

# INTEREST RATE

Effective from December 17, 2023

## DEPOSITS

Saving Deposit (NPR)	Interest Rate (% p.a.)
Siddhartha Sajilo Bachat Khata	4.50
Siddhartha Peacekeeping Savings	4.50
Siddhartha RF Saving	4.50
Siddhartha Gen-Z Saving	4.50
Siddhartha Jeevan Surakshya Bachat Khata	4.50
Siddhartha Platinum Saving	4.50
Siddhartha Super Salary	4.50
Siddhartha Mero Share Khata	4.50
Siddhartha Jestha Nagarik Bachat	4.50
Siddhartha Bachat Account	4.50
Siddhartha Nari Bachat	4.50
Branchless Banking Account	4.50
Student Savings	4.50
Siddhartha Esewa Bachat Khata	4.50
Siddhartha Bal Bachat Khata	4.50
Siddhartha Social Security Saving	4.50
Siddhartha Pay and Save Account (Parents)	4.50
Siddhartha Pay and Save Account (Child)	5.50
Siddhartha Remit Account	5.50
Siddhartha Platinum Plus Saving Account	6.50
Siddhartha Priority Saving Account	6.50
Siddhartha Professional Account	6.50
Siddhartha Horizon Platinum Saving	6.50
SBL Premium Remit Saving Account	8.00

Call Deposit (NPR)	Interest Rate (% p.a.)
up to 2.25	
Fixed Deposit	Interest Rate (% p.a.)
Individuals	
3 months to below 9 months	7.00
9 months to below 1 year	7.75
1 year to below 5 years	8.50
5 years and above	9.25
Remittance	
3 months to below 9 months	8.00
9 months to below 1 year	8.75
1 year to below 5 years	9.50
5 years and above	10.25
Siddhartha Samridhi Nichhep Yojana (Recurring Deposit)	
Tenure: For 5 Years	8.44
Tenure: For 10 Years	8.75
Institutions	
6 months to below 1 year	6.50 (+ up to 0.5 for bidding)
1 year and above	7.25 (+ up to 0.5 for bidding)

Interest Rate of Foreign Currency Deposit (% p.a.)			
Currency	Saving Deposit	Fixed Deposit Individual/Institutional (6 months and above)	Call Deposit
USD	5.75	6.75	up to 50% of lowest saving deposit interest rate of respective currency
EUR	3.00	4.00	
GBP	3.50	4.25	
AUD	3.00	3.75	
CAD	4.00	4.50	
JPY	0.50	0.50	
CNY	3.00	3.50	
For Other Currencies	Policy rate of respective currency plus 50 bps		

- FCY Deposit for NRN & Remittance Customers +1 % additional.
- Other terms & conditions of the deposit products remain unchanged.

## LOANS AND ADVANCES

Description	Interest Rate (% p.a.)	
Overdraft/Cash Credit		
Corporate	Base Rate	+ up to 3.5%
MSME	Base Rate	+ up to 4%
Import Loan		
Corporate	Base Rate	+ up to 3.5%
MSME	Base Rate	+ up to 4%
Working Capital Loan		
Corporate	Base Rate	+ up to 3.5%
MSME	Base Rate	+ up to 4%
Short Term Loan		
Corporate	Base Rate	+ up to 3.5%
MSME	Base Rate	+ up to 4%
Term Loan		
Corporate	Base Rate	+ up to 3.5%
MSME	Base Rate	+ up to 4%
Bridge Gap Loan		
Corporate	Base Rate	+ up to 3.5%
MSME	Base Rate	+ up to 4%
Home Loan		
Auto Loan/Hire Purchase Loan	Base Rate	+ up to 4%
Professional Loan	Base Rate	+ up to 4%
Education Loan	Base Rate	+ up to 4%
Mortgage Loan		
Overdraft	Base Rate	+ up to 4%
Term Loan/Short Term Loan	Base Rate	+ up to 4%
Export Finance		
Against USD LC	Base Rate	+ up to 3.5%
Against NPR & other currency LC	Base Rate	+ up to 4%
Against USD export documents	Base Rate	+ up to 4%
Against NPR & other currency export documents	Base Rate	+ up to 4%
Loan Against :		
Fixed Deposit (Own)		Coupon rate + up to 3% or Base Rate + up to 1% whichever is higher
Fixed Deposit (Others)		Coupon rate +2% to 5% or Base Rate +2% whichever is higher
Foreign Currency Deposits at SBL	Base Rate	+ up to 3%
Government Bonds		Coupon rate +2% to 5% or Base Rate +1.5% whichever is higher
First Class Bank Guarantees issued by Foreign Banks	Base Rate	+ up to 4%
Other Bank Guarantees issued by Foreign Banks	Base Rate	+ up to 4%
Loan against Shares	Base Rate	+ up to 4%
FCY Loan Denominated in USD		Benchmark interest plus mutually agreed premium
Consortium Loan (Fixed & floating interest rate)		As per consortium decision
Deprived Sector Lending:		
Indirect Lending (eligible to qualify under DSL)	Base Rate	+ up to 2%
Direct Lending	Base Rate	+ up to 4%
Loan up to Rs 2 crore (as prescribed by NRB)	Base Rate	+2%
Others	Base Rate	+ up to 4%

### FIXED INTEREST RATE (% p.a.) FOR INDIVIDUAL TERM LOANS

Types of Loan	Up to 5 years	Above 5 years to up to 10 years	Above 10 years
Home Loan	10.99	11.49	12.00
Mortgage Loan	13.00	13.50	13.50
Professional Loan	13.00		
Education Loan	12.50	13.00	13.00
Hire Purchase Loan	Up to 5 Years	Above 5 years	
	13.00	13.50	
Auto Loan	Up to 5 Years	Above 5 years	
	12.50	13.00	
Siddhartha Hamro Ghar Karja	10.99% p.a. and 10.74% p.a. for women (Fixed for 7 years)		
Electric Vehicle	11.25% p.a. and 10.99% p.a. for women		

### FIXED INTEREST RATE (% p.a.) FOR OTHER THAN INDIVIDUAL TERM LOANS

Up to 5 years	Above 5 years to up to 10 years	10 to 15 years
11.5 to 12.00	12.00 to 12.5	12.50 to 13.00
Average Base Rate of Preceding 3 months		9.63%
Kartik 2080 Base Rate		9.50%
Kartik 2080 Interest Spread Rate		3.99%

#### Note:

- The effective applicable interest rates on loan is subject to change with effect from the first day of each month as per Nepali Calendar; triggered by change in Average Base Rate of preceding 3 months.
- In case of loans eligible under interest subsidy, premium rates shall be applicable as per the circulars issued by NRB.
- In case of loans where fixed premium prescribed by NRB, such premium shall apply.
- Penal Interest 2% per annum.
- Fixed Interest Rates for individual term loan shall be reviewed periodically as permitted by NRB.
- Interest rate applicable to similar nature of loans shall be determined in line with NRB circular Bai.Bi.Ni.Bi/Niti/Paripatra/03/080/81 dated 2080/06/18. It shall be effective in the case of newly approved credit facilities from the date of the circular issued.



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