

# INTEREST RATE

Effective from August 18, 2023

## DEPOSITS

Saving Deposit (NPR)	Interest Rate (% p.a.)
Siddhartha Sajilo Bachat Khata	5
Siddhartha Peacekeeping Savings	5
Siddhartha RF Saving	5
Siddhartha Gen-Z Saving	5
Siddhartha Jeevan Surakshya Bachat Khata	5
Siddhartha Platinum Saving	5
Siddhartha Super Salary	5
Siddhartha Mero Share Khata	5
Siddhartha Jestha Nagarik Bachat	5
Siddhartha Bachat Account	5
Siddhartha Nari Bachat	5
Branchless Banking Account	5
Student Savings	5
Siddhartha Esewa Bachat Khata	5
Siddhartha Bal Bachat Khata	5
Siddhartha Social Security Saving	5
Siddhartha Pay and Save Account (Parents)	5
Siddhartha Pay and Save Account (Child)	6
Siddhartha Remit Account	6
Siddhartha Platinum Plus Saving Account	7
Siddhartha Priority Saving Account	7
Siddhartha Professional Account	7
Siddhartha Horizon Platinum Saving	7
SBL Premium Remit Saving Account	9

<b>Call Deposit (NPR)</b>	up to 2.5
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Fixed Deposit	Interest Rate (% p.a.)
<b>Individuals</b>	
3 months to below 6 months	9.5
6 months and above	9.99
<b>Remittance</b>	
3 months to below 6 months	10.5
6 months and above	10.99
<b>Siddhartha Samriddhi Nichhep Yojana (Recurring Deposit)</b>	
Tenure: For 5 Years	8.44
Tenure: For 10 Years	8.75
<b>Institutions</b>	
6 months and above	7.99 (+ 0.5 for bidding)

Interest Rate of Foreign Currency Deposit (% p.a.)				
Currency	Saving Deposit	Fixed Deposit		Call Deposit
		Individual/Institutional (6 months and above)		
USD	5.75	6.50		up to 50% of lowest saving deposit interest rate of respective currency
EUR	3.00	4.00		
GBP	3.50	4.25		
AUD	3.00	3.75		
CAD	4.00	4.50		
JPY	0.50	0.50		
CNY	3.00	3.50		
For Other Currencies	Policy rate of respective currency plus 50 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>	+ up to 4.5%
<b>Import Loan</b>		
Industry/Trading	<b>Base Rate</b>	+ up to 4.5%
<b>Working Capital Loan</b>		
Industry/Trading	<b>Base Rate</b>	+ up to 4.5%
<b>Short Term Loan</b>		
Industry/Trading	<b>Base Rate</b>	+ up to 4.5%
<b>Term Loan</b>		
Industry/Trading	<b>Base Rate</b>	+ up to 4.5%
<b>Bridge Gap Loan</b>	<b>Base Rate</b>	+ up to 4.5%
<b>Home Loan</b>	<b>Base Rate</b>	+ up to 4.5%
<b>Auto Loan/Hire Purchase Loan</b>	<b>Base Rate</b>	+ up to 4.5%
<b>Professional Loan</b>	<b>Base Rate</b>	+ up to 4.5%
<b>Education Loan</b>	<b>Base Rate</b>	+ up to 4.5%
<b>Mortgage Loan</b>		
Overdraft	<b>Base Rate</b>	+ up to 4.5%
Term Loan/Short Term Loan	<b>Base Rate</b>	+ up to 4.5%
<b>Export Finance</b>		
Against USD LC	<b>Base Rate</b>	+ up to 3.5%
Against NPR & other currency LC	<b>Base Rate</b>	+ up to 4%
Against USD export documents	<b>Base Rate</b>	+ up to 4%
Against NPR & other currency export documents	<b>Base Rate</b>	+ up to 4.5%
<b>Loan Against :</b>		
Fixed Deposit (Own)		Coupon rate + up to 3% or Base Rate + up to 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>	+ up to 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>	+ up to 4%
Other Bank Guarantees issued by Foreign Banks	<b>Base Rate</b>	+ up to 4.5%
Loan against Shares	<b>Base Rate</b>	+ up to 4.5%
<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>	+ up to 4.5%
Direct Lending	<b>Base Rate</b>	+ up to 4.5%
<b>Loan up to Rs 2 crore (as prescribed by NRB)</b>	<b>Base Rate</b>	+2%
<b>Others</b>	<b>Base Rate</b>	+ up to 4.5%

### 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	10.99	11.49	12.00
Mortgage Loan	13.00	13.50	13.50
Professional Loan	13.00		
Education Loan	12.50	13.00	13.00
Hire Purchase Loan	<b>Up to 5 Years</b>	<b>Above 5 years</b>	
	13.00	13.50	
Auto Loan	<b>Up to 5 Years</b>	<b>Above 5 years</b>	
	12.50	13.00	
Siddhartha Hamro Ghar Karja	10.99% p.a. and 10.74% p.a. for women (Fixed for 7 years)		
Electric Vehicle	11.50%		

### 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
11.5 to 12.00	12.00 to 12.5	12.50 to 13.00
<b>Average Base Rate of Preceding 3 months</b>		<b>10.03%</b>
<b>Ashadh 2080 Base Rate</b>		<b>9.91%</b>
<b>Ashadh 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 posting frequency for deposit : Quarterly.