# INTEREST RATE

Effective From August 25, 2019

Interest Rate (% p.a.)

### **DEPOSITS**

Saving Deposit (NPR)

Saving Deposit (NPK)		Interest Rate (% p.a.)
Siddhartha Platinum Saving	Siddhartha Platinum Saving	
Siddhartha Super Salary		6.5
Siddhartha Mero Share Khata		5.5
Siddhartha Jestha Nagarik Bachat		5.5
Siddhartha Swornim Bachat		5.5
Siddhartha Swormin Bachat Siddhartha Bachat Account		5.5
Siddhartha Nari Bachat		5.5
Branchless Banking Account		5.5
		5.5
Student Savings Siddhartha Esewa Bachat Khata		5.5
Siddhartha Esewa Bachat Khata		5.5
Siddhartha Bal Bachat Khata		5.5
Siddhartha RE Saving		5.5
Siddhartha RF Saving		6.5
Siddhartha Jacuan Surakahya Bachat K	'hata	No. Steel
Siddhartha Jeevan Surakshya Bachat K	паса	6.5
Siddhartha Professional Account		6.5
Fixed Deposit (NPR)		Interest Rate (% p.a.)
Institutions		8.5 (8.6 for renewal)
Tenure: 3 months and above		55-12
Individual/Recurring Individual		9.25
Tenure: 3 months and above		15.1.—16
Foreign Currency Deposit		Interest Rate (% p.a.)
Siddhartha USD Savings		2.75
Siddhartha Remit USD Savings		2.75
Siddhartha USD Call Deposit		Negotiable
Siddhartha USD Fixed Deposit (For 1 ye	ear)	3.5
Siddhartha GBP Savings		0.5
Siddhartha Euro Savings		0.5
NUMBER OF SERVICES NO. 100 (100 100 100 100 100 100 100 100 10		1000 CONTO
Other FCY Deposit & Fixed Deposits		Negotiable
Other FCY Deposit & Fixed Deposits Other terms & conditions of the depo	sit products ro	Negotiable main unchanged
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Other terms & conditions of the depo	AND ADVANC	main unchanged.
Other terms & conditions of the depo  LOANS  Description  Overdraft/Cash Credit	AND ADVANC	main unchanged. ES erest Rate (% p.a.)
Other terms & conditions of the depo  LOANS  Description  Overdraft/Cash Credit  Industry/Trading	AND ADVANC	main unchanged. ES erest Rate (% p.a.)
Other terms & conditions of the depo LOANS / Description Overdraft/Cash Credit Industry/Trading Import Loan	Inte	main unchanged.  ES erest Rate (% p.a.)  + upto 4.5 %
Other terms & conditions of the depo  LOANS  Description  Overdraft/Cash Credit  Industry/Trading  Import Loan  Industry/Trading	Inte	main unchanged.  ES erest Rate (% p.a.)  + upto 4.5 %
Other terms & conditions of the depo  LOANS /  Description  Overdraft/Cash Credit  Industry/Trading  Import Loan  Industry/Trading  Working Capital Loan	AND ADVANC Inte	main unchanged.  ES erest Rate (% p.a.)  + upto 4.5 %  + upto 3.5%
Other terms & conditions of the depo  LOANS /  Description  Overdraft/Cash Credit  Industry/Trading  Import Loan  Industry/Trading  Working Capital Loan  Industry/Trading	AND ADVANC Inte	main unchanged.  ES erest Rate (% p.a.)  + upto 4.5 %  + upto 3.5%
Other terms & conditions of the depo  LOANS /  Description Overdraft/Cash Credit Industry/Trading Import Loan Industry/Trading Working Capital Loan Industry/Trading Short Term Loan	Base Rate  Base Rate  Base Rate	main unchanged.  ES  erest Rate (% p.a.)  + upto 4.5 %  + upto 3.5%  + upto 4%
Other terms & conditions of the depolement of th	Base Rate  Base Rate  Base Rate	main unchanged.  ES  erest Rate (% p.a.)  + upto 4.5 %  + upto 3.5%  + upto 4%
Other terms & conditions of the depo  LOANS /  Description  Overdraft/Cash Credit  Industry/Trading  Import Loan  Industry/Trading  Working Capital Loan  Industry/Trading  Short Term Loan  Industry/Trading  Term Loan	Base Rate  Base Rate  Base Rate  Base Rate	main unchanged.  ES  erest Rate (% p.a.)  + upto 4.5 %  + upto 3.5%  + upto 4%  + upto 4%
Other terms & conditions of the depo  LOANS /  Description  Overdraft/Cash Credit  Industry/Trading  Import Loan  Industry/Trading  Working Capital Loan  Industry/Trading  Short Term Loan  Industry/Trading  Term Loan  Industry/Trading	Base Rate  Base Rate  Base Rate  Base Rate  Base Rate	main unchanged.  ES  erest Rate (% p.a.)  + upto 4.5 %  + upto 4%  + upto 4%  + upto 4%  + upto 4%
Other terms & conditions of the depo  LOANS  Description  Overdraft/Cash Credit  Industry/Trading  Import Loan  Industry/Trading  Working Capital Loan  Industry/Trading  Short Term Loan  Industry/Trading  Term Loan  Industry/Trading  Term Loan  Industry/Trading  Bridge Gap Loan	Base Rate	main unchanged.  ES  erest Rate (% p.a.)  + upto 4.5 %  + upto 4%  + upto 4%  + upto 4%  + upto 5%  + upto 5%
Other terms & conditions of the depo  LOANS /  Description  Overdraft/Cash Credit  Industry/Trading  Import Loan  Industry/Trading  Working Capital Loan  Industry/Trading  Short Term Loan  Industry/Trading  Term Loan  Industry/Trading  Term Loan  Industry/Trading  Term Loan  Industry/Trading  Bridge Gap Loan  Home Loan	Base Rate	main unchanged.  ES  erest Rate (% p.a.)  + upto 4.5 %  + upto 4%  + upto 4%  + upto 5%  + upto 5%  + upto 5%  + upto 5%
Other terms & conditions of the depo  LOANS /  Description  Overdraft/Cash Credit  Industry/Trading  Import Loan  Industry/Trading  Working Capital Loan  Industry/Trading  Short Term Loan  Industry/Trading  Term Loan  Industry/Trading  Term Loan  Industry/Trading  Bridge Gap Loan  Home Loan  Auto Loan/Hire Purchase Loan	Base Rate	main unchanged.  ES  erest Rate (% p.a.)  + upto 4.5 %  + upto 4%  + upto 4%  + upto 5%
