

INTEREST RATES

Following rates on lending and deposit products shall be applicable from
13th February 2024 (1 Falgun 2080)

LCY DEPOSITS			Interest Rates (% p.a.)	
A. Savings Deposit:				
	Nabil General Savings Account	4.000	Corporate General Savings	4.000
	Nabil Premium Nari Bachat Khata	4.000	Nabil Gen Alpha Account	4.000
	Nabil Corporate Staff Savings Account	4.000	Nabil Gaurav Bachat Khata	4.000
	Nabil Bachat Yojana	4.000	Nabil Shareholders Savings Account	4.500
	Nabil Jestha Bachat Khata	4.000	Nabil Premium Payroll Savings Account	4.500
	Nabil Bal Bachat Khata	4.000	Corporate Premium Savings	5.000
	Nabil Karmashil Bachat Khata	4.000	Nabil Gold Savings Account	6.000
	Nabil Social Security Savings Account	4.000	Corporate Super Savings	6.000
	Nabil Gen N Account	4.000	Nabil Gold Payroll Savings	6.000
	Nabil Sahuliyat Khata	4.000	Nabil Dhukka Bachat Khata	6.000
			Nabil Premium Remittance Savings Account	7.000
B. Fixed Deposit:				
Individual			Normal	Remittance
3 months to 6 months			6.250	7.250
Above 6 months			7.750	8.750
- Cumulative Fixed Deposit (1 Year)			7.250	
Institutional				
6 months and above			5.750	
Nabil Akshaya Kosh Muddati			Negotiable	
C. Call Deposit			upto 2.00	
FCY DEPOSIT				
Currency	Saving Interest Rate (% p.a.)		Fixed Deposit (3 months and above for Individual and 6 months and above for Institutions) Interest Rate (% p.a.)	Call Interest Rate (% p.a.)
USD	USD Saving	Nabil USD Special Savings A/c	4.50%	upto 0.75%
	1.50%	1.75%		
	Nabil USD Elite Savings A/c	3%		
GBP	0.50%		2%	upto 0.25%
EUR	0.25%		0.50%	upto 0.12%
JPY	0.10%		0.50%	upto 0.05%
AUD	0.10%		0.50%	upto 0.05%
NRN Fixed Deposit (Minimum Balance USD 1,000.00 or equivalent & minimum Tenor 1 year)				
-USD			5.00	
-GBP			3.00	
-AUD			3.00	
LCY LOANS			Premium over base rate (% p.a.)	
A. BUSINESS LOAN				
1. Directed Sector			Prime	Standard
Energy			0.50-2.50	1.50-3.50
Loans to the specified sector as per NRB Directive (up to NPR 20 million)			1.00-2.00	
Agriculture (except specified sector as per NRB Directive)			1.00-3.00	2.00-4.00
SME Loan up to NPR 10 million (except specified sector as per NRB Directive)			1.50-3.00	2.00-3.50
2. Deprived Sector				
Institutional Deprived Sector (MF- DSL)			0.00-2.00	
Direct Deprived Sector Lending (DDSL)			1.00-2.00	
Loans to the specific sectors as per NRB Directive			1.00-2.00	
DDSL Auto Loan			1.50-3.00	2.00-3.50
Low Cost Housing			1.50-3.00	2.00-3.50
Other DDSL Products			1.50-3.00	2.00-3.50
3. Interest Subsidized Loan as per NRB			1.00-2.00	
4. Export Finance				
a. Corporate			1.00-3.00	2.00-4.00
b. SME			1.00-3.00	1.50-3.00
5. Term Loan				
a. Corporate			1.25-3.25	2.00-4.00
b. SME			1.75-3.50	2.00-4.00
c. Contractor Business			1.50-3.50	2.00-4.00
6. Working Capital Loan				
I. Cash Credit/Demand Loan/Overdraft				
a. Corporate			1.00-3.00	2.00-4.00
b. SME			1.50-3.50	2.00-4.00
c. Contractor Business			1.75-3.75	2.50-4.00
II. TR/Import Loan				
a. Corporate			1.00-3.00	2.00-4.00
b. SME			1.50-3.50	2.00-4.00
c. Contractor Business			1.75-3.75	2.50-4.00
III. Working Capital Term Loan				
a. Corporate			1.25-3.25	2.00-4.00
b. SME			1.75-3.50	2.00-4.00
c. Contractor Business			2.00-4.00	2.50-4.00
IV. Short Term Loan (STL)				
a. Corporate			1.00-3.00	2.00-4.00
b. SME			1.50-3.50	2.00-4.00
c. Contractor Business			1.75-3.75	2.50-4.00
V. Structured Short Term/Time Loan				
a. Corporate			0.25-2.25	2.00-4.00
b. SME			1.50-3.50	2.00-4.00
c. Contractor Business			1.75-3.75	2.50-4.00
7. Institutional Auto Loan			1.50-3.50	2.50-4.00
