

# INTEREST RATE

Effective from January 14, 2025

## DEPOSITS

Saving Deposit (NPR)	Interest Rate (% p.a.)
Siddhartha Sajilo Bachat Khata	3.05
Siddhartha Peacekeeping Savings	3.05
Siddhartha RF Saving	3.05
Siddhartha Gen-Z Saving	3.05
Siddhartha Jeevan Surakshya Bachat Khata	3.05
Siddhartha Platinum Saving	3.05
Siddhartha Super Salary	3.05
Siddhartha Mero Share Khata	3.05
Siddhartha Jestha Nagarik Bachat	3.05
Siddhartha Bachat Account	3.05
Siddhartha Nari Bachat	3.05
Branchless Banking Account	3.05
Siddhartha Bal Bachat Khata	3.05
Siddhartha Social Security Saving	3.05
Siddhartha Investors Savings Account	3.05
Siddhartha Pay and Save Account (Parents)	3.05
Siddhartha Pay and Save Account (Child)	4.05
Siddhartha Remit Account	4.05
Siddhartha Platinum Plus Saving Account	4.55
Siddhartha Priority Saving Account	4.55
Siddhartha Professional Account	4.55
Siddhartha Horizon Platinum Saving	4.55
SBL Premium Remit Saving Account	5.55

Call Deposit (NPR)	Interest Rate (% p.a.)
	up to 1.00
Fixed Deposit	Interest Rate (% p.a.)
Individuals	
3 months to below 1 year	4.60
1 year to 2 years	5.50
Above 2 years	6.00
Remittance	
3 months to below 1 year	5.60
1 year to 2 years	6.50
Above 2 years	7.00
Institutions	
1 year to below 2 years	3.50
2 years to 5 years	4.00
Above 5 year to below 7 years	4.75
7 years and above	5.00

Interest Rate of Foreign Currency Deposit (% p.a.)				
Currency	Saving Deposit	Fixed Deposit		Call Deposit
		Individual/Institutional (6 months and above)		
USD	3.00	3.50		up to 50% of lowest saving deposit interest rate of respective currency
EUR	1.50	1.75		
GBP	2.00	3.00		
AUD	1.50	2.00		
CAD	1.50	1.75		
JPY	0.00	0.10		
CNY	0.50	1.00		
For Other Currencies	Negotiable			

- 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.)	
Fluctuating Working Capital (CC/OD/Short Term Loan/Import Loan/Working Capital Loan)		
Large Corporate	Base Rate	+ up to 2.25%
Corporate	Base Rate	+ up to 2.25%
SME	Base Rate	+ up to 2.75%
Micro	Base Rate	+ up to 3.50%
Agriculture	-	-
Large Corporate	Base Rate	+ up to 2.25%
Corporate	Base Rate	+ up to 2.25%
SME	Base Rate	+ up to 2.75%
Micro	Base Rate	+ up to 3.50%
Working Capital - Term Loan		
Large Corporate	Base Rate	+ up to 2.50%
Corporate	Base Rate	+ up to 2.50%
SME	Base Rate	+ up to 3.00%
Micro	Base Rate	+ up to 3.50%
Agriculture	-	-
Large Corporate	Base Rate	+ up to 2.50%
Corporate	Base Rate	+ up to 2.50%
SME	Base Rate	+ up to 3.00%
Micro	Base Rate	+ up to 3.50%
Sustainable Fluctuating Working Capital Loan		
Large Corporate	Base Rate	+ up to 2.00%
Corporate	Base Rate	+ up to 2.00%
Fixed Term Loan		
Large Corporate	Base Rate	+ up to 2.50%
Corporate	Base Rate	+ up to 2.50%
SME	Base Rate	+ up to 3.00%
Micro	Base Rate	+ up to 3.50%
Energy	Base Rate	+ up to 2.50%
Bridge Gap Loan		
Large Corporate	Base Rate	+ up to 2.50%
Corporate	Base Rate	+ up to 2.50%
SME	Base Rate	+ up to 3.00%
Micro	Base Rate	+ up to 3.50%
Home Loan		
	Base Rate	+ up to 3.00%
Auto Loan		
	Base Rate	+ up to 3.00%
Commercial Vehicle Loan		
	Base Rate	+ up to 3.25%
Professional Loan		
	Base Rate	+ up to 3.25%
Education Loan		
	Base Rate	+ up to 3.25%
Mortgage Loan		
Overdraft	Base Rate	+ up to 3.25%
Term Loan/Short Term Loan	Base Rate	+ up to 3.25%
Export Finance		
Against USD LC	Base Rate	+ up to 2.75%
Against NPR & other currency LC	Base Rate	+ up to 2.75%
Against USD export documents	Base Rate	+ up to 2.75%
Against NPR & other currency export documents	Base Rate	+ up to 2.75%
Loan Secured by :		
Fixed Deposit		Coupon rate + up to 2.00% or Base Rate + up to 2.00% whichever is higher
Foreign Currency Deposits at SBL	Base Rate	+ up to 2.75%
Government Bonds		Coupon rate + up to 2.00% or Base Rate + up to 2.00% whichever is higher
Bank Guarantees issued by Foreign Banks	Base Rate	+ up to 3.25%
Loan against Shares	Base Rate	+ up to 3.25%
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 2.00%
Direct Lending	Base Rate	+ up to 3.50%
Others	Base Rate	+ up to 3.50%
Loan up to Rs 2 crore (as prescribed by NRB)	Base Rate	+ 2.00%

## 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	8.99	9.49	10.00
Mortgage Loan	10.75	11.25	11.25
Professional Loan	10.75		
Education Loan	10.25	10.75	10.75
Hire Purchase Loan	<b>Up to 5 Years</b>	<b>Above 5 years</b>	
	10.75	11.25	
Auto Loan	<b>Up to 5 Years</b>	<b>Above 5 years</b>	
	10.25	10.75	
Siddhartha Hamro Ghar Karja	8.75% p.a. and 8.49% p.a. for women (Fixed for 7 years)		
Electric Vehicle	9.99% p.a. and 9.75% 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
9.00 to 9.50	9.75 to 9.99	10.00 to 10.25
<b>Average Base Rate of Preceding 3 months</b>		<b>7.34%</b>
<b>Mangsir 2081 Base Rate</b>		<b>7.13%</b>
<b>Mangsir 2081 Interest Spread Rate</b>		<b>3.99%</b>

- 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 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 Rate 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.