Bhu Puu Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 4.00% |
| Bhu Puu Plus Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 3.75% |
| Loan to Migrant Workers | 12.50% | 13.50% | 14.00% | - | BR + Up to 1.50% |
| Personal Land Loan / Real Estate Loan | 12.50% | 13.50% | 14.50% | - | BR + Up to 5.00% |
| Deprived Sector Lending (Individuals) | 11.50% | 12.50% | 13.50% | - | BR + Up to 4.00% |
| Other Personal Term Loan | 12.50% | 13.50% | 14.00% | - | BR + Up to 5.00% |

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

Interest Spread Rate (Jestha 2078): 3.53%

Base Rate (Jestha 2078): 7.38%

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

Note:

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

*Conditions Apply, # Interest Payable on maturity.



नेपाल एसबिआई बैंक लिमिटेड

NEPAL SBI BANK LTD.

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

INTEREST RATES: DEPOSITS

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

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

Loans & Advances

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

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

Interest Spread Rate (Baisakh 2078): 3.43%

Base Rate (Baisakh 2078): 7.56%

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

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*Conditions Apply, # Interest Payable on maturity.



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

INTEREST RATES: DEPOSITS

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

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

Loans & Advances

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

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

Interest Spread Rate (Chaitra 2077): 3.33%

Base Rate (Chaitra 2077): 7.46%

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

Note:

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

*Conditions Apply, # Interest Payable on maturity.



नेपाल एसबिआई बैंक लिमिटेड
NEPAL SBI BANK LTD.

