

12/10/2018 i.e. 26th Ashwin, 2075

LENDING INTEREST RATES (Per Annum)	
Particulars	Base rate + Premium % p.a.
Overdraft	Base rate + 0.75% to 6.75%
Working Capital	Base rate + 0.5% to 6.25%
Short term loan / Time loan / Contract Loan	Base rate + 1.0% to 6.75%
Trust Receipt	Base rate + premium upto 5.0%
Export Credit	Base rate + 1.0% to 5.0%
Term Loan	Base rate + 0.75% to 6.5%
Medium Term Loan / Bridge Gap Loan	Base rate + 1.0% to 6.75%
Loan for Deprived Sector*	Base rate + 0.5% to 4.0%
Productive Agriculture & Livestock Loan / Pledge Loan	Base rate + 0.25% to 6.0%
Personal OD / Mortgage Loan	Base rate + 1.0% to 6.75%
Housing Loan	Base rate + 0.75% to 6.0%
Hire Purchase	Base rate + 1.15% to 6.75%
Loan against Fixed Deposit	+2% on the coupon rate
Loan against Govt. Bond	Base rate + 0.25% to 2.5%
Loan against Bonds of other Banks	Base rate + 3.0% to 6.0%
Loan against Shares	Base rate + 1.0% to 6.0%
Loan against Lien on account balance	Base rate + 0.0% to 2.0%
Loan against 1st class Guarantee	Base rate + 0.5% to 5.0%
Loan against Pledge of Gold / Silver	Base rate + 2.0% to 6.5%
FCY Denominated Loan**	Libor for 1 year + 2.0% to 5.0%
FCY TR / Import Loan	Libor 180 days + 2.0% to 4.0%
Clean Social Loan	Base rate + 2.0% to 6.75%
Solar Loan	Base rate + 0.15% to 5.0%
Loan against Life Insurance Policy	Base rate + 1.75% to 5.25%
Education Loan	Base rate + 2.25% to 6.25%
Other Loans	Base rate + premium 4.0% to 7.0%

FIXED DEPOSITS RATE (Per Annum)	
Fixed Deposit	Interest Rate % p.a.
Upto 6 months	8.50%
Above 6 months upto 1 year	9.00%
Individual Deposit above 1 year	10.00%
Institution Deposit	9.00%

***Conditions Apply**

Ashad End 2075	
Base Rate	9.02%
Interest Spread	4.59%
Cost of Fund	6.31%

Notes:

- Rates of lending will adjusted as per the base rate of Ashad 2075.
- *Interest rate on Direct Deprived Sector lending shall be as per the existing agreement.
- Rate on Consortium financing shall be as decided by consortium meetings.
- Above rate may not be applicable for categorized loan.
- Rate on USD denominated loan** for export credit as per NRB circular will be reviewed on quarterly basis.
- Interest subsidy shall be provided as per NRB policy/subsidizing authority.
- Penal Interest @ +2% p.a. will be applied on overdue amount/expired loan.
- Risk premium upto 2.0% p.a. may be charged for watch-list clients
- Specific product feature, interest rate and minimum balance for various Savings Deposits will be as per prevailing Bank's rule and information is available in Bank's website.

29/10/2018 i.e. 12th Kartik, 2075

LENDING INTEREST RATES (Per Annum)	
Particulars	Base rate + Premium % p.a.
Overdraft	Base rate + 0.75% to 6.50%
Working Capital	Base rate + 0.5% to 5.75%
Short term loan / Time loan / Contract Loan	Base rate + 1.0% to 6.75%
Trust Receipt	Base rate + premium upto 5.0%
Export Credit	Base rate + 1.0% to 5.0%
Term Loan	Base rate + 0.75% to 6.50%
Medium Term Loan / Bridge Gap Loan	Base rate + 1.0% to 6.75%
Loan for Deprived Sector*	Base rate + 0.5% to 4.0%
Productive Agriculture & Livestock Loan / Pledge Loan	Base rate + 0.25% to 5.5%
Personal OD / Mortgage Loan	Base rate + upto 6.5%
Housing Loan	Base rate + 0.75% to 5.75%
Hire Purchase	Base rate + 1.15% to 6.75%
Loan against Fixed Deposit	+2% on the coupon rate
Loan against Govt. Bond	Base rate + 0.25% to 2.5%
Loan against Bonds of other Banks	Base rate + 3.0% to 5.0%
Loan against Shares	Base rate + 1.0% to 6.0%
Loan against Lien on account balance	Base rate + premium upto 2.0%
Loan against 1st class Guarantee	Base rate + 0.5% to 5.0%
Loan against Pledge of Gold / Silver	Base rate + 2.0% to 6.5%
FCY Denominated Loan**	Libor for 1 year + 2.0% to 5.0%
FCY TR / Import Loan	Libor 180 days + 2.0% to 4.0%
Clean Social Loan	Base rate + 2.0% to 6.75%
Solar Loan	Base rate + 0.15% to 5.0%
Loan against Life Insurance Policy	Base rate + 1.75% to 5.0%
Education Loan	Base rate + 2.25% to 6.25%
Other Loans	Base rate + premium 4.0% to 7.0%

