DEPOSITS	2022
Saving Deposit (NPR)	Interest Rate (% p.a.)
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	
Siddhartha Jeevan Surakshya Bachat Khata	6.03
	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
Siddhartha Priority Saving Account	8.03
Call Deposit (NPR)	upto 3.015
Fixed Deposit (NPR)	Interest Rate (% p.a.)
Individual	
Tenure: 3 months & above	11.03
Siddhartha Samriddhi Nichhep Yojana (Recurring Deposit)	
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
	2.5
Siddhartha Remit USD Savings	
<u> </u>	Negotiable
Siddhartha USD Call Deposit	Negotiable Negotiable
Siddhartha USD Call Deposit Siddhartha USD Fixed Deposit (For 1 year)	Negotiable
Siddhartha USD Call Deposit Siddhartha USD Fixed Deposit (For 1 year) Siddhartha GBP Savings	Negotiable 0.5
Siddhartha USD Call Deposit Siddhartha USD Fixed Deposit (For 1 year) Siddhartha GBP Savings Siddhartha Euro Savings	Negotiable 0.5 0.5
Siddhartha USD Call Deposit Siddhartha USD Fixed Deposit (For 1 year) Siddhartha GBP Savings Siddhartha Euro Savings Other FCY Deposit & Fixed Deposits	Negotiable 0.5 0.5 Negotiable
Siddhartha USD Call Deposit Siddhartha USD Fixed Deposit (For 1 year) Siddhartha GBP Savings Siddhartha Euro Savings Other FCY Deposit & Fixed Deposits Siddhartha Special FCY Fixed Deposit Account	Negotiable 0.5 0.5 Negotiable USD @ 6%
Siddhartha USD Call Deposit Siddhartha USD Fixed Deposit (For 1 year) Siddhartha GBP Savings Siddhartha Euro Savings Other FCY Deposit & Fixed Deposits Siddhartha Special FCY Fixed Deposit Account - For NRNs and Foreign Institutions	Negotiable 0.5 0.5 Negotiable USD @ 6% EUR @ 2%
Siddhartha USD Call Deposit Siddhartha USD Fixed Deposit (For 1 year) Siddhartha GBP Savings Siddhartha Euro Savings Other FCY Deposit & Fixed Deposits Siddhartha Special FCY Fixed Deposit Account - For NRNs and Foreign Institutions - Minimum balance USD 5,000 or equivalent	Negotiable 0.5 0.5 Negotiable USD @ 6% EUR @ 2% GBP @ 2.5%
Siddhartha USD Call Deposit Siddhartha USD Fixed Deposit (For 1 year) Siddhartha GBP Savings Siddhartha Euro Savings Other FCY Deposit & Fixed Deposits Siddhartha Special FCY Fixed Deposit Account - For NRNs and Foreign Institutions	Negotiable 0.5 0.5 Negotiable USD @ 6% EUR @ 2%
Siddhartha USD Call Deposit Siddhartha USD Fixed Deposit (For 1 year) Siddhartha GBP Savings Siddhartha Euro Savings Other FCY Deposit & Fixed Deposits Siddhartha Special FCY Fixed Deposit Account - For NRNs and Foreign Institutions - Minimum balance USD 5,000 or equivalent	Negotiable 0.5 0.5 Negotiable USD @ 6% EUR @ 2% GBP @ 2.5% AUD @ 2.5%

Description Interest Rate (% p.a.) Overdraft/Cash Credit

Other terms & conditions of the deposit products remain unchanged. LOANS AND ADVANCES

