

17/10/2020 i.e. 1st Kartik 2077

LENDING INTEREST RATES (Per Annum)		
Particulars	Prime*	Others
	(Base rate + Premium) % p.a.	(Base rate + Premium) % p.a.
Overdraft	Base rate + 1.00% to 3.00%	Base rate + 1.50% to 5.00%
Working Capital	Base rate + 1.00% to 3.00%	Base rate + 1.50% to 5.00%
Short term loan	Base rate + 1.00% to 3.00%	Base rate + 2.00% to 5.00%
Contract loan	Base rate + 1.50% to 3.00%	Base rate + 1.75% to 5.00%
Short Term Time Loan	Base rate + 1.75% to 3.00%	Base rate + 1.75% to 5.00%
Trust Receipt	Base rate + premium up to 3.00%	Base rate + premium up to 5.00%
Export Credit	Base rate + premium up to 3.00%	Base rate + premium up to 4.00%
Term Loan	Base rate + 1.25% to 3.00%	Base rate + 1.50% to 5.00%
Medium Term Loan/ Bridge Gap loan	Base rate + 1.25% to 3.00%	Base rate + 1.75% to 5.00%
Loan for Deprived Sector	Base rate + 0.50% to 3.00%	Base rate + 0.50% to 4.00%
Pledge loan	Base rate + 1.00% to 3.00%	Base rate + 1.00% to 4.50%
Loan against Shares	Base rate + 1.50% to 3.00%	Base rate + 1.50% to 5.00%
Direct Lending	Base rate + premium up to 3.00%	Base rate + 1.00% up to 5.00%
Sustainable Short term Loan	Base rate + premium up to 2.00%	Base rate + 1.00% up to 2.00%
Personal OD / Mortgage Loan	Base rate + up to 5.00%	
Housing Loan	Base rate + 1.00% 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 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 + 2.00% to 5.00%	
FCY Export Loan (Pre/Post shipment loan)	Libor for 1 year + upto 1.25%	
FCY TR/Import loan	Libor for 180 days + premium upto 3.00%	
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%	
Growing Enterprises Loan (upto 10 mio)	Base Rate + Premium up to 3 %	

Fixed Lending Interest Rates			
Particulars	Interest Rates		
	1 year	Upto 7 years	Upto 10 years
NIBL ECO Loan	9.99% p.a.	10.50% p.a.	11.50% p.a.
NIBL SME Loan	9.99% p.a.	10.50% p.a.	11.50% p.a.
Loan Against Pledge of Gold & Silver	9.99% p.a.		
Growing Enterprise Loan (upto 10 mio)	7.99% p.a.		
Productive Agriculture Loan	8.99% p.a.		
NIBL Home Loan	8.99% p.a.	10.50% p.a.	12.50% p.a.
Personal Hire Purchase Loan		10.75% p.a.	
Other Retail Loans		11.00% p.a.	13.00% p.a.
Particulars	Interest Rates		
	Prime	Others	
Loan Against Shares	8.00% p.a.	9.50% p.a.	

DEPOSIT INTEREST RATES (Per Annum)	
Particulars	Interest (% p.a.)
Saving Account	2.25% to 4.25%
FCY Saving USD	0.50%

Fixed Deposits (FD)					
Individual Deposit	3 months to 6months - 5.00%				
	6 months upto 1 Year - 6.75%				
	Above 1 year upto 2 years - 7.75%				
	Above 2 year upto 5 years - 8.25%				
	Above 5 years - 9.00%				
Institutional Deposit		New		Renewal	
		General	Bidding	General	Bidding
	Upto 2 years	5.50%	6.00%	6.50%	6.25%
	Above 2 years	6.00%	6.50%	6.75%	6.50%
Recurring Fixed Deposit for 33 months	8.25%				
Green Double Deposit	Fixed deposit to be doubled in 8.5 years				

Notes:

- Rates on Lending shall be adjusted as per change in base rate of the Bank.
- Additional Risk premium upto 2% on approved rate shall be levied for loan seeking additional provisioning.
- Penal interest of 2% shall be applied on the expired/overdue loan.
- Rate on forced loan/IBN shall be BR+5.00% premium.
- Rate on subsidized loan shall be BR+2.00% premium or as guided by per NRB.
- Rate on USD denominated loan for export credit shall be as per NRB circular and rate shall be reviewed on quarterly basis as per change in LIBOR rate.
- Interest rate on direct deprived sector lending shall be as per existing agreement.
- Rate on consortium financing shall be decided by the consortium meeting.
- Specific product feature, interest rate and minimum balance for various saving deposits will be as per information provided in Bank's website
- Interest rates on call account shall be restricted to 50% of minimum published rate of saving deposit.
- Akshyakosh rate shall be decided by mutual consent between bank and the client.

17/09/2020 i.e. 1st Ashwin 2077

LENDING INTEREST RATES (Per Annum)	
Deposit Interest Rate	(Base rate + Premium) % p.a.
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 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%
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%
FCY Export Loan (Pre/Post shipment loan)	Libor for 1 year+premium upto 1.25%
FCY TR/Import loan	Libor for 180 days + 2.25% to 3.50%
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%

DEPOSIT INTEREST RATES (Per Annum)	
Particulars	Interest (% p.a.)
Saving Account	3.0% to 5.0%
FCY Saving USD	0.75%
Fixed Deposits (FD)	
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

Fixed Lending Interest Rates *	
	Interest Rates

Particulars	1 year	Upto 7 years	Upto 10 years
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		
Growing Enterprise Loan	7.99% p.a		
Productive Agriculture Loan	9.99% p.a.		
NIBL Home Loan	9.99% p.a	10.50% p.a.	12.50% p.a.
Personal Hire Purchase Loan		10.75% p.a.	
Other Retail Loans		11.00% p.a.	13.00% p.a.

Financial Lending Interest Rates*	
Sustainable Short Term Loan	8.00% p.a.

* Conditions apply

Financial Indicators (Asadh end 2077)	
Base Rate	7.49%
Interest Spread	4.36%
Cost of Funds	5.75%
Base Rate	7.88% (Average 3 months) Baisakh 8.19%, Jestha 7.95%, Asadh 7.51%)

Notes:

- Rates on Lending shall be adjusted as per change in base rate of the Bank.
- Additional Risk premium upto 2% on approved rate shall be levied for loan seeking additional provisioning.
- Penal interest of 2% shall be applied on the expired/overdue loan.
- Interest rates on Directed Lending: Agriculture & Livestock, Tourism, SME and Aviation sectors shall be Base Rate + upto 5%
- Interest rate on direct deprived sector loan to meet regulatory requirement upto the Cost of Fund.
- 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.
- Interest rate on specific loans shall be as per NRB Directive/ Circular.

02/10/2020 i.e. 16th Ashwin 2077

LENDING INTEREST RATES (Per Annum)		
<u>Deposit Interest Rate</u>	(Base rate + Premium) % p.a.	(Base rate + Premium) % p.a.
Overdraft	Base rate + 1.00% to 5.00%	Base rate + 1.50% to 5.00%
Working Capital	Base rate + 1.00% to 5.00%	Base rate + 1.50% to 5.00%
Short term loan	Base rate + 1.00% to 5.00%	Base rate + 2.00% to 5.00%
Contract loan	Base rate + 1.50% to 5.00%	Base rate + 1.75% to 5.00%
Term Loan	Base rate + 1.25% to 5.00%	Base rate + 1.50% to 5.00%
Medium Term Loan/ Bridge Gap loan	Base rate + 1.25% to 5.00%	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 4.00%	
Pledge loan	Base rate + 1.00% to 4.50%	
Loan against Shares	Base rate + 1.50% to 5.00%	
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 for Deprived Sector	Base rate + 0.50% to 4.00%	
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 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%	
FCY Export Loan (Pre/Post shipment loan)	Libor for 1 year + upto 1.25%	
FCY TR/Import loan	Libor for 180 days + 2.25% to 3.50%	
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%	

Fixed Lending Interest Rates *			
Particulars	Interest Rates		
	1 year	Upto 7 years	Upto 10 years
NIBL ECO Loan	9.99% p.a		
NIBL SME Loan	9.99% p.a		
Loan Against Pledge of Gold & Silver	9.99% p.a		

Growing Enterprise Loan	7.99% p.a		
Productive Agriculture Loan	9.99% p.a.		
NIBL Home Loan	9.99% p.a	10.50% p.a.	12.50% p.a.
Personal Hire Purchase Loan		10.75% p.a.	
Other Retail Loans		11.00% p.a.	13.00% p.a.

