

# INTEREST RATES

Following rates on lending and deposit products shall be applicable from  
15th May 2023 (1st Jestha 2080)

| LCY DEPOSITS                                                                          |                                |                               |                             |                                                                                                                | Interest Rates                  |
|---------------------------------------------------------------------------------------|--------------------------------|-------------------------------|-----------------------------|----------------------------------------------------------------------------------------------------------------|---------------------------------|
| A. Savings Deposit:                                                                   |                                |                               |                             |                                                                                                                | % per Annum                     |
| Nabil General Savings Account                                                         |                                |                               |                             |                                                                                                                | 5.40                            |
| Nabil Premium Nari Bachat Khata                                                       |                                |                               |                             |                                                                                                                | 5.40                            |
| Nabil Corporate Staff Savings Account                                                 |                                |                               |                             |                                                                                                                | 5.40                            |
| Nabil Bachat Yojana                                                                   |                                |                               |                             |                                                                                                                | 5.40                            |
| Nabil Jestha Bachat Khata                                                             |                                |                               |                             |                                                                                                                | 5.40                            |
| Nabil Bal Bachat Khata                                                                |                                |                               |                             |                                                                                                                | 5.40                            |
| Nabil Remittance Savings Account                                                      |                                |                               |                             |                                                                                                                | 5.40                            |
| Nabil Social Security Savings Account                                                 |                                |                               |                             |                                                                                                                | 5.40                            |
| Nabil Gen N Account                                                                   |                                |                               |                             |                                                                                                                | 5.40                            |
| Nabil Sahulyat Khata                                                                  |                                |                               |                             |                                                                                                                | 5.40                            |
| Corporate General Savings                                                             |                                |                               |                             |                                                                                                                | 5.40                            |
| Nabil Gen Alpha Account                                                               |                                |                               |                             |                                                                                                                | 5.40                            |
| Nabil Gaurav Bachat Khata                                                             |                                |                               |                             |                                                                                                                | 5.40                            |
| Nabil Shareholders Savings Account                                                    |                                |                               |                             |                                                                                                                | 5.90                            |
| Nabil Premium Payroll Savings Account                                                 |                                |                               |                             |                                                                                                                | 5.90                            |
| Corporate Premium Savings                                                             |                                |                               |                             |                                                                                                                | 6.40                            |
| Nabil Gold Savings Account                                                            |                                |                               |                             |                                                                                                                | 7.40                            |
| Corporate Super Savings                                                               |                                |                               |                             |                                                                                                                | 7.40                            |
| Nabil Gold Payroll Savings                                                            |                                |                               |                             |                                                                                                                | 7.40                            |
| Nabil Dhukla Bachat Khata                                                             |                                |                               |                             |                                                                                                                | 7.40                            |
| Nabil Premium Remittance Savings Account                                              |                                |                               |                             |                                                                                                                | 8.40                            |
| B. Fixed Deposit:                                                                     |                                |                               |                             |                                                                                                                |                                 |
| Individual                                                                            |                                |                               |                             |                                                                                                                |                                 |
| 3 Months and above                                                                    |                                |                               |                             |                                                                                                                | 9.99                            |
| Nabil Remittance Fixed Deposit Account                                                |                                |                               |                             |                                                                                                                | 10.99                           |
| - Cumulative Fixed Deposit (1 Year)                                                   |                                |                               |                             |                                                                                                                | 9.99                            |
| Institutional                                                                         |                                |                               |                             |                                                                                                                |                                 |
| 6 Months and above                                                                    |                                |                               |                             |                                                                                                                | 7.99                            |
| Nabil Akshaya Kosh Muddati                                                            |                                |                               |                             |                                                                                                                | Negotiable                      |
| C. Call Deposit                                                                       |                                |                               |                             |                                                                                                                | upto 2.70                       |
| FCY DEPOSIT                                                                           |                                |                               |                             |                                                                                                                |                                 |
| Currency                                                                              | Savings Interest Rate (% p.a.) |                               |                             | Fixed Deposit (3 months and above for Institutional and 6 months and above for Savings) Interest Rate (% p.a.) | Call Interest Rate (% p.a.)     |
|                                                                                       | USD Saving                     | Nabil USD Special Savings A/c | Nabil USD Elite Savings A/c |                                                                                                                |                                 |
| USD                                                                                   | 1.30%                          | 1.72%                         | 2%                          | 2%                                                                                                             | upto 0.73%                      |
| GBP                                                                                   |                                | 0.50%                         |                             | 1%                                                                                                             | upto 0.23%                      |
| EUR                                                                                   |                                | 0.32%                         |                             | 0.50%                                                                                                          | upto 0.17%                      |
| JPY                                                                                   |                                | 0.10%                         |                             | 0.50%                                                                                                          | upto 0.03%                      |
| AUD                                                                                   |                                | 0.10%                         |                             | 0.50%                                                                                                          | upto 0.03%                      |
| 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                                                                    |                                |                               |                             |                                                                                                                |                                 |
| Energy                                                                                |                                |                               |                             |                                                                                                                | upto 5.00                       |
| Loans to the specified sector as per NRB Directive (up to NPR 20 million)             |                                |                               |                             |                                                                                                                | 2                               |
| Agriculture (except specified sector as per NRB Directive)                            |                                |                               |                             |                                                                                                                | upto 5.00                       |
