

## Ashwin 2076

<b>LENDING INTEREST RATES (Per Annum)</b>	
<b>Deposit Interest Rate</b>	<b>(Base rate + Premium) % p.a.</b>
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%

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

<b>Fixed Deposits (FD)</b>	
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:

<b>Indicators:</b>	<b>Shrawan end 2076</b>
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.

02/11/2019 i.e.16th Kartik 2076

<b>LENDING INTEREST RATES (Per Annum)</b>	
<b>Deposit Interest Rate</b>	<b>(Base rate + Premium) % p.a.</b>
Overdraft	Base rate + 2.00% to 6.50%
Working Capital	Base rate + 1.50% to 6.50%
Short term loan	Base rate + 2.00% to 6.50%
Contract loan	Base rate + 1.75% to 6.00%
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 + 1.75% 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 4.50%
Personal OD / Mortgage Loan	Base rate + upto to 6.50%
Housing Loan	Base rate + 1.50% to 6.00%
Hire Purchase	Base rate + 1.50% 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%

<b>DEPOSIT INTEREST RATES (Per Annum)</b>	
<b>Interest Rate</b>	<b>Int% p.a.</b>
<b>Saving account</b>	3.50% to 5.50%
FCY Saving USD	1.50%
<b>Fixed Deposits (FD)</b>	
Individual Deposit ( Three months & above )	9.25%
Institutional Deposit ( Three months & above )	8.50%
Institutional Deposit ( Renewal Only )	8.60%
Recurring Fixed Deposit for 33 months	9.25%

\*Conditions Apply

<b>Ashoj end 2076</b>	
Base rate	8.48%*

Cost of fund	6.34%
Interest spread	5.17% (As per new circular)
	4.34% (As per old circular)

**\* Base Rates:**

Shrawan	Bhadra	Ashwin	Average
8.46%	8.46%	8.53%	8.48%

**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% on approved rate 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.
- Rate on forced loan/IBN shall be 15.00%.
- Rate on subsidized loan shall be BR+2.00% premium as per NRB.
- Specific product feature, interest rate and minimum balance for various saving deposits will be as per information provided in Bank's website.

## Mangsir 2076

<b>LENDING INTEREST RATES (Per Annum)</b>	
<b>Deposit Interest Rate</b>	<b>(Base rate + Premium) % p.a.</b>
Overdraft	Base rate + 2.00% to 6.50%
Working Capital	Base rate + 1.50% to 6.50%
Short term loan	Base rate + 2.00% to 6.50%
Contract loan	Base rate + 1.75% to 6.00%
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 + 1.75% 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 4.50%
Personal OD / Mortgage Loan	Base rate + up to 6.50%
Housing Loan	Base rate + 1.50% to 6.00%
Hire Purchase	Base rate + 1.50% 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 + 4.00% to 6.50%

<b>DEPOSIT INTEREST RATES (Per Annum)</b>	
<b>Interest Rate</b>	<b>Int.% p.a.</b>
Savings account	3.50% to 5.50%
FCY Saving USD	1.50%
<b>Fixed Deposits (F.D.)</b>	
Individual Deposit ( Three months & above )	9.25%
Institutional Deposit ( Three months & above )	8.50%
Institutional Deposit ( Renewal Only )	8.60%
Recurring Fixed Deposit for 33 months	9.25%

\*Conditions Apply

Ashoj end 2076	
Base rate	8.48%*
Cost of fund	6.34%
Interest spread	5.17% (As per new circular)
	4.34% (As per old circular)

**\* Base Rates:**

Shrawan	Bhadra	Ashwin	Average
8.46%	8.46%	8.53%	8.48%

**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 up to 2% on approved rate 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.
- Rate on forced loan/IBN shall be 15.00%.
- Rate on subsidized loan shall be BR+2.00% premium as per NRB.
- Specific product feature, interest rate and minimum balance for various saving deposits will be as per information provided in Bank's website.