DEPOSIT INTEREST RATES (Per Annum)	
Saving Account	3.5% - 5.5% p.a.
Fixed Deposit	
Upto 6 months	8.50%
Above 6 months to below 1 year	9.00%
Individual Deposit - 1 year and above	10.00%
Institutional Deposit -1 year and above	9.00%

***Conditions Apply**

Ashwin End 2075	
Base Rate	9.03%
Cost of Fund	6.27%
Interest Spread	4.53%

Notes:

- Rates of lending will adjusted as per the base rate of Ashwin 2075.
- *Interest rate on Direct Deprived Sector lending shall be as per the existing agreement.
- Rate on Consortium financing shall be as decided by consortium meetings.
- Rate on USD denominated loan** for export credit as per NRB circular will be reviewed on quarterly basis.
- Interest subsidy shall be provided as per NRB policy/subsidizing authority.

- Penal Interest @ +2% p.a. may be charged for watch-list clients.
- Additional risk premium risk premium upto 2.0% p.a. may be charged for watch-list clients.
- Above rate may not be applicable for categorized loan.
- Specific product feature, interest rate and minimum balance for various Savings Deposits will be as per prevailing Bank's rule and information is available in Bank's website.

06/11/2018 i.e. 20th Kartik, 2075

LENDING INTEREST RATES (Per Annum)	
Particulars	Base rate + Premium % p.a.
Overdraft	Base rate + 0.75% to 6.50%
Working Capital	Base rate + 0.5% to 5.75%
Short term loan / Time loan / Contract Loan	Base rate + 1.0% to 6.75%
Trust Receipt	Base rate + premium upto 5.0%
Export Credit	Base rate + 1.0% to 5.0%
Term Loan	Base rate + 0.75% to 6.50%
Medium Term Loan / Bridge Gap Loan	Base rate + 1.0% to 6.75%
Loan for Deprived Sector*	Base rate + 0.5% to 4.0%
Productive Agriculture & Livestock Loan / Pledge Loan	Base rate + 0.25% to 5.5%
Personal OD / Mortgage Loan	Base rate + upto 6.5%
Housing Loan	Base rate + 0.75% to 5.75%
Hire Purchase	Base rate + 1.15% to 6.75%
Loan against Fixed Deposit	+2% on the coupon rate
Loan against Govt. Bond	Base rate + 0.25% to 2.5%
Loan against Bonds of other Banks	Base rate + 3.0% to 5.0%
Loan against Shares	Base rate + 1.0% to 6.0%
Loan against Lien on account balance	Base rate + premium upto 2.0%
Loan against 1st class Guarantee	Base rate + 0.5% to 5.0%
Loan against Pledge of Gold / Silver	Base rate + 2.0% to 6.5%
FCY Denominated Loan**	Libor for 1 year + 2.0% to 5.0%
FCY TR / Import Loan	Libor 180 days + 2.0% to 4.0%
Clean Social Loan	Base rate + 2.0% to 6.75%
Solar Loan	Base rate + 0.15% to 5.0%
Loan against Life Insurance Policy	Base rate + 1.75% to 5.0%
Education Loan	Base rate + 2.25% to 6.25%
Other Loans	Base rate + premium 4.0% to 7.0%

FIXED DEPOSIT RATE (Per Annum)	
Particulars	Interest Rate % p.a.
Individual Deposit 1 year and above	10.00%
Institutional Deposit	9.00%

