

INTEREST RATES ON ADVANCES WITH EFFECTIVE FROM 17-09-2025**A. For Individual Borrower availing Term Loan**

Credit Facilities	Fixed Interest Rate	Floating Interest Band
	Up to 7 Years	
Housing Loan	7.49%	BR+ 1.00% to BR + 3.00%
Vehicle Loan	7.49%	BR+ 1.00% to BR + 3.00%
Hire Purchase	9.00%	BR+ 1.00% to BR + 3.00%
Education Loan	9.00%	BR+ 2.00% to BR + 4.00%
Flexi Loan	9.00%	BR+ 1.00% to BR + 3.00%
Professional Loan	10.00%	BR+ 1.00% to BR + 3.00%
Future Lease Loan	9.00%	BR+ 1.00% to BR + 3.00%
Retail Space Loan	9.00%	BR+ 1.00% to BR + 3.00%
Loan Against Share	9.00%	BR+ 1.00% to BR + 3.00%
Loan against consumable goods	9.00%	BR+ 1.00% to BR + 3.00%
Loan against Pension	9.00%	BR+ 1.00% to BR + 3.00%
Advance against Life Insurance Policy	9.00%	BR+ 1.00% to BR + 3.00%
Agro Loan	9.00%	BR+ 1.00% to BR + 3.00%
Deprived Sector	9.00%	BR+ 1.00% to BR + 3.00%

B. For SME Loans

Credit Facilities	Fixed Interest Rate	Floating Interest Band
	Up to 5 Years	
WC-CC/ STL/ DL/ TR		BR+ 1.00% to BR + 3.00%
Term Loans	8.50%	BR+ 1.00% to BR + 3.00%
Margin Lending/ Share Loan		BR+ 1.00% to BR + 3.00%
Deprived Sector	8.50%	BR+ 1.00% to BR + 3.00%
USD denominated FCY loan	As per NRB Regulations	
Loan against liquid assets (FDR, Govt. Bond/ National Saving Bond)	Up to 2% above coupon rate	

C. For Corporate Loans

Credit Facilities	Fixed Interest Rate	Floating Interest Band
	Up to 5 Years	
WC-CC/ STL/ DL/ TR		BR+ 0.50% to BR + 2.50%
Term Loans	8.50%	BR+ 1.00% to BR + 3.00%
Margin Lending/Share Loan		BR+ 0.50% to BR + 2.50%
Deprived Sector (Others/Institutional)	8.50%	BR+ 0.50% to BR + 2.50%
USD denominated FCY loan	As per NRB Regulations	
Loan against liquid assets (FDR, Govt. Bond/ National Saving Bond)	Up to 2% above coupon rate	

Credit Facilities	Floating Interest Band
Short term Demand Loan	BR + up to 2.00%

- Relaxation of 1% in ROI shall be extended to Senior Citizens, Dalit, Mukta Kamaiya, Baadi, Haliya, war victims, single women and disabled individuals under Deprived Sector Loan.

Notes:

- Interest rates on consortium loans shall be as per consortium decision.
- Penal Interest@2.00% shall be applied in irregular/watch-list/ NPA account.
- The variance on interest rate between same nature loans shall not be greater than that is prescribed by regulator.

INTEREST RATES ON ADVANCES WITH EFFECTIVE FROM 17-08-2025**A. For Individual Borrower availing Term Loan**

Credit Facilities	Fixed Interest Rate	Floating Interest Band
	Up to 7 Years	
Housing Loan	7.49%	BR+ 1.00% to BR + 3.00%
Vehicle Loan	7.49%	BR+ 1.00% to BR + 3.00%
Hire Purchase	9.00%	BR+ 1.00% to BR + 3.00%
Education Loan	9.00%	BR+ 1.00% to BR + 3.00%
Flexi Loan	9.00%	BR+ 1.00% to BR + 3.00%
Professional Loan	10.00%	BR+ 1.00% to BR + 3.00%
Future Lease Loan	9.00%	BR+ 1.00% to BR + 3.00%
Retail Space Loan	9.00%	BR+ 1.00% to BR + 3.00%
Loan Against Share	9.00%	BR+ 1.00% to BR + 3.00%
Loan against consumable goods	9.00%	BR+ 1.00% to BR + 3.00%
Loan against Pension	9.00%	BR+ 1.00% to BR + 3.00%
Advance against Life Insurance Policy	9.00%	BR+ 1.00% to BR + 3.00%
Agro Loan	9.00%	BR+ 1.00% to BR + 3.00%
Deprived Sector	9.00%	BR+ 1.00% to BR + 3.00%

