

# INTEREST RATE

Effective From November 28, 2019

## DEPOSITS

Saving Deposit (NPR)	Interest Rate (% p.a.)
Siddhartha Platinum Saving	6.5
Siddhartha Super Salary	6.5
Siddhartha Mero Share Khata	5.5
Siddhartha Jestha Nagarik Bachat	5.5
Siddhartha Swornim Bachat	5.5
Siddhartha Bachat Account	5.5
Siddhartha Nari Bachat	5.5
Branchless Banking Account	5.5
Student Savings	5.5
Siddhartha Esewa Bachat Khata	5.5
Siddhartha Bal Bachat Khata	5.5
Siddhartha Remit Account	5.5
Siddhartha RF Saving	5.5
Siddhartha Sajilo Bachat Khata	6.5
Siddhartha Peacekeeping Savings	6.5
Siddhartha Jeevan Surakshya Bachat Khata	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	
Individual/Recurring Individual	9.25
Tenure : 3 months and above	

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 year)	3.5
Siddhartha GBP Savings	0.5
Siddhartha Euro Savings	0.5
Other FCY Deposit & Fixed Deposits	Negotiable
Siddhartha Special FCY Fixed Deposit Account	USD @ 5.25
- For NRNs and Foreign Institutions	GBP @ 3.25
- Minimum balance USD 10,000 or equivalent	EUR @ 2.25
- Tenure : 2 years and above	

Other terms & conditions of the deposit products remain unchanged.

## LOANS AND ADVANCES

Description	Interest Rate (% p.a.)	
<b>Overdraft/Cash Credit</b>		
Industry/Trading	Base Rate	+ upto 5%
<b>Import Loan</b>		
Industry/Trading	Base Rate	+ upto 4%
<b>Working Capital Loan</b>		
Industry/Trading	Base Rate	+ upto 5%
<b>Short Term Loan</b>		
Industry/Trading	Base Rate	+ upto 5%
<b>Term Loan</b>		
Industry/Trading	Base Rate	+ upto 5%
<b>Bridge Gap Loan</b>	Base Rate	+ upto 5%
<b>Home Loan</b>	Base Rate	+ upto 5%
<b>Auto Loan/Hire Purchase Loan</b>	Base Rate	+ upto 5%
<b>Siddhartha Personal EMI Loan</b>	Base Rate	+ upto 6%
<b>Education Loan</b>	Base Rate	+ upto 5.5%
<b>Mortgage Loan</b>		
Overdraft	Base Rate	+ upto 6%
Term Loan/Short Term Loan	Base Rate	+ upto 5%
<b>Export Finance</b>		
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%
<b>Loan Against :</b>		
Fixed Deposit (Own)		Coupon rate +1.5% to 3% or Base Rate + 1% whichever is higher
Fixed Deposit (Others)		Coupon rate +2% to 5% or Base Rate + 2% whichever is higher
Foreign Currency Deposits at SBL	Base Rate	+ up to 3%
Government Bonds		Coupon rate + 2% to 5% or Base Rate + 1.5% whichever is higher
First Class Bank Guarantees issued by Foreign Banks	Base Rate	+ upto 4%
Other Bank Guarantees issued by Foreign Banks	Base Rate	+ upto 4.5%
Loan against Shares	Base Rate	+ upto 6%
<b>FCY Loan Denominated in USD</b>		LIBOR plus mutually agreed premium
<b>Consortium Loan</b>		<b>As per consortium decision</b>
<b>Deprived Sector Lending:</b>		
Wholesale Lending	Base Rate	+ upto 4%
Direct Lending	Base Rate	+ upto 6%
<b>Agriculture &amp; small business loan upto Rs. 1.5 million (as prescribed by NRB)</b>	Base Rate	+ 2%
<b>Others</b>	Base Rate	+ upto 6%
<b>Ashwin 2076 Base Rate</b>		<b>10.02%</b>
<b>Kartik 2076 Interest Spread Rate</b>		<b>5.17%</b>

### Note:

- 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 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 as per NRB directives.
- In case of loans eligible under interest subsidy, premium rates shall be applicable as per the circulars issued by NRB.
- 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.