| SME Loan up to NPR 10 million (except specified sector as per NRB Directive)          |                                |                               |                             |                                                                                                                | upto 5.00                       |
| 2. Deprived Sector Loan (DSL)                                                         |                                |                               |                             |                                                                                                                |                                 |
| Institutional Deprived Sector                                                         |                                |                               |                             |                                                                                                                | 2.00                            |
| Direct Deprived Sector Lending (DDSL)                                                 |                                |                               |                             |                                                                                                                |                                 |
| Loans to the specific sectors as per NRB Directive                                    |                                |                               |                             |                                                                                                                | 2.00                            |
| DDSL Auto Loan                                                                        |                                |                               |                             |                                                                                                                | upto 5.00                       |
| Low Cost Housing                                                                      |                                |                               |                             |                                                                                                                | upto 5.00                       |
| Other DDSL                                                                            |                                |                               |                             |                                                                                                                | upto 5.00                       |
| 3. Interest Subsidized Loan as per NRB                                                |                                |                               |                             |                                                                                                                | 2.00                            |
| 4. Export Finance                                                                     |                                |                               |                             |                                                                                                                |                                 |
| Prime                                                                                 |                                |                               |                             |                                                                                                                | upto 5.00                       |
| Others                                                                                |                                |                               |                             |                                                                                                                | upto 5.00                       |
| 5. Term Loan                                                                          |                                |                               |                             |                                                                                                                |                                 |
| Multinational                                                                         |                                |                               |                             |                                                                                                                | upto 5.00                       |
| Prime                                                                                 |                                |                               |                             |                                                                                                                | upto 5.00                       |
| Others                                                                                |                                |                               |                             |                                                                                                                | upto 5.00                       |
| 6. Working Capital Loan                                                               |                                |                               |                             |                                                                                                                |                                 |
| I. Overdraft/Demand Loan/Cash Credit                                                  |                                |                               |                             |                                                                                                                |                                 |
| Multinational                                                                         |                                |                               |                             |                                                                                                                | upto 5.00                       |
| Prime                                                                                 |                                |                               |                             |                                                                                                                | upto 5.00                       |
| Others                                                                                |                                |                               |                             |                                                                                                                | upto 5.00                       |
| II. TR/Import Loan                                                                    |                                |                               |                             |                                                                                                                |                                 |
| Multinational                                                                         |                                |                               |                             |                                                                                                                | upto 5.00                       |
| Prime                                                                                 |                                |                               |                             |                                                                                                                | upto 5.00                       |
| Others                                                                                |                                |                               |                             |                                                                                                                | upto 5.00                       |
| III. Working Capital Term Loan                                                        |                                |                               |                             |                                                                                                                |                                 |
| Multinational                                                                         |                                |                               |                             |                                                                                                                | upto 5.00                       |
| Prime                                                                                 |                                |                               |                             |                                                                                                                | upto 5.00                       |
| Others                                                                                |                                |                               |                             |                                                                                                                | upto 5.00                       |
| IV. Short Term Loan (STL)                                                             |                                |                               |                             |                                                                                                                |                                 |
| Multinational                                                                         |                                |                               |                             |                                                                                                                | upto 5.00                       |
| Prime                                                                                 |                                |                               |                             |                                                                                                                | upto 5.00                       |
| Others                                                                                |                                |                               |                             |                                                                                                                | upto 5.00                       |
| V. Structured Short Term/Time Loan                                                    |                                |                               |                             |                                                                                                                |                                 |
|                                                                                       |                                |                               |                             |                                                                                                                | upto 5.00                       |
| 7. Institutional Auto Finance                                                         |                                |                               |                             |                                                                                                                |                                 |
| Equity Mortgage Loan                                                                  |                                |                               |                             |                                                                                                                | upto 5.00                       |
| Equity Financing                                                                      |                                |                               |                             |                                                                                                                | upto 5.00                       |
| 10. Nabil Sukshyam Karja                                                              |                                |                               |                             |                                                                                                                | upto 5.00                       |
| 11. Nabil Nari Karja                                                                  |                                |                               |                             |                                                                                                                | upto 5.00                       |
| 12. Nabil Sajila Karja                                                                |                                |                               |                             |                                                                                                                | upto 5.00                       |
| 13. Nabil Sajila Express Karja                                                        |                                |                               |                             |                                                                                                                | upto 5.00                       |
| 14. Nabil Kiran Karja                                                                 |                                |                               |                             |                                                                                                                | 2.00                            |
| 15. Nabil Udhyanahil Karja                                                            |                                |                               |                             |                                                                                                                | upto 5.00                       |
| 16. Fixed Rate Business Term Loans#                                                   |                                |                               |                             |                                                                                                                |                                 |
| Up to 5 years                                                                         |                                |                               |                             |                                                                                                                | 13.40%                          |
