

INTEREST RATE

Effective from June 15, 2022

DEPOSITS

| Saving Deposit (NPR) | | Interest Rate (% p.a.) |
|---|--|------------------------|
| Siddhartha Platinum Plus Saving Account | | 8.03 |
| Siddhartha Priority Saving Account | | 8.03 |
| Siddhartha Remit Account | | 7.03 |
| Siddhartha Professional Account | | 6.03 |
| Siddhartha Sajilo Bachat Khata | | 6.03 |
| Siddhartha Peacekeeping Savings | | 6.03 |
| Siddhartha RF Saving | | 6.03 |
| Siddhartha Gen-Z Saving | | 6.03 |
| Siddhartha Jeevan Surakshya Bachat Khata | | 6.03 |
| Siddhartha Platinum Saving | | 6.03 |
| Siddhartha Super Salary | | 6.03 |
| Siddhartha Mero Share Khata | | 6.03 |
| Siddhartha Jestha Nagarik Bachat | | 6.03 |
| Siddhartha Swornim Bachat | | 6.03 |
| Siddhartha Bachat Account | | 6.03 |
| Siddhartha Nari Bachat | | 6.03 |
| Branchless Banking Account | | 6.03 |
| Student Savings | | 6.03 |
| Siddhartha Esewa Bachat Khata | | 6.03 |
| Siddhartha Bal Bachat Khata | | 6.03 |
| Siddhartha Social Security Saving | | 6.03 |
| Siddhartha Horizon Platinum Saving | | 6.03 |
| Call Deposit (NPR) | | upto 3.015 |
| Fixed Deposit (NPR) | | Interest Rate (% p.a.) |
| Individual | | |
| Tenure : 3 months & above | | 11.03 |
| <i>Siddhartha Samridhi Nichhep Yojana (Recurring Deposit)</i> | | |
| Tenure : For 5 Years | | 8.44 |
| Tenure : For 10 Years | | 8.75 |
| Institutions | | |
| Tenure : 3 months & above | | 10.03 |
| Foreign Currency Deposit | | Interest Rate (% p.a.) |
| Siddhartha USD Savings | | 2.5 |
| Siddhartha Remit USD Savings | | 2.5 |
| 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 - Minimum balance USD 5,000 or equivalent - Tenure 1 year and above | | USD @ 6% |
| | | EUR @ 2% |
| | | GBP @ 2.5% |
| | | AUD @ 2.5% |
| | | CAD @ 2.5% |
| | | JPY @ 2% |
| | | CNY @ 2.5% |

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 6% |
| Import Loan | | |
| Industry/Trading | Base Rate | + upto 6% |
| Working Capital Loan | | |
| Industry/Trading | Base Rate | + upto 6% |
| Short Term Loan | | |
| Industry/Trading | Base Rate | + upto 6% |
| Term Loan | | |
| Industry/Trading | Base Rate | + upto 6% |
| Bridge Gap Loan | Base Rate | + upto 6% |
| Home Loan | Base Rate | + upto 6% |
| Auto Loan/Hire Purchase Loan | Base Rate | + upto 6% |
| Professional Loan | Base Rate | + upto 6% |
| Education Loan | Base Rate | + upto 6% |
| Mortgage Loan | | |
| Overdraft | Base Rate | + upto 6% |
| Term Loan/Short Term Loan | Base Rate | + upto 6% |
| 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 + 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% |
| FCY Loan Denominated in USD | | Benchmark interest plus mutually agreed premium |
| Consortium Loan (Fixed & floating interest rate) | | As per consortium decision |
| Deprived Sector Lending: | | |
| Wholesale Lending | Base Rate | + upto 6% |
| Direct Lending | Base Rate | + upto 6% |
| Loan upto Rs 1 crore (as prescribed by NRB) | Base Rate | + 2% |
| Others | Base Rate | + upto 6% |

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 | 11.99 | 12.49 | 13.0 |
| Home Loan Above 15 Million | 11.99 | 12.49 | 13.0 |
| Mortgage Loan | 13.0 | 13.5 | 14.0 |
| Professional Loan | 13.0 | | |
| Education Loan | 12.5 | 13.0 | 13.0 |
| Hire Purchase Loan | Upto 5 years | Above 5 years | |
| | 13.0 | 13.5 | |
| Auto Loan | Upto 5 years | Above 5 years | |
| | 12.5 | 13.0 | |

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

| Upto 5 years | Above 5 years to upto 10 years | 10 to 15 years |
|--|--------------------------------|----------------|
| 12.5 to 12.99 | 13.0 to 13.99 | 13.5 to 14.0 |
| Quarterly Average Base Rate - 3rd Quarter of FY 2078/79 | | 9.28% |
| Baisakh 2079 Base Rate | | 9.24% |
| Baisakh 2079 Interest Spread Rate | | 4.37% |

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 quarterly average base rate of the previous quarter.
- In case of loans eligible under interest subsidy, premium rates shall be applicable as per the circulars issued by NRB.
- Penal Interest 2% per annum.
- Fixed Interest Rates for individual term loan shall be reviewed periodically as permitted by NRB.
- Renewal Rate for Fixed Deposit through bidding will be 0.1% p.a. above the published rate.
- Fixed Deposit rate for Remittance +1% above the published rate.



Siddhartha Bank

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