21/12/2018 i.e. 6th Poush, 2075

LENDING INTEREST RATES (Per Annum)	
Particulars	Base rate + Premium % p.a.
Overdraft	Base rate + 0.75% to 6.50%
Working Capital	Base rate + 0.5% to 5.75%
Short term loan / Time loan / Contract Loan	Base rate + 1.0% to 6.75%
Trust Receipt	Base rate + premium upto 5.0%
Export Credit	Base rate + 1.0% to 5.0%
Term Loan	Base rate + 0.75% to 6.50%
Medium Term Loan / Bridge Gap Loan	Base rate + 1.0% to 6.75%
Loan for Deprived Sector*	Base rate + 0.5% to 4.0%
Productive Agriculture & Livestock Loan / Pledge Loan	Base rate + 0.25% to 5.5%
Personal OD / Mortgage Loan	Base rate + upto 6.5%
Housing Loan	Base rate + 0.75% to 5.75%
Hire Purchase	Base rate + 1.15% to 6.75%
Loan against Fixed Deposit	+2% on the coupon rate
Loan against Govt. Bond	Base rate + 0.25% to 2.5%
Loan against Bonds of other Banks	Base rate + 3.0% to 5.0%
Loan against Shares	Base rate + 1.0% to 6.0%
Loan against Lien on account balance	Base rate + premium upto 2.0%
Loan against 1st class Guarantee	Base rate + 0.5% to 5.0%
Loan against Pledge of Gold / Silver	Base rate + 2.0% to 6.5%
FCY Denominated Loan**	Libor for 1 year + 2.0% to 5.0%
FCY TR / Import Loan	Libor 180 days + 2.0% to 4.0%
Clean Social Loan	Base rate + 2.0% to 6.75%
Solar Loan	Base rate + 0.15% to 5.0%
Loan against Life Insurance Policy	Base rate + 1.75% to 5.0%
Education Loan	Base rate + 2.25% to 6.25%
Other Loans	Base rate + premium 4.0% to 7.0%

FIXED DEPOSIT RATE (Per Annum)	
Particulars	Interest Rate % p.a.
Individual Deposit	9.25%
Institutional Deposit	8.50%

*Conditions Apply

03/01/2019 i.e. 19th Poush, 2075

LENDING INTEREST RATES (Per Annum)	
Particulars	Base rate + Premium % p.a.
Overdraft	Base rate + 0.75% to 6.50%
Working Capital	Base rate + 0.5% to 5.75%
Short term loan / Time loan / Contract Loan	Base rate + 1.0% to 6.75%
Trust Receipt	Base rate + premium upto 5.0%
Export Credit	Base rate + 1.0% to 5.0%
Term Loan	Base rate + 0.75% to 6.50%
Medium Term Loan / Bridge Gap Loan	Base rate + 1.0% to 6.75%
Loan for Deprived Sector*	Base rate + 0.5% to 4.0%
Productive Agriculture & Livestock Loan / Pledge Loan	Base rate + 0.25% to 5.5%
Personal OD / Mortgage Loan	Base rate + upto 6.5%
Housing Loan	Base rate + 0.75% to 5.75%
Hire Purchase	Base rate + 1.15% to 6.75%
Loan against Fixed Deposit	+2% on the coupon rate
Loan against Govt. Bond	Base rate + 0.25% to 2.5%
Loan against Bonds of other Banks	Base rate + 3.0% to 5.0%
Loan against Shares	Base rate + 1.0% to 6.0%
Loan against Lien on account balance	Base rate + premium upto 2.0%
Loan against 1st class Guarantee	Base rate + 0.5% to 5.0%
Loan against Pledge of Gold / Silver	Base rate + 2.0% to 6.5%
FCY Denominated Loan**	Libor for 1 year + 2.0% to 5.0%
FCY TR / Import Loan	Libor 180 days + 2.0% to 4.0%
Clean Social Loan	Base rate + 2.0% to 6.75%
Solar Loan	Base rate + 0.15% to 5.0%
Loan against Life Insurance Policy	Base rate + 1.75% to 5.0%
Education Loan	Base rate + 2.25% to 6.25%
Other Loans	Base rate + premium 4.0% to 7.0%

FIXED DEPOSIT RATE (Per Annum)

Particulars	Interest Rate % p.a.
Individual Deposit	9.25%
Institutional Deposit	8.50%

Deposit Interest Rates

Saving Accounts	% per annum
USD Savings Account	3.25%

29/01/2019 i.e. 15th Magh 2075

LENDING INTEREST RATES (Per Annum)	
Deposit Interest Rate	(Base rate + Premium) % p.a.
Overdraft	Base rate + 1.00% to 6.75%
Working Capital	Base rate + 0.75% to 6.00%
Short term loan / Time loan/contract loan	Base rate + 1.50% to 6.75%
Trust Receipt	Base rate + 0.25% to 6.00%
Export Credit	Base rate + 1.00% to 5.00%
Term Loan	Base rate + 1.00% to 6.75%
Medium Term Loan/ Bridge Gap loan	Base rate + 1.50% to 6.75%
Loan for Deprived Sector*	Base rate + 0.50% to 4.00%
Productive Agriculture & Livestock Loan/ Pledge loan	Base rate + 0.25% to 5.50%
Personal OD / Mortgage Loan	Base rate + upto to 6.75%
Housing Loan	Base rate + 0.75% to 6.00%
Hire Purchase	Base rate + 1.25% to 6.75%
Loan against Fixed Deposit	+ 2% on the coupon rate
Loan against Govt. Bond	Base rate + 0.25% to 2.50%
Loan against Bonds of other Banks	Base rate + 3.00% to 5.00%
Loan against shares	Base rate +1.00% to 6.00%
Loan Against Lien on account balance	Base rate + premium upto 2.00%
Loan Against 1st class Guarantee	Base rate + 0.50% to 5.00%
Loan Against pledge of gold / silver	Base rate + 2.00% to 6.50%
FCY denominated Loan **	Libor for 1 year + 2.00 to 5.00%
FCY TR/import loan	USD Saving rate + upto 2.00%
Clean Social Loan	Base rate + 2% to 6.75%
Solar Loan	Base rate + 0.15% to 5.00%
Loan against Life Insurance Policy	Base rate + 1.75% - 5.00 %
Education Loan	Base rate + 2.25% -to 6.25%
Other Loans	Base rate +premium 4.00% to 6.75%