Particulars	Interest Rates	
	Prime	Others
Loan Against Shares	8.00% p.a.	9.50% p.a.

Particulars	Int. % p.a.
Sustainable Short Term Loan	8.00% p.a.

* Conditions apply

Financial Indicators (Bhadra end 2077)	
Base Rate (Bhadra 2077)	7.33%
Interest Spread	4.38%
Cost of Funds	5.62%
Base Rate	7.88% (Average 3 months) Baisakh 8.19%, Jestha 7.95%, Asadh 7.51%)

Notes:

- Rates on Lending shall be adjusted as per change in base rate of the Bank.
- Additional Risk premium upto 2% on approved rate shall be levied for loan seeking additional provisioning.
- Penal interest of 2% shall be applied on the expired/overdue loan.
- Rate on subsidized loan shall be BR+2.00% premium or as guided by per NRB
- Interest rates on Directed Lending: Agriculture & Livestock, Tourism, SME and Aviation sectors shall be Base Rate + upto 5%
- Rate on USD denominated loan for export credit shall be as per NRB circular and rate shall be reviewed on quarterly basis as per change in LIBOR rate.
- Interest rate on direct deprived sector loan to meet regulatory requirement as decided by management.
- Interest rate on direct deprived sector lending shall be as per existing agreement.
- Rate on consortium financing shall be decided by the consortium meeting.
- Deposit rate on Akshyakosh to be decided but mutual consent between bank and the client.

Mangsir 2077

LENDING INTEREST RATES (Per Annum)		
Particulars	Prime*	Others
	(Base rate + Premium) % p.a.	(Base rate + Premium) % p.a.
Overdraft	Base rate + 1.00% to 3.00%	Base rate + 1.50% to 5.00%
Working Capital	Base rate + 1.00% to 3.00%	Base rate + 1.50% to 5.00%
Short term loan	Base rate + 1.00% to 3.00%	Base rate + 2.00% to 5.00%
Contract loan	Base rate + 1.50% to 3.00%	Base rate + 1.75% to 5.00%
Short Term Time Loan	Base rate + 1.75% to 3.00%	Base rate + 1.75% to 5.00%
Trust Receipt	Base rate + premium up to 3.00%	Base rate + premium up to 5.00%
Export Credit	Base rate + premium up to 3.00%	Base rate + premium up to 4.00%
Term Loan	Base rate + 1.25% to 3.00%	Base rate + 1.50% to 5.00%
Medium Term Loan/ Bridge Gap loan	Base rate + 1.25% to 3.00%	Base rate + 1.75% to 5.00%
Loan for Deprived Sector	Base rate + 0.50% to 3.00%	Base rate + 0.50% to 4.00%
Pledge loan	Base rate + 1.00% to 3.00%	Base rate + 1.00% to 4.50%
Loan against Shares	Base rate + 1.50% to 3.00%	Base rate + 1.50% to 5.00%
Direct Lending	Base rate + premium up to 3.00%	Base rate + 1.00% up to 5.00%
Sustainable Short term Loan	Base rate + premium up to 2.00%	Base rate + 1.00% up to 2.00%
Personal OD / Mortgage Loan	Base rate + up to 5.00%	
Housing Loan	Base rate + 1.00% 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 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 + 2.00% to 5.00%	
FCY Export Loan (Pre/Post shipment loan)	Libor for 1 year + upto 1.25%	
FCY TR/Import loan	Libor for 180 days + premium upto 3.00%	
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%	
Growing Enterprises Loan (upto 10 mio)	Base Rate + Premium up to 3 %	

Fixed Lending Interest Rates			
Particulars	Interest Rates		
	1 year	Upto 7 years	Upto 10 years
NIBL ECO Loan	9.99% p.a	10.50% p.a.	11.50% p.a.
NIBL SME Loan	9.99% p.a	10.50% p.a.	11.50% p.a.
Loan Against Pledge of Gold & Silver	9.99% p.a		
Growing Enterprise Loan (upto 10 mio)	7.99% p.a		
Productive Agriculture Loan	8.99% p.a.		
NIBL Home Loan	8.99% p.a	10.50% p.a.	12.50% p.a.
Personal Hire Purchase Loan		10.75% p.a.	
Other Retail Loans		11.00% p.a.	13.00% p.a.
Particulars	Interest Rates		
	Prime	Others	
Loan Against Shares	8.00% p.a.	9.50% p.a.	

DEPOSIT INTEREST RATES (Per Annum)					
Particulars	Interest (% p.a.)				
Saving Account	2.25% to 4.25%				
FCY Saving USD	0.50%				
Fixed Deposits (FD)					
Individual Deposit	3 months to 6months - 5.00%				
	6 months upto 1 Year - 6.75%				
	Above 1 year upto 2 years - 7.75%				
	Above 2 year upto 5 years - 8.25%				
	Above 5 years - 9.00%				
Institutional Deposit	New		Renewal		
		General	Bidding	General	Bidding
	Upto 2 years	5.50%	6.00%	6.50%	6.25%
	Above 2 years	6.00%	6.50%	6.75%	6.50%
Recurring Fixed Deposit for 33 months	8.25%				
Green Double Deposit	Fixed deposit to be doubled in 8.5 years				

Notes:

- Rates on Lending shall be adjusted as per change in base rate of the Bank.
- Additional Risk premium upto 2% on approved rate shall be levied for loan seeking additional provisioning.
- Penal interest of 2% shall be applied on the expired/overdue loan.
- Rate on forced loan/IBN shall be BR+5.00% premium.
- Rate on subsidized loan shall be BR+2.00% premium or as guided by per NRB.
- Rate on USD denominated loan for export credit shall be as per NRB circular and rate shall be reviewed on quarterly basis as per change in LIBOR rate.

- Interest rate on direct deprived sector lending shall be as per existing agreement.
- Rate on consortium financing shall be decided by the consortium meeting.
- Specific product feature, interest rate and minimum balance for various saving deposits will be as per information provided in Bank's website.
- Interest rates on call account shall be restricted to 50% of minimum published rate of saving deposit.
- Akshyakosh rate shall be decided by mutual consent between bank and the client.

04/12/2020 i.e. 19th Mangsir 2077

LENDING INTEREST RATES (Per Annum)		
Particulars	Prime*	Others
	(Base rate + Premium) % p.a.	(Base rate + Premium) % p.a.
Overdraft	Base rate + 1.00% to 3.00%	Base rate + 1.50% to 5.00%
Working Capital	Base rate + 1.00% to 3.00%	Base rate + 1.50% to 5.00%
Short term loan	Base rate + 1.00% to 3.00%	Base rate + 2.00% to 5.00%
Contract loan	Base rate + 1.50% to 3.00%	Base rate + 1.75% to 5.00%
Short Term Time Loan	Base rate + 1.75% to 3.00%	Base rate + 1.75% to 5.00%
Trust Receipt	Base rate + premium up to 3.00%	Base rate + premium up to 5.00%
Export Credit	Base rate + premium up to 3.00%	Base rate + premium up to 4.00%
Term Loan	Base rate + 1.25% to 3.00%	Base rate + 1.50% to 5.00%
Medium Term Loan/ Bridge Gap loan	Base rate + 1.25% to 3.00%	Base rate + 1.75% to 5.00%
Loan for Deprived Sector	Base rate + 0.50% to 3.00%	Base rate + 0.50% to 4.00%
Pledge loan	Base rate + 1.00% to 3.00%	Base rate + 1.00% to 4.50%
Loan against Shares	Base rate + 1.50% to 3.00%	Base rate + 1.50% to 5.00%
Direct Lending	Base rate + premium up to 3.00%	Base rate + 1.00% up to 5.00%
Sustainable Short term Loan	Base rate + premium up to 2.00%	Base rate + 1.00% up to 2.00%
Personal OD / Mortgage Loan	Base rate + up to 5.00%	
Housing Loan	Base rate + 1.00% 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 Lien on account balance	Base rate + premium up to 2.00%	
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Solar Loan	Base rate + 0.15% to 4.00%	
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Education Loan	Base rate + 2.00% to 5.00%	
Credit Card Loan	2% per month	
Other Loans	Base rate + 4.00% to 5.00%	
Growing Enterprises Loan (upto 10 mio)	Base Rate + Premium up to 3%	

LENDING INTEREST RATES (Per Annum)	
Particulars	Interest Rate
Hire Purchase	Base rate + Premium 0.43% p.a. to 5.00% p.a.*

Fixed Lending Interest Rates			
Particulars	Interest Rates		
	1 year	Upto 7 years	Upto 10 years
NIBL ECO Loan	9.99% p.a.	10.50% p.a.	11.50% p.a.
NIBL SME Loan	9.99% p.a.	10.50% p.a.	11.50% p.a.
Loan Against Pledge of Gold & Silver	9.99% p.a.		
Growing Enterprise Loan (upto 10 mio)	7.99% p.a.		
Productive Agriculture Loan	8.99% p.a.		
NIBL Home Loan	8.99% p.a.	10.50% p.a.	12.50% p.a.
Personal Hire Purchase Loan		10.75% p.a.	
Other Retail Loans		11.00% p.a.	13.00% p.a.
Particulars	Interest Rates		
	Prime	Others	
Loan Against Shares	8.00% p.a.	9.50% p.a.	