Poush 2076

<b>LENDING INTEREST RATES (Per Annum)</b>	
<b><u>Deposit Interest Rate</u></b>	<b>(Base rate + Premium) % p.a.</b>
Overdraft	Base rate + 2.00% to 6.50%
Working Capital	Base rate + 1.50% to 6.50%
Short term loan	Base rate + 2.00% to 6.50%
Contract loan	Base rate + 1.75% to 6.00%
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 + 1.75% 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 4.50%
Personal OD / Mortgage Loan	Base rate + up to 6.50%
Housing Loan	Base rate + 1.50% to 6.00%
Hire Purchase	Base rate + 1.50% 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 + 4.00% to 6.50%

<b>DEPOSIT INTEREST RATES (Per Annum)</b>	
<b>Interest Rate</b>	<b>Int.% p.a.</b>
<b>Savings account</b>	3.50% to 5.50%
FCY Saving USD	1.50%
<b>Fixed Deposits (F.D.)</b>	
Individual Deposit ( Three months & above )	9.25%
Institutional Deposit ( Three months & above )	8.50%
Institutional Deposit ( Renewal Only )	8.60%
Recurring Fixed Deposit for 33 months	9.25%

**\*Conditions Apply**

<b>Month of Mangsir 2076</b>	
Base Rate	8.49%
Interest Spread LCY (As per new circular)	5.20%
Interest Spread LCY (As per old circular)	4.42%

**Notes:**

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- Rate on consortium financing shall be decided by consortium meeting.
- Risk premium up to 2% on approved rate 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.
- Rate on forced loan/IBN shall be 15.00%.
- Rate on subsidized loan shall be BR+2.00% premium as per NRB.
- Specific product feature, interest rate and minimum balance for various saving deposits will be as per information provided in Bank's website.



29/01/2020 i.e. 15th Magh 2076

<b>LENDING INTEREST RATES (Per Annum)</b>	
<b><u>Deposit Interest Rate</u></b>	<b>(Base rate + Premium) % p.a.</b>
Overdraft	Base rate + 2.00% to 6.50%
Working Capital	Base rate + 1.50% to 6.50%
Short term loan	Base rate + 2.00% to 6.50%
Contract loan	Base rate + 1.75% to 5.75%
Short term time loan	Base rate + 2.50% to 6.50%
Trust Receipt	Base rate + 1.00% to 5.00%
Export Credit	Base rate + 1.50% to 4.00%
Term Loan	Base rate + 1.50% to 6.50%
Medium Term Loan/ Bridge Gap loan	Base rate + 1.75% 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 4.50%
Personal OD / Mortgage Loan	Base rate + up to 6.50%
Housing Loan	Base rate + 1.50% to 6.00%
Hire Purchase	Base rate + 1.50% 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 4.00%
Loan against Life Insurance Policy	Base rate + 1.00% to 4.00 %
Education Loan	Base rate + 3.00% to 6.25%
Credit Card Loan	2% per month
Other Loans	Base rate + 4.00% to 6.50%

<b><u>Fixed Lending Interest Rate (For 1 year)</u></b>	
<b>Particulars</b>	<b>Interest Rate</b>
NIBL ECO Loan	10.50% p.a
NIBL SME Loan	9.99% p.a
Productive Agro Sector	10.50% p.a

<b>DEPOSIT INTEREST RATES (Per Annum)</b>	
<b>Interest Rate</b>	<b>Int. % p.a.</b>
<b>Savings account</b>	3.50% to 5.50%
FCY Saving USD	1.50%
<b>Fixed Deposits (F.D.)</b>	
Individual Deposit ( Three months & above )	9.25%
Institutional Deposit ( Three months & above )	8.50%
Institutional Deposit ( Renewal Only )	8.60%
Recurring Fixed Deposit for 33 months	9.25%
NIBL Green Double Fixed Deposit	Fixed deposit to be doubled in 7.5 year

**\*Conditions Apply**

<b>Poush End 2076</b>	
Base Rate	8.53% (Avg. for 3 months) Kartik : 8.53%, Mangsir: 8.49%, Poush: 8.58%
Cost of Funds	6.37%
Interest Spread LCY (As per old circular)	5.16% (As per new circular) 4.41% (As per old circular)

**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% on approved rate 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.
- Rate on forced loan/IBN shall be 15.00%.
- Rate on subsidized loan shall be BR+2.00% premium as per NRB.
- Specific product feature, interest rate and minimum balance for various saving deposits will be as per information provided in Bank's website.