Other terms & conditions of the depo  LOANS /  Description  Overdraft/Cash Credit  Industry/Trading  Import Loan  Industry/Trading  Working Capital Loan  Industry/Trading  Short Term Loan  Industry/Trading  Term Loan  Industry/Trading  Bridge Gap Loan  Home Loan  Auto Loan/Hire Purchase Loan  Siddhartha Personal EMI Loan	Base Rate	main unchanged.  ES  erest Rate (% p.a.)  + upto 4.5 %  + upto 4%  + upto 4%  + upto 5%  + upto 6%
Description Overdraft/Cash Credit Industry/Trading Import Loan Industry/Trading Working Capital Loan Industry/Trading Short Term Loan Industry/Trading Term Loan Industry/Trading Term Loan Industry/Trading Short Term Loan Industry/Trading Term Loan Industry/Trading Bridge Gap Loan Home Loan Auto Loan/Hire Purchase Loan Siddhartha Personal EMI Loan Education Loan	Base Rate	main unchanged.  ES  erest Rate (% p.a.)  + upto 4.5 %  + upto 4%  + upto 4%  + upto 5%  + upto 6%
Description Overdraft/Cash Credit Industry/Trading Import Loan Industry/Trading Working Capital Loan Industry/Trading Short Term Loan Industry/Trading Term Loan Industry/Trading Term Loan Industry/Trading Term Loan Industry/Trading Bridge Gap Loan Home Loan Auto Loan/Hire Purchase Loan Siddhartha Personal EMI Loan Education Loan Mortgage Loan	Base Rate	main unchanged.  ES  erest Rate (% p.a.)  + upto 4.5 %  + upto 4%  + upto 4%  + upto 5%  + upto 6%  + upto 6%  + upto 5.5%
Other terms & conditions of the depo  LOANS A  Description  Overdraft/Cash Credit  Industry/Trading  Import Loan  Industry/Trading  Working Capital Loan  Industry/Trading  Short Term Loan  Industry/Trading  Term Loan  Industry/Trading  Bridge Gap Loan  Home Loan  Auto Loan/Hire Purchase Loan  Siddhartha Personal EMI Loan  Education Loan  Mortgage Loan  Overdraft  Term Loan/Short Term Loan	Base Rate	### main unchanged.  #### with the state (% p.a.)  #### upto 4.5 %  #### upto 4%  #### upto 4%  #### upto 5%  #### upto 5%  #### upto 5%  #### upto 5%  #### upto 6%  #### upto 6%  #### upto 6%  #### upto 6%
Description Overdraft/Cash Credit Industry/Trading Import Loan Industry/Trading Working Capital Loan Industry/Trading Short Term Loan Industry/Trading Term Loan Industry/Trading Bridge Gap Loan Home Loan Auto Loan/Hire Purchase Loan Siddhartha Personal EMI Loan Education Loan Overdraft Term Loan/Short Term Loan Export Finance	Base Rate	main unchanged.  ES  erest Rate (% p.a.)  + upto 4.5 %  + upto 4%  + upto 4%  + upto 5%  + upto 5%  + upto 5%  + upto 6%  + upto 6%  + upto 6%  + upto 5%
Description Overdraft/Cash Credit Industry/Trading Import Loan Industry/Trading Working Capital Loan Industry/Trading Short Term Loan Industry/Trading Term Loan Industry/Trading Bridge Gap Loan Home Loan Auto Loan/Hire Purchase Loan Siddhartha Personal EMI Loan Education Loan Mortgage Loan Overdraft Term Loan/Short Term Loan Export Finance Against USD LC	Base Rate  Base Rate	main unchanged.  ES  erest Rate (% p.a.)  + upto 4.5 %  + upto 4%  + upto 4%  + upto 5%  + upto 5%  + upto 5%  + upto 6%  + upto 6%  + upto 6%  + upto 5%  + upto 6%  + upto 5%  + upto 6%  + upto 5%  + upto 5%
Description Overdraft/Cash Credit Industry/Trading Import Loan Industry/Trading Working Capital Loan Industry/Trading Short Term Loan Industry/Trading Term Loan Industry/Trading Bridge Gap Loan Home Loan Auto Loan/Hire Purchase Loan Siddhartha Personal EMI Loan Education Loan Mortgage Loan Overdraft Term Loan/Short Term Loan Export Finance Against USD LC Against NPR & other currency LC	Base Rate	main unchanged.  ES  erest Rate (% p.a.)  + upto 4.5 %  + upto 4%  + upto 4%  + upto 5%  + upto 5%  + upto 5%  + upto 6%  + upto 6%  + upto 6%  + upto 5%  + upto 5%  + upto 4%
Description Overdraft/Cash Credit Industry/Trading Import Loan Industry/Trading Working Capital Loan Industry/Trading Short Term Loan Industry/Trading Term Loan Industry/Trading Bridge Gap Loan Home Loan Auto Loan/Hire Purchase Loan Siddhartha Personal EMI Loan Education Loan Mortgage Loan Overdraft Term Loan/Short Term Loan Export Finance Against USD LC Against NPR & other currency LC Against USD export documents	Base Rate	main unchanged.  ES  erest Rate (% p.a.)  + upto 4.5 %  + upto 4%  + upto 5%  + upto 5%  + upto 5%  + upto 6%  + upto 6%  + upto 5%  + upto 5%   + upto 4%  + upto 4%
Description Overdraft/Cash Credit Industry/Trading Import Loan Industry/Trading Working Capital Loan Industry/Trading Short Term Loan Industry/Trading Term Loan Industry/Trading Bridge Gap Loan Home Loan Auto Loan/Hire Purchase Loan Siddhartha Personal EMI Loan Education Loan Mortgage Loan Overdraft Term Loan/Short Term Loan Export Finance Against USD LC Against NPR & other currency LC	Base Rate	main unchanged.  ES  erest Rate (% p.a.)  + upto 4.5 %  + upto 4%  + upto 4%  + upto 5%  + upto 5%  + upto 5%  + upto 6%  + upto 6%  + upto 6%  + upto 5%  + upto 5%  + upto 4%