DEPOSIT INTEREST RATES (Per Annum)					
Particulars	Interest (% p.a.)				
Saving Account	2.25% to 4.25%				
FCY Saving USD	0.50%				
Fixed Deposits (FD)					
Individual Deposit	3 months to 6months - 5.00%				
	6 months upto 1 Year - 6.75%				
	Above 1 year upto 2 years - 7.75%				
	Above 2 year upto 5 years - 8.25%				
	Above 5 years - 9.00%				
Institutional Deposit		New		Renewal	
		General	Bidding	General	Bidding
	Upto 2 years	5.50%	6.00%	6.50%	6.25%
	Above 2 years	6.00%	6.50%	6.75%	6.50%
Recurring Fixed Deposit for 33 months	8.25%				
Green Double Deposit	Fixed deposit to be doubled in 8.5 years				

Notes:

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- Penal interest of 2% shall be applied on the expired/overdue loan.
- Rate on forced loan/IBN shall be BR+5.00% premium.
- Rate on subsidized loan shall be BR+2.00% premium or as guided by per NRB.
- Rate on USD denominated loan for export credit shall be as per NRB circular and rate shall be reviewed on quarterly basis as per change in LIBOR rate.
- Interest rate on direct deprived sector lending shall be as per existing agreement.
- Rate on consortium financing shall be decided by the consortium meeting.
- Specific product feature, interest rate and minimum balance for various saving deposits will be as per information provided in Bank's website.
- Interest rates on call account shall be restricted to 50% of minimum published rate of saving deposit.
- Akshyakosh rate shall be decided by mutual consent between bank and the client.

16/12/2020 i.e. 1st Poush 2077

LENDING INTEREST RATES (Per Annum)		
Particulars	Prime*	Others
	(Base rate + Premium) % p.a.	(Base rate + Premium) % p.a.
Overdraft	Base rate + 0.50% to 3.00%	Base rate + 1.50% to 5.00%
Working Capital	Base rate + 0.50% to 3.00%	Base rate + 1.50% to 5.00%
Short term loan	Base rate + 0.50% to 3.00%	Base rate + 2.00% to 5.00%
Contract loan	Base rate + 1.00% to 3.00%	Base rate + 1.75% to 5.00%
Short Term Time Loan	Base rate + 1.25% to 3.00%	Base rate + 1.75% to 5.00%
Trust Receipt	Base rate + premium upto 3.00%	Base rate + premium upto 5.00%
Export Credit	Base rate + premium upto 3.00%	Base rate + premium upto 4.00%
Term Loan	Base rate + 0.75% to 3.00%	Base rate + 1.50% to 5.00%
Medium Term Loan/ Bridge Gap loan	Base rate + 0.75% to 3.00%	Base rate + 1.75% to 5.00%
Loan for Deprived Sector	Base rate + 0.50% to 3.00%	Base rate + 0.50% to 4.00%
Pledge loan	Base rate + 0.50% to 3.00%	Base rate + 1.00% to 4.50%
Loan against Shares	Base rate + 1.00% to 3.00%	Base rate + 1.50% to 5.00%
Service Sector Lending	Base Rate + 0.50% to 3.00%	Base Rate + 1.50% to 5.00%
Directed Lending	Base rate + upto premium 3.00%	Base rate + 1.00% to 5.00%
Sustainable Short term Loan	Base rate + upto premium 2.00%	Base rate + 1.00% to 2.00%
Housing Loan	Base rate + 0.50% to 3.00%	Base rate + 1.00% to 5.00%
Personal OD / Mortgage Loan	Base rate + upto 5.00%	
Hire Purchase (Personal)	Base rate + 0.43% to 5.00%	
Hire Purchase (Commercial)	Base rate + 1.50% to 3.00%	
Loan against Fixed Deposit	Coupon rate + premium upto 3%	
Loan against Govt. Bond	Coupon rate + premium upto 3%	
Loan against Bonds of other Banks	Base rate + 3.00% to 5.00%	
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 5.00%
FCY denominated Loan	Libor + 2.00% to 5.00%
FCY Export Loan (Pre/Post shipment loan)	Libor for 1 year + upto 1.25%
FCY TR/Import loan	Libor for 180 days + premium upto 3.00%
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%
Sustainable Short Term Loan	Base Rate + Premium upto 2 %
Growing Enterprises Loan	Base Rate + Premium upto 3 %

Fixed Lending Interest Rates			
Particulars	Interest Rates		
	1 year	Upto 7 years	Upto 10 years
NIBL ECO Loan	9.99% p.a	10.50% p.a.	11.50% p.a.
NIBL SME Loan	9.99% p.a	10.50% p.a.	11.50% p.a.
Loan Against Pledge of Gold & Silver	9.99% p.a		
Growing Enterprise Loan	7.99% p.a		
Productive Agriculture Loan	8.99% p.a.		
NIBL Home Loan		10.50% p.a.	12.50% p.a.
Personal Hire Purchase Loan		10.75% p.a.	
Other Retail Loans		11.00% p.a.	13.00% p.a.
Particulars	Interest Rates fixed for 1 year		
	Prime	Others	
Loan Against Shares	8.00% p.a.	9.50% p.a.	

DEPOSIT INTEREST RATES (Per Annum)	
Particulars	Interest (% p.a.)
Saving Account	2.25% to 4.25%
FCY Saving USD	0.50%
FCY Others	0.15%

Fixed Deposits (FD)				
Individual Deposit	3 months to 6 months - 5.00%			
	Above 6 months upto 1 Year - 6.75%			
	Above 1 year upto 2 years - 7.75%			
	Above 2 year upto 5 years - 8.25%			
	Above 5 years - 9.00%			
Institutional Deposit	New		Renewal	
	General	Bidding	General	Bidding
Upto 2 years	5.50%	6.00%	6.50%	6.25%
Above 2 years	6.00%	6.50%	6.75%	6.50%
Recurring Fixed Deposit for 33 months	8.25%			
Green Double Deposit	Fixed Deposit to be doubled in 8.5 years			

Notes:

- Rates on Lending shall be adjusted as per change in base rate of the Bank.
- Additional Risk premium upto 2% on approved rate shall be levied for loan seeking additional provisioning.
- Penal interest of 2% shall be applied on the expired/overdue loan.
- Rate on forced loan/IBN shall be BR+5.00% premium.
- Rate on subsidized loan shall be BR+2.00% premium or as guided by per NRB.
- Rate on USD denominated loan for export credit shall be as per NRB circular and rate shall be reviewed on quarterly basis as per change in LIBOR rate.
- Interest rate on direct deprived sector lending shall be as per existing agreement.
- Rate on consortium financing shall be decided by the consortium meeting.
- Specific product feature, interest rate and minimum balance for various saving deposits will be as per information provided in Bank's website.

