

# INTEREST RATE

Effective from December 16, 2022

## DEPOSITS

Saving Deposit (NPR)	Interest Rate (% p.a.)
Siddhartha Platinum Plus Saving Account	9.133
Siddhartha Priority Saving Account	9.133
Siddhartha Professional Account	9.133
Siddhartha Horizon Platinum Saving	9.133
Siddhartha Remit Account	8.133
Siddhartha Sajilo Bachat Khata	7.133
Siddhartha Peacekeeping Savings	7.133
Siddhartha RF Saving	7.133
Siddhartha Gen-Z Saving	7.133
Siddhartha Jeevan Surakshya Bachat Khata	7.133
Siddhartha Platinum Saving	7.133
Siddhartha Super Salary	7.133
Siddhartha Mero Share Khata	7.133
Siddhartha Jestha Nagarik Bachat	7.133
Siddhartha Swornim Bachat	7.133
Siddhartha Bachat Account	7.133
Siddhartha Nari Bachat	7.133
Branchless Banking Account	7.133
Student Savings	7.133
Siddhartha Esewa Bachat Khata	7.133
Siddhartha Bal Bachat Khata	7.133
Siddhartha Social Security Saving	7.133
<b>Call Deposit (NPR)</b>	upto 3.566
<b>Fixed Deposit (NPR)</b>	<b>Interest Rate (% p.a.)</b>
<b>Individuals</b>	12.133
<b>Remittance</b>	13.133
Tenure : 3 months & above	
<b>Siddhartha Samridhi Nichhep Yojana (Recurring Deposit)</b>	
Tenure: For 5 Years	8.44
Tenure: For 10 Years	8.75
<b>Institutions</b>	
Tenure: 3 months & above	10.133 (+0.5 for bidding)
<b>Siddhartha Shree Briddhi Muddati Khata</b>	
For Individuals	12.133
For Institutions	10.133 (+0.5 for bidding)
For Remittance	13.133

## Interest Rate of Foreign Currency Deposit (% p.a.)

Currency	Saving Deposit	Fixed Deposit (Individual/Institutional) for 3 months & above	Call Deposit
USD	5.75	7.25	50% of lowest saving deposit interest rate of respective currency
EUR	4.00	5.50	
GBP	4.75	6.25	
AUD	5.10	6.60	
CAD	5.75	7.25	
JPY	2.40	3.90	
CNY	6.15	7.65	
For Other Currencies	Policy rate of respective currency plus 250 bps	Policy rate of respective currency plus 400 bps	

- FCY Deposit for NRN & Remittance Customers +1 % additional.
- 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 6 %
<b>Import Loan</b>		
Industry/Trading	<b>Base Rate</b>	+ upto 6%
<b>Working Capital Loan</b>		
Industry/Trading	<b>Base Rate</b>	+ upto 6%
<b>Short Term Loan</b>		
Industry/Trading	<b>Base Rate</b>	+ upto 6%
<b>Term Loan</b>		
Industry/Trading	<b>Base Rate</b>	+ upto 6%
<b>Bridge Gap Loan</b>	<b>Base Rate</b>	+ upto 6%
<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>	+ 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	<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 6%
<b>FCY Loan Denominated in USD</b>		Benchmark interest 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 2 crore (as prescribed by NRB)</b>	<b>Base Rate</b>	2%
<b>Others</b>	<b>Base Rate</b>	+ 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	12.99	13.49	14.00
Home Loan Above 15 Million	12.99	13.49	14.00
Mortgage Loan	15.00	15.50	16.00
Professional Loan	14.00		
Education Loan	13.50	14.00	14.00
Hire Purchase Loan	<b>Upto 5 Years</b>	<b>Above 5 years</b>	
	14.00	14.50	
Auto Loan	<b>Upto 5 Years</b>	<b>Above 5 years</b>	
	13.50	14.00	

## 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
13.5 to 13.99	14.0 to 14.99	14.5 to 15.0
<b>Quarterly Average Base Rate - 1st Quarter of FY 2079/80</b>		<b>9.93%</b>
<b>Kartik 2079 Base Rate</b>		<b>10.49%</b>
<b>Kartik 2079 Interest Spread Rate</b>		<b>4.05%</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.
- In case of loans where fixed premium prescribed by NRB, such premium shall apply.
- Penal Interest 2% per annum.
- Fixed Interest Rates for individual term loan shall be reviewed periodically as permitted by NRB.