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st :		
th (O)		Coupon rate +1.5% to 3% or

## Fixed Deposit (Own)

			Base Rate + 1% whichever is higher
Fixed Den	Fixed Deposit (Others)		Coupon rate +2% to 5% or
	Tixed Deposit (Others)		Base Rate + 2% whichever is higher
	Foreign Currency Deposits at SBL	Base Rate	+ up to 3%

FCY Loan Denominated in USD

Government Bonds

Direct Lending

Note:

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		Base Nate 1 170 Willenever is higher
First Class Bank Guarantees issued by Foreign Banks	<b>Base Rate</b>	+ upto 4%
Other Bank Guarantees issued by Foreign Banks	<b>Base Rate</b>	+ upto 4.5%
Loan against Shares	Base Rate	+ upto 6%

Coupon rate + 2% to 5% or

Base Rate + 1% whichever is higher

LIBOR plus mutually agreed premium

+ upto 6%

#### As per consortium decision **Consortium Loan Deprived Sector Lending:** Wholesale Lending + upto 4% **Base Rate**

Base Rate

- Others + upto 6% **Base Rate** 10.57% Ashadh 2076 Base Rate 4.21% Shrawan 2076 Interest Spread Rate
- Interest on FCY Loans (Pre Shipment, Post Shipment, Industrial Import) shall be as prescribed by NRB from time to time. The effective applicable interest rates on loans is subject to change with effect 2. 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 approved under NRB refinance, interest rates shall be applicable

In case of loans eligible under interest subsidy, premium rates shall be

An additional risk premium up to 2% p.a. may be charged to Watch List 5. accounts over the prevailing rate. An additional risk premium up to 2% shall be charged on overdue amount and expired loan. 6.

as per NRB directives.

**Siddhartha**Bank

applicable as per the circulars issued by NRB.

Head office: Hattisar, Kathmandu