17/12/2020 i.e. 02nd Poush 2077

LENDING INTEREST RATES (Per Annum)		
Particulars	Prime*	Others
	(Base rate + Premium) % p.a.	(Base rate + Premium) % p.a.
Overdraft	Base rate + 0.50% to 3.00%	Base rate + 1.50% to 5.00%
Working Capital	Base rate + 0.50% to 3.00%	Base rate + 1.50% to 5.00%
Short term loan	Base rate + 0.50% to 3.00%	Base rate + 2.00% to 5.00%
Contract loan	Base rate + 1.00% to 3.00%	Base rate + 1.75% to 5.00%
Short Term Time Loan	Base rate + 1.25% to 3.00%	Base rate + 1.75% to 5.00%
Trust Receipt	Base rate + premium upto 3.00%	Base rate + premium upto 5.00%
Export Credit	Base rate + premium upto 3.00%	Base rate + premium upto 4.00%
Term Loan	Base rate + 0.75% to 3.00%	Base rate + 1.50% to 5.00%
Medium Term Loan/ Bridge Gap loan	Base rate + 0.75% to 3.00%	Base rate + 1.75% to 5.00%
Loan for Deprived Sector	Base rate + 0.50% to 3.00%	Base rate + 0.50% to 4.00%
Pledge loan	Base rate + 0.50% to 3.00%	Base rate + 1.00% to 4.50%
Loan against Shares	Base rate + 1.00% to 3.00%	Base rate + 1.50% to 5.00%
Service Sector Lending	Base Rate + 0.50% to 3.00%	Base Rate + 1.50% to 5.00%
Directed Lending	Base rate + upto premium 3.00%	Base rate + 1.00% to 5.00%
Sustainable Short term Loan	Base rate + upto premium 2.00%	Base rate + 1.00% to 2.00%
Housing Loan	Base rate + 0.50% to 3.00%	Base rate + 1.00% to 5.00%
Personal OD / Mortgage Loan	Base rate + upto 5.00%	
Hire Purchase (Personal)	Base rate + 0.43% to 5.00%	
Hire Purchase (Commercial)	Base rate + 1.50% to 3.00%	
Loan against Fixed Deposit	Coupon rate + premium upto 3%	
Loan against Govt. Bond	Coupon rate + premium upto 3%	
Loan against Bonds of other Banks	Base rate + 3.00% to 5.00%	
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 5.00%	
FCY denominated Loan	Libor + 2.00% to 5.00%	
FCY Export Loan (Pre/Post shipment loan)	Libor for 1 year + upto 1.25%	
FCY TR/Import loan	Libor for 180 days + premium upto 3.00%	
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%	
Sustainable Short Term Loan	Base Rate + Premium upto 2 %	
Growing Enterprises Loan	Base Rate + Premium upto 3 %	

Fixed Lending Interest Rates			
Particulars	Interest Rates		
	1 year	Upto 7 years	Upto 10 years
NIBL ECO Loan	9.99% p.a.	10.50% p.a.	11.50% p.a.
NIBL SME Loan	9.99% p.a.	10.50% p.a.	11.50% p.a.
Loan Against Pledge of Gold & Silver	9.99% p.a.		
Growing Enterprise Loan	7.99% p.a.		
Productive Agriculture Loan	8.99% p.a.		
NIBL Home Loan		10.50% p.a.	12.50% p.a.
Personal Hire Purchase Loan		10.75% p.a.	
Other Retail Loans		11.00% p.a.	13.00% p.a.
Particulars	Interest Rates fixed for 1 year		
	Prime	Others	
Loan Against Shares	8.00% p.a.	9.50% p.a.	

DEPOSIT INTEREST RATES (Per Annum)

Particulars	Interest (% p.a.)				
Saving Account	2.25% to 4.25%				
Fixed Deposits (FD)					
Individual Deposit	3 months to below 6 months - 5.00%				
	6 months to below 1 Year - 6.75%				
	1 year and above - 7.25%				
Institutional Deposit		New		Renewal	
		General	Bidding	General	Bidding
	Upto 2 years	5.50%	6.00%	6.50%	6.25%
	Above 2 years	6.00%	6.50%	6.75%	6.50%
Recurring Fixed Deposit for 33 months	7.25%				

Notes:

- Rates on Lending shall be adjusted as per change in base rate of the Bank.
- Additional Risk premium upto 2% on approved rate shall be levied for loan seeking additional provisioning.
- Penal interest of 2% shall be applied on the expired/overdue loan.
- Rate on forced loan/IBN shall be BR+5.00% premium.
- Rate on subsidized loan shall be BR+2.00% premium or as guided by per NRB.
- Rate on USD denominated loan for export credit shall be as per NRB circular and rate shall be reviewed on quarterly basis as per change in LIBOR rate.
- Interest rate on direct deprived sector lending shall be as per existing agreement.
- Rate on consortium financing shall be decided by the consortium meeting.
- Specific product feature, interest rate and minimum balance for various saving deposits will be as per information provided in Bank's website.
- Akshyakosh rate to be decided by mutual consent between bank and the client.

14/01/2021 i.e. 01st Magh 2077

LENDING INTEREST RATES (Per Annum)		
Particulars	Prime*	Others
	(Base rate + Premium) % p.a.	(Base rate + Premium) % p.a.
Overdraft	Base rate + 0.50% to 3.00%	Base rate + 1.50% to 5.00%
Working Capital	Base rate + 0.50% to 3.00%	Base rate + 1.50% to 5.00%
Short term loan	Base rate + 0.50% to 3.00%	Base rate + 2.00% to 5.00%
Contract loan	Base rate + 1.00% to 3.00%	Base rate + 1.75% to 5.00%
Short Term Time Loan	Base rate + 1.25% to 3.00%	Base rate + 1.75% to 5.00%
Trust Receipt	Base rate + premium upto 3.00%	Base rate + premium upto 5.00%
Export Credit	Base rate + premium upto 3.00%	Base rate + premium upto 4.00%
Term Loan	Base rate + 0.75% to 3.00%	Base rate + 1.50% to 5.00%
Medium Term Loan/ Bridge Gap loan	Base rate + 0.75% to 3.00%	Base rate + 1.75% to 5.00%
Loan for Deprived Sector	Base rate + 0.50% to 3.00%	Base rate + 0.50% to 4.00%
Pledge loan	Base rate + 0.50% to 3.00%	Base rate + 1.00% to 4.50%
Loan against Shares	Base rate + 1.00% to 3.00%	Base rate + 1.50% to 5.00%
Service Sector Lending	Base Rate + 0.50% to 3.00%	Base Rate + 1.50% to 5.00%
Directed Lending	Base rate + upto premium 3.00%	Base rate + 1.00% to 5.00%
Sustainable Short term Loan	Base rate + upto premium 2.00%	Base rate + 1.00% to 2.00%
Housing Loan	Base rate + 0.50% to 3.00%	Base rate + 1.00% to 5.00%
Personal OD / Mortgage Loan	Base rate + upto 5.00%	
Hire Purchase (Personal)	Base rate + 0.43% to 5.00%	
Hire Purchase (Commercial)	Base rate + 1.50% to 3.00%	
Loan against Fixed Deposit	Coupon rate + premium upto 3%	
Loan against Govt. Bond	Coupon rate + premium upto 3%	
Loan against Bonds of other Banks	Base rate + 3.00% to 5.00%	
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 5.00%	
FCY denominated Loan	Libor + 2.00% to 5.00%	
FCY Export Loan (Pre/Post shipment loan)	Libor for 1 year + upto 1.25%	
FCY TR/Import loan	Libor for 180 days + premium upto 3.00%	
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%
Sustainable Short Term Loan	Base Rate + Premium upto 2 %
Growing Enterprises Loan	Base Rate + Premium upto 3 %

Fixed Lending Interest Rates			
Particulars	Interest Rates		
	1 year	Upto 7 years	Upto 10 years
NIBL ECO Loan	9.99% p.a	10.50% p.a.	11.50% p.a.
NIBL SME Loan	9.99% p.a	10.50% p.a.	11.50% p.a.
Loan Against Pledge of Gold & Silver	9.99% p.a		
Growing Enterprise Loan	7.99% p.a		
Productive Agriculture Loan	8.99% p.a.		
NIBL Home Loan		10.50% p.a.	12.50% p.a.
Personal Hire Purchase Loan		10.75% p.a.	
Other Retail Loans		11.00% p.a.	13.00% p.a.
Particulars	Interest Rates fixed for 1 year		
	Prime	Others	
Loan Against Shares	8.00% p.a.	9.50% p.a.	

