

# INTEREST RATES

Effective From Magh 01, 2078 (i.e January 15, 2022)

## Saving Deposit Interest rate

S.N	Product	Interest rate (p.a.)	Minimum Balance (NPR)
1	Social Security Deposit	5.05%	NIL
2	Normal Saving	5.05%	NPR 1,000
3	Saving Plus Account	5.05%	NPR 1000
4	Rajat Bachat	5.05%	NPR 25
5	Gaurav Bachat Khata	5.05%	NPR 10,000
6	Saral Bachat Khata	5.05%	NPR 100
7	Sambridhi Bachat Khata	5.05%	NPR 10,000
8	Sagaurav Bacht Khata	5.05%	NPR 10,000
9	Bal Bachat Khata /Child Welfare Scheme	5.05%	NPR 500
10	Anniversary Saving Account	5.05%	NPR 10,000
11	Share Dhani Bachat Khata	5.05%	NPR 100
12	Grihini Bachat Khata	5.05%	NPR 1,000
13	Employee Saving Account	5.05%	NIL

Remittance deposit 1% above published rate (conditions apply)

## Fixed Deposit Interest rate

S.N	Period	Interest Rate p.a.
<b>A. Individual</b>		
1	3 Months and Above	10.05%
<b>B. Institutional</b>		
2	3 Months and Above	9.05%
Renewal by bidding additional 0.1% on published rate		
<b>C. NB Muddati Yojana</b>		<b>10.05%</b>

\*Interest payable Quarterly (for all deposit products including Institutional FD)

## FCY Deposit Interest Rate

S.N	Currency	Interest Rate (p.a.)	Minimum Balance
1	US Dollar	2.75%	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	<b>Deprived Sector Loan</b>			
	Institutional	0.50%	-	4.00%
	Others	2.00%	-	5.00%
2	Export Finance	1.00%	-	4.00%
3	Trust Receipt (Import Finance)	1.00%	-	4.00%
4	Short Term Loan (Import Finance)	1.50%	-	5.00%
5	Loan against local LC (Purchase Finance)	1.50%	-	4.00%
6	Term Loan	2.00%	-	5.00%
7	Overdraft /Cash Credit	1.00%	-	5.00%
8	Demand Loan (Working Capital Financing)	1.00%	-	5.00%
9	Schedule Demand Loan	1.00%	-	5.00%
10	Pledge Loan	2.00%	-	5.00%
11	Contract Loan	3.00%	-	5.00%
12	Housing Loan	1.00%	-	5.00%
13	Gold Loan	1.50%	-	5.00%
14	<b>Hire Purchase Loan</b>			
	Coverage/tie up with mortgage collateral security	1.00%	-	5.00%
	No coverage/no tie up with mortgage collateral security	2.00%	-	5.00%
	Construction Equipments	2.00%	-	5.00%
15	<b>Personal Auto Loan</b>			
	Brand New Vehicle	1.00%	-	5.00%
	Used vehicle	2.00%	-	5.00%
16	<b>Mortgage Loan</b>			
	Revolving Mortgage Loan	2.00%	-	5.00%
	Schedule Mortgage Loan	2.00%	-	5.00%
17	NB Professional Loan	3.00%	-	5.00%
18	Education Loan	1.50%	-	5.00%
19	Margin Lending	2.00%	-	5.00%
20	Loan Against Own FDR	Plus 1.50 on FDR rate		
21	Credit against own FDR	1% to 5% over the base rate or 1% plus on FDR rate, whichever is higher		
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 but not less than Base rate		
25	Special Product Loan	As per Product Paper		

## Fixed Interest Rate Loan

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