B. For SME Loans

Credit Facilities	Fixed Interest Rate	Floating Interest Band
	Up to 5 Years	
WC-CC/ STL/ DL/ TR		BR+ 1.00% to BR + 3.00%
Term Loans	8.50%	BR+ 1.00% to BR + 3.00%
Margin Lending/ Share Loan		BR+ 1.00% to BR + 3.00%
Deprived Sector	8.50%	BR+ 1.00% to BR + 3.00%
USD denominated FCY loan	As per NRB Regulations	
Loan against liquid assets (FDR, Govt. Bond/ National Saving Bond)	Up to 2% above coupon rate	

C. For Corporate Loans

Credit Facilities	Fixed Interest Rate	Floating Interest Band
	Up to 5 Years	
WC-CC/ STL/ DL/ TR		BR+ 0.50% to BR + 2.50%
Term Loans	8.50%	BR+ 1.00% to BR + 3.00%
Margin Lending/Share Loan		BR+ 0.50% to BR + 2.50%
Deprived Sector (Others/Institutional)	8.50%	BR+ 0.50% to BR + 2.50%
USD denominated FCY loan	As per NRB Regulations	
Loan against liquid assets (FDR, Govt. Bond/ National Saving Bond)	Up to 2% above coupon rate	

Credit Facilities	Floating Interest Band
Short term Demand Loan	BR + up to 2.00%

- Relaxation of 1% in ROI shall be extended to Senior Citizens, Dalit, Mukta Kamaiya, Baadi, Haliya, war victims, single women and disabled individuals under Deprived Sector Loan.

Notes:

- Interest rates on consortium loans shall be as per consortium decision.
- Penal Interest@2.00% shall be applied in irregular/watch-list/ NPA account.
- The variance on interest rate between same nature loans shall not be greater than that is prescribed by regulator.

INTEREST RATES ON ADVANCES WITH EFFECTIVE FROM 16-12-2024**A. For Individual Borrower availing Term Loan**

Credit Facilities	Fixed Interest Rate	Floating Interest Band
	Up to 7 Years	
Housing Loan	9.00%	BR+ 1.00% to BR + 3.00%
Vehicle Loan	9.00%	BR+ 1.00% to BR + 3.00%
Hire Purchase	12.50%	BR+ 1.00% to BR + 3.00%
Education Loan	11.99%	BR+ 1.00% to BR + 3.00%
Flexi Loan	11.99%	BR+ 1.00% to BR + 3.00%
Professional Loan	11.99%	BR+ 1.00% to BR + 3.00%
Future Lease Loan	12.99%	BR+ 1.00% to BR + 3.00%
Retail Space Loan	11.99%	BR+ 1.00% to BR + 3.00%
Loan Against Share	11.99%	BR+ 1.00% to BR + 3.00%
Loan against consumable goods	12.99%	BR+ 1.00% to BR + 3.00%
Loan against Pension	11.99%	BR+ 1.00% to BR + 3.00%
Advance against Life Insurance Policy	11.99%	BR+ 1.00% to BR + 3.00%
Agro Loan	11.99%	BR+ 1.00% to BR + 3.00%
Deprived Sector	11.99%	BR+ 1.00% to BR + 3.00%

B. For SME Loans

Credit Facilities	Fixed Interest Rate	Floating Interest Band
	Up to 5 Years	
WC-CC/ STL/ DL/ TR		BR+ 1.00% to BR + 3.00%
Term Loans	11.99%	BR+ 1.00% to BR + 3.00%
Margin Lending/ Share Loan		BR+ 1.00% to BR + 3.00%
Deprived Sector	11.99%	BR+ 1.00% to BR + 3.00%
USD denominated FCY loan		BR+ 1.00% to BR + 3.00%
Loan against liquid assets (FDR, Govt. Bond/ National Saving Bond)	Up to 2% above coupon rate	

C. For Corporate Loans

Credit Facilities	Fixed Interest Rate	Floating Interest Band
	Up to 5 Years	
WC-CC/ STL/ DL/ TR		BR+ 0.50% to BR + 2.50%
Term Loans	11.99%	BR+ 1.00% to BR + 3.00%
Margin Lending/Share Loan		BR+ 0.50% to BR + 2.50%
Deprived Sector (Others/Institutional)	11.99%	BR+ 0.50% to BR + 2.50%
USD denominated FCY loan		BR+ 0.50% to BR + 2.50%
Loan against liquid assets (FDR, Govt. Bond/ National Saving Bond)	Up to 2% above coupon rate	

Credit Facilities	Floating Interest Band
Short term Demand Loan	BR + up to