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

| INTEREST RATES: DEPOSITS | | | | | | |
|--|-----------------------------------|---|--------------------------------|---|----------------------|------------------------|
| With effect from 14th April, 2021 (1st Baisakh, 2078) | | | | | | |
| Fixed / Recurring Deposits (Interest Rate Per Annum, Payable Quarterly) | | Individuals | | Institutions/ Foreign Diplomatic Institutions | | |
| ≥ 3 months and < 6 months | | 3.00 % | | 3.00 % | | |
| ≥ 6 months and < 1 year | | 4.50 % | | 4.00 % | | |
| ≥ 1 year and < 2 years | | 7.00 % | | 7.55 % | | |
| ≥ 2 years and ≤ 3 years | | 7.25 % | | 7.75 % | | |
| > 3years and ≤ 10years | | 7.50 % | | 8.00 % | | |
| Fixed Deposit for 101 Days # | | 3.00 % | | 3.00 % | | |
| Fixed Deposit for 201 Days # | | 4.50 % | | 4.00 % | | |
| Interest Rate Per Annum, Payable Quarterly | | | | | | |
| Bulk Fixed Deposits | | Saving Deposits | | | | |
| Individuals Only | | Account Scheme | | Interest Rate | | |
| ≥ 1 year and < 2 years | 7.50 % * | Savings-Gorkha | | 3.00% | | |
| ≥ 2 years and ≤ 3 years | 7.75 % * | Corporate Salary Package | | 3.00% | | |
| Bulk Fixed Deposits | | Nepal SBI Premium Saving | | 3.00% | | |
| For Institutions/ Foreign Diplomatic Institutions Only | | Migrant Savings | | 3.00% | | |
| ≥ 3 months and < 1 Year | 6.00 %* | Savings-Gorkha Serving | | 3.00% | | |
| ≥ 1 Year and Above | 7.00 %* | PF other Organizations | | 3.00% | | |
| Special 365 Days | 8.00 %* | | | | | |
| Call Deposits | | Sambriddha Nagarik Bachat Khata | | 3.00% | | |
| | | Chhori Bachat Khata | | 3.00% | | |
| | | Savings- Diplomat /Embassy | | 3.16% | | |
| Minimum Balance | Interest Rate | Savings-Shareholders | | 3.00% | | |
| Up to NRs 5.00 Crore | 0.25% to 1.00% (Negotiable) | Vishesh Bachat | | 3.00% | | |
| | | Savings- Social Securites | | 3.00% | | |
| | | Savings-Nepal Army | | 3.00% | | |
| | | Savings-Police | | 3.00% | | |
| | | NRs (Public) | | 3.00% | | |
| Nrs 5.00 Crore and Above | 0.25% to 1.50% (Negotiable) | NSBL Nari Bachat Khata | | 3.00% | | |
| | | NSBL Baal Bachat Khata | | 3.00% | | |
| | | Karnadhaar Bachat Khata | | 3.00% | | |
| | | NSBL Combo Savings Scheme | | 3.00% | | |
| | | Swarnim Bachat | | 3.00% | | |
| USD Call Deposit | | Indreni Bachat Yojana | | 3.00% | | |
| | | Varistha Nagarik Bachat | | 3.00% | | |
| Upto USD 0.10 million | 0.50 % | Karmachari Bachat Khata | | 3.00% | | |
| Above USD 0.10 million | Negotiable | NRs (Saral Bachat Only) | | 3.00% | | |
| | | SB-National Reconstruction Authority | | 3.00% | | |
| | | NRs (Others) | | 3.00% | | |
| | | USD Saving Bank | | 1.00% | | |
| | | EUR Saving Bank | | 0.05% | | |
| | | GBP Saving Bank | | 0.05% | | |
| Loans & Advances | | | | | | |
| With effect from 14th April, 2021 (1st Baisakh, 2078) | | | | | | |
| Account Scheme | | Personal Loan | | | | Floating Interest Rate |
| | | Fixed Interest Rate | | | | |
| | | Up to 3 years | Above 3 years to 5 years | Above 5 years to 10 years | Above 10 years | |
| Education Loan | | 12.50% | 13.50% | 14.00% | 14.50% | BR + Up to 5.00% |
| Home Loan | | 12.50% | 13.50% | 14.00% | 14.50% | BR + Up to 5.00% |
| Personal Hire Purchase Loan | | 12.50% | 13.50% | 14.00% | - | BR + Up to 5.00% |
| Personal Mortgage Term Loan | | 12.50% | 13.50% | 14.50% | - | BR + Up to 5.00% |
| Bhu Puu Loan | | 12.50% | 13.50% | 14.00% | - | BR + Up to 4.00% |
| Bhu Puu Plus Loan | | 12.50% | 13.50% | 14.00% | - | BR + Up to 3.75% |
| Loan to Migrant Workers | | 12.50% | 13.50% | 14.00% | - | BR + Up to 1.50% |
| Personal Land Loan / Real Estate Loan | | 12.50% | 13.50% | 14.50% | - | BR + Up to 5.00% |
| Deprived Sector Lending (Individuals) | | 11.50% | 12.50% | 13.50% | - | BR + Up to 4.00% |
| Other Personal Term Loan | | 12.50% | 13.50% | 14.00% | - | BR + Up to 5.00% |
| Account Scheme | | Corporate/Prime/Others | | | | |
| Working Capital / Cash Credit | | BR + Up to 5.00% | | | | |
| Trust Receipt | | BR + Up to 3.00% | | | | |
| Short Term Demand Loan | | BR + Up to 5.00% | | | | |
| Term Loan / Project Finance | | BR + Up to 4.50% | | | | |
| Working Capital / Cash – Credit Multinational | | BR + Up to 4.00% | | | | |
| Pre shipment / Post Shipment Loan | | BR + Up to 5.00% | | | | |
| Consortium Lending | | For FCY Loan: One Year LIBOR Rate + 1.25% | | | | |
| Loan Against FDR | | As per Consortium Decision | | | | |
| | | FD Rate+ Up to 2.00% | | | | |
| | | Or Applicable Base Rate whichever is higher | | | | |
| Deprived Sector Lending (MFI, NBFC) | | BR + Up to 4.50% | | | | |
| Deprived Sector Lending (Individuals/Retail) | | BR + Up to 4.00% | | | | |
| Personal Loan/Overdraft/Mortgage Loan | | BR + Up to 5.00% | | | | |
| SME Loan | | BR + Up to 5.00% | | | | |
| NSBL Saral Karja for MSME | | BR + Up to 5.00% | | | | |
| NSBL Krishak Sathi Karja | | BR + Up to 5.00% | | | | |
| Education Loan | | BR + Up to 5.00% | | | | |
| Home Loan | | BR + Up to 5.00% | | | | |
| Auto Loan / Hire Purchase Loan | | BR + Up to 5.00% | | | | |
| Bhu Puu Loan | | BR + Up to 4.00% | | | | |
| Bhu Puu Plus Loan | | BR + Up to 3.75% | | | | |
| Subsidized Loan under various schemes | | BR + Up to 2.00% | | | | |
| Migrant Workers | | BR + Up to 1.50% | | | | |
| Loan Against Share / Margin Lending | | BR + Up to 5.00% | | | | |
| Loan Against Bonds (Govt & Others) | | BR + Up to 3.00% | | | | |
| | | Or Applicable Base Rate whichever is higher | | | | |
| Land Loan/ Real State Loan | | BR + Up to 5.00% | | | | |
| Gold Loan | | BR + Up to 5.00% | | | | |
| FCY Loans (For Payment of Sight LC) | | Six Months LIBOR Rate + up to 5.00% | | | | |
| Interest Spread Rate (Falgun 2077): 3.75% | | | | | | |
| Base Rate (Falgun 2077): 7.32% | | | | | | |
| a) Interest Rate applicable on forced loan may vary with risk premium from the published rate. | | | | | | |
| b) Interest Rate in consortium financing shall be as decided by consortium. | | | | | | |
| c) Interest Rate in NPA accounts may vary from the published rate. | | | | | | |
| d) Penal Interest of plus 2% p.a. will be applied on overdue amount. | | | | | | |
| e) Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement. | | | | | | |
| f) Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances. | | | | | | |
| Note: | | | | | | |
| 1) Rates of interest on deposits/ loans & advances schemes unless otherwise mentioned herein above, will remain the same. Customers/Prospective Clients are advised to visit our bank's branch or our official website https://nsbl.statebank for specific features, conditions, interest rates of deposits/ loans & advances products/schemes. | | | | | | |
| *Conditions Apply, # Interest Payable on maturity. | | | | | | |