DEPOSIT INTEREST RATES (Per Annum)					
Particulars	Interest (% p.a.)				
Saving Account	2.00% to 4.00%				
FCY Saving USD	0.50%				
FCY Others	0.15%				
Fixed Deposits (FD)					
Individual Deposit	Above 3 months below 6 months - 4.75%				
	6 months to below 1 Year - 6.50%				
	1 year and above - 7.00%				
Institutional Deposit		New		Renewal	
		General	Bidding	General	Bidding
	Upto 2 years	5.50%	6.00%	6.50%	6.25%
	Above 2 years	6.00%	6.50%	6.75%	6.50%
Recurring Fixed Deposit for 33 months	7.00%				

Notes:

- Lending Interest rates will remain same as published on 30th Mangsir 2077
- Rates on Lending shall be adjusted as per change in base rate of the Bank on every 15th of Nepali Calendar month.
- Additional Risk premium upto 2% on approved rate shall be levied for loan seeking additional provisioning.
- Penal interest of 2% shall be applied on the expired/overdue loan.
- Rate on forced loan/IBN shall be BR+5.00% premium.
- Rate on subsidized loan shall be BR+2.00% premium or as guided by per NRB.
- Rate on USD denominated loan for export credit shall be as per NRB circular and rate shall be reviewed on quarterly basis as per change in LIBOR rate.
- Interest rate on direct deprived sector lending shall be as per existing agreement.
- Rate on consortium financing shall be decided by the consortium meeting.
- Specific product feature, interest rate and minimum balance for various saving deposits will be as per information provided in Bank's website.
- Akshyakosh rate to be decided by mutual consent between bank and the client.

03/02/2021 i.e. 21st Magh 2077

LENDING INTEREST RATES (Per Annum)		
Particulars	Prime*	Others
	(Base rate + Premium) % p.a.	(Base rate + Premium) % p.a.
Overdraft	Base rate + 0.50% to 3.00%	Base rate + 1.50% to 5.00%
Working Capital	Base rate + 0.50% to 3.00%	Base rate + 1.50% to 5.00%
Short term loan	Base rate + 0.50% to 3.00%	Base rate + 2.00% to 5.00%
Contract loan	Base rate + 1.00% to 3.00%	Base rate + 1.75% to 5.00%
Short Term Time Loan	Base rate + 1.25% to 3.00%	Base rate + 1.75% to 5.00%
Trust Receipt	Base rate + premium upto 3.00%	Base rate + premium upto 5.00%
Export Credit	Base rate + premium upto 3.00%	Base rate + premium upto 4.00%
Term Loan	Base rate + 0.75% to 3.00%	Base rate + 1.50% to 5.00%
Medium Term Loan/ Bridge Gap loan	Base rate + 0.75% to 3.00%	Base rate + 1.75% to 5.00%
Loan for Deprived Sector	Base rate + 0.50% to 3.00%	Base rate + 0.50% to 4.00%
Pledge loan	Base rate + 0.50% to 3.00%	Base rate + 1.00% to 4.50%
Service Sector Lending	Base Rate + 0.50% to 3.00%	Base Rate + 1.50% to 5.00%
Directed Lending	Base rate + upto premium 3.00%	Base rate + 1.00% to 5.00%
Sustainable Short term Loan	Base rate + upto premium 2.00%	Base rate + 1.00% to 2.00%
Personal OD / Mortgage Loan	Base rate + upto 5.00%	
Hire Purchase (Commercial)	Base rate + 1.50% to 3.00%	
Loan against Fixed Deposit	Coupon rate + premium upto 3%	
Loan against Govt. Bond	Coupon rate + premium upto 3%	
Loan against Bonds of other Banks	Base rate + 3.00% to 5.00%	
Loan Against Lien on account balance	Base rate + premium upto 2.00%	
Loan Against 1st class Guarantee	Base rate + 0.50% to 5.00%	
FCY denominated Loan	Libor + 2.00% to 5.00%	
FCY Export Loan (Pre/Post shipment loan)	Libor for 1 year + upto 1.25%	
FCY TR/Import loan	Libor for 180 days + premium upto 3.00%	
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%	
Sustainable Short Term Loan	Base Rate + Premium upto 2 %	
Growing Enterprises Loan	Base Rate + Premium upto 3 %	

DEPOSIT INTEREST RATES (Per Annum)					
Particulars	Interest (% p.a.)				
Saving Account	2.00% to 4.00%				
FCY Saving USD	0.50%				
FCY Others	0.15%				
Fixed Deposits (FD)					
Individual Deposit	Above 3 months below 6 months - 4.75%				
	6 months to below 1 Year - 6.50%				
	1 year and above - 7.00%				
Institutional Deposit		New		Renewal	
		General	Bidding	General	Bidding
	Upto 2 years	5.50%	6.00%	6.50%	6.25%
	Above 2 years	6.00%	6.50%	6.75%	6.50%
Recurring Fixed Deposit	7.00%				

Fixed Lending Interest Rates			
Interest Rates			
Particulars	1 year	Upto 7 years	Upto 10 years
NIBL SME Loan	9.99% p.a.	10.50% p.a.	11.50% p.a.
Loan Against Pledge of Gold & Silver	9.99% p.a.		
Growing Enterprise Loan (upto 50 mio)	7.99% p.a.		
Productive Agriculture Loan	8.99% p.a.		
NIBL Home Loan		8.99% p.a.	12.50% p.a.
Personal Hire Purchase Loan		8.99% p.a.	
NIBL ECO Loan		8.99% p.a.	11.50% p.a.
Other Retail Loans		8.99% p.a.	13.00% p.a.

Particulars	Interest rate fixed for 1 year

	Prime	Others
Loan Against Shares	7.00% p.a.	9.50% p.a.

Notes:

- Lending Interest rates will remain same as published on 30th Mangsir 2077
- Rates on Lending shall be adjusted as per change in base rate of the Bank on every 15th of Nepali Calendar month.
- Additional Risk premium upto 2% on approved rate shall be levied for loan seeking additional provisioning.
- Penal interest of 2% shall be applied on the expired/overdue loan.
- Rate on forced loan/IBN shall be BR+5.00% premium.
- Rate on subsidized loan shall be BR+2.00% premium or as guided by per NRB.
- Rate on USD denominated loan for export credit shall be as per NRB circular and rate shall be reviewed on quarterly basis as per change in LIBOR rate.
- Interest rate on direct deprived sector lending shall be as per existing agreement.
- Rate on consortium financing shall be decided by the consortium meeting.
- Specific product feature, interest rate and minimum balance for various saving deposits will be as per information provided in Bank's website.
- Akshyakosh rate to be decided by mutual consent between bank and the client.

Falgun 2077

LENDING INTEREST RATES (Per Annum)		
Particulars	Prime*	Others
	(Base rate + Premium) % p.a.	(Base rate + Premium) % p.a.
Overdraft	Base rate + 0.50% to 3.00%	Base rate + 1.50% to 5.00%
Working Capital	Base rate + 0.50% to 3.00%	Base rate + 1.50% to 5.00%
Short term loan	Base rate + 0.50% to 3.00%	Base rate + 2.00% to 5.00%
Contract loan	Base rate + 1.00% to 3.00%	Base rate + 1.75% to 5.00%
Short Term Time Loan	Base rate + 1.25% to 3.00%	Base rate + 1.75% to 5.00%
Trust Receipt	Base rate + premium upto 3.00%	Base rate + premium upto 5.00%
Export Credit	Base rate + premium upto 3.00%	Base rate + premium upto 4.00%
Term Loan	Base rate + 0.75% to 3.00%	Base rate + 1.50% to 5.00%
Medium Term Loan/ Bridge Gap loan	Base rate + 0.75% to 3.00%	Base rate + 1.75% to 5.00%
Loan for Deprived Sector	Base rate + 0.50% to 3.00%	Base rate + 0.50% to 4.00%
Pledge loan	Base rate + 0.50% to 3.00%	Base rate + 1.00% to 4.50%
Service Sector Lending	Base Rate + 0.50% to 3.00%	Base Rate + 1.50% to 5.00%
Directed Lending	Base rate + upto premium 3.00%	Base rate + 1.00% to 5.00%
Sustainable Short term Loan	Base rate + upto premium 2.00%	Base rate + 1.00% to 2.00%
Personal OD / Mortgage Loan	Base rate + upto 5.00%	
Hire Purchase (Commercial)	Base rate + 1.50% to 3.00%	
Loan against Fixed Deposit	Coupon rate + premium upto 3%	
Loan against Govt. Bond	Coupon rate + premium upto 3%	
Loan against Bonds of other Banks	Base rate + 3.00% to 5.00%	
Loan Against Lien on account balance	Base rate + premium upto 2.00%	
Loan Against 1st class Guarantee	Base rate + 0.50% to 5.00%	
FCY denominated Loan	Libor + 2.00% to 5.00%	
FCY Export Loan (Pre/Post shipment loan)	Libor for 1 year + upto 1.25%	
FCY TR/Import loan	Libor for 180 days + premium upto 3.00%	
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%	
Sustainable Short Term Loan	Base Rate + Premium upto 2 %	
Growing Enterprises Loan	Base Rate + Premium upto 3 %	