Falgun 2076

<b>LENDING INTEREST RATES (Per Annum)</b>	
<b>Deposit Interest Rate</b>	<b>(Base rate + Premium) % p.a.</b>
Overdraft	Base rate + 2.00% to 6.50%
Working Capital	Base rate + 1.50% to 6.50%
Short term loan	Base rate + 2.00% to 6.50%
Contract loan	Base rate + 1.75% to 5.75%
Short term time loan	Base rate + 2.50% to 6.50%
Trust Receipt	Base rate + 1.00% to 5.00%
Export Credit	Base rate + 1.50% to 4.00%
Term Loan	Base rate + 1.50% to 6.50%
Medium Term Loan/ Bridge Gap loan	Base rate + 1.75% 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 4.50%
Personal OD / Mortgage Loan	Base rate + up to 6.50%
Housing Loan	Base rate + 1.50% to 6.00%
Hire Purchase	Base rate + 1.50% 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 4.00%
Loan against Life Insurance Policy	Base rate + 1.00% to 4.00 %
Education Loan	Base rate + 3.00% to 6.25%
Credit Card Loan	2% per month
Other Loans	Base rate + 4.00% to 6.50%

<b>Fixed Lending Interest Rate (For 1 year)</b>	
<b>Particulars</b>	<b>Interest Rate</b>
NIBL ECO Loan	10.50% p.a
NIBL SME Loan	9.99% p.a
Productive Agro Sector	10.50% p.a

<b>DEPOSIT INTEREST RATES (Per Annum)</b>	
<b>Interest Rate</b>	<b>Int. % p.a.</b>
<b>Savings account</b>	3.50% to 5.50%
FCY Saving USD	1.50%
<b>Fixed Deposits (F.D.)</b>	
Individual Deposit ( Three months & above )	9.25%
Institutional Deposit ( Three months & above )	8.50%
Institutional Deposit ( Renewal Only )	8.60%
Recurring Fixed Deposit for 33 months	9.25%
NIBL Green Double Fixed Deposit	Fixed deposit to be doubled in 7.5 year

**\*Conditions Apply**

<b>Poush End 2076</b>	
Base Rate	8.53% (Avg. for 3 months) Kartik : 8.53%, Mangsir: 8.49%, Poush: 8.58%
Cost of Funds	6.37%
Interest Spread LCY (As per old circular)	5.16% (As per new circular) 4.41% (As per old circular)

**Notes:**

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- Risk premium up to 2% on approved rate 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.
- Rate on forced loan/IBN shall be 15.00%.
- Rate on subsidized loan shall be BR+2.00% premium as per NRB.
- Specific product feature, interest rate and minimum balance for various saving deposits will be as per information provided in Bank's website.

Chaitra 2076

<b>LENDING INTEREST RATES (Per Annum)</b>	
<b>Deposit Interest Rate</b>	<b>(Base rate + Premium) % p.a.</b>
Overdraft	Base rate + 2.00% to 6.50%
Working Capital	Base rate + 1.50% to 6.50%
Short term loan	Base rate + 2.00% to 6.50%
Contract loan	Base rate + 1.75% to 5.75%
Short term time loan	Base rate + 2.50% to 6.50%
Trust Receipt	Base rate + 1.00% to 5.00%
Export Credit	Base rate + 1.50% to 4.00%
Term Loan	Base rate + 1.50% to 6.50%
Medium Term Loan/ Bridge Gap loan	Base rate + 1.75% to 6.50%
Loan for Deprived Sector*	Base rate + 0.50% to 4.00%
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Personal OD / Mortgage Loan	Base rate + up to 6.50%
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Loan Against Lien on account balance	Base rate + premium up to 2.00%
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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 4.00%
Loan against Life Insurance Policy	Base rate + 1.00% to 4.00 %
Education Loan	Base rate + 3.00% to 6.25%
Credit Card Loan	2% per month
Other Loans	Base rate + 4.00% to 6.50%

<b>Fixed Lending Interest Rate (For 1 year)</b>	
<b>Particulars</b>	<b>Interest Rate</b>
NIBL ECO Loan	10.50% p.a
NIBL SME Loan	9.99% p.a
Productive Agro Sector	10.50% p.a

<b>DEPOSIT INTEREST RATES (Per Annum)</b>	
<b>Interest Rate</b>	<b>Int.% p.a.</b>
<b>Savings account</b>	3.50% to 5.50%
FCY Saving USD	1.50%
<b>Fixed Deposits (F.D.)</b>	
Individual Deposit ( Three months & above )	9.25%
Institutional Deposit ( Three months & above )	8.50%
Institutional Deposit ( Renewal Only )	8.60%
Recurring Fixed Deposit for 33 months	9.25%
NIBL Green Double Fixed Deposit	Fixed deposit to be doubled in 7.5 year

