INTEREST RATE							
Effective from November 17, 2022							
		DEPOSITS					
Saving De	eposit (NPR)		In	terest Rate (% p.a.			
	a Platinum Plus Saving Account			9.133			
	Siddhartha Priority Saving Account Siddhartha Professional Account			9.133			
	a Horizon Platinum S			9.133			
		aving		9.133 8.133			
Siddhartha Remit Account Siddhartha Sajilo Bachat Khata				7.133			
	Peacekeeping Savin			7.133			
	RF Saving	193		7.133			
	Gen-Z Saving			7.133			
	i Jeevan Surakshya E	Bachat Khata		7.133			
	Platinum Saving	dende Knata		7.133			
	Super Salary			7.133			
	Mero Share Khata			7.133			
	Jestha Nagarik Back	nat		7.133			
	Swornim Bachat	iac		7.133			
	Bachat Account			7.133			
Siddhartha Nari Bachat				7.133			
	Banking Account			7.133			
Student Sa				7.133			
	Esewa Bachat Khata	 a		7.133			
	Bal Bachat Khata			7.133			
Siddhartha	Social Security Savi	ing		7.133			
Call Depo	sit (NPR)			upto 3.566			
Fixed Der	posit (NPR)		In	terest Rate (% p.a.			
Individua				12.133			
Remittan				13.133			
	months & above			15.155			
	na Samriddhi Nichl	nep Yojana (Recu	rring Dei	oosit)			
Tenure : F		iop rojana (moca	g 50 ₁	8.44			
	or 10 Years			8.75			
Institutio				0.75			
	months & above		10	.133 (+0.5 for bidding			
	a Shree Briddhi Mu	ddati Khata					
For Individ				12.133			
For Institu			10	10.133 (+0.5 for bidding)			
For Remitt	ance			13.133			
Interest	Rate of Foreign Cu	rrency Deposit (% p.a.)				
		Fixed Depo					
Currency	Saving Deposit	(Individual/Insti		Call Deposit			
1165	F 75	for 3 months &	above				
USD	5.75	7.25		-			
EUR	4.00	5.50		-			
GBP	4.75	6.25		50% of lowest			
AUD	5.10	6.60		saving deposit			
CAD JPY	5.75 2.40	7.25 3.90		interest rate of			
CNY	6.15	7.65		respective currency			
	Policy rate of			+			
For Other Currencies	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. 							
	LO	ANS AND ADVAN	CES				
Description Interest Rate (% p.a.)							
Overdraft/Cash Credit							
Industry/T	rading	Base R	late	+ upto 6%			
Import Le	nan						