| Above 5 to 10 years                                                                   |                                |                               |                             |                                                                                                                | 13.75%                          |
| Above 10 years                                                                        |                                |                               |                             |                                                                                                                | 14.00%                          |
| B. RETAIL LOAN                                                                        |                                |                               |                             |                                                                                                                |                                 |
| 1. Housing                                                                            |                                |                               |                             |                                                                                                                | upto 5.00                       |
| 2. Mortgage                                                                           |                                |                               |                             |                                                                                                                | upto 5.00                       |
| 3. Auto                                                                               |                                |                               |                             |                                                                                                                |                                 |
| I. Private                                                                            |                                |                               |                             |                                                                                                                | upto 5.00                       |
| II. Commercial                                                                        |                                |                               |                             |                                                                                                                | upto 5.00                       |
| III. Tractor Loan                                                                     |                                |                               |                             |                                                                                                                | upto 5.00                       |
| IV. Electric Vehicle                                                                  |                                |                               |                             |                                                                                                                | upto 5.00                       |
| 4. Education                                                                          |                                |                               |                             |                                                                                                                | upto 5.00                       |
| 5. Personal Overdraft                                                                 |                                |                               |                             |                                                                                                                | upto 5.00                       |
| 6. Corporate Employees Loan                                                           |                                |                               |                             |                                                                                                                | upto 5.00                       |
| 7. Nabil Personal Loan/OD for Employees                                               |                                |                               |                             |                                                                                                                | upto 5.00                       |
| 8. Nabil Sehyathi Karja                                                               |                                |                               |                             |                                                                                                                | upto 5.00                       |
| 9. Gold Loan                                                                          |                                |                               |                             |                                                                                                                | upto 5.00                       |
| 10. Nabil Fane Loan                                                                   |                                |                               |                             |                                                                                                                | 5.00                            |
| 11. Fixed rate Education loan                                                         |                                |                               |                             |                                                                                                                | 13.99%#                         |
| 12. Fixed rate Retail Loan Products#                                                  |                                |                               |                             |                                                                                                                |                                 |
| a. Up to 5 years                                                                      |                                |                               |                             |                                                                                                                |                                 |
| Housing and Mortgage                                                                  |                                |                               |                             |                                                                                                                | 13.49%                          |
| Other Retail loans                                                                    |                                |                               |                             |                                                                                                                | 14.49%                          |
| Auto loans                                                                            |                                |                               |                             |                                                                                                                |                                 |
| b. Above 5 years to 7 years                                                           |                                |                               |                             |                                                                                                                |                                 |
| Auto                                                                                  |                                |                               |                             |                                                                                                                | 14.49%                          |
| c. Above 7 years to 10 years                                                          |                                |                               |                             |                                                                                                                |                                 |
| Housing and Mortgage                                                                  |                                |                               |                             |                                                                                                                | 14.09%                          |
| d. Above 10 years to 15 years                                                         |                                |                               |                             |                                                                                                                |                                 |
| Housing and Mortgage                                                                  |                                |                               |                             |                                                                                                                | 14.49%                          |
| e. Nabil Dhukla Other Karja                                                           |                                |                               |                             |                                                                                                                |                                 |
| i) Fixed up to 7 years                                                                |                                |                               |                             |                                                                                                                | 10.99%                          |
| ii) Fixed up to 10 years                                                              |                                |                               |                             |                                                                                                                | 11.99%                          |
| C. LOAN AGAINST                                                                       |                                |                               |                             |                                                                                                                |                                 |
| 1. Fixed Deposit (Nabil Bank)                                                         |                                |                               |                             |                                                                                                                | Upto 3.5*                       |
| 2. Fixed Deposit (Other banks)                                                        |                                |                               |                             |                                                                                                                | Upto 3.5*                       |
| 3. 1st Class Bank Guarantee                                                           |                                |                               |                             |                                                                                                                | Upto 5.00                       |
| 4. Other Bank's Guarantee                                                             |                                |                               |                             |                                                                                                                | Upto 5.00                       |
| 5. Govt. Securities                                                                   |                                |                               |                             |                                                                                                                | Upto 5.00                       |
| 6. LCY Loan Against FCY Deposit                                                       |                                |                               |                             |                                                                                                                | Upto 5.00                       |
| 7. Loan Against Share                                                                 |                                |                               |                             |                                                                                                                | upto 5.00                       |
| D. Other Loans (Different kinds of loan products from erstwhile UPL)                  |                                |                               |                             |                                                                                                                | upto 5.00                       |
| * Base rate or coupon rate whichever is higher plus premium upto 3.5%.                |                                |                               |                             |                                                                                                                |                                 |
| # Rates are all-in-rates (Base rate plus premium)                                     |                                |                               |                             |                                                                                                                |                                 |
| Average Base Rate as of Chaitra 2079                                                  |                                |                               |                             |                                                                                                                | 9.99%                           |
| LCY Interest Spread rate for the month of Chaitra 2079                                |                                |                               |                             |                                                                                                                | 5.15%                           |

## 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 Sankranti Calendar) average base rate as published by the Bank periodically.
- Interest rates on conventional 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 reference 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 Loans in line with NRB Directive.
- Interest Payment frequency on Deposit Products will be as per policy.

**NABIL BANK®**

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