DEPOSIT INTEREST RATES (Per Annum)	
Interest Rate	Int% p.a.
NPR Saving account	3.50% to 5.50%
USD Saving account	3.25%
Individual Fixed Deposit	9.25%
Institutional Fixed Deposit	8.50%

***Conditions Apply**

Poush end 2075	
Base rate	8.96%
Interest spread	4.24%
Cost of fund	6.59%

Notes:

- Rates on Lending will be adjusted as per base rate of the Bank on quarterly basis.
- Interest rate on direct deprived sector lending shall be as per existing agreement.
- Rate on consortium financing shall be decided by consortium meeting
- Risk premium upto 2% may be levied for loan seeking additional provisioning
- Penal interest of 2% will be applied on the expired/overdue loan
- Specific product feature, interest rate and minimum balance for various saving deposits will be as per information provided in Bank's website.

04/02/2019 i.e. 21st Magh, 2075

FIXED DEPOSITS INTEREST RATE (Per Annum)	
Particulars	Interest Rate % p.a.
Individual Deposit	9.25%
Institutional Deposit	8.50%
Institutional Deposit (Renewal only)	8.60%

*Conditions Apply

LENDING INTEREST RATES (Per Annum)	
Deposit Interest Rate	(Base rate + Premium) % p.a.
Overdraft	Base rate + 1.00% to 6.75%
Working Capital	Base rate + 0.75% to 6.00%
Short term loan / Time loan/contract loan	Base rate + 1.50% to 6.75%
Trust Receipt	Base rate + 0.25% to 6.00%
Export Credit	Base rate + 1.00% to 5.00%
Term Loan	Base rate + 1.00% to 6.75%
Medium Term Loan/ Bridge Gap loan	Base rate + 1.50% to 6.75%
Loan for Deprived Sector	Base rate + 0.50% to 4.00%
Productive Agriculture & Livestock Loan/ Pledge loan	Base rate + 0.25% to 5.50%
Personal OD / Mortgage Loan	Base rate + upto to 6.75%
Housing Loan	Base rate + 0.75% to 6.00%
Hire Purchase	Base rate + 1.25% to 6.75%
Loan against Fixed Deposit	+ 2% on the coupon rate
Loan against Govt. Bond	Base rate + 0.25% to 2.50%
Loan against Bonds of other Banks	Base rate + 3.00% to 5.00%
Loan against shares	Base rate +1.00% to 6.00%
Loan Against Lien on account balance	Base rate + premium upto 2.00%
Loan Against 1st class Guarantee	Base rate + 0.50% to 5.00%
Loan Against pledge of gold / silver	Base rate + 2.00% to 6.50%
FCY denominated Loan	Libor for 1 year + 2.00 to 5.00%
FCY TR/import loan	USD Saving rate + upto 2.00%
Clean Social Loan	Base rate + 2.00% to 6.75%

DEPOSIT INTEREST RATES (Per Annum)	
Interest Rate	Int% p.a.
NPR Saving account	3.50% to 5.50%
USD Saving account	3.25%
Individual Fixed Deposit	9.25%
Institutional Fixed Deposit	8.50% (8.60 for Renewal only)

*Conditions Apply

Notes:

- Rates on Lending will be adjusted as per base rate of the Bank on quarterly basis.
- Interest rate on direct deprived sector lending shall be as per existing agreement.
- Rate on consortium financing shall be decided by consortium meeting
- Additional risk premium upto 2% may be levied for loan seeking additional provisioning
- Penal interest of 2% will be applied on the expired/overdue loan
- Specific product feature, interest rate and minimum balance for various saving deposits will be as per information provided in Bank's website.