Industry/Trading   Base Rate   + upto 5%	overallity cash event				
Industry/Trading		Base Rate	+ upto 5%		
Industry/Trading					
Industry/Trading		Base Rate	+ upto 5%		
Industry/Trading	<u> </u>				
Industry/Trading	Industry/Trading	Base Rate	+ upto 5%		
Term Loan   Industry/Trading   Base Rate   + upto 5%   Bridge Gap Loan   Base Rate   + upto 5%   Home Loan   Base Rate   + upto 6%   Auto Loan/Hire Purchase Loan   Base Rate   + upto 6%   Professional Loan   Base Rate   + upto 6%   Base Rate   + upto 6%   Mortgage Loan   Base Rate   + upto 6%   Mortgage Loan   Overdraft   Base Rate   + upto 6%   Export Finance   Against USD LC   Base Rate   + upto 6%   Export Finance   Against NPR & other currency LC   Base Rate   + upto 4%   Against NPR & other currency export documents   Base Rate   + upto 4%   Against NPR & other currency export documents   Base Rate   + upto 4%   Against NPR & other currency export documents   Coupon rate +1.5% to 3% or Base Rate + 1%   Whichever is higher   Coupon rate +2% to 5% or Base Rate +2% whichever is higher   Fixed Deposit (Others)   Base Rate   + upto 3%   Coupon rate +2% to 5% or Base Rate + 1%   S% or Base Rate + 1%   Nothever is higher   Coupon rate +2% to 5% or Base Rate + 1%   Nothever is higher   Coupon rate +2% to 5% or Base Rate + 1.5%   Nothever is higher   Coupon rate +2% to 5% or Base Rate + 1.5%   Nothever is higher   Coupon rate +2% to 5% or Base Rate + 1.5%   Nothever is higher   Coupon rate +2% to 5% or Base Rate + 1.5%   Nothever is higher   Coupon rate +2% to 5% or Base Rate + 1.5%   Nothever is higher   Coupon rate +2% to 5% or Base Rate + 1.5%   Nothever is higher   Coupon rate +2% to 5% or Base Rate + 1.5%   Nothever is higher   Coupon rate +2% to 5% or Base Rate + 1.5%   Nothever is higher   Coupon rate +2% to 5% or Base Rate + 1.5%   Nothever is higher   Coupon rate +2% to 5% or Base Rate + 1.5%   Nothever is higher   Coupon rate +2% to 5% or Base Rate + 1.5%   Nothever is higher   Coupon rate +2% to 5% or Base Rate + 1.5%   Nothever is higher   Coupon rate +2% to 5% or Base Rate + 1.5%   Nothever is higher   Coupon rate +2% to 5% or Base Rate + 1.5%   Nothever is higher   Coupon rate +2% to 5% or Base Rate + 1.5%   Nothever is higher   Coupon rate +2% to 5% or Base Rate + 1.5%   Nothever is higher   Nothev	Short Term Loan				
Industry/Trading Base Rate	Industry/Trading	Base Rate	+ upto 5%		
Bridge Gap Loan Home Loan Base Rate Hupto 6% Auto Loan/Hire Purchase Loan Base Rate Hupto 6% Auto Loan/Hire Purchase Loan Base Rate Hupto 6% Mortgage Loan Overdraft Base Rate Base Rate Base Rate Hupto 6% Base Rate Hupto 4% Base Rate Base Rate Base Rate Hupto 4% Base Rate Against NPR & other currency LC Base Rate Base Rate Base Rate Base Rate Hupto 4% Base Rate Hupto 4.5% Base Rate Coupon rate +1.5% to 3% or Base Rate + 1% whichever is higher Base Rate Fixed Deposit (Others) Base Rate Coupon rate +2% to 5% or Base Rate + 2% whichever is higher Foreign Currency Deposits at SBL Base Rate First Class Bank Guarantees issued by Foreign Banks Cother Bank Guarantees issued by Foreign Banks Dother Bank Guarantees issued by Foreign Banks Compon rate Hupto 4% Base Rate Hupto 4.5% Base Rate FCY Loan Denominated in USD Benchmark interest plus mutually agreed premium decision Berpived Sector Lending: Wholesale Lending Base Rate Hupto 6% Base Rate Base Rate Hupto 6% Base Rate Hupto 6% Base Rate Base Rate Base Rate Base Rate Hupto 6% Base Rate Base	Term Loan				
Base Rate	Industry/Trading	Base Rate	+ upto 5%		
Auto Loan/Hire Purchase Loan Professional Loan Base Rate Education Loan Mortgage Loan Overdraft Base Rate Export Finance Against USD LC Against NPR & other currency LC Base Rate Base Rat	Bridge Gap Loan	Base Rate	+ upto 5%		
Base Rate   + upto 6%	Home Loan	Base Rate			
Base Rate	Auto Loan/Hire Purchase Loan	Base Rate	+ upto 6%		
