INTEREST RATES

Following rates on lending and deposit products shall be applicable from
16th June 2023 (1 Ashadh 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 Sahuliyat 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 Dhukka 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	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	Nabil USD Elite Savings A/c	5%	upto 0.75%
	1.50%	1.75%	3%		
GBP	0.50%			1%	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	
	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	upto 5.00
	8. Equity Mortgage Loan	upto 5.00
	9. Channel Financing	upto 5.00
	10. Nabil Sakchhyam Karza	upto 5.00
	11. Nabil Nari Karja	upto 5.00
	12. Nabil Sajilo Karja	upto 5.00
	13. Nabil Sajilo Express Karja	upto 5.00
	14. Nabil Kishan Karza	2.00
	15. Nabil Udhyamshil Karza	upto 5.00
	16. Fixed Rate Business Term Loans#	
	Up to 5 years	13.50%
	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 Sahayatri Karja	upto 5.00
	9. Gold Loan	upto 5.00
	10. Nabil Fone 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	13.49%
	b) Above 5 years to 7 years	
	Auto	14.49%
	c) Above 5 years to 10 years	
	Housing and Mortgage	14.09%
	d) Above 10 years to 15 years	
	Housing and Mortgage	14.49%
	e) Nabil Dhukka Ghar 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 UFL)**	**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 applicable for Jestha 2080 (Last 3 months' average)	9.83%
	LCY Interest Spread rate for the month of Baisakh 2080	5.14%

Notes:
1. 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.
2. Interest rates on consortium loans shall be as decided by consortium meetings.
3. Penal interest shall be charged at 2% above the agreed/applied premium over base rate on all overdue/expired loans.
4. Interest rate on foreign currency loans shall be determined on deal to deal basis as per market movements subject to applicable NRB guidelines.
5. Interest rates on loans against NRB refinance shall be as per applicable NRB guidelines.
6. Call deposit interest rate shall be as per agreement subject to applicable NRB guidelines.
7. Interest rate concession shall be provided to the specified sector under normal Deprived Sector Loan in line with NRB Directive.
8. Interest Payment frequency on Deposit Products will be quarterly.

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