20/03/2019 i.e. 06th Chaitra 2075

LENDING INTEREST RATES (Per Annum)	
Deposit Interest Rate	(Base rate + Premium) % p.a.
Overdraft	Base rate + 1.00% to 6.75%
Working Capital	Base rate + 0.75% to 6.00%
Short term loan / Time loan/contract loan	Base rate + 1.50% to 6.75%
Trust Receipt	Base rate + 0.25% to 6.00%
Export Credit	Base rate + 1.00% to 5.00%
Term Loan	Base rate + 1.00% to 6.75%
Medium Term Loan/ Bridge Gap loan	Base rate + 1.50% to 6.75%
Loan for Deprived Sector	Base rate + 0.50% to 4.00%
Productive Agriculture & Livestock Loan/ Pledge loan	Base rate + 0.25% to 5.50%
Personal OD / Mortgage Loan	Base rate + upto to 6.75%
Housing Loan	Base rate + 0.75% to 6.00%
Hire Purchase	Base rate + 1.25% to 6.75%
Loan against Fixed Deposit	+ 2% on the coupon rate
Loan against Govt. Bond	Base rate + 0.25% to 2.50%
Loan against Bonds of other Banks	Base rate + 3.00% to 5.00%
Loan against shares	Base rate +1.00% to 6.00%
Loan Against Lien on account balance	Base rate + premium upto 2.00%
Loan Against 1st class Guarantee	Base rate + 0.50% to 5.00%
Loan Against pledge of gold / silver	Base rate + 2.00% to 6.50%
FCY denominated Loan	Libor for 1 year + 2.00 to 5.00%
FCY Export Loan (Pre/Post shipment loan)	Libor for 1 year + upto 1.25%
FCY Import Loan (TR)	Libor for 6 months + upto 1.25%
Clean Social Loan	Base rate + 2.00% to 6.75%
Solar Loan	Base rate + 0.15% to 5.00%
Loan against Life Insurance Policy	Base rate + 1.75% to 5.00 %
Education Loan	Base rate + 2.25% to 6.25%
Other Loans	Base rate +premium 4.00% to 6.75%

DEPOSIT INTEREST RATES (Per Annum)	
Interest Rate	Int% p.a.
NPR Saving account	3.50% to 5.50%
USD Saving account	3.25%
Individual Fixed Deposit	9.25%
Recurring Fixed Deposit for 33 months	9.25%
Institutional Fixed Deposit	8.50% (8.60 for Renewal only)

***Conditions Apply**

Notes:

- Rates on Lending will be adjusted as per base rate of the Bank on quarterly basis.
- Interest rate on direct deprived sector lending shall be as per existing agreement.
- Rate on consortium financing shall be decided by consortium meeting
- Additional risk premium upto 2% may be levied for loan seeking additional provisioning
- Penal interest of 2% will be applied on the expired/overdue loan
- Specific product feature, interest rate and minimum balance for various saving deposits will be as per information provided in Bank's website.

28/04/2019 i.e. 15th Baisakh 2076

LENDING INTEREST RATES (Per Annum)	
Deposit Interest Rate	(Base rate + Premium) % p.a.
Overdraft	Base rate + 2.00% to 6.50%
Working Capital	Base rate + 1.50% to 6.00%
Short term loan /contract loan	Base rate + 2.00% to 6.50%
Short term time loan	Base rate + 2.50% to 6.50%
Trust Receipt	Base rate + 1.00% to 5.50%
Export Credit	Base rate + 1.50% to 5.00%
Term Loan	Base rate + 1.50% to 6.50%
Medium Term Loan/ Bridge Gap loan	Base rate + 2.00% to 6.50%
Loan for Deprived Sector*	Base rate + 0.50% to 4.00%
Productive Agriculture & Livestock Loan/ Pledge loan	Base rate + 1.00% to 5.50%
Personal OD / Mortgage Loan	Base rate + upto to 6.50%
Housing Loan	Base rate + 1.50% to 6.00%
Hire Purchase	Base rate + 2.00% to 6.50%
Loan against Fixed Deposit	+ 2% on the coupon rate
Loan against Govt. Bond	Base rate + 1.00% to 2.50%
Loan against Bonds of other Banks	Base rate + 3.00% to 5.00%
Loan against shares	Base rate +2.00% to 6.00%
Loan Against Lien on account balance	Base rate + premium upto 2.00%
Loan Against 1st class Guarantee	Base rate + 0.50% to 5.00%
Loan Against pledge of gold / silver	Base rate + 3.00% to 6.50%
FCY denominated Loan**	Libor for 1 year + upto 5.00%
FCY TR/ import loan	Libor for 6 months + upto 1.25%
Clean Social Loan	Base rate + 2.00% to 6.50%
Solar Loan	Base rate + 0.15% to 5.00%
Loan against Life Insurance Policy	Base rate + 1.75% to 5.00 %
Education Loan	Base rate + 3.00% to 6.25%
Other Loans	Base rate +premium 4.00% to 6.50%