Mortgage Loan Overdraft Base Rate + upto 6% Export Finance Against USD LC Base Rate + upto 4% Against USD export documents Base Rate + upto 4% Against NPR & other currency export documents Loan Against:  Fixed Deposit (Own)  Foreign Currency Deposits at SBL  Government Bonds  First Class Bank Guarantees issued by Foreign Banks  Coher Bank Guarantees issued by Foreign Banks  Loan against Shares  FCY Loan Denominated in USD  Wholesale Lending Wholesale Lending Wholesale Lending  Loan upto Rs 1 crore (as prescribed by NRB)  Base Rate  Hupto 6% Hupto 6% Hupto 6%  Fupto 6%  Coupon rate + 1.5%  Coupon rate + 1.5% to 3% or Base Rate + upto 4.5%  Coupon rate + 2% to 5% or Base Rate + 2% whichever is higher  Coupon rate + 2% to 5% or Base Rate + 1.5% whichever is higher  Foreign Currency Deposits at SBL  Base Rate  Hupto 4%  Coupon rate + 2% to 5% or Base Rate + 1.5% whichever is higher  Foreign Banks  Base Rate  Hupto 4%  Coupon rate + 2% to 5% or Base Rate + 1.5% whichever is higher  Foreign Banks  Base Rate  Hupto 4%  Coupon rate + 2% to 5% or Base Rate + 1.5% whichever is higher  Foreign Banks  Base Rate  Hupto 4%  Coupon rate + 2% to 5% or Base Rate + 1.5% whichever is higher  Foreign Banks  Base Rate  Hupto 4%  Coupon rate + 2% to 5% or Base Rate + 1.5% whichever is higher  Foreign Banks  Base Rate  Hupto 4%  Coupon rate + 2% to 5% or Base Rate + 1.5% whichever is higher  Foreign Banks  Base Rate  Hupto 4%  As per consortium decision  Deprived Sector Lending:  Base Rate  Hupto 6%  Base Rate  Loan upto Rs 1 crore  (as prescribed by NRB)		Base Rate			
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 NPR & other currency export documents     Base Rate     + upto 4%       Against NPR & other currency export documents     Base Rate     + upto 4.5%       Loan Against:     Coupon rate +1.5% to 3% or Base Rate + 1% whichever is higher       Fixed Deposit (Own)     Coupon rate +2.5% to 5% or Base Rate + 2% whichever is higher       Foreign Currency Deposits at SBL     Base Rate     + upto 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%       Loan against Shares     Base Rate     + upto 5%       FCY Loan Denominated in USD     Benchmark interest plus mutually agreed premium decision       Consortium Loan (Fixed & floating interest rate)     As per consortium decision       Deprived Sector Lending:     Base Rate     + upto 6%       Wholesale Lending     Base Rate     + upto 6%       Loan upto Rs 1 crore (as prescribed by NRB)     Base Rate     + upto 6%		Base Rate	+ upto 6%		
Term Loan/Short Term Loan  Export Finance  Against USD LC  Against NPR & other currency LC  Against NPR & other currency export documents  Against NPR & other currency export documents  Loan Against :  Fixed Deposit (Own)  Fixed Deposit (Others)  Foreign Currency Deposits at SBL  First Class Bank Guarantees issued by Foreign Banks  Other Bank Guarantees issued by Foreign Banks  Loan against Shares  FCY Loan Denominated in USD  Loan Upto Rs 1 crore (as prescribed by NRB)  Base Rate  # upto 4%  # upto 4%  # upto 4.5%  Coupon rate +1.5% to 3% or Base Rate + 1% whichever is higher  Coupon rate +2% to 5% or Base Rate + 2% to 5% or Base Rate + 1.5% whichever is higher  # upto 4%  Base Rate  # upto 4%	Mortgage Loan				
Export Finance  Against USD LC  Against NPR & other currency LC  Against USD export documents  Against USD export documents  Against USD export documents  Against NPR & other currency export documents  Against NPR & other currency export documents  Loan Against:  Fixed Deposit (Own)  Fixed Deposit (Own)  Fixed Deposit (Others)  Foreign Currency Deposits at SBL  Government Bonds  First Class Bank Guarantees issued by Foreign Banks  Other Bank Guarantees issued by Foreign Banks  Loan against Shares  FCY Loan Denominated in USD  Consortium Loan (Fixed & floating interest rate)  Deprived Sector Lending:  Wholesale Lending  Direct Lending  Loan upto Rs 1 crore (as prescribed by NRB)  Base Rate  Hupto 4%  Hupto 4.5%  Base Rate  Hupto 4.5%  Benchmark interest plus mutually agreed premium decision  As per consortium decision  Base Rate  Hupto 6%  Base Rate  Hupto 6%  Base Rate  Hupto 6%  Base Rate  Hupto 6%	Overdraft	Base Rate			
