

Baisakh 2079

LENDING INTEREST RATES (Per Annum)	
Particulars	Floating Lending Interest Rate Interest Rate (Base rate + Premium) % p.a.
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 + upto 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

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

DEPOSIT INTEREST RATES (Per Annum)	
Particulars	Interest % p.a.
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/IBN 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.

Jestha 2079

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Loan for Deprived Sector	Base rate + 2.00% to 6.00%
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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%
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FCY Saving account (USD)	3.50%

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Ashad 2019

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Loan Against pledge of Gold / Silver	Base rate + 3.00% to 6.00%
FCY denominated Loan/FCY TR/Import loan	Libor + 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%
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