8. Equity Mortgage Loan			1.50-3.50	2.50-4.00
9. Channel Financing			1.50-3.50	1.75-3.50
10. Nabil Sakchhyam Karja			1.50-3.50	1.75-3.50
11. Nabil Nari Karja			1.50-3.50	1.75-3.50
12. Nabil Sajilo Karja			1.50-3.50	1.75-3.50
13. Nabil Sajilo Express Karja			1.50-3.50	1.75-3.50
14. Nabil Kishan Karja			0.00-2.00	0.00-2.00
15. Nabil Udhymshil Karja			1.50-3.50	1.75-3.50
16. # Fixed rate Business Term Loans other than Auto Loan				
Up to 5 years			12.00%	12.25%
Above 5 to 10 years			12.25%	12.50%
Above 10 years			12.50%	12.75%
17. # Fixed rate Business Term Loans For Vehicle Financing				
Up to 5 Years			9.99%	9.99%
Above 5 to 7 Years			10.49%	10.49%
B. RETAIL LOAN			B. RETAIL LOAN	
1. Housing			10. # Fixed Rate Education loan	
Housing loan (Personal Residential Home Loan)		1.50-3.00	11. # Fixed rate Retail Loan Products	
Housing loan (Registered Mortgage)		2.00-4.00	a) Up to 5 years	
2. Mortgage loan			Housing and Mortgage	
Upto 1 crore		2.00-4.00	Other Retail loans	
Above 1 crore		2.50-4.00	Auto Loans	
3. Auto			b) Above 5 years to 7 years	
I. Private		2.00-4.00	Auto	
II. Commercial		3.00-4.00	c) Above 5 years to 10 years	
III. Tractor		3.00-4.00	Housing and Mortgage	
iv Electric Vehicle			d) Above 10 years to 15 years	
a. Private		1.00-3.00	Housing and Mortgage	
b. Commercial		3.00-4.00	e) Nabil Dhukka Ghar Karja (Personal Residential Home Loan)	
4. Education		2.00-4.00	i. Fixed for 7 years	
5. Personal Overdraft		3.00-4.00	ii. Fixed for 10 years	
6. Corporate Employees Loan		0.00-2.00	f) Nabil Dhukka Ghar Karja(Registered Mortgage)	
7. Nabil Personal Loan/OD for Employees		3.50-4.00	i. Fixed for 7 years	
8. Gold Loan		3.00-4.00	ii. Fixed for 10 years	
9. Nabil Fone Loan		4.5		
C. LOAN AGAINST				
1. Fixed Deposit (Nabil Bank)*			0.50-2.50	
2. Fixed Deposit (Other Banks)*			1.00-2.50	
3. 1st Class Bank Guarantee			2.00-4.00	
4. Other Bank's Guarantee			2.00-4.00	
5. Govt. Securities			2.00-4.00	
6. LCY Loan Against FCY Deposit			2.00-4.00	
7. Loan Against Shares				
Upto 50 Lakh			1.00-3.00	
Above 50 Lakh			2.00-4.00	
* Base rate or coupon rate whichever is higher plus premium upto 2.50%.				
# Rates are all-in-rates (Base rate plus premium)				
Average Base Rate applicable for Magh 2080 (Last 3 months' average)				
9.07%				
LCY Interest Spread rate for the month of Poush 2080				
4.00%				

- Notes:**
- The effective applicable loan interest rate shall be automatically revised with effect from the 1st day of every month based on the change in the immediate last three months (Bikram Sambat Calendar) average base rate as published by the Bank periodically.
 - Interest rates on consortium loans shall be as decided by consortium meetings.
 - Penal interest shall be charged at 2% above the agreed/applied premium over base rate on all overdue/expired loans.
 - Interest rate on foreign currency loans shall be determined on deal to deal basis as per market movements subject to applicable NRB guidelines.
 - Interest rates on loans against NRB refinance shall be as per applicable NRB guidelines.
 - Call deposit interest rate shall be as per agreement subject to applicable NRB guidelines.
 - Interest rate concession shall be provided to the specified sector under normal Deprived Sector Loan in line with NRB Directive.
 - Bank shall comply applicable NRB circular/regulation while determining interest rate on Loan Products.

NABIL BANK®

Head Office, Nabil Center, Teendhara, Durbar marg, Kathmandu | Phone No. 4227181