**\*Conditions Apply**

<b>Poush End 2076</b>	
Base Rate	8.53% (Avg. for 3 months) Kartik : 8.53%, Mangsir: 8.49%, Poush: 8.58%
Cost of Funds	6.37%
Interest Spread LCY (As per old circular)	5.16% (As per new circular) 4.41% (As per old circular)

**Notes:**

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- Above rate may not be applicable for NPA.
- Penal interest of 2% will be applied on the expired/overdue loan.
- Rate on forced loan/IBN shall be 15.00%.
- Rate on subsidized loan shall be BR+2.00% premium as per NRB.
- Specific product feature, interest rate and minimum balance for various saving deposits will be as per information provided in Bank's website.

13/04/2020 i.e. 01st Baishak 2077

<b>LENDING INTEREST RATES (Per Annum)</b>	
<b>Deposit Interest Rate</b>	<b>(Base rate + Premium) % p.a.</b>
Overdraft	Base rate + 2.00% to 5.00%
Working Capital	Base rate + 1.50% to 5.00%
Short term loan	Base rate + 2.00% to 5.00%
Contract loan	Base rate + 1.75% to 5.00%
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Term Loan	Base rate + 1.50% to 5.00%
Medium Term Loan/ Bridge Gap loan	Base rate + 1.75% to 5.00%
Loan for Deprived Sector*	Base rate + 0.50% to 4.00%
Productive Agriculture & Livestock Loan/ Pledge loan	Base rate + 1.00% to 4.50%
Personal OD / Mortgage Loan	Base rate + up to 5.00%
Housing Loan	Base rate + 1.50% to 5.00%
Hire Purchase	Base rate + 1.50% to 5.00%
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 5.00%
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 5.00%
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 5.00%
Solar Loan	Base rate + 0.15% to 4.00%
Loan against Life Insurance Policy	Base rate + 1.00% to 4.00 %
Education Loan	Base rate + 3.00% to 5.00%
Credit Card Loan	2% per month
Other Loans	Base rate + 4.00% to 5.00%

<b>Fixed Lending Interest Rate (For 1 year)</b>	
<b>Particulars</b>	<b>Interest Rate</b>
NIBL ECO Loan	10.50% p.a
NIBL SME Loan	9.99% p.a
Productive Agro Sector	10.50% p.a

<b>DEPOSIT INTEREST RATES (Per Annum)</b>	
<b>Interest Rate</b>	<b>Int. % p.a.</b>
<b>Savings account</b>	3.00% to 5.00%
FCY Saving USD	1.50%
<b>Fixed Deposits (F.D.)</b>	
Individual Deposit ( Three months & above )	8.25%
Institutional Deposit ( Three months & above )	7.00%
Institutional Deposit ( Renewal Only )	7.10%
Recurring Fixed Deposit for 33 months	8.25%

**\*Conditions Apply**

<b>Falgun End 2076</b>	
Base Rate	8.56%
Cost of Funds	6.39%
Interest Spread	5.15% (As per new calculation) 4.32% (As per old calculation)
Current Average Base Rate	8.53% ( Kartik : 8.53% , Mangsir: 8.49%, Poush: 8.58%)

**Notes:**

- Penal interest will not be levied in any type of loan till Ashad end 2077.
- Interest rate on direct deprived sector lending shall be as per existing agreement.
- Rate on consortium financing shall be decided by consortium meeting.
- Specific product feature, interest rate and minimum balance for various saving deposits will be as per information provided in Bank's website.