Base Rate

Industry/Trading	made y mading	Dase Race	1 apto 070
Note	Import Loan		
Industry/Trading	Industry/Trading	Base Rate	+ upto 6%
Short Term Loan Industry/Trading Base Rate + upto 6%	Working Capital Loan		
Industry/Trading Term Loan Industry/Trading Base Rate Hupto 6% Bridge Gap Loan Base Rate Hupto 6% Home Loan Base Rate Hupto 6% Auto Loan/Hire Purchase Loan Professional Loan Base Rate Hupto 6% Base Rate Hupto 4% Base Rate Hupto 4% Base Rate Hupto 4% Base Rate Base Rate Hupto 4.5% Coupon rate +1.5% to 3% or Base Rate +1% whichever is higher Coupon rate +2% to 5% or Base Rate +2% whichever is higher Foreign Currency Deposits at SBL Base Rate Hupto 3% Coupon rate +2% to 5% or Base Rate +1.5% whichever is higher Foreign Banks Base Rate Hupto 4% Base Rate Hupto 4% Coupon rate +2% to 5% or Base Rate +1.5% whichever is higher Foreign Banks Base Rate Hupto 4% Bas	Industry/Trading	Base Rate	+ upto 6%
Term Loan Industry/Trading Base Rate + upto 6%	Short Term Loan		
Industry/Trading Base Rate	Industry/Trading	Base Rate	+ upto 6%
Bridge Gap Loan Base Rate + upto 6%	Term Loan		
Home Loan Auto Loan/Hire Purchase Loan Professional Loan Base Rate Hupto 6% Base Rate Hupto 4% Base Rate Hupto 4% Base Rate Hupto 4% Base Rate Hupto 4.5% Coupon rate +1.5% to 3% or Base Rate + 1% whichever is higher Coupon rate +2% to 5% or Base Rate + 2% whichever is higher Foreign Currency Deposits at SBL Base Rate Hupto 3% Coupon rate + 2% to 5% or Base Rate + 1.5% whichever is higher Foreign Currency Deposits at SBL Base Rate Hupto 4% Base Rate Hupto 4% Base Rate Hupto 4.5% Base Rate Hupto 4.5%	Industry/Trading	Base Rate	+ upto 6%
Auto Loan/Hire Purchase Loan Professional Loan Base Rate	Bridge Gap Loan	Base Rate	+ upto 6%
Professional Loan Education Loan Mortgage Loan Overdraft Export Finance Against USD LC Against NPR & other currency LC Against NPR & other currency export documents Loan Against: Fixed Deposit (Others) Foreign Currency Deposits at SBL Government Bonds First Class Bank Guarantees issued by Foreign Banks Other Bank Guarantees issued by Foreign Banks Loan Against Shares Base Rate Hupto 4.5% Base Rate Hupto 4.5% Coupon rate +1.5% to 3% or Base Rate + 1% whichever is higher Coupon rate +2% to 5% or Base Rate + 1% or Base Rate + 1.5% or Base Rate + 1.	Home Loan	Base Rate	
Base Rate	Auto Loan/Hire Purchase Loan	Base Rate	+ upto 6%
Mortgage Loan Overdraft Ferm Loan/Short Term Loan Base Rate Export Finance Against USD LC Against NPR & other currency LC Against NPR & other currency export documents Loan Against: Fixed Deposit (Own) Fixed Deposit (Others) Foreign Currency Deposits at SBL Government Bonds Coupon rate + 2% to 5% or Base Rate + up to 3% Coupon rate + 2% to 5% or Base Rate + up to 3% Coupon rate + 2% to 5% or Base Rate + up to 4% Base Rate + up to 4.5% Coupon rate + 1.5% to 3% or Base Rate + 1% Whichever is higher Coupon rate + 2% to 5% or Base Rate + 2% Whichever is higher Foreign Currency Deposits at SBL Base Rate Coupon rate + 2% to 5% or Base Rate + 1.5% Whichever is higher First Class Bank Guarantees issued by Foreign Banks Other Bank Guarantees issued by Foreign Banks Cother Bank Guarantees issued by Foreign Banks Loan against Shares Base Rate Hupto 4% Coupon rate + 2% to 5% or Base Rate + 1.5% Whichever is higher Base Rate Hupto 4% Base Rate Hupto 4% Base Rate Hupto 4% Coupon rate + 2% to 5% or Base Rate + 1.5% Whichever is higher Foreign Banks Base Rate Hupto 4% Base Rate Hupto 4% As per consortium decision		Base Rate	
Overdraft Term Loan/Short Term Loan Base Rate	Education Loan	Base Rate	+ upto 6%
Term Loan/Short Term Loan Export Finance Against USD LC Against NPR & other currency LC Against NPR & other currency export documents Against NPR & other currency export documents Against NPR & other currency export documents Loan Against: Fixed Deposit (Own) Fixed Deposit (Others) Foreign Currency Deposits at SBL Government Bonds First Class Bank Guarantees issued by Foreign Banks Other Bank Guarantees issued by Foreign Banks Loan against Shares FCY Loan Denominated in USD Base Rate Hupto 3.5% Hupto 4% Hupto 4.5% Coupon rate +1.5% to 3% or Base Rate + 1% whichever is higher Coupon rate +2% to 5% or Base Rate + 2% whichever is higher Fust Class Bank Guarantees issued by Foreign Banks Base Rate Hupto 4% Hupto 4.5% Benchmark interest plus mutually agreed premium decision As per consortium Loan (Fixed & floating interest rate) Base Rate Hupto 3.5% Hupto 4.5% Hupto 4.5% Benchmark interest plus mutually agreed premium decision	Mortgage Loan		
Against USD LC Against NPR & other currency LC Against NPR & other currency LC Against NPR & other currency export documents Against NPR & other currency export documents Loan Against: Fixed Deposit (Own) Fixed Deposit (Others) Foreign Currency Deposits at SBL Government Bonds First Class Bank Guarantees issued by Foreign Banks Other Bank Guarantees issued by Foreign Banks Coupon rate + 1.5% to 3% or Base Rate + 1% whichever is higher Coupon rate + 2% to 5% or Base Rate + 2% whichever is higher Coupon rate + 2% to 5% or Base Rate + 1.5% whichever is higher First Class Bank Guarantees issued by Foreign Banks Other Bank Guarantees issued by Foreign Banks Coupon rate + 2% to 5% or Base Rate + 1.5% whichever is higher First Class Bank Guarantees issued by Foreign Banks Other Bank Guarantees issued by Foreign Banks Consortium Loan (Fixed & Hupto 4.5%) Base Rate Hupto 4.5% Base Rate Hupto 4.5% Base Rate Hupto 4.5% Base Rate Hupto 4.5% Base Rate As per consortium decision			
