

# INTEREST RATE

Effective from May 15, 2025

## DEPOSITS

| Saving Deposit (NPR)                      | Interest Rate (% p.a.) |
|-------------------------------------------|------------------------|
| Siddhartha Sajilo Bachat Khata            | 3.03                   |
| Siddhartha Peacekeeping Savings           | 3.03                   |
| Siddhartha RF Saving                      | 3.03                   |
| Siddhartha Gen-Z Saving                   | 3.03                   |
| Siddhartha Jeevan Surakshya Bachat Khata  | 3.03                   |
| Siddhartha Platinum Saving                | 3.03                   |
| Siddhartha Super Salary                   | 3.03                   |
| Siddhartha Mero Share Khata               | 3.03                   |
| Siddhartha Jestha Nagarik Bachat          | 3.03                   |
| Siddhartha Bachat Account                 | 3.03                   |
| Siddhartha Nari Bachat                    | 3.03                   |
| Branchless Banking Account                | 3.03                   |
| Siddhartha Bal Bachat Khata               | 3.03                   |
| Siddhartha Social Security Saving         | 3.03                   |
| Siddhartha Investors Savings Account      | 3.03                   |
| Siddhartha Pay and Save Account (Parents) | 3.03                   |
| Siddhartha Pay and Save Account (Child)   | 4.03                   |
| Siddhartha Remit Account                  | 4.03                   |
| Siddhartha Platinum Plus Saving Account   | 4.15                   |
| Siddhartha Priority Saving Account        | 4.15                   |
| Siddhartha Professional Account           | 4.15                   |
| Siddhartha Horizon Platinum Saving        | 4.15                   |
| Siddhartha Smart Salary Account           | 4.15                   |
| SBL Premium Remit Saving Account          | 5.15                   |

| Call Deposit (NPR)       | up to 1.50             |
|--------------------------|------------------------|
| Fixed Deposit            | Interest Rate (% p.a.) |
| <b>Individuals</b>       |                        |
| 3 months to below 1 year | 4.40                   |
| 1 year to 2 years        | 5.25                   |
| Above 2 years            | 5.75                   |
| <b>Remittance</b>        |                        |
| 3 months to below 1 year | 5.40                   |
| 1 year to 2 years        | 6.25                   |
| Above 2 years            | 6.75                   |
| <b>Institutions</b>      |                        |
| 1 year to below 2 years  | 3.25                   |
| 2 years to 5 years       | 4.25                   |
| Above 5 years            | 4.75                   |