Jestha 2077

<b>LENDING INTEREST RATES (Per Annum)</b>	
<b>Deposit Interest Rate</b>	<b>(Base rate + Premium) % p.a.</b>
Overdraft	Base rate + 2.00% to 5.00%
Working Capital	Base rate + 1.50% to 5.00%
Short term loan	Base rate + 2.00% to 5.00%
Contract loan	Base rate + 1.75% to 5.00%
Short term time loan	Base rate + 2.50% to 5.00%
Trust Receipt	Base rate + 1.00% to 5.00%
Export Credit	Base rate + 1.50% to 4.00%
Term Loan	Base rate + 1.50% to 5.00%
Medium Term Loan/ Bridge Gap loan	Base rate + 1.75% to 5.00%
Loan for Deprived Sector*	Base rate + 0.50% to 4.00%
Productive Agriculture & Livestock Loan/ Pledge loan	Base rate + 1.00% to 4.50%
Personal OD / Mortgage Loan	Base rate + up to 5.00%
Housing Loan	Base rate + 1.50% to 5.00%
Hire Purchase	Base rate + 1.50% to 5.00%
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 5.00%
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 5.00%
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 5.00%
Solar Loan	Base rate + 0.15% to 4.00%
Loan against Life Insurance Policy	Base rate + 1.00% to 4.00 %
Education Loan	Base rate + 3.00% to 5.00%
Credit Card Loan	2% per month
Other Loans	Base rate + 4.00% to 5.00%

<b>Fixed Lending Interest Rate (For 1 year)</b>	
<b>Particulars</b>	<b>Interest Rate</b>
NIBL ECO Loan	10.50% p.a
NIBL SME Loan	9.99% p.a
Productive Agro Sector	10.50% p.a

<b>DEPOSIT INTEREST RATES (Per Annum)</b>	
<b>Interest Rate</b>	<b>Int. % p.a.</b>
<b>Savings account</b>	3.00% to 5.00%
FCY Saving USD	1.50%
<b>Fixed Deposits (F.D.)</b>	
Individual Deposit ( Three months & above )	8.25%
Institutional Deposit ( Three months & above )	7.00%
Institutional Deposit ( Renewal Only )	7.10%
Recurring Fixed Deposit for 33 months	8.25%
Green Double Deposit Scheme	Fixed deposit to be doubled in 8.5 year

**\*Conditions Apply**

<b>Jestha End 2076</b>	
Base Rate	8.00%
Cost of Funds	5.95%
Interest Spread	3.97% (As per new calculation)

**Notes:**

- Penal interest will not be levied in any type of loan till Ashad end 2077.
- 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% on approved rate may be levied for loan seeking additional provisioning.
- Specific product feature, interest rate and minimum balance for various saving deposits will be as per information provided in Bank's website.

16/07/2020 i.e. 01<sup>st</sup> Shrawan 2077

<b>LENDING INTEREST RATES (Per Annum)</b>	
<b>Deposit Interest Rate</b>	<b>(Base rate + Premium) % p.a.</b>
Overdraft	Base rate + 2.00% to 5.00%
Working Capital	Base rate + 1.50% to 5.00%
Short term loan	Base rate + 2.00% to 5.00%
Contract loan	Base rate + 1.75% to 5.00%
Short term time loan	Base rate + 2.50% to 5.00%
Trust Receipt	Base rate + 1.00% to 5.00%
Export Credit	Base rate + 1.50% to 4.00%
Term Loan	Base rate + 1.50% to 5.00%
Medium Term Loan/ Bridge Gap loan	Base rate + 1.75% to 5.00%
Loan for Deprived Sector*	Base rate + 0.50% to 4.00%
Productive Agriculture & Livestock Loan/ Pledge loan	Base rate + 1.00% to 4.50%
Personal OD / Mortgage Loan	Base rate + up to 5.00%
Housing Loan	Base rate + 1.50% to 5.00%
Hire Purchase	Base rate + 1.50% to 5.00%
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 5.00%
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 5.00%
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 5.00%
Solar Loan	Base rate + 0.15% to 4.00%
Loan against Life Insurance Policy	Base rate + 1.00% to 4.00 %
Education Loan	Base rate + 3.00% to 5.00%
Credit Card Loan	2% per month
Other Loans	Base rate + 4.00% to 5.00%

<b>Fixed Lending Interest Rate (For 1 year)</b>	
<b>Particulars</b>	<b>Interest Rate</b>
NIBL ECO Loan	10.50% p.a
NIBL SME Loan	9.99% p.a
Productive Agro Sector	10.50% p.a

<b>INTEREST RATES ON DEPOSITS</b>	
<b>Particulars</b>	<b>Interest (% p.a.)</b>
<b>Savings Deposits</b>	
Saving Accounts	3.0% to 5.0%
Foreign Currency Saving (USD)	0.75%
<b>Fixed Deposits (FD)</b>	
Individual Deposit	7.25%
Institutional Deposit	6.50%
Institutional Deposit ( Renewal Only )	6.60%
Recurring Fixed Deposit for 33 months	7.25%
NIBL Green Double Fixed Deposit	Fixed deposit to be doubled in 9.5 years

**Notes:**

- Penal interest will not be levied in any type of loan till Ashad end 2077.
- 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% on approved rate may be levied for loan seeking additional provisioning.
- Specific product feature, interest rate and minimum balance for various saving deposits will be as per information provided in Bank's website.

