

# INTEREST RATE

Effective from January 15, 2022

## 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
<b>Call Deposit (NPR)</b>	upto 2.525
Fixed Deposit (NPR)	Interest Rate (% p.a.)
<b>Individual</b>	
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
<b>Institutions</b>	
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 year and above	AUD @ 2.00%
	CAD @ 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.)	
<b>Overdraft/Cash Credit</b>		
Industry/Trading	<b>Base Rate</b>	+ upto 5%
<b>Import Loan</b>		
Industry/Trading	<b>Base Rate</b>	+ upto 4%
<b>Working Capital Loan</b>		
Industry/Trading	<b>Base Rate</b>	+ upto 5%
<b>Short Term Loan</b>		
Industry/Trading	<b>Base Rate</b>	+ upto 5%
<b>Term Loan</b>		
Industry/Trading	<b>Base Rate</b>	+ upto 5%
<b>Bridge Gap Loan</b>	<b>Base Rate</b>	+ upto 5%
<b>Home Loan</b>	<b>Base Rate</b>	+ upto 6%
<b>Auto Loan/Hire Purchase Loan</b>	<b>Base Rate</b>	+ upto 6%
<b>Professional Loan</b>	<b>Base Rate</b>	+ upto 6%
<b>Education Loan</b>	<b>Base Rate</b>	+ upto 6%
<b>Mortgage Loan</b>		
Overdraft	<b>Base Rate</b>	+ upto 6%
Term Loan/Short Term Loan	<b>Base Rate</b>	+ upto 6%
<b>Export Finance</b>		
Against USD LC	<b>Base Rate</b>	+ upto 3.5%
Against NPR & other currency LC	<b>Base Rate</b>	+ upto 4%
Against USD export documents	<b>Base Rate</b>	+ upto 4%
Against NPR & other currency export documents	<b>Base Rate</b>	+ 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	<b>Base Rate</b>	+ 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	<b>Base Rate</b>	+ upto 4%
Other Bank Guarantees issued by Foreign Banks	<b>Base Rate</b>	+ upto 4.5%
Loan against Shares	<b>Base Rate</b>	+ upto 5%
<b>FCY Loan Denominated in USD</b>		LIBOR plus mutually agreed premium
<b>Consortium Loan (Fixed &amp; floating interest rate)</b>		<b>As per consortium decision</b>
<b>Deprived Sector Lending:</b>		
Wholesale Lending	<b>Base Rate</b>	+ upto 6%
Direct Lending	<b>Base Rate</b>	+ upto 6%
<b>Loan upto Rs 1 crore (as prescribed by NRB)</b>	<b>Base Rate</b>	+ 2%
<b>Others</b>	<b>Base Rate</b>	+ 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	<b>Upto 5 years</b>	<b>Above 5 years</b>	
	11.25	11.49	
Auto Loan	<b>Upto 5 years</b>	<b>Above 5 years</b>	
	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
<b>Quarterly Average Base Rate - 1st Quarter of FY 2078/79</b>		<b>7.09%</b>
<b>Mangsir 2078 Base Rate</b>		<b>8.44%</b>
<b>Mangsir 2078 Interest Spread Rate</b>		<b>2.69%</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 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.
- Interest posting frequency for Savings, Fixed and Call Deposit will be quarterly.