DEPOSIT INTEREST RATES (Per Annum)	
Deposit Interest Rate	Int% p.a.
Saving account	3.50% to 5.50%
FCY Saving USD	3.25%
Fixed Deposits (FD)	
Individual Deposit (One month and above)	9.25%
Institutional Deposit (One month and above)	8.50%
Institutional Deposit (Renewal Only)	8.60%
Recurring Fixed Deposit for 33 months	9.25%

*Conditions Apply

Chaitra end 2075	
Base rate	8.54%
Interest spread	4.24%
Cost of fund	6.48%

Notes:

- Rates on Lending will be adjusted as per base rate of the Bank on quarterly basis.
- Interest rate on direct deprived sector lending shall be as per existing agreement.
- Rate on consortium financing shall be decided by consortium meeting
- Risk premium upto 2% may be levied for loan seeking additional provisioning/ Above rate may not be applicable
- Penal interest of 2% will be applied on the expired/overdue loan
- Specific product feature, interest rate and minimum balance for various saving deposits will be as per information

22 /05/2019 i.e. 8th Jestha 2076

LENDING INTEREST RATES (Per Annum)	
Deposit Interest Rate	(Base rate + Premium) % p.a.
Overdraft	Base rate + 2.00% to 6.50%
Working Capital	Base rate + 1.50% to 6.00%
Short term loan/contract loan	Base rate + 2.00% to 6.50%
Short term time loan	Base rate + 2.50% to 6.50%
Trust Receipt	Base rate + 1.00% to 5.50%
Export Credit	Base rate + 1.50% to 5.00%
Term Loan	Base rate + 1.50% to 6.50%
Medium Term Loan/ Bridge Gap loan	Base rate + 2.00% to 6.50%
Loan for Deprived Sector*	Base rate + 0.50% to 4.00%
Productive Agriculture & Livestock Loan/ Pledge loan	Base rate + 1.00% to 5.50%
Personal OD / Mortgage Loan	Base rate + upto to 6.50%
Housing Loan	Base rate + 1.50% to 6.00%
Hire Purchase	Base rate + 2.00% to 6.50%
Loan against Fixed Deposit	+ 2% on the coupon rate
Loan against Govt. Bond	Base rate + 1.00% to 2.50%
Loan against Bonds of other Banks	Base rate + 3.00% to 5.00%
Loan against shares	Base rate +2.00% to 6.00%
Loan Against Lien on account balance	Base rate + premium up to 2.00%
Loan Against 1st class Guarantee	Base rate + 0.50% to 5.00%
Loan Against pledge of gold / silver	Base rate + 3.00% to 6.50%
FCY denominated Loan	LIBOR for 1 year + up to 5.00%
FCY Export Loan (Pre/Post shipment loan)	LIBOR for 1 year + up to 1.25%
FCY TR/import loan	LIBOR for 6 months + up to 1.25%
Clean Social Loan	Base rate + 2.00% to 6.50%
Solar Loan	Base rate + 0.15% to 5.00%
Loan against Life Insurance Policy	Base rate + 1.75% - 5.00 %
Education Loan	Base rate + 3.00%-to 6.25%
Other Loans	Base rate + premium 4.00% to 6.50%

Deposit Interest Rates (Per Annum)	
Interest Rate	Int % p.a.
NPR Saving account	3.50% to 5.50%
FCY Saving USD	3.25%
Fixed Deposits (FD)	
Individual Deposit (Three months and above)	9.25%
Institutional Deposit (Three month and above)	8.50%
Institutional Deposit (Renewal Only)	8.60%
Recurring Fixed Deposit for 33 months	9.25%

*Conditions Apply

Notes:

- Rates on Lending will be adjusted as per base rate of the Bank on quarterly basis.
- Interest Rate on direct deprived sector lending shall be as per existing agreement.
- Rate on consortium financing shall be decided by consortium meeting.
- Risk premium up to 2% may be levied for loan seeking additional provisioning/ Above rate may not be applicable for
- Penal interest of 2% will be applied on the expired/overdue loan.
- Specific product feature, interest rate and minimum balance for various saving deposits will be as per information