| Interest Rate of Foreign Currency Deposit (% p.a.) |                |                                                  |                                                                                        |
|----------------------------------------------------|----------------|--------------------------------------------------|----------------------------------------------------------------------------------------|
| Currency                                           | Saving Deposit | Fixed Deposit                                    | Call Deposit                                                                           |
|                                                    |                | Individual/Institutional<br>(6 months and above) |                                                                                        |
| USD                                                | 3.00           | 3.50                                             | up to 50%<br>of lowest<br>saving deposit<br>interest rate<br>of respective<br>currency |
| EUR                                                | 1.00           | 1.25                                             |                                                                                        |
| GBP                                                | 2.00           | 3.00                                             |                                                                                        |
| AUD                                                | 1.50           | 2.00                                             |                                                                                        |
| CAD                                                | 1.00           | 1.25                                             |                                                                                        |
| JPY                                                | 0.00           | 0.10                                             |                                                                                        |
| CNY                                                | 0.50           | 1.00                                             |                                                                                        |
| 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 2.25%                                                            |
| Corporate                                                                                   | Base Rate              | + up to 2.25%                                                            |
| SME                                                                                         | Base Rate              | + up to 2.75%                                                            |
| Micro                                                                                       | Base Rate              | + up to 3.50%                                                            |
| Agriculture                                                                                 | -                      | -                                                                        |
| Large Corporate                                                                             | Base Rate              | + up to 2.25%                                                            |
| Corporate                                                                                   | Base Rate              | + up to 2.25%                                                            |
| SME                                                                                         | Base Rate              | + up to 2.75%                                                            |
| Micro                                                                                       | Base Rate              | + up to 3.50%                                                            |
| <b>Working Capital - Term Loan</b>                                                          |                        |                                                                          |
| Large Corporate                                                                             | Base Rate              | + up to 2.50%                                                            |
| Corporate                                                                                   | Base Rate              | + up to 2.50%                                                            |
| SME                                                                                         | Base Rate              | + up to 3.00%                                                            |
| Micro                                                                                       | Base Rate              | + up to 3.50%                                                            |
| Agriculture                                                                                 | -                      | -                                                                        |
| Large Corporate                                                                             | Base Rate              | + up to 2.50%                                                            |
| Corporate                                                                                   | Base Rate              | + up to 2.50%                                                            |
| SME                                                                                         | Base Rate              | + up to 3.00%                                                            |
| Micro                                                                                       | Base Rate              | + up to 3.50%                                                            |
| <b>Sustainable Fluctuating Working Capital Loan</b>                                         |                        |                                                                          |
| Large Corporate                                                                             | Base Rate              | + up to 2.00%                                                            |
| Corporate                                                                                   | Base Rate              | + up to 2.00%                                                            |
| <b>Fixed Term Loan</b>                                                                      |                        |                                                                          |
| Large Corporate                                                                             | Base Rate              | + up to 2.50%                                                            |
| Corporate                                                                                   | Base Rate              | + up to 2.50%                                                            |
| SME                                                                                         | Base Rate              | + up to 3.00%                                                            |
| Micro                                                                                       | Base Rate              | + up to 3.50%                                                            |
| Energy                                                                                      | Base Rate              | + up to 2.50%                                                            |
| <b>Bridge Gap Loan</b>                                                                      |                        |                                                                          |
| Large Corporate                                                                             | Base Rate              | + up to 2.50%                                                            |
| Corporate                                                                                   | Base Rate              | + up to 2.50%                                                            |
| SME                                                                                         | Base Rate              | + up to 3.00%                                                            |
| Micro                                                                                       | Base Rate              | + up to 3.50%                                                            |
| <b>Home Loan</b>                                                                            | Base Rate              | + up to 3.00%                                                            |
| <b>Auto Loan</b>                                                                            | Base Rate              | + up to 3.00%                                                            |
| <b>Commercial Vehicle Loan</b>                                                              | Base Rate              | + up to 3.25%                                                            |
| <b>Professional Loan</b>                                                                    | Base Rate              | + up to 3.25%                                                            |
| <b>Education Loan</b>                                                                       | Base Rate              | + up to 3.25%                                                            |
| <b>Mortgage Loan</b>                                                                        |                        |                                                                          |
| Overdraft                                                                                   | Base Rate              | + up to 3.25%                                                            |
| Term Loan/Short Term Loan                                                                   | Base Rate              | + up to 3.25%                                                            |
| <b>Export Finance</b>                                                                       |                        |                                                                          |
| Against USD LC                                                                              | Base Rate              | + up to 2.75%                                                            |
| Against NPR & other currency LC                                                             | Base Rate              | + up to 2.75%                                                            |
| Against USD export documents                                                                | Base Rate              | + up to 2.75%                                                            |
| Against NPR & other currency export documents                                               | Base Rate              | + up to 2.75%                                                            |
| <b>Loan Secured by :</b>                                                                    |                        |                                                                          |
| Fixed Deposit                                                                               |                        | Coupon rate + up to 2.00% or Base Rate + up to 2.00% whichever is higher |
| Foreign Currency Deposits at SBL                                                            | Base Rate              | + up to 2.75%                                                            |
| Government Bonds                                                                            |                        | Coupon rate + up to 2.00% or Base Rate + up to 2.00% whichever is higher |
| Bank Guarantees issued by Foreign Banks                                                     | Base Rate              | + up to 3.25%                                                            |
| Loan against Shares                                                                         | Base Rate              | + up to 3.25%                                                            |
| <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 2.00%                                                            |
| Direct Lending                                                                              | Base Rate              | + up to 3.50%                                                            |
| Others                                                                                      | Base Rate              | + up to 3.50%                                                            |
| <b>Loan up to Rs 2 crore (as prescribed by NRB)</b>                                         | Base Rate              | + 2.00%                                                                  |

## 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                   | 8.99                                                    | 9.49                            | 10.00          |
| Mortgage Loan               | 10.75                                                   | 11.25                           | 11.25          |
| Professional Loan           | 10.75                                                   |                                 |                |
| Education Loan              | 10.25                                                   | 10.75                           | 10.75          |
| Hire Purchase Loan          | Up to 5 Years<br>10.75                                  | Above 5 years<br>11.25          |                |
| Auto Loan                   | Up to 5 Years<br>10.25                                  | Above 5 years<br>10.75          |                |
| Siddhartha Hamro Ghar Karja | 8.75% p.a. and 8.49% p.a. for women (Fixed for 7 years) |                                 |                |
| Electric Vehicle            | 9.50% p.a. and 9.25% 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 |
|------------------------------------------------|---------------------------------|----------------|
| 9.00 to 9.50                                   | 9.75 to 9.99                    | 10.00 to 10.25 |
| <b>Average Base Rate of Preceding 3 months</b> |                                 | <b>6.53%</b>   |
| <b>Chaitra 2081 Base Rate</b>                  |                                 | <b>6.43%</b>   |
| <b>Chaitra 2081 Interest Spread Rate</b>       |                                 | <b>3.98%</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 nature of loans 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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