

# INTEREST RATE

Effective From January 14, 2021

## DEPOSITS

Saving Deposit (NPR)	Interest Rate (% p.a.)
Siddhartha Platinum Saving	4
Siddhartha Jeevan Surakshya Bachat Khata	4
Siddhartha Professional Account	4
Siddhartha Super Salary	4
Siddhartha Sajilo Bachat Khata	4
Siddhartha Peacekeeping Savings	4
Siddhartha RF Saving	4
Siddhartha Mero Share Khata	2
Siddhartha Jestha Nagarik Bachat	2
Siddhartha Swornim Bachat	2
Siddhartha Bachat Account	2
Siddhartha Nari Bachat	2
Branchless Banking Account	2
Student Savings	2
Siddhartha Esewa Bachat Khata	2
Siddhartha Bal Bachat Khata	2
Siddhartha Remit Account	2
Siddhartha Social Security Saving	2

Fixed Deposit (NPR)	Interest Rate (% p.a.)
Institutions	
Tenure: 3 months to below 6 months	5.5
Tenure: 6 months to below 1 year	6
Tenure: 1 year to below 15 months	6.5 (7 for renewal)
Tenure: 15 months & above	7
Individual	
Tenure: 3 months to below 6 months	6
Tenure: 6 months & above	7

Foreign Currency Deposit	Interest Rate (% p.a.)
Siddhartha USD Savings	2
Siddhartha Remit USD Savings	2
Siddhartha USD Call Deposit	Negotiable
Siddhartha USD Fixed Deposit (For 1 year)	Negotiable
Siddhartha GBP Savings	0.5
Siddhartha Euro Savings	0.5
Other FCY Deposit & Fixed Deposits	Negotiable
Siddhartha Special FCY Fixed Deposit Account	
- For NRNs and Foreign Institutions	USD @ 3.25
- Minimum balance USD 10,000 or equivalent	GBP @ 2
- Tenure : 2 years and above	EUR @ 1.5

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>Professional Loan</b>	Base Rate	+ upto 5%
<b>Education Loan</b>	Base Rate	+ upto 5%
<b>Mortgage Loan</b>		
Overdraft	Base Rate	+ upto 5%
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 5%
<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 5%
<b>Loan upto Rs. 1.5 million (as prescribed by NRB)</b>	Base Rate	+ 2%
<b>Others</b>	Base Rate	+ upto 5%

## FIXED INTEREST RATE (% p.a.) FOR INDIVIDUAL TERM LOANS

Types of Loan	Upto 5 years	Above 5 years to upto 10 years	Above 10 years
Home Loan Upto 15 Million	8.49	9.75	9.99
Home Loan Above 15 Million	8.49	9.99	10.49
Mortgage Loan	9.49	9.99	10.49
Professional Loan	9.99		
Education Loan	9.99	10.50	10.99
Hire Purchase Loan	<b>Upto 5 years</b>	<b>Above 5 years</b>	
	10.49	11.49	
Auto Loan	<b>Upto 5 years</b>	<b>Above 5 years</b>	
	9.49	9.99	

<b>Mangsir 2077 Base Rate</b>	<b>7.56%</b>
<b>Mangsir 2077 Interest Spread Rate</b>	<b>4.20%</b>

### 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 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.
- Fixed Interest Rates for individual term loan shall be reviewed periodically as permitted by NRB.