23/06/2019 i.e. 8th Ashad 2076

LENDING INTEREST RATES (Per Annum)	
Deposit Interest Rate	(Base rate + Premium) % p.a.
Overdraft	Base rate + 2.00% to 6.50%
Working Capital	Base rate + 1.50% to 6.00%
Short term loan / Contract loan	Base rate + 2.00% to 6.50%
Short term time loan	Base rate + 2.50% to 6.50%
Trust Receipt	Base rate + 1.00% to 5.50%
Export Credit	Base rate + 1.50% to 5.00%
Term Loan	Base rate + 1.50% to 6.50%
Medium Term Loan / Bridge Gap loan	Base rate + 2.00% to 6.50%
Loan for Deprived Sector*	Base rate + 0.50% to 4.00%
Productive Agriculture & Livestock Loan/ Pledge loan	Base rate + 1.00% to 5.50%
Personal OD / Mortgage Loan	Base rate + Premium up to 6.50%
Housing Loan	Base rate + 1.50% to 6.00%
Hire Purchase	Base rate + 2.00% to 6.50%
Loan against Fixed Deposit	Coupon Rate + premium up to 3%
Loan against Govt. Bond	Base rate + 1.00% to 2.50%
Loan against Bonds of other Banks	Base rate + 3.00% to 5.00%
Loan against shares	Base rate +2.00% to 6.00%
Loan against lien on account balance	Base rate + premium up to 2.00%
Loan Against 1st class Guarantee	Base rate + 0.50% to 5.00%
Loan Against pledge of gold / silver	Base rate + 3.00% to 6.50%
FCY denominated Loan	LIBOR for 1 year + up to 5.00%
FCY Export Loan (Pre/ Post shipment loan)	LIBOR for 1 year + up to 1.25%
FCY TR/ import loan	LIBOR for 6 months + up to 1.25%
Clean Social Loan	Base rate + 2.00% to 6.50%
Solar Loan	Base rate + 0.15% to 5.00%
Loan against Life Insurance Policy	Base rate + 1.75% to 5.00 %
Education Loan	Base rate + 3.00% to 6.25%
Credit Card Loan	2% per month
Other Loans	Base rate + premium 4.00% to 6.50%

DEPOSIT INTEREST RATES (Per Annum)	
Deposit Interest Rate	Int% p.a.
Saving account	3.50% to 5.50%
FCY Saving USD	3.25%
Fixed Deposits (FD)	
Individual Deposit (3 Month and Above)	9.25%
Institutional Deposit (3 Month and Above)	8.50%
Institutional Deposit (Renewal only)	8.60%
Recurring Fixed Deposit for 33 Months	9.25%

***Conditions Apply**

Notes:

- Rates on Lending will be adjusted as per base rate of the Bank on quarterly basis.
- Interest rate on direct deprived sector lending shall be as per existing agreement.
- Rate on consortium financing shall be decided by consortium meeting
- Risk premium up to 2% may be levied for loan seeking additional provisioning/ Above rate may not be
- Penal interest of 2% will be applied on the expired/overdue loan
- Specific product feature, interest rate and minimum balance for various saving deposits will be as per

31/07/2019 i.e. 15th Shrawan 2076

LENDING INTEREST RATES (Per Annum)	
Deposit Interest Rate	(Base rate + Premium) % p.a.
Overdraft	Base rate + 2.00% to 6.50%
Working Capital	Base rate + 1.50% to 6.00%
Short term loan /contract loan	Base rate + 2.00% to 6.50%
Short term time loan	Base rate + 2.50% to 6.50%
Trust Receipt	Base rate + 1.00% to 5.50%
Export Credit	Base rate + 1.50% to 5.00%
Term Loan	Base rate + 1.50% to 6.50%
Medium Term Loan/ Bridge Gap loan	Base rate + 2.00% to 6.50%
Loan for Deprived Sector*	Base rate + 0.50% to 4.00%
Productive Agriculture & Livestock Loan/ Pledge loan	Base rate + 1.00% to 5.50%
Personal OD / Mortgage Loan	Base rate + upto to 6.50%
Housing Loan	Base rate + 1.50% to 6.00%
Hire Purchase	Base rate + 2.00% to 6.50%
Loan against Fixed Deposit	Coupon rate + premium upto 3%
Loan against Govt. Bond	Base rate + 1.00% to 2.50%
Loan against Bonds of other Banks	Base rate + 3.00% to 5.00%
Loan against shares	Base rate +2.00% to 6.00%
Loan Against Lien on account balance	Base rate + premium upto 2.00%
Loan Against 1st class Guarantee	Base rate + 0.50% to 5.00%
Loan Against pledge of gold / silver	Base rate + 3.00% to 6.50%
FCY denominated Loan**	Libor for 1 year + upto 5.00%
FCY Export Loan (Pre/ Post Shipment Loan)	Libor for 1 year + upto 1.25%
FCY TR/import loan	Libor for 6 months + upto 1.25%
Clean Social Loan	Base rate + 2.00% to 6.50%
Solar Loan	Base rate + 0.15% to 5.00%
Loan against Life Insurance Policy	Base rate + 1.75% to 5.00 %
Education Loan	Base rate + 3.00% to 6.25%
Credit Card Loan	2% per Month
Other Loans	Base rate + 4.00% to 6.50%

