

# INTEREST RATE

Effective from April 14, 2023

## DEPOSITS

Saving Deposit (NPR)	Interest Rate (% p.a.)
Siddhartha Platinum Plus Saving Account	7.40
Siddhartha Priority Saving Account	7.40
Siddhartha Professional Account	7.40
Siddhartha Horizon Platinum Saving	7.40
Siddhartha Remit Account	6.40
Siddhartha Sajilo Bachat Khata	5.40
Siddhartha Peacekeeping Savings	5.40
Siddhartha RF Saving	5.40
Siddhartha Gen-Z Saving	5.40
Siddhartha Jeevan Surakshya Bachat Khata	5.40
Siddhartha Platinum Saving	5.40
Siddhartha Super Salary	5.40
Siddhartha Mero Share Khata	5.40
Siddhartha Jestha Nagarik Bachat	5.40
Siddhartha Bachat Account	5.40
Siddhartha Nari Bachat	5.40
Branchless Banking Account	5.40
Student Savings	5.40
Siddhartha Esewa Bachat Khata	5.40
Siddhartha Bal Bachat Khata	5.40
Siddhartha Social Security Saving	5.40

Call Deposit (NPR)	upto 2.70
Fixed Deposit (NPR)	Interest Rate (% p.a.)
<b>Individuals</b>	9.99
<b>Remittance</b>	10.99
Tenure : 3 months to 5 years	
<b>Siddhartha Samridhi Nichhep Yojana (Recurring Deposit)</b>	
Tenure: For 5 Years	8.44
Tenure: For 10 Years	8.75
<b>Institutions</b>	
Tenure: 6 months to 5 years	7.99 (+0.5 for bidding)
<b>Siddhartha Shree Briddhi Muddati Khata</b>	
For Individuals	9.99
For Institutions	7.99 (+0.5 for bidding)
For Remittance	10.99
<b>Siddhartha Shree Briddhi Plus Muddati Khata</b>	9.99

Interest Rate of Foreign Currency Deposit (% p.a.)			
Currency	Saving Deposit	Fixed Deposit Individual/Institutional (6 months and 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	Base Rate	+ upto 4.5%
<b>Import Loan</b>		
Industry/Trading	Base Rate	+ upto 4.5%
<b>Working Capital Loan</b>		
Industry/Trading	Base Rate	+ upto 4.5%
<b>Short Term Loan</b>		
Industry/Trading	Base Rate	+ upto 4.5%
<b>Term Loan</b>		
Industry/Trading	Base Rate	+ upto 4.5%
<b>Bridge Gap Loan</b>	Base Rate	+ upto 4.5%
<b>Home Loan</b>	Base Rate	+ upto 4.5%
<b>Auto Loan/Hire Purchase Loan</b>	Base Rate	+ upto 4.5%
<b>Professional Loan</b>	Base Rate	+ upto 4.5%
<b>Education Loan</b>	Base Rate	+ upto 4.5%
<b>Mortgage Loan</b>		
Overdraft	Base Rate	+ upto 4.5%
Term Loan/Short Term Loan	Base Rate	+ upto 4.5%
<b>Export Finance</b>		
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%
<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	Base Rate	+ 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	Base Rate	+ upto 4%
Other Bank Guarantees issued by Foreign Banks	Base Rate	+ upto 4.5%
Loan against Shares	Base Rate	+ upto 4.5%
<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>		
Wholesale Lending	Base Rate	+ upto 4.5%
Direct Lending	Base Rate	+ upto 4.5%
<b>Loan upto Rs 2 crore (as prescribed by NRB)</b>	Base Rate	2%
<b>Others</b>	Base Rate	+ upto 4.5%

## 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	11.99	12.49	13.00
Home Loan Above 15 Million	11.99	12.49	13.00
Mortgage Loan	14.00	14.50	15.00
Professional Loan	13.00		
Education Loan	12.50	13.00	13.00
Hire Purchase Loan	Upto 5 Years	Above 5 years	
	13.00	13.50	
Auto Loan	Upto 5 Years	Above 5 years	
	12.50	13.00	
Electric Vehicle	12.00		

## 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
12.50 to 12.99	13.00 to 13.99	13.50 to 14.00
<b>Quarterly Average Base Rate - 2<sup>nd</sup> Quarter of FY 2079/80</b>		<b>10.71%</b>
<b>Falgun 2079 Base Rate</b>		<b>10.64%</b>
<b>Falgun 2079 Interest Spread Rate</b>		<b>4.39%</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.
- Interest posting frequency for deposit : Quarterly.