

INTEREST RATES

Effective from Magh 13, 2077 (i.e. January 26, 2021)

Loan & Advances Interest Rate			
S.N	Loan & Advance	Premium On Base Rate (% p.a)	
1	Deprived Sector Loan		
	Institutional	0.50%	4.00%
	Others	2.00%	5.00%
2	Export Finance	0.50%	4.00%
3	Trust Receipt (Import Finance)	0.50%	4.00%
4	Short Term Loan (Import Finance)	0.75%	5.00%
5	Loan against local LC (Purchase Finance)	0.75%	4.00%
6	Term Loan	1.00%	5.00%
7	Overdraft /Cash Credit	0.50%	5.00%
8	Demand Loan (Working Capital Financing)	0.50%	5.00%
9	Schedule Demand Loan	0.75%	5.00%
10	Pledge Loan	1.00%	5.00%
11	Contract Loan	2.00%	5.00%
12	Housing Loan	0.50%	5.00%
13	Gold Loan	1.5%	5.00%
14	Hire Purchase Loan		
	Coverage/tie up with mortgage collateral security	0.50%	5.00%
	No coverage/no tie up with mortgage collateral security	1.00%	5.00%
	Construction Equipments	1.00%	5.00%
15	Personal Auto Loan		
	Brand New Vehicle	0.50%	5.00%
	Used vehicle	1.00%	5.00%
16	Mortgage Loan		
	Revolving Mortgage Loan	1.00%	5.00%
	Schedule Mortgage Loan	1.50%	5.00%
17	NB Professional Loan	2.00%	5.00%
18	Education Loan	0.50%	5.00%
19	Any Credit Product upto Rs.1.5 million for Business Purpose	0.50%	5.00%
20	Margin Lending	1.00%	5.00%
21	Loan Against Own FDR	Plus 1.50 on FDR rate	
22	Loan against Foreign bank's guarantee	1.00%	5.00%
23	Other Loan/Force Loan	4.00%	5.00%
24	Consortium Loan #	As per Consortium Decision	
25	Special Product Loan*	As per Product Paper	

Minimum Lending rate of any loan product for agriculture sector is up to Prevailing Base Rate

Fixed Interest Rate Loan			
27	Auto Loan	Up to 5 Years	9.99%
		Above 5 Years	10.99%
28	Housing Loan	Up to 5 Years	9.99%
		5-10 Years	10.99%
		10- 20 Years	11.49%
29	SML (Schedule Mortgage Loan)	Up to 5 Years	10.99%
		5 to 10 Years	11.99%
		Above 10 years	12.99%
30	Educational Loan	Up to 5 Years	11.99%
		5 to 10 Years	12.99%
31	Professional Loan	Up to 3 Years	11.99%
		3 to 5 Years	12.99%

*conditions apply