DEPOSIT INTEREST RATES (Per Annum)	
Deposit Interest Rate	Int% p.a.
Saving account	3.50% to 5.50%
FCY Saving USD	3.25%
Fixed Deposits (FD)	
Individual Deposit (Three months and above)	9.25%
Institutional Deposit (Three months and above)	8.50%
Institutional Deposit (Renewal Only)	8.60%
Recurring Fixed Deposit for 33 months	9.25%

***Conditions Apply**

Indicators:

Indicators	Asadh end 2076
Base rate	8.33%
Cost of fund	6.31%
Interest spread	4.39%

Notes:

- Rates on Lending will be adjusted as per base rate of the Bank on quarterly basis.
- Interest rate on direct deprived sector lending shall be as per existing agreement.
- Rate on consortium financing shall be decided by consortium meeting.
- Risk premium upto 2% may be levied for loan seeking additional provisioning/ Above rate may not be applicable for NPA.
- Penal interest of 2% will be applied on the expired/overdue loan.
- Specific product feature, interest rate and minimum balance for various saving deposits will be as per information provided in Bank's website.

25/08/2019 i.e. 8th Bhadra 2076

LENDING INTEREST RATES (Per Annum)	
Deposit Interest Rate	(Base rate + Premium) % p.a.
Overdraft	Base rate + 2.00% to 6.50%
Working Capital	Base rate + 1.50% to 6.00%
Short term loan /contract loan	Base rate + 2.00% to 6.50%
Short term time loan	Base rate + 2.50% to 6.50%
Trust Receipt	Base rate + 1.00% to 5.50%
Export Credit	Base rate + 1.50% to 5.00%
Term Loan	Base rate + 1.50% to 6.50%
Medium Term Loan/ Bridge Gap loan	Base rate + 2.00% to 6.50%
Loan for Deprived Sector*	Base rate + 0.50% to 4.00%
Productive Agriculture & Livestock Loan/ Pledge loan	Base rate + 1.00% to 5.50%
Personal OD / Mortgage Loan	Base rate + upto to 6.50%
Housing Loan	Base rate + 1.50% to 6.00%
Hire Purchase	Base rate + 2.00% to 6.50%
Loan against Fixed Deposit	Coupon rate + premium upto 3%
Loan against Govt. Bond	Base rate + 1.00% to 2.50%
Loan against Bonds of other Banks	Base rate + 3.00% to 5.00%
Loan against shares	Base rate +2.00% to 6.00%
Loan Against Lien on account balance	Base rate + premium upto 2.00%
Loan Against 1st class Guarantee	Base rate + 0.50% to 5.00%
Loan Against pledge of gold / silver	Base rate + 3.00% to 6.50%
FCY denominated Loan**	Libor for 1 year + upto 5.00%
FCY Export Loan (Pre/ Post Shipment Loan)	Libor for 1 year + upto 1.25%
FCY TR/import loan	Libor for 6 months + upto 1.25%
Clean Social Loan	Base rate + 2.00% to 6.50%
Solar Loan	Base rate + 0.15% to 5.00%
Loan against Life Insurance Policy	Base rate + 1.75% to 5.00 %
Education Loan	Base rate + 3.00% to 6.25%
Credit Card Loan	2% per Month
Other Loans	Base rate + 4.00% to 6.50%

DEPOSIT INTEREST RATES (Per Annum)	
Deposit Interest Rate	Int% p.a.
Saving account	3.50% to 5.50%
FCY Saving USD	1.50%

Fixed Deposits (FD)	
Individual Deposit (Three months and above)	9.25%
Institutional Deposit (Three months and above)	8.50%
Institutional Deposit (Renewal Only)	8.60%
Recurring Fixed Deposit for 33 months	9.25%

***Conditions Apply**

Indicators:

Indicators:	Shrawan end 2076
Base rate	8.33%
Cost of fund	6.31%
Interest spread	4.39%

Notes:

- Rates on Lending will be adjusted as per base rate of the Bank on quarterly basis.
- Interest rate on direct deprived sector lending shall be as per existing agreement.
- Rate on consortium financing shall be decided by consortium meeting
- Risk premium upto 2% may be levied for loan seeking additional provisioning/ Above rate may not be applicable for NPA.
- Penal interest of 2% will be applied on the expired/overdue loan
- Specific product feature, interest rate and minimum balance for various saving deposits will be as per information provided in Bank's website.