

Effective Date:17/09/2021 i.e. 1st Ashwin 2078

<b>LENDING INTEREST RATES (Per Annum)</b>	
<b>Particulars</b>	<b>Floating Lending Interest Rate (Base rate + Premium) % p.a.</b>
Overdraft	Base rate + 1.00% to 5.00%
Working Capital	Base rate + 1.00% to 5.00%
Short term loan	Base rate + 1.50% to 5.00%
Contract loan	Base rate + 1.00% to 5.00%
Short Term Time Loan	Base rate + 1.25% to 5.00%
Trust Receipt	Base rate + 0.50% to 5.00%
Export Credit	Base rate + 0.50% to 5.00%
Term Loan	Base rate + 1.00% to 5.00%
Medium Term Loan	Base rate + 1.00% to 5.00%
Loan for Deprived Sector	Base rate + 1.00% to 5.00%
Pledge loan	Base rate + 1.00% to 4.50%
Loan against Shares	Base rate + 1.50% to 5.00%
Service Sector Lending	Base Rate + 0.75% to 5.00%
Directed Lending	Base rate + premium upto 5%
Sustainable Short term Loan	Base rate + premium upto 5%
Housing Loan	Base rate + 1.00% to 5.00%
Personal OD / Mortgage Loan	Base rate + 0.75% to 5.00%
Hire Purchase (Personal)	Base rate + 1.50% to 5.00%
Hire Purchase (Commercial)	Base rate + 1.50% to 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 3.00%
Loan Against 1st class Guarantee	Base rate + 1.00% 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 5.00%
Clean Social Loan	Base rate + 2.00% to 5.00%
Solar Loan	Base rate + 0.75% 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 + 2.00%
NIBL Thaili Overdraft	Base rate + 3.00% to 5.00%
Subsidy Loan	Base rate + 2.00%

<b>Fixed Lending Interest Rates (Per Annum)</b>			
<b>Particulars</b>	<b>Interest Rates</b>		
	<b>1 year</b>	<b>Upto 7 years</b>	<b>Upto 10 years</b>
NIBL SME Loan	8.99%	10.99%	11.99%
Loan Against Pledge of Gold & Silver	9.99%	-	-
Productive Agriculture Loan	8.99%	-	-
NIBL ECO Loan	8.99%	9.99%	10.99%
NIBL THAILI Overdraft*	9.99%	-	-
Retail Loans (Home Loan, Hire Purchase etc.)	-	10.99%	11.99%
Term Loan	-	10.99%	11.99%

DEPOSIT INTEREST RATES (Per Annum)	
Particulars	Interest (% p.a.)
Fixed Individual Deposit	3 months to below 6 months – 7.00%
	6 months to below 1 Year – 8.00%
	1 year and above – 8.50%
Fixed Institutional Deposit	General
	Bidding
	8.50%
	9.02%
Recurring Fixed Deposit for 33 months	8.50%
Recurring Fixed Deposit for 12 months	8.00%
Savings Deposit	4.02%
FCY Others	0.15%
FCY Savings account	0.50%

**Notes:**

- Rates on Lending shall be adjusted as per change in average base rate of the Bank on quarterly basis.
- 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.
- Interest rate on direct deprived sector lending shall be as per existing agreement.
- Rate on consortium financing shall be decided by the consortium meeting.
- Fixed Interest rate shall remain fixed for the tenure of 7 years and then after shall be reviewed with mutual
- Specific product feature, interest rate and minimum balance for various saving deposits will be as per information
- Akshyakosh rate to be decided by mutual consent between Bank and the client.

LENDING INTEREST RATES (Per Annum)	
Particulars	Floating Lending Interest Rate (Base rate + Premium) % p.a.
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Working Capital	Base rate + 1.00% to 5.00%
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Contract loan	Base rate + 1.00% to 5.00%
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Trust Receipt	Base rate + 0.50% to 5.00%
Export Credit	Base rate + 0.50% to 5.00%
Term Loan	Base rate + 1.00% to 5.00%
Medium Term Loan	Base rate + 1.00% to 5.00%
Loan for Deprived Sector	Base rate + 1.00% to 5.00%
Pledge loan	Base rate + 1.00% to 4.50%
Loan against Shares	Base rate + 1.50% to 5.00%
Service Sector Lending	Base Rate + 0.75% to 5.00%
Directed Lending	Base rate + premium upto 5%
Sustainable Short term Loan	Base rate + premium upto 5%
Housing Loan	Base rate + 1.00% to 5.00%
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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 3.00%
Loan Against 1st class Guarantee	Base rate + 1.00% 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%
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Savings Deposit	4.02%
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- Fixed Interest rate shall remain fixed for the tenure of 7 years and then after shall be reviewed with mutual understanding between bank and the client.
- Specific product feature, interest rate and minimum balance for various saving deposits will be as per information provided in Bank's
- Akshyakosh rate to be decided by mutual consent between Bank and the client.