नेपाल एसबिआई बैंक लिमिटेड

NEPAL SBI BANK LTD.

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

INTEREST RATES: DEPOSITS

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

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

Loans & Advances

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

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

Interest Spread Rate (Magh 2077): 4.04%

Base Rate (Magh 2077): 7.31%

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

Note:

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

*Conditions Apply, # Interest Payable on maturity.



नेपाल एसबिआई बैंक लिमिटेड

NEPAL SBI BANK LTD.

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

INTEREST RATES: DEPOSITS

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

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

Loans & Advances

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

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

Interest Spread Rate (Poush 2077): 4.05%

Base Rate (Poush 2077): 7.49%

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

Note:

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

*Conditions Apply, # Interest Payable on maturity.



नेपाल एसबिआई बैंक लिमिटेड
NEPAL SBI BANK LTD.

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

INTEREST RATES: DEPOSITS

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

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

Loans & Advances

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

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

Interest Spread Rate (Mangshir 2077): 3.82%

Base Rate (Mangshir 2077): 7.93%

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

Note:

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

*Conditions Apply, # Interest Payable on maturity.



नेपाल एसबिआई बैंक लिमिटेड
NEPAL SBI BANK LTD.

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

INTEREST RATES: DEPOSITS

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

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

Loans & Advances

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

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

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

Interest Spread Rate (Aswin 2077): 3.94%

Base Rate (Aswin 2077): 8.37%

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

Note:

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

*Conditions Apply, # Interest Payable on maturity.



नेपाल एसबिआई बैंक लिमिटेड
NEPAL SBI BANK LTD.

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

INTEREST RATES: DEPOSITS

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

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

INTEREST RATES: LOANS & ADVANCES

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

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

Interest Spread Rate (Bhadra 2077): 4.34%

Base Rate (Bhadra 2077): 8.39%

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

Note:

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

*Conditions Apply, # Interest Payable on maturity.



नेपाल एसबिआई बैंक लिमिटेड
NEPAL SBI BANK LTD.

काठमाडौं, काठमाडौं, पोखरा : ०१-४२४४१५, ०१-४२४४१६

INTEREST RATES: DEPOSITS

With effect from 18th July, 2020 (3rd Shrawan, 2077)

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



नेपाल एसबिआई बैंक लिमिटेड
NEPAL SBI BANK LTD.

काठमाडौं, नेपाल, पते नं. : ४-४२४४१६, ४-४२४४१७

INTEREST RATES: DEPOSITS

With effect from 29th May, 2020 (16th Jestha, 2077)

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