

# INTEREST RATE

Effective from April 13, 2024

## DEPOSITS

Saving Deposit (NPR)	Interest Rate (% p.a.)
Siddhartha Sajilo Bachat Khata	3.75
Siddhartha Peacekeeping Savings	3.75
Siddhartha RF Saving	3.75
Siddhartha Gen-Z Saving	3.75
Siddhartha Jeevan Surakshya Bachat Khata	3.75
Siddhartha Platinum Saving	3.75
Siddhartha Super Salary	3.75
Siddhartha Mero Share Khata	3.75
Siddhartha Jestha Nagarik Bachat	3.75
Siddhartha Bachat Account	3.75
Siddhartha Nari Bachat	3.75
Branchless Banking Account	3.75
Student Savings	3.75
Siddhartha Esewa Bachat Khata	3.75
Siddhartha Bal Bachat Khata	3.75
Siddhartha Social Security Saving	3.75
Siddhartha Pay and Save Account (Parents)	3.75
Siddhartha Pay and Save Account (Child)	4.75
Siddhartha Remit Account	4.75
Siddhartha Platinum Plus Saving Account	5.50
Siddhartha Priority Saving Account	5.50
Siddhartha Professional Account	5.50
Siddhartha Horizon Platinum Saving	5.50
SBL Premium Remit Saving Account	7.00
<b>Call Deposit (NPR)</b>	up to 1.875

Fixed Deposit	Interest Rate (% p.a.)
<b>Individuals</b>	
3 months to 6 months	6.25
Above 6 months to 1 year	6.75
Above 1 year	7.25
<b>Remittance</b>	
3 months to 6 months	7.25
Above 6 months to 1 year	7.75
Above 1 year	8.25
<b>Institutions</b>	
6 months to below 1 year	5.00
1 year and above	6.00

Interest Rate of Foreign Currency Deposit (% p.a.)				
Currency	Saving Deposit	Fixed Deposit		Call Deposit
		Individual/Institutional (6 months and above)		
USD	3.50	4.50		up to 50% of lowest saving deposit interest rate of respective currency
EUR	2.00	3.00		
GBP	2.50	3.50		
AUD	2.00	3.00		
CAD	2.50	3.50		
JPY	0.10	0.20		
CNY	1.00	1.50		
For Other Currencies	Negotiable			

- 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>Fluctuating Working Capital (CC/OD/Short Term Loan/Import Loan/Working Capital Loan)</b>		
Large Corporate	Base Rate	+up to 3%
Corporate	Base Rate	+up to 3%
SME	Base Rate	+up to 3.5%
Micro	Base Rate	+up to 4%
Agriculture	-	-
Large Corporate	Base Rate	+up to 3%
Corporate	Base Rate	+up to 3%
SME	Base Rate	+up to 3.5%
Micro	Base Rate	+up to 4%
<b>Working Capital - Term Loan</b>		
Large Corporate	Base Rate	+up to 3%
Corporate	Base Rate	+up to 3%
SME	Base Rate	+up to 3.5%
Micro	Base Rate	+up to 4%
Agriculture	-	-
Large Corporate	Base Rate	+up to 3%
Corporate	Base Rate	+up to 3%
SME	Base Rate	+up to 3.5%
Micro	Base Rate	+up to 4%
<b>Fixed Term Loan</b>		
Large Corporate	Base Rate	+up to 3%
Corporate	Base Rate	+up to 3%
SME	Base Rate	+up to 3.5%
Micro	Base Rate	+up to 4%
<b>Energy</b>		
Bridge Gap Loan		
Large Corporate	Base Rate	+up to 3%
Corporate	Base Rate	+up to 3%
SME	Base Rate	+up to 3.5%
Micro	Base Rate	+up to 4%
Home Loan	Base Rate	+ up to 3.5%
Auto Loan	Base Rate	+ up to 3.5%
Commercial Vehicle Loan	Base Rate	+ up to 4%
Professional Loan	Base Rate	+ up to 4%
Education Loan	Base Rate	+ up to 4%
Mortgage Loan		
Overdraft	Base Rate	+ up to 3.5%
Term Loan/Short Term Loan	Base Rate	+ up to 3.5%
<b>Export Finance</b>		
Against USD LC	Base Rate	+up to 3%
Against NPR & other currency LC	Base Rate	+up to 3%
Against USD export documents	Base Rate	+up to 3%
Against NPR & other currency export documents	Base Rate	+up to 3%
<b>Loan Secured by :</b>		
Fixed Deposit		Coupon rate + 1.25% to 3% or Base Rate + up to 1.25 % whichever is higher
Foreign Currency Deposits at SBL	Base Rate	+ up to 3%
Government Bonds		Coupon rate + 1.25% to 3% or Base Rate + up to 1.25 % whichever is higher
Bank Guarantees issued by Foreign Banks	Base Rate	+ up to 4%
Loan against Shares	Base Rate	+up to 3.5%
<b>FCY Loan Denominated in USD</b>		Benchmark interest plus mutually agreed premium
<b>Consortium Loan (Fixed &amp; floating interest rate)</b>		As per consortium decision
<b>Deprived Sector Lending:</b>		
Indirect Lending (eligible to qualify under DSL)	Base Rate	up to 2%
Direct Lending	Base Rate	up to 4%
Others	Base Rate	up to 4%
<b>Loan up to Rs 2 crore (as prescribed by NRB)</b>	Base Rate	+2%

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

Types of Loan	Up to 5 years	Above 5 years to up to 10 years	Above 10 years
Home Loan	9.99	10.49	11.00
Mortgage Loan	12.00	12.50	12.50
Professional Loan	12.00		
Education Loan	11.50	12.00	12.00
Hire Purchase Loan	<b>Up to 5 Years</b>	<b>Above 5 years</b>	
	12.00	12.50	
Auto Loan	<b>Up to 5 Years</b>	<b>Above 5 years</b>	
	11.50	12.00	
Siddhartha Hamro Ghar Karja	10.25% p.a. and 9.99% p.a. for women (Fixed for 7 years)		
Electric Vehicle	10.74% p.a. and 10.49% p.a. for women		

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

Up to 5 years	Above 5 years to up to 10 years	10 to 15 years
10.50 to 11.00	11.00 to 11.50	11.50 to 12.00
<b>Average Base Rate of Preceding 3 months</b>		<b>8.98%</b>
<b>Falgun 2080 Base Rate</b>		<b>8.75%</b>
<b>Falgun 2080 Interest Spread Rate</b>		<b>3.99%</b>

### Note:

- The effective applicable interest rates on loan is subject to change with effect from the first day of each month as per Nepali Calendar; triggered by change in Average Base Rate of preceding 3 months.
- 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.
- Interest rate applicable to similar term loan shall be determined in line with NRB circular Bai.Bi.Ni.Bi/Niti/Paripatra/03/080/81 dated 2080/06/18. It shall be effective in the case of newly approved credit facilities from the date of the circular issued.



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