DEPOSIT INTEREST RATES (Per Annum)	
Particulars	Interest (% p.a.)
Saving Account	2.00% to 4.00%
FCY Saving USD	0.50%

FCY Others	0.15%				
Fixed Deposits (FD)					
Individual Deposit	Above 3 months below 6 months - 4.75%				
	6 months to below 1 Year - 6.50%				
	1 year and above - 7.00%				
Institutional Deposit		New		Renewal	
		General	Bidding	General	Bidding
	Upto 2 years	5.50%	6.00%	6.50%	6.25%
	Above 2 years	6.00%	6.50%	6.75%	6.50%
Recurring Fixed Deposit	7.00%				

Fixed Lending Interest Rates			
Interest Rates			
Particulars	1 year	Upto 7 years	Upto 10 years
NIBL SME Loan	9.99% p.a.	10.50% p.a.	11.50% p.a.
Loan Against Pledge of Gold & Silver	9.99% p.a.		
Growing Enterprise Loan (upto 50 mio)	7.99% p.a.		
Productive Agriculture Loan	8.99% p.a.		
NIBL Home Loan		8.99% p.a.	12.50% p.a.
Personal Hire Purchase Loan		8.99% p.a.	
NIBL ECO Loan		8.99% p.a.	11.50% p.a.
Other Retail Loans		8.99% p.a.	13.00% p.a.

Particulars	Interest rate fixed for 1 year	
	Prime	Others
Loan Against Shares	7.00% p.a.	9.50% p.a.

Notes:

- Lending Interest rates will remain same as published on 30th Mangsir 2077
- Rates on Lending shall be adjusted as per change in base rate of the Bank on every 15th of
- Additional Risk premium upto 2% on approved rate shall be levied for loan seeking additional provisioning.
- Penal interest of 2% shall be applied on the expired/overdue loan.
- Rate on forced loan/IBN shall be BR+5.00% premium.
- Rate on subsidized loan shall be BR+2.00% premium or as guided by per NRB.
- Rate on USD denominated loan for export credit shall be as per NRB circular and rate shall be reviewed on quarterly basis as per change in LIBOR rate.
- Interest rate on direct deprived sector lending shall be as per existing agreement.
- Rate on consortium financing shall be decided by the consortium meeting.
- Specific product feature, interest rate and minimum balance for various saving deposits will be as per information provided in Bank's website.
- Akshyakosh rate to be decided by mutual consent between bank and the client.

14/03/2021 i.e. 01st Chaitra 2077

LENDING INTEREST RATES (Per Annum)		
Particulars	Prime*	Others
	(Base rate + Premium) % p.a.	(Base rate + Premium) % p.a.
Overdraft	Base rate + 0.50% to 3.00%	Base rate + 1.50% to 5.00%
Working Capital	Base rate + 0.50% to 3.00%	Base rate + 1.50% to 5.00%
Short term loan	Base rate + 0.50% to 3.00%	Base rate + 2.00% to 5.00%
Contract loan	Base rate + 1.00% to 3.00%	Base rate + 1.75% to 5.00%
Short Term Time Loan	Base rate + 1.25% to 3.00%	Base rate + 1.75% to 5.00%
Trust Receipt	Base rate + premium upto 3.00%	Base rate + premium upto 5.00%
Export Credit	Base rate + premium upto 3.00%	Base rate + premium upto 4.00%
Term Loan	Base rate + 0.75% to 3.00%	Base rate + 1.50% to 5.00%
Medium Term Loan/ Bridge Gap loan	Base rate + 0.75% to 3.00%	Base rate + 1.75% to 5.00%
Loan for Deprived Sector	Base rate + 0.50% to 3.00%	Base rate + 0.50% to 4.00%
Pledge loan	Base rate + 0.50% to 3.00%	Base rate + 1.00% to 4.50%
Service Sector Lending	Base Rate + 0.50% to 3.00%	Base Rate + 1.50% to 5.00%
Directed Lending	Base rate + upto premium 3.00%	Base rate + 1.00% to 5.00%
Sustainable Short term Loan	Base rate + upto premium 2.00%	Base rate + 1.00% to 2.00%
Personal OD / Mortgage Loan	Base rate + upto 5.00%	
Hire Purchase (Commercial)	Base rate + 1.50% to 3.00%	
Loan against Fixed Deposit	Coupon rate + premium upto 3%	
Loan against Govt. Bond	Coupon rate + premium upto 3%	
Loan against Bonds of other Banks	Base rate + 3.00% to 5.00%	
Loan Against Lien on account balance	Base rate + premium upto 2.00%	
Loan Against 1st class Guarantee	Base rate + 0.50% to 5.00%	
FCY denominated Loan	Libor + 2.00% to 5.00%	
FCY Export Loan (Pre/Post shipment loan)	Libor for 1 year + upto 1.25%	
FCY TR/Import loan	Libor for 180 days + premium upto 3.00%	
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%	
Sustainable Short Term Loan	Base Rate + Premium upto 2 %	
Growing Enterprises Loan	Base Rate + Premium upto 3 %	

Fixed Lending Interest Rates			
Interest Rates			
Particulars	1 year	Upto 7 years	Upto 10 years
NIBL SME Loan	9.99% p.a.	10.50% p.a.	11.50% p.a.
Loan Against Pledge of Gold & Silver	9.99% p.a.		
Growing Enterprise Loan (upto 50 mio)	7.99% p.a.		
Productive Agriculture Loan	8.99% p.a.		
NIBL Home Loan		8.99% p.a.	12.50% p.a.
Personal Hire Purchase Loan		8.99% p.a.	
NIBL ECO Loan		8.99% p.a.	11.50% p.a.
Other Retail Loans		8.99% p.a.	13.00% p.a.

Particulars	Interest rate fixed for 1 year	
	Prime	Others
Loan Against Shares	7.00% p.a.	9.50% p.a.

DEPOSIT INTEREST RATES			
Particulars	Interest (% p.a.)		
Saving account	2.00% to 4.00%		
FCY Saving USD	0.50%		
FCY Others	0.15%		
Fixed Deposits (FD)			
Individual Deposit	3 months to below 6 months -	4.75%	
	6 months to below 1 year -	6.50%	
	1 year and above -	7.00%	
Recurring Fixed Deposit	7.00%		
Institutional Deposit		General	Bidding
	Upto 1 year	6.50%	7.00%
	Above 1 year	7.00%	

Notes:

- Lending interest rates will remain same as published on 14th December 2020.
- Rates on Lending shall be adjusted as per change in base rate of the Bank on every 15th of Nepali Calendar month.
- Additional Risk premium upto 2% on approved rate shall be levied for loan seeking additional provisioning.
- Penal interest of 2% shall be applied on the expired/overdue loan.
- Rate on forced loan/IBN shall be BR+5.00% premium.
- Rate on subsidized loan shall be BR+2.00% premium or as guided by per NRB.
- Rate on USD denominated loan for export credit shall be as per NRB circular and rate shall be reviewed on quarterly basis as per change in LIBOR rate.
- Interest rate on direct deprived sector lending shall be as per existing agreement.
- Rate on consortium financing shall be decided by the consortium meeting.
- Specific product feature, interest rate and minimum balance for various saving deposits will be as per information provided in Bank's website.
- Akshyakosh rate to be decided by mutual consent between bank and the client.

