

INTEREST RATE

Effective From February 4, 2019

DEPOSITS

Saving Deposit (NPR)	Interest Rate (% p.a.)
Siddhartha Platinum Saving	6.5
Siddhartha Super Salary	6.5
Siddhartha Mero Share Khata	6
Siddhartha Jestha Nagarik Bachat	6
Siddhartha Swornim Bachat	6
Siddhartha Bachat Account	6
Siddhartha Nari Bachat	6
Branchless Banking Account	6
Student Savings	6
Siddhartha Esewa Bachat Khata	6
Siddhartha Bal Bachat Khata	6
Siddhartha Remit Account	6
Siddhartha RF Saving	6

Fixed Deposit (NPR)	Interest Rate (% p.a.)
Institutions	8.5 (8.6 for renewal)
Tenure : As per mutual understanding	
Individual	9.25
Tenure : As per mutual understanding	

Foreign Currency Deposit	Interest Rate (% p.a.)
Siddhartha USD Savings	3.5
Siddhartha Remit USD Savings	3.5
Siddhartha USD Call Deposit	3
Siddhartha USD Fixed Deposit (For 1 year)	3.5
Siddhartha GBP Savings	0.5
Siddhartha Euro Savings	0.5
Other FCY Deposit & Fixed Deposits	Available on request

Other terms & conditions of the deposit products remain unchanged.

LOANS AND ADVANCES

Description	Interest Rate (% p.a.)	
Overdraft/Cash Credit		
Industry/Trading	Base Rate	+ upto 4.5 %
Import Loan		
Industry/Trading	Base Rate	+ upto 3.5%
Working Capital Loan		
Industry/Trading	Base Rate	+ upto 4%
Short Term Loan		
Industry/Trading	Base Rate	+ upto 4%
Term Loan		
Industry/Trading	Base Rate	+ upto 5%
Bridge Gap Loan	Base Rate	+ upto 5%
Home Loan	Base Rate	+ upto 5%
Auto Loan/Hire Purchase Loan	Base Rate	+ upto 5%
Siddhartha Personal EMI Loan	Base Rate	+ upto 6%
Education Loan	Base Rate	+ upto 5.5%
Mortgage Loan		
Overdraft	Base Rate	+ upto 6%
Term Loan/Short Term Loan	Base Rate	+ upto 5%
Export Finance		
Against USD LC	Base Rate	+ upto 3.5%
Against NPR & other currency LC	Base Rate	+ upto 4%
Against USD export documents	Base Rate	+ upto 4%
Against NPR & other currency export documents	Base Rate	+ upto 4.5%
Loan Against :		
Fixed Deposit (Own)		Coupon rate +1.5% to +3% or Base Rate + 0.5% whichever is higher
Fixed Deposit (Others)		Coupon rate +2% to +5% or Base Rate + 1.5% whichever is higher
Foreign Currency Deposits at SBL	Base Rate	+ up to 3%
Government Bonds		Coupon rate + 2% to 5% or Base Rate + 1% whichever is higher
First Class Bank Guarantees	Base Rate	+ upto 4%
Other Bank Guarantees	Base Rate	+ upto 4.5%
Loan against Shares	Base Rate	+ upto 6%
FCY Loan Denominated in USD		LIBOR plus mutually agreed premium
Import Loan on convertible FCY		Lowest rate on FCY saving deposit + 2%
Consortium Loan		As per consortium decision
Deprived Sector Lending:		
Wholesale Lending	Base Rate	+ upto 4%
Direct Lending	Base Rate	+ upto 6%
Others	Base Rate	+ upto 6%
Poush 2075 Base Rate		10.59%

Note:

- The effective applicable interest rates on loans is subject to change with effect from the first day of Shrawan, Kartik, Magh and Baisakh as triggered by the change in the Base Rate of the Bank on each previous quarter end.
- In case of loans against NRB refinance, interest rates shall be applicable as per NRB directives.
- An additional risk premium up to 2% p.a. may be charged to Watch List accounts over the prevailing rate.
- An additional risk premium up to 2 % shall be charged on overdue amount and expired loan.