Against USD LC Against NPR & other currency LC Against NPR & other currency LC Against USD export documents Against NPR & other currency export documents Base Rate + upto 4% Against NPR & other currency export documents Loan Against: Fixed Deposit (Own) Fixed Deposit (Own) Fixed Deposit (Others) Base Rate Coupon rate +1.5% to 3% or Base Rate + 1% whichever is higher Coupon rate +2% to 5% or Base Rate + 2% whichever is higher Foreign Currency Deposits at SBL Government Bonds First Class Bank Guarantees issued by Foreign Banks Other Bank Guarantees issued by Foreign Banks Other Bank Guarantees issued by Foreign Banks Loan against Shares Base Rate + upto 4% Base Rate + upto 4% Base Rate FCY Loan Denominated in USD Consortium Loan (Fixed & floating interest rate) As per consortium decision		Base Rate	+ upto 6%
Against NPR & other currency LC Against USD export documents Against NPR & other currency export documents Loan Against: Fixed Deposit (Own) Fixed Deposit (Others) Foreign Currency Deposits at SBL Government Bonds First Class Bank Guarantees issued by Foreign Banks Other Bank Guarantees issued by Foreign Banks Compon rate + 1.5% Base Rate Coupon rate + 2% Whichever is higher Coupon rate + 2% to 5% or Base Rate + 1.5% Whichever is higher Coupon rate + 2% to 5% or Base Rate + 1.5% Whichever is higher First Class Bank Guarantees issued by Foreign Banks Other Bank Guarantees issued by Foreign Banks Cother Bank Guarantees issued by Base Rate FCY Loan Denominated in USD Consortium Loan (Fixed & Hopto 4% As per consortium decision			
Against USD export documents Against NPR & other currency export documents Loan Against: Fixed Deposit (Own) Fixed Deposit (Others) Foreign Currency Deposits at SBL Government Bonds First Class Bank Guarantees issued by Foreign Banks Other Bank Guarantees issued by Foreign Banks Compon rate + 1.5% to 3% or Base Rate + 1% whichever is higher Base Rate Hupto 3% Coupon rate + 2% to 5% or Base Rate + 2% whichever is higher Coupon rate + 2% to 5% or Base Rate + 1.5% whichever is higher Base Rate Hupto 4% Base Rate Hupto 4% Base Rate Hupto 4% Base Rate Hupto 4.5% Consortium Loan (Fixed & Base Rate As per consortium decision		Base Rate	·
Against NPR & other currency export documents Loan Against: Fixed Deposit (Own) Fixed Deposit (Others) Foreign Currency Deposits at SBL Government Bonds First Class Bank Guarantees issued by Foreign Banks Other Bank Guarantees issued by Foreign Banks Cother Bank Guarantees issued by Foreign Banks Asper consortium Maccision	Against NPR & other currency LC	Base Rate	+ upto 4%
Loan Against: Fixed Deposit (Own) Fixed Deposit (Others) Fixed Deposit (Others) Fixed Deposit (Others) Foreign Currency Deposits at SBL Government Bonds First Class Bank Guarantees issued by Foreign Banks Other Bank Guarantees issued by Foreign Banks Cother Bank Guarantees issued by Foreign Banks As per consortium Mecision	Against USD export documents	Base Rate	+ upto 4%
Fixed Deposit (Own) Fixed Deposit (Own) Fixed Deposit (Others) Fixed Deposit (Others) Fixed Deposit (Others) Foreign Currency Deposits at SBL Government Bonds First Class Bank Guarantees issued by Foreign Banks Other Bank Guarantees issued by Foreign Banks Cother Bank Guarantees issued by Foreign Banks Asper consortium Maccision		Base Rate	+ upto 4.5%
Fixed Deposit (Own) Sixed Deposit (Others) Fixed Deposit (Others) Fixed Deposit (Others) Foreign Currency Deposits at SBL Government Bonds First Class Bank Guarantees issued by Foreign Banks Other Bank Guarantees issued by Foreign Banks Loan against Shares FCY Loan Denominated in USD Six or Base Rate + 1% whichever is higher Coupon rate + 2% to 5% or Base Rate + 1.5% whichever is higher whichever is higher to 5% or Base Rate + 1.5% whichever is higher to 5% or Base Ra	Loan Against :	•	
First Class Bank Guarantees issued by Foreign Banks Other Bank Guarantees issued by Foreign Banks Loan against Shares FCY Loan Denominated in USD Swor Base Rate + 2% whichever is higher Fixed Deposit (Others) Base Rate + up to 3% Coupon rate + 2% to 5% or Base Rate + 1.5% whichever is higher Function Bank Guarantees issued by Foreign Banks Base Rate + upto 4% Base Rate + upto 4.5% Base Rate + upto 4.5% Base Rate + upto 6% Benchmark interest plus mutually agreed premium As per consortium decision	Fixed Deposit (Own)		3% or Base Rate + 1%
Government Bonds Coupon rate + 2% to 5% or Base Rate + 1.5% whichever is higher First Class Bank Guarantees issued by Foreign Banks Other Bank Guarantees issued by Foreign Banks Loan against Shares FCY Loan Denominated in USD Consortium Loan (Fixed & floating interest rate) Coupon rate + 2% to 5% or Base Rate + upto 4% Base Rate + upto 4% Hupto 4.5% Benchmark interest plus mutually agreed premium As per consortium decision	Fixed Deposit (Others)		5% or Base Rate + 2%
Government Bonds First Class Bank Guarantees issued by Foreign Banks Other Bank Guarantees issued by Foreign Banks Use Proteign Banks Cother Bank Guarantees issued by Foreign Banks Loan against Shares FCY Loan Denominated in USD Consortium Loan (Fixed & floating interest rate) 5% or Base Rate + 1.5% whichever is higher + upto 4% Base Rate + upto 4.5% Benchmark interest plus mutually agreed premium As per consortium decision	Foreign Currency Deposits at SBL	Base Rate	+ up to 3%
Foreign Banks Other Bank Guarantees issued by Foreign Banks Loan against Shares FCY Loan Denominated in USD Consortium Loan (Fixed & floating interest rate) Base Rate	Government Bonds		5% or Base Rate + 1.5%
Foreign Banks Loan against Shares FCY Loan Denominated in USD Consortium Loan (Fixed & floating interest rate) Base Rate		Base Rate	+ upto 4%
FCY Loan Denominated in USD Benchmark interest plus mutually agreed premium Consortium Loan (Fixed & As per consortium decision	Foreign Banks	Base Rate	+ upto 4.5%
Consortium Loan (Fixed & As per consortium floating interest rate) As per consortium decision	Loan against Shares	Base Rate	
floating interest rate) decision			mutually agreed premiun
Deprived Sector Lending:	floating interest rate)		
- children cools.	Deprived Sector Lending:		