14/04/2021 i.e. 01st Baisakh 2078

LENDING INTEREST RATES (Per Annum)		
Particulars	Prime*	Others
	(Base rate + Premium) % p.a.	(Base rate + Premium) % p.a.
Overdraft	Base rate + 0.50% to 3.00%	Base rate + 1.50% to 5.00%
Working Capital	Base rate + 0.50% to 3.00%	Base rate + 1.50% to 5.00%
Short term loan	Base rate + 0.50% to 3.00%	Base rate + 2.00% to 5.00%
Contract loan	Base rate + 1.00% to 3.00%	Base rate + 1.75% to 5.00%
Short Term Time Loan	Base rate + 1.25% to 3.00%	Base rate + 1.75% to 5.00%
Trust Receipt	Base rate + premium upto 3.00%	Base rate + premium upto 5.00%
Export Credit	Base rate + premium upto 3.00%	Base rate + premium upto 4.00%
Term Loan	Base rate + 0.75% to 3.00%	Base rate + 1.50% to 5.00%
Medium Term Loan/ Bridge Gap loan	Base rate + 0.75% to 3.00%	Base rate + 1.75% to 5.00%
Loan for Deprived Sector	Base rate + 0.50% to 3.00%	Base rate + 0.50% to 4.00%
Pledge loan	Base rate + 0.50% to 3.00%	Base rate + 1.00% to 4.50%
Service Sector Lending	Base Rate + 0.50% to 3.00%	Base Rate + 1.50% to 5.00%
Directed Lending	Base rate + upto premium 3.00%	Base rate + 1.00% to 5.00%
Sustainable Short term Loan	Base rate + upto premium 2.00%	Base rate + 1.00% to 2.00%
Personal OD / Mortgage Loan	Base rate + upto 5.00%	
Loan against Fixed Deposit	Coupon rate + premium upto 3%	
Loan against Govt. Bond	Coupon rate + premium upto 3%	
Loan against Bonds of other Banks	Base rate + 3.00% to 5.00%	
Loan Against Lien on account balance	Base rate + premium upto 2.00%	
Loan Against 1st class Guarantee	Base rate + 0.50% to 5.00%	
FCY denominated Loan	Libor + 2.00% to 5.00%	
FCY Export Loan (Pre/Post shipment loan)	Libor for 1 year + upto 1.25%	
FCY TR/Import loan	Libor for 180 days + premium upto 3.00%	
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%	
Sustainable Short Term Loan	Base Rate + Premium upto 2 %	
Growing Enterprises Loan	Base Rate + Premium upto 3 %	

DEPOSIT INTEREST RATES		
Particulars	Interest (% p.a.)	
Saving account	2.25% to 4.00%	
FCY Saving USD	0.50%	
FCY Others	0.15%	
Fixed Deposits (FD)		
Individual Deposit	3 months to below 6 months - 6.00%	
	6 months to below 1 year - 6.75%	
	1 year and above - 7.25%	
Institutional Deposit	General	Bidding
	7.25%	7.00%
Recurring Fixed Deposit for 33 months	7.25%	

Fixed Lending Interest Rates (Per Annum)		
Particulars	1 year	Upto 7 years
Growing Enterprise Loan (upto 50 mio)	7.99%	-
NIBL SME Loan	8.99%	10.50%
Loan Against Pledge of Gold & Silver	9.99%	-
Productive Agriculture Loan	8.99%	-
NIBL ECO Loan	7.99%	8.99%
NIBL THAILI Overdraft	9.99%	-
Retail Loans (Home Loan, Hire Purchase etc)	-	8.99%
Loans against shares	Prime	
	7.00%	

*** Condition Apply**

Notes:

- Other lending interest rates will remain same as published on 14th December 2020.
- Rates on Lending shall be adjusted as per change in base rate of the Bank.
- Additional Risk premium up to 2 % on approved rate may be levied for loan seeking additional provisioning.
- Penal interest of 2% shall be applied on the expired/overdue loan.
- Rate on forced loan/IBN shall be BR+5.00% premium.
- Rate on subsidized loan shall be BR+2.00% premium or as guided by per NRB.
- Rate on USD denominated loan for export credit shall be as per NRB circular and rate shall be reviewed on quarterly basis as per change in LIBOR rate.
- Interest rate on direct deprived sector lending shall be as per existing agreement.
- Rate on consortium financing shall be decided by the consortium meeting.
- Specific product feature, interest rate and minimum balance for various saving deposits will be as per information provided in Bank's website.
- Akshyakosh rate to be decided by mutual consent between bank and the client.

15/06/2021 i.e. 1st Asadh 2078

LENDING INTEREST RATES (Per Annum)		
Particulars	Prime*	Others
	(Base rate + Premium) % p.a.	(Base rate + Premium) % p.a.
Overdraft	Base rate + 0.50% to 3.00%	Base rate + 1.50% to 5.00%
Working Capital	Base rate + 0.50% to 3.00%	Base rate + 1.50% to 5.00%
Short term loan	Base rate + 0.50% to 3.00%	Base rate + 2.00% to 5.00%
Contract loan	Base rate + 1.00% to 3.00%	Base rate + 1.75% to 5.00%
Short Term Time Loan	Base rate + 1.25% to 3.00%	Base rate + 1.75% to 5.00%
Trust Receipt	Base rate + premium upto 3.00%	Base rate + premium upto 5.00%
Export Credit	Base rate + premium upto 3.00%	Base rate + premium upto 4.00%
Term Loan	Base rate + 0.75% to 3.00%	Base rate + 1.50% to 5.00%
Medium Term Loan/ Bridge Gap loan	Base rate + 0.75% to 3.00%	Base rate + 1.75% to 5.00%
Loan for Deprived Sector	Base rate + 0.50% to 3.00%	Base rate + 0.50% to 4.00%
Pledge loan	Base rate + 0.50% to 3.00%	Base rate + 1.00% to 4.50%
Service Sector Lending	Base Rate + 0.50% to 3.00%	Base Rate + 1.50% to 5.00%
Directed Lending	Base rate + upto premium 3.00%	Base rate + 1.00% to 5.00%
Sustainable Short term Loan	Base rate + upto premium 2.00%	Base rate + 1.00% to 2.00%
Personal OD / Mortgage Loan	Base rate + upto 5.00%	
Loan against Fixed Deposit	Coupon rate + premium upto 3%	
Loan against Govt. Bond	Coupon rate + premium upto 3%	
Loan against Bonds of other Banks	Base rate + 3.00% to 5.00%	
Loan Against Lien on account balance	Base rate + premium upto 2.00%	
Loan Against 1st class Guarantee	Base rate + 0.50% to 5.00%	
FCY denominated Loan	Libor + 2.00% to 5.00%	
FCY Export Loan (Pre/Post shipment loan)	Libor for 1 year + upto 1.25%	
FCY TR/Import loan	Libor for 180 days + premium upto 3.00%	
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%	
Sustainable Short Term Loan	Base Rate + Premium upto 2 %	
Growing Enterprises Loan	Base Rate + Premium upto 3 %	

Fixed Lending Interest Rates (Per Annum)		
Particulars	1 year	Upto 7 years
Growing Enterprise Loan (upto 50 mio)	7.99%	-
NIBL SME Loan	8.99%	10.50%
Loan Against Pledge of Gold & Silver	9.99%	-
Productive Agriculture Loan	8.99%	-
NIBL ECO Loan	7.99%	8.99%
NIBL THAILI Overdraft	9.99%	-
Retail Loans (Home Loan, Hire Purchase etc)	-	8.99%
Loans against shares	Prime	
	7.00%	

* Condition Apply

DEPOSIT INTEREST RATES			
Particulars	Interest (% p.a.)		
Saving account	2.00% to 4.00%		
FCY Saving USD	0.50%		
FCY Others	0.15%		
Fixed Deposits (FD)			
Individual Deposit	Above 3 months to below 6 months - 5.75%		
	6 months to below 1 year - 6.50%		
	1 year and above - 7.00%		
Institutional Deposit	3 months and above	General	Bidding
		7.00%	7.00%
Recurring Fixed Deposit for 33 months	7.00%		

* Condition Apply

Notes:

- Lending rates will remain same as published on 14th April 2021.

- Rates on Lending shall be adjusted as per change in base rate of the Bank.
- Additional Risk premium up to 2 % on approved rate may be levied for loan seeking additional provisioning.
- Penal interest of 2% shall be applied on the expired/overdue loan.
- Rate on forced loan/IBN shall be BR + 5.00% premium.
- Rate on subsidized loan shall be BR+2.00% premium or as guided by NRB.
- Rate on USD denominated loan for export credit shall be as per NRB circular and rate shall be reviewed on quarterly basis as per change in LIBOR rate.
- Interest rate on direct deprived sector lending shall be as per existing agreement.
- Rate on consortium financing shall be decided by the consortium meeting.
- Specific product feature, interest rate and minimum balance for various saving deposits will be as per information provided in Bank's website.
- Akshyakosh rate to be decided by mutual consent between Bank and the client.