31/07/2020 i.e. 16th Shrawan 2077

<b>LENDING INTEREST RATES (Per Annum)</b>	
<b>Deposit Interest Rate</b>	<b>(Base rate + Premium) % p.a.</b>
Overdraft	Base rate + 1.50% to 5.00%
Working Capital	Base rate + 1.50% to 5.00%
Short term loan	Base rate + 2.00% to 5.00%
Contract loan	Base rate + 1.75% to 5.00%
Short term time loan	Base rate + 1.75% to 5.00%
Trust Receipt	Base rate + premium up to 5.00%
Export Credit	Base rate + premium up to 5.00%
Term Loan	Base rate + 1.50% to 5.00%
Medium Term Loan/ Bridge Gap loan	Base rate + 1.75% to 5.00%
Loan for Deprived Sector*	Base rate + 0.50% to 4.00%
Productive Agriculture & Livestock Loan/ Pledge loan	Base rate + 1.00% to 4.50%
Personal OD / Mortgage Loan	Base rate + premium up to 5.00%
Housing Loan	Base rate + 1.50% to 5.00%
Hire Purchase	Base rate + 1.50% to 5.00%
Loan against Fixed Deposit	Coupon rate + premium up to 3%
Loan against Govt. Bond	Coupon rate + premium up to 3%
Loan against Bonds of other Banks	Base rate + 3.00% to 5.00%
Loan against shares	Base rate +2.00% to 5.00%
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 5.00%
FCY denominated Loan	Libor + premium up to 5.00%
Clean Social Loan	Base rate + 2.00% to 5.00%
Solar Loan	Base rate + 0.15% to 4.00%
Loan against Life Insurance Policy	Base rate + 1.00% to 4.00 %
Education Loan	Base rate + 2.00% to 5.00%
Credit Card Loan	2% per month
Other Loans	Base rate + 4.00% to 5.00%

<b>DEPOSIT INTEREST RATES (Per Annum)</b>	
<b>Particulars</b>	<b>Interest (% p.a.)</b>
Saving Account	3.0% to 5.0%
FCY Saving USD	0.75%
<b>Fixed Deposits (FD)</b>	
Individual Deposit	7.75% (up to 1 Year) 8.25% (above 1 year)
Institutional Deposit	7.00% (new) 7.10% (renewal)
Institutional Deposit (Bidding)	6.50% (new) 6.60% (renewal)
Recurring Fixed Deposit for 33 months	8.25%
Green Double Deposit	Fixed deposit to be doubled in 8.5 years

<b>Fixed Lending Interest Rates</b>	
<b>Particulars</b>	<b>Interest Rate</b>
NIBL ECO Loan	9.99% p.a
NIBL SME Loan	9.99% p.a
Loan Against Shares	9.99% p.a
Loan Against Pledge of Gold & Silver	9.99% p.a
Sustainable Short Term Loan	8.00% p.a
Growing Enterprise Loan	7.99% p.a
NIBL Home Loan	9.99% p.a
Productive Agriculture Loan	9.99% p.a

<b>Financial Indicators (Asadh end 2077)</b>	
Base Rate	7.88%
Interest Spread	3.99%
Cost of Funds	5.85%

**Notes:**

- Rates on Lending shall be adjusted as per change in base rate of the Bank.
- Interest rate on direct deprived sector lending shall be as per existing agreement.
- Fixed lending interest rates shall be fixed for maximum of one year.
- Rate on consortium financing shall be decided by consortium meeting.
- Interest rate on specific loans shall be as per NRB Directive/ Circular.
- Applied base rate is average of 4<sup>th</sup> quarter of FY 2076/77.
- Specific product feature, interest rate and minimum balance for various saving deposits will be as per information provided in Bank's website.