Against USD LC Against NPR & other currency LC Against NPR & other currency LC Against USD export documents Against NPR & other currency export documents Loan Against:  Fixed Deposit (Own)  Fixed Deposit (Others)  Foreign Currency Deposits at SBL Government Bonds  First Class Bank Guarantees issued by Foreign Banks Cother Bank Guarantees issued by Foreign Banks  Cother Bank Guarantees issued by Foreign Banks  Consortium Loan (Fixed & floating interest rate)  Deprived Sector Lending:  Wholesale Lending  Loan upto Rs 1 crore (as prescribed by NRB)  Base Rate  Hupto 4%  Hupto 4.5%  Coupon rate +1.5% to 3% or Base Rate + 1.5% to 3% or Base Rate + 1.5% to 5% or Base Rate + 2% whichever is higher  Coupon rate +2% to 5% or Base Rate + 2% to 5% or Base Rate + 1.5% whichever is higher  Functional Part of the properties		Base Rate	+ upto 6%		
Against NPR & other currency LC Against USD export documents Against NPR & other currency export documents  Loan Against:  Fixed Deposit (Own)  Fixed Deposit (Others)  Foreign Currency Deposits at SBL Government Bonds  First Class Bank Guarantees issued by Foreign Banks  Other Bank Guarantees issued by Foreign Banks  Loan against Shares  FCY Loan Denominated in USD  Conyon rate + 1.5% Base Rate  Hupto 4%  Hupto 4.5%  Coupon rate + 1.5% to 3% or Base Rate + 1% whichever is higher  Coupon rate + 2% to 5% or Base Rate + 2% whichever is higher  Coupon rate + 2% to 5% or Base Rate + 1.5% whichever is higher  First Class Bank Guarantees issued by Foreign Banks  Base Rate  Hupto 4%  Base Rate  Hupto 4.5%  Base Rate  FCY Loan Denominated in USD  Consortium Loan (Fixed & 1000	Export Finance				
Against USD export documents Against NPR & other currency export documents  Loan Against:  Fixed Deposit (Own)  Fixed Deposit (Others)  Fixed Deposit (Others)  Foreign Currency Deposits at SBL  Government Bonds  First Class Bank Guarantees issued by Foreign Banks  Other Bank Guarantees issued by Foreign Banks  Cother Bank Guarantees issued by Foreign Banks  Consortium Loan (Fixed & floating interest rate)  Deprived Sector Lending:  Wholesale Lending  Base Rate  Hupto 4%  Hupto 4.5%  Base Rate  Hupto 4.5%  Base Rate  Hupto 5%  Benchmark interest plus mutually agreed premium  As per consortium decision  Base Rate  Hupto 6%  Hupto 6%  Hupto 6%  Base Rate  Hupto 6%	Against USD LC	Base Rate	+ upto 3.5%		
Against NPR & other currency export documents  Loan Against:  Fixed Deposit (Own)  Fixed Deposit (Own)  Fixed Deposit (Others)  Fixed Deposit (Others)  Foreign Currency Deposits at SBL  Government Bonds  First Class Bank Guarantees issued by Foreign Banks  Other Bank Guarantees issued by Foreign Banks  Loan against Shares  FCY Loan Denominated in USD  Consortium Loan (Fixed & Hoating interest rate)  Deprived Sector Lending:  Wholesale Lending  Base Rate  Hupto 4.5%  Coupon rate +2% to 5% or Base Rate + 2% whichever is higher  Foreign Banks  Base Rate  Hupto 4%  Hupto 4.5%  Benchmark interest plus mutually agreed premium decision  As per consortium decision  Deprived Sector Lending:  Wholesale Lending  Base Rate  Hupto 6%  Loan upto Rs 1 crore (as prescribed by NRB)	Against NPR & other currency LC	Base Rate	+ upto 4%		
Loan Against:  Fixed Deposit (Own)  Fixed Deposit (Others)  Fixed Deposit (Others)  Fixed Deposit (Others)  Foreign Currency Deposits at SBL  Government Bonds  First Class Bank Guarantees issued by Foreign Banks  Other Bank Guarantees issued by Foreign Banks  Loan against Shares  FCY Loan Denominated in USD  Coupon rate + 2% to 5% or Base Rate + 1.5% whichever is higher	Against USD export documents	Base Rate	+ upto 4%		
