

INTEREST RATE

Effective from December 16, 2021

DEPOSITS

Saving Deposit (NPR)	Interest Rate (% p.a.)
Siddhartha Remit Account	6.05
Siddhartha Professional Account	5.05
Siddhartha Sajilo Bachat Khata	5.05
Siddhartha Peacekeeping Savings	5.05
Siddhartha RF Saving	5.05
Siddhartha Gen-Z Saving	5.05
Siddhartha Jeevan Surakshya Bachat Khata	5.05
Siddhartha Platinum Saving	5.05
Siddhartha Super Salary	5.05
Siddhartha Mero Share Khata	5.05
Siddhartha Jestha Nagarik Bachat	5.05
Siddhartha Swornim Bachat	5.05
Siddhartha Bachat Account	5.05
Siddhartha Nari Bachat	5.05
Branchless Banking Account	5.05
Student Savings	5.05
Siddhartha Esewa Bachat Khata	5.05
Siddhartha Bal Bachat Khata	5.05
Siddhartha Social Security Saving	5.05
Siddhartha Horizon Platinum Saving	5.05
Siddhartha Priority Saving Account	5.05
Call Deposit (NPR)	upto 2.525
Fixed Deposit (NPR)	Interest Rate (% p.a.)
Individual	
Tenure : 3 months & above	10.05
<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	9.05
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	USD @ 3.25%
- For NRNs and Foreign Institutions	EUR @ 1.50%
- Minimum balance USD 5,000 or equivalent	GBP @ 2.00%
- Tenure 1 years and above	AUD @ 2.00%
	JPY @ 1.50%
	CNY @ 2.00%

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 5%
Import Loan		
Industry/Trading	Base Rate	+ upto 4%
Working Capital Loan		
Industry/Trading	Base Rate	+ upto 5%
Short Term Loan		
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%
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 5%
FCY Loan Denominated in USD		LIBOR 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 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	9.49	10.49	11.25
Home Loan Above 15 Million	9.75	10.75	11.5
Mortgage Loan	11.5	12.5	12.75
Professional Loan	10.99		
Education Loan	10.99	11.49	11.99
Hire Purchase Loan	Upto 5 years	Above 5 years	
	11.25	11.49	
Auto Loan	Upto 5 years	Above 5 years	
	9.99	10.49	

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
11 to 11.99	12 to 13.99	13 to 13.99
Quarterly Average Base Rate - 1st Quarter of FY 2078/79		7.09%
Kartik 2078 Base Rate		8.02%
Kartik 2078 Interest Spread Rate		3.06%

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 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.
- Penal Interest 2% per annum.
- Fixed Interest Rates for individual term loan shall be reviewed periodically as permitted by the NRBs.
- 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.
- Interest posting frequency for Savings, Fixed and Call Deposit will be quarterly.