1st Shrawan 2078

LENDING INTEREST RATES (Per Annum)		
Particulars	Prime*	Others
	(Base rate + Premium) % p.a.	(Base rate + Premium) % p.a.
Overdraft	Base rate + 0.50% to 3.00%	Base rate + 1.50% to 5.00%
Working Capital	Base rate + 0.50% to 3.00%	Base rate + 1.50% to 5.00%
Short term loan	Base rate + 0.50% to 3.00%	Base rate + 2.00% to 5.00%
Contract loan	Base rate + 1.00% to 3.00%	Base rate + 1.75% to 5.00%
Short Term Time Loan	Base rate + 1.25% to 3.00%	Base rate + 1.75% to 5.00%
Trust Receipt	Base rate + premium upto 3.00%	Base rate + premium upto 5.00%
Export Credit	Base rate + premium upto 3.00%	Base rate + premium upto 4.00%
Term Loan	Base rate + 0.75% to 3.00%	Base rate + 1.50% to 5.00%
Medium Term Loan/ Bridge Gap loan	Base rate + 0.75% to 3.00%	Base rate + 1.75% to 5.00%
Loan for Deprived Sector	Base rate + 0.50% to 3.00%	Base rate + 0.50% to 4.00%
Pledge loan	Base rate + 0.50% to 3.00%	Base rate + 1.00% to 4.50%
Service Sector Lending	Base Rate + 0.50% to 3.00%	Base Rate + 1.50% to 5.00%
Directed Lending	Base rate + upto premium 3.00%	Base rate + 1.00% to 5.00%
Sustainable Short term Loan	Base rate + upto premium 2.00%	Base rate + 1.00% to 2.00%
Personal OD / Mortgage Loan	Base rate + upto 5.00%	
Loan against Fixed Deposit	Coupon rate + premium upto 3%	
Loan against Govt. Bond	Coupon rate + premium upto 3%	
Loan against Bonds of other Banks	Base rate + 3.00% to 5.00%	
Loan Against Lien on account balance	Base rate + premium upto 2.00%	
Loan Against 1st class Guarantee	Base rate + 0.50% to 5.00%	
FCY denominated Loan	Libor + 2.00% to 5.00%	
FCY Export Loan (Pre/Post shipment loan)	Libor for 1 year + upto 1.25%	
FCY TR/Import loan	Libor for 180 days + premium upto 3.00%	
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%	
Sustainable Short Term Loan	Base Rate + Premium upto 2 %	
Growing Enterprises Loan	Base Rate + Premium upto 3 %	

Fixed Lending Interest Rates (Per Annum)		
Particulars	1 year	Upto 7 years
Growing Enterprise Loan (upto 50 mio)	7.99%	-
NIBL SME Loan	8.99%	10.50%
Loan Against Pledge of Gold & Silver	9.99%	-
Productive Agriculture Loan	8.99%	-
NIBL ECO Loan	7.99%	8.99%
NIBL THAILI Overdraft	9.99%	-

Retail Loans (Home Loan, Hire Purchase etc)	-	8.99%
Loans against shares	Prime	
	7.00%	

DEPOSIT INTEREST RATES			
Particulars	Interest (% p.a.)		
Saving account	2.00% to 4.00%		
FCY Saving USD	0.50%		
FCY Others	0.15%		
Fixed Deposits (FD)			
Individual Deposit	Above 3 months to below 6 months - 5.75%		
	6 months to below 1 year - 6.50%		
	1 year and above - 7.00%		
Institutional Deposit	3 months and above	General	Bidding
		7.00%	7.00%
Recurring Fixed Deposit for 33 months	7.00%		

* Condition Apply

Notes:

- Lending rates will remain same as published on 14th April 2021.
- Rates on Lending shall be adjusted as per change in base rate of the Bank.
- Additional Risk premium up to 2 % on approved rate may be levied for loan seeking additional provisioning.
- Penal interest of 2% shall be applied on the expired/overdue loan.
- Rate on forced loan/IBN shall be BR + 5.00% premium.
- Rate on subsidized loan shall be BR+2.00% premium or as guided by NRB.
- Rate on USD denominated loan for export credit shall be as per NRB circular and rate shall be reviewed on quarterly basis as per change in LIBOR rate.
- Interest rate on direct deprived sector lending shall be as per existing agreement.
- Rate on consortium financing shall be decided by the consortium meeting.
- Specific product feature, interest rate and minimum balance for various saving deposits will be as per information provided in Bank's website.
- Akshyakosh rate to be decided by mutual consent between Bank and the client.

1st Bhadra 2078

LENDING INTEREST RATES (Per Annum)		
Particulars	Prime*	Others
	(Base rate + Premium) % p.a.	(Base rate + Premium) % p.a.
Overdraft	Base rate + 0.50% to 3.00%	Base rate + 1.50% to 5.00%
Working Capital	Base rate + 0.50% to 3.00%	Base rate + 1.50% to 5.00%
Short term loan	Base rate + 0.50% to 3.00%	Base rate + 2.00% to 5.00%
Contract loan	Base rate + 1.00% to 3.00%	Base rate + 1.75% to 5.00%
Short Term Time Loan	Base rate + 1.25% to 3.00%	Base rate + 1.75% to 5.00%
Trust Receipt	Base rate + premium upto 3.00%	Base rate + premium upto 5.00%
Export Credit	Base rate + premium upto 3.00%	Base rate + premium upto 4.00%
Term Loan	Base rate + 0.75% to 3.00%	Base rate + 1.50% to 5.00%
Medium Term Loan/ Bridge Gap loan	Base rate + 0.75% to 3.00%	Base rate + 1.75% to 5.00%
Loan for Deprived Sector	Base rate + 0.50% to 3.00%	Base rate + 0.50% to 4.00%
Pledge loan	Base rate + 0.50% to 3.00%	Base rate + 1.00% to 4.50%
Service Sector Lending	Base Rate + 0.50% to 3.00%	Base Rate + 1.50% to 5.00%
Directed Lending	Base rate + upto premium 3.00%	Base rate + 1.00% to 5.00%
Sustainable Short term Loan	Base rate + upto premium 2.00%	Base rate + 1.00% to 2.00%
Personal OD / Mortgage Loan	Base rate + upto 5.00%	
Loan against Fixed Deposit	Coupon rate + premium upto 3%	
Loan against Govt. Bond	Coupon rate + premium upto 3%	
Loan against Bonds of other Banks	Base rate + 3.00% to 5.00%	
Loan Against Lien on account balance	Base rate + premium upto 2.00%	
Loan Against 1st class Guarantee	Base rate + 0.50% to 5.00%	
FCY denominated Loan	Libor + 2.00% to 5.00%	
FCY Export Loan (Pre/Post shipment loan)	Libor for 1 year + upto 1.25%	
FCY TR/Import loan	Libor for 180 days + premium upto 3.00%	
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%	
Sustainable Short Term Loan	Base Rate + Premium upto 2 %	
Growing Enterprises Loan	Base Rate + Premium upto 3 %	

Fixed Lending Interest Rates (Per Annum)		
Particulars	1 year	Upto 7 years
Growing Enterprise Loan (upto 50 mio)	7.99%	-
NIBL SME Loan	8.99%	10.50%
Loan Against Pledge of Gold & Silver	9.99%	-
Productive Agriculture Loan	8.99%	-
NIBL ECO Loan	7.99%	8.99%
NIBL THAILI Overdraft	9.99%	-
Retail Loans (Home Loan, Hire Purchase etc)	-	8.99%
Loans against shares	Prime 7.00%	

DEPOSIT INTEREST RATES	
Particulars	Interest (% p.a.)
Saving account	2.00% to 4.00%
FCY Saving USD	0.50%
FCY Others	0.15%

Fixed Deposits (FD)			
Individual Deposit	Above 3 months to below 6 months - 5.75%		
	6 months to below 1 year - 6.50%		
	1 year and above - 7.00%		
Institutional Deposit	3 months and above	General	Bidding
		7.00%	7.00%
Recurring Fixed Deposit for 33 months	7.00%		

*** Condition Apply**

Notes:

- Lending rates will remain same as published on 14th April 2021.
- Rates on Lending shall be adjusted as per change in base rate of the Bank.
- Additional Risk premium up to 2 % on approved rate may be levied for loan seeking additional provisioning.
- Penal interest of 2% shall be applied on the expired/overdue loan.
- Rate on forced loan/IBN shall be BR + 5.00% premium.
- Rate on subsidized loan shall be BR+2.00% premium or as guided by NRB.
- Rate on USD denominated loan for export credit shall be as per NRB circular and rate shall be reviewed on quarterly basis as per change in LIBOR rate.
- Interest rate on direct deprived sector lending shall be as per existing agreement.
- Rate on consortium financing shall be decided by the consortium meeting.
- Specific product feature, interest rate and minimum balance for various saving deposits will be as per information provided in Bank's website.
- Akshyakosh rate to be decided by mutual consent between Bank and the client.