Loan Against:  Fixed Deposit (Own)  Fixed Deposit (Others)  Fixed Deposit (Others)  Fixed Deposit (Others)  Foreign Currency Deposits at SBL  Government Bonds  Government Bonds  First Class Bank Guarantees issued by Foreign Banks  Other Bank Guarantees issued by Foreign Banks  Coan against Shares  FCY Loan Denominated in USD  Consortium Loan (Fixed & floating interest rate)  Deprived Sector Lending:  Wholesale Lending  Base Rate  Coupon rate +1.5% to 5% or Base Rate + 2% whichever is higher  Fup to 3%  Coupon rate +2% to 5% or Base Rate + 1.5% whichever is higher  Fup to 3%  Coupon rate +2% to 5% or Base Rate + up to 3%  Found on Pase Rate + 1.5% whichever is higher  Fup to 4%  Base Rate + up to 4.5%  Benchmark interest plus mutually agreed premium decision  As per consortium decision  Deprived Sector Lending:  Wholesale Lending  Base Rate + up to 6%  Direct Lending  Base Rate + up to 6%  Loan up to Rs 1 crore (as prescribed by NRB)		Base Rate	+ upto 4.5%		
Fixed Deposit (Own)  Fixed Deposit (Own)  Fixed Deposit (Others)  Fixed Deposit (Others)  Fixed Deposit (Others)  Foreign Currency Deposits at SBL  Government Bonds  Government Bonds  First Class Bank Guarantees issued by Foreign Banks  Other Bank Guarantees issued by Foreign Banks  Coupon rate +2% to 5% or Base Rate + 20% whichever is higher  First Class Bank Guarantees issued by Foreign Banks  First Class Bank Guarantees issued by Foreign Banks  Base Rate  Hupto 4%  Base Rate  Hupto 4.5%  FCY Loan Denominated in USD  Benchmark interest plus mutually agreed premium  Consortium Loan (Fixed & As per consortium decision  Deprived Sector Lending:  Wholesale Lending  Base Rate  Hupto 6%  Loan upto Rs 1 crore (as prescribed by NRB)  Base Rate  Hupto 6%			.,		
Fixed Deposit (Own)  Fixed Deposit (Others)  Sixed Deposit (Others)  Foreign Currency Deposits at SBL  Government Bonds  Foreign Banks  Other Bank Guarantees issued by Foreign Banks  Loan against Shares  FCY Loan Denominated in USD  Consortium Loan (Fixed & floating interest rate)  Deprived Sector Lending:  Wholesale Lending  Direct Lending  Loan upto Rs 1 crore (as prescribed by NRB)  Accoupon rate + 2% to 5% or Base Rate + up to 3%  Coupon rate + 2% to 5% or Base Rate + 1.5% whichever is higher  Fup to 4%  Foreign Banks  Base Rate  Hupto 4.5%  Benchmark interest plus mutually agreed premium decision  As per consortium decision  Base Rate  Hupto 6%	Loan Against :		Carrage rate 14 F0/ to		
Fixed Deposit (Others)  Foreign Currency Deposits at SBL  Government Bonds  First Class Bank Guarantees issued by Foreign Banks  Other Bank Guarantees issued by Foreign Banks  Loan against Shares  FCY Loan Denominated in USD  Consortium Loan (Fixed & floating interest rate)  Deprived Sector Lending:  Wholesale Lending  Direct Lending  Days Rate  Smare Smare  Hupto 4.5%  Base Rate  Hupto 4.5%  Base Rate  Hupto 5%  Benchmark interest plus mutually agreed premium decision  As per consortium decision  Base Rate  Hupto 6%  Loan upto Rs 1 crore (as prescribed by NRB)	Fixed Deposit (Own)		3% or Base Rate + 1%		
Government Bonds  Coupon rate + 2% to 5% or Base Rate + 1.5% whichever is higher  First Class Bank Guarantees issued by Foreign Banks  Other Bank Guarantees issued by Foreign Banks  Loan against Shares  Base Rate + upto 4.5%  Base Rate + upto 5%  FCY Loan Denominated in USD  Benchmark interest plus mutually agreed premium  Consortium Loan (Fixed & 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%	Fixed Deposit (Others)		5% or Base Rate + 2%		
