

INTEREST RATES

Effective From Chaitra 1, 2077 (i.e March 14, 2021)

Saving Deposit Interest rate

S.N	Product	Interest rate (p.a.)	Minimum Balance (NPR)
1	Social Security Deposit	2.75%	NIL
2	Normal Saving	2.75%	NPR 1,000
3	Saving Plus Account	2.75%	NPR 1000
4	Rajat Bachat	2.75%	NPR 25*
5	Gaurav Bachat Khata	2.75%	NPR 10,000
6	Saral Bachat Khata	2.75%	NPR 100
7	Sambridhi Bachat Khata	2.75%	NPR 10,000
8	Sagaurav Bachat Khata	2.75%	NPR 10,000
9	Bal Bachat Khata /Child Welfare Scheme	2.75%	NPR 500
10	Anniversary Saving Account	3.00%	NPR 10,000
11	Share Dhani Bachat Khata	3.25%	NPR 100
12	Grihini Bachat Khata	3.50%	NPR 1,000
13	Employee Saving Account	4.00%	* NIL

Fixed Deposit Interest rate

S.N	Period	Interest rate p.a.	
		Individual	Institutional
1	3 Months to 6 Month	6.00%	
2	Above 6 Month to 1 Year	6.75%	
3	Above 1 to 2 Year	7.25%	
4	Above 2 Year	7.75%	
5	3 Months to Below 6 Months	6.00%	
6	3 Months to Below 6 Months (Renewal)	6.10%	
7	6 Months to Below 1 Year	6.50%	
8	6 Months to Below 1 Year (Renewal)	6.60%	
9	1 Year and Above	7.25%	
10	1 Year and Above (Renewal)	7.35%	
	NB MUDDATI YOJANA Interest payable quarterly		7.50%

FCY Deposit Interest Rate

S.N	Currency	Interest Rate (p.a)	Minimum Balance
1	US Dollar	1.00%	100
2	Euro	0.50%	100
3	GBP	0.50%	100
4	CAD	0.50%	100
5	CHF	0.25%	100
6	AUD	0.50%	100

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	1.50%	-	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

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