FIXED INTEREST RATE (% p.a.) FOR INDIVIDUAL TERM LOANS **Types of Loan**

Base Rate

Base Rate

Base Rate

Base Rate

		to upto 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	Upto 5 years	Above 5 years	
I fille Pulchase Loan	140	1.4.=0	
	14.0	14.50	
Auto Loan	Upto 5 years	14.50 Above 5 years	
Auto Loan			
Auto Loan FIXED INTEREST RATE (% p	Upto 5 years 13.50	Above 5 years	AL TERM LOANS

Unto 5 years Above 5 years to unto 10 years 10 to 15 years

L	opto 3 years	Above 5 years to upto 10 years	TO to 15 years		
	13.5 to 13.99	14.0 to 14.99	14.5 to 15.0		
	Quarterly Average Base Rate - 1st Quarter of FY 2079/80 9.93%				
Ī	Ashwin 2079 Bas	10.43%			
	Ashwin 2079 Into	3.92%			

Wholesale Lending

Loan upto Rs 2 crore

(as prescribed by NRB)

Direct Lending

Others

+ upto 6%

+ upto 6%

+ 2%

+ upto 6%

Note:

1. 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.

2. In case of loans eligible under interest subsidy, premium rates shall be applicable as per the circulars issued by NRB.

3. In case of loans where fixed premium prescribed by NRB, such premium shall apply.

4. Penal Interest 2% per annum.

5. Fixed Interest Rates for individual term loan shall be reviewed periodically as permitted by NRB.

6. Interest posting frequency for deposit accounts will be monthly/quarterly.