First Class Bank Guarantees issued by Foreign Banks  Other Bank Guarantees issued by Foreign Banks  Other Bank Guarantees issued by Foreign Banks  Loan against Shares  FCY Loan Denominated in USD  Consortium Loan (Fixed & Base Rate   As per consortium decision   Deprived Sector Lending:  Wholesale Lending  Direct Lending  Loan upto Rs 1 crore (as prescribed by NRB)  Base Rate   + upto 4.5%  Hupto 4.5%  Fupto 4.5%  Base Rate   + upto 5%  Benchmark interest plus mutually agreed premium decision  Benchmark interest plus mutually agreed premium decision  Base Rate   + upto 6%  Hupto 6%  Hupto 6%  Base Rate   + upto 6%  Base Rate   + upto 6%  Base Rate   + upto 6%	Foreign Currency Deposits at SBL	Base Rate	+ up to 3%		
Foreign Banks  Other Bank Guarantees issued by Foreign Banks  Loan against Shares  FCY Loan Denominated in USD  Consortium Loan (Fixed & Benchmark interest plus mutually agreed premium decision  Deprived Sector Lending:  Wholesale Lending  Direct Lending  Loan upto Rs 1 crore (as prescribed by NRB)  Base Rate  + upto 4.5%  + upto 5%  Benchmark interest plus mutually agreed premium decision  Base Rate  + upto 6%  + upto 6%  Base Rate  + upto 6%  Base Rate  + 2%	Government Bonds		5% or Base Rate + 1.5%		
Foreign Banks  Loan against Shares  FCY Loan Denominated in USD  Consortium Loan (Fixed & Benchmark interest plus mutually agreed premium decision  Deprived Sector Lending:  Wholesale Lending  Direct Lending  Loan upto Rs 1 crore (as prescribed by NRB)  Base Rate  + upto 5%  Benchmark interest plus mutually agreed premium decision  Base Rate  + upto 6%  + upto 6%  Base Rate  + upto 6%  Base Rate  + 2%		Base Rate	+ upto 4%		
FCY Loan Denominated in USD  Consortium Loan (Fixed & As per consortium decision  Deprived Sector Lending:  Wholesale Lending  Base Rate  + upto 6%  Direct Lending  Base Rate  + upto 6%  Base Rate  + upto 6%  Base Rate  + 2%		Base Rate	+ upto 4.5%		
FCY Loan Denominated in USD  Consortium Loan (Fixed & floating interest rate)  Deprived Sector Lending:  Wholesale Lending  Direct Lending  Loan upto Rs 1 crore (as prescribed by NRB)  Benchmark interest plus mutually agreed premium decision  As per consortium decision  Base Rate + upto 6%  + upto 6%  + upto 6%  Base Rate + upto 6%  + 2%	Loan against Shares	Base Rate	+ upto 5%		
Consortium Loan (Fixed & 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%					
Wholesale Lending  Direct Lending  Base Rate + upto 6%  + upto 6%  Loan upto Rs 1 crore (as prescribed by NRB)  Base Rate + 2%					
Direct Lending  Base Rate + upto 6%  Loan upto Rs 1 crore (as prescribed by NRB)  Base Rate + 2%	Deprived Sector Lending:				
Direct Lending  Base Rate + upto 6%  Loan upto Rs 1 crore (as prescribed by NRB)  Base Rate + 2%	Wholesale Lending	Base Rate	+ upto 6%		
Loan upto Rs 1 crore (as prescribed by NRB)  Base Rate + 2%			'		
	Loan upto Rs 1 crore				
	Others	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	11.99	12.49	13.0			
Home Loan Above 15 Million	11.99	12.49	13.0			
Mortgage Loan	13.0	13.5	14			
Professional Loan	13.0					
Education Loan	12.5	13.0	13.0			
Hire Purchase Loan	Upto 5 years	Above 5 years				
Hire Purchase Loan	13	13.5				
Auto Loan	Upto 5 years	Above 5 years				
Auto Loan	12.5	13.0				
EIVED INTEREST DATE (06 p. 2 ) FOR OTHER THAN INDIVIDUAL TERM LOANS						

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

Upto 5 years	Above 5 years to upto 10 years	<b>10</b> to <b>15</b> years
12.5 to 12.99	13 to 13.99	13.5 to 14.0
<b>Quarterly Average</b>	8.35%	
Magh 2078 Base	8.93%	
Magh 2078 Inter	3.75%	

- Note:

  1. 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.

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

  3. Penal Interest 2% per annum.

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

  5. Renewal Rate for Fixed Deposit through bidding will be 0.1% p.a. above the published rate.

  6. Fixed Deposit rate for Remittance +1% above the published rate.