Effective Date: 20/10/2021 i.e. 3rd Kartik 2078

<b>LENDING INTEREST RATES (Per Annum)</b>	
<b>Particulars</b>	<b>Floating Lending Interest Rate (Base rate + Premium) % p.a.</b>
Overdraft	Base rate + 1.00% to 5.00%
Working Capital	Base rate + 1.00% to 5.00%
Short term loan	Base rate + 1.50% to 5.00%
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Loan against Shares	Base rate + 1.50% to 5.00%
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Directed Lending	Base rate + premium upto 5%
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Loan Against 1st class Guarantee	Base rate + 1.00% to 5.00%
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FCY denominated Loan	Libor + 2.00% to 5.00%
FCY Export Loan (Pre/Post shipment loan)	Libor for 1 year + upto 1.25%
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Credit Card Loan	2% per month
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Retail Loans (Home Loan, Hire Purchase etc.)	-	10.99%	11.99%
Term Loan	-	10.99%	11.99%

<b>DEPOSIT INTEREST RATES (Per Annum)</b>	
<b>Fixed Deposits</b>	<b>Interest % p.a.</b>
Individual Fixed Deposit	9.36%
Institutional Fixed Deposit (including bidding)	8.36%
Recurring Fixed Deposit for 33 months	8.50%
Recurring Fixed Deposit for 12 months	8.00%
Green Double Fixed Deposit	Doubled in 8 years
<b>Savings Deposits</b>	<b>Interest % p.a.</b>
Savings Deposit	4.36%
FCY Others	0.15%
FCY Saving account	0.50%

**Notes:**

- Specific product feature, interest rate and minimum balance for various saving deposits are provided in Bank's website.
- Tenure of fixed deposit should not be less than 3 months.
- Akshyakosh rate to be decided by mutual consent between Bank and the client.
- Interest rate on Fixed Deposit opened through remittance fund shall be provided with +1% above the highest published deposit interest rate.
- Interest Rates on lending are to remain same as published for the month of Kartik 2078.

Effective Date: 17/11/2021 i.e. 1st Mangsir 2078

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Term Loan	-	10.99%	11.99%

<b>DEPOSIT INTEREST RATES (Per Annum)</b>	
<b>Fixed Deposits</b>	<b>Interest % p.a.</b>
Individual Fixed Deposit	10.05%
Institutional Fixed Deposit (including bidding)	9.05%
Recurring Fixed Deposit for 33 months	8.50%
Recurring Fixed Deposit for 12 months	8.00%
Green Double Fixed Deposit	Doubled in 8 years
<b>Savings Deposits</b>	<b>Interest % p.a.</b>
Savings Deposit	5.05%
FCY Others	0.15%
FCY Saving account	0.50%

**Notes:**

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- Interest rates on renewal bidding may be increased by 0.10%.
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Poush 2078

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Magh 2078

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Falgun 2078

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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 5.00%
Clean Social Loan	Base rate + 2.00% to 5.00%
Solar Loan	Base rate + 0.75% 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 + 2.00%
NIBL Thaili Overdraft	Base rate + 3.00% to 5.00%
Subsidy Loan	Base rate + 2.00%

Fixed Lending Interest Rates (Per Annum)			
Particulars	Interest Rates		
	1 year	Upto 7 years	Upto 10 years
NIBL SME Loan	8.99%	10.99%	11.99%
Loan Against Pledge of Gold & Silver	9.99%	-	-
Productive Agriculture Loan	8.99%	-	-
NIBL ECO Loan	8.99%	9.99%	10.99%
NIBL THAILI Overdraft*	9.99%	-	-
Retail Loans (Home Loan, Hire Purchase etc.)	-	10.99%	11.99%
Term Loan	-	10.99%	11.99%

<b>DEPOSIT INTEREST RATES (Per Annum)</b>	
<b>Fixed Deposits</b>	<b>Interest % p.a.</b>
Individual Fixed Deposit	11.03%
Institutional Fixed Deposit (including bidding)	10.03%
Recurring Fixed Deposit for 33 months	9.75%
Recurring Fixed Deposit for 12 months	10.00%
Green Double Fixed Deposit	Doubled in 7.5 years
Gajjab Chha Fixed Deposit	6 times in 20 years
<b>Savings Deposits</b>	<b>Interest % p.a.</b>
Savings Deposit	6.03%
FCY Others	0.15%
FCY Saving account	0.50%

**Notes:**

- Specific product feature, interest rate and minimum balance for various saving deposits are provided in Bank's website.
  - Tenure of Fixed deposit should not be less than 3 months.
  - Akshyakosh rate to be decided by mutual consent between Bank and the client.
  - Interest rate on Fixed Deposit opened through remittance fund shall be provided with +1% above the highest published deposit interest rate.
  - Interest rates on renewal bidding may be increased by 0.10%.
- Interest rates on lending are to remain same as published for the month of Magh 2078.

**Chaitra 2078**

<b>LENDING INTEREST RATES (Per Annum)</b>	
<b>Particulars</b>	<b>Floating Lending Interest Rate Interest Rate (Base rate + Premium) % p.a.</b>
Overdraft	Base rate + 2.00% to 6.00%
Working Capital	Base rate + 2.00% to 6.00%
Short term loan	Base rate + 2.00% to 6.00%
Contract loan	Base rate + 2.00% to 6.00%
Short Term Time Loan	Base rate + 2.00% to 6.00%
Trust Receipt	Base rate + 1.50% to 6.00%
Export Credit	Base rate + 0.50% to 6.00%
Term Loan	Base rate + 2.00% to 6.00%
Medium Term Loan	Base rate + 2.00% to 6.00%
Loan for Deprived Sector	Base rate + 2.00% to 6.00%
Pledge loan	Base rate + 2.00% to 6.00%
Loan against Shares	Base rate + 2.00% to 6.00%
Service Sector Lending	Base Rate + 0.75% to 6.00%
Directed Lending	Base rate + premium upto 6%
Sustainable Short term Loan	Base rate + 1.5% to 6.00%
Housing Loan	Base rate + 2.00% to 6.00%
Personal OD / Mortgage Loan	Base rate + 0.75% to 6.00%
Hire Purchase (Personal)	Base rate + 2.00% to 6.00%
Hire Purchase (Commercial)	Base rate + 2.00% to 6.00%
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 6.00%
Loan Against Lien on account balance	Base rate + premium up to 3.00%
Loan Against 1st class Guarantee	Base rate + 1.00% to 6.00%
Loan Against pledge of Gold / Silver	Base rate + 3.00% to 6.00%
FCY denominated Loan/FCY TR/Import loan	2.00% to 7.00%
FCY Export Loan (Pre/Post shipment loan)	One Year Benchmark Interest Rate + up to 1.75%
Clean Social Loan	Base rate + 2.00% to 6.00%
Solar Loan	Base rate + upto 6.00%
Education Loan	Base rate + 2.00% to 6.00%
Credit Card Loan	2% per month
Other Loans	Base rate + 4.00% to 6.00%
Growing Enterprises Loan (upto 10 mio.)	Base Rate + 2.00% premium
NIBL Thaili Overdraft	Base rate + 3.00% to 6.00%
Subsidy Loan	Base rate + 2.00% premium

<b>Fixed Lending Interest Rates (Per Annum)</b>	
<b>Fixed Rate for 1 year</b>	<b>11.99%</b>
<b>Fixed Rate for 7 years</b>	12.99%

<b>DEPOSIT INTEREST RATES (Per Annum)</b>	
<b>Particulars</b>	<b>Interest % p.a.</b>
Individual Fixed Deposit	11.03%
Institutional Fixed Deposit (including bidding)	10.03%
Recurring Fixed Deposit for 33 Months	9.75%
Recurring Fixed Deposit for 12 Months	10.00%
Green Double Fixed Deposit	Doubled in 7.5 years
Gajjab Chha Fixed Deposit	6 times in 20 years
Saving Deposit	6.03%
FCY Others	0.15%
FCY Saving account	0.50%

Notes:

- Rates on Lending shall be adjusted as per change in average base rate of the Bank on quarterly basis.
- Penal interest of 2% shall be applied on the expired/overdue loan.
- Rate on forced loan/TBN shall be BR + 6% premium.
- Rate on subsidized loan shall be BR+2.00 % premium or as guided by NRB
- Rate on FCY denominated Loan shall be as per agreement and /or LIBOR/ Benchmark plus premium subject to applicable NRB guidelines.
- Interest rate on direct deprived sector lending shall be as per existing agreement.
- Rate on consortium financing shall be decided by the consortium meeting.
- Fixed interest rate on long term retail loan shall remain fixed for the tenure of 7 years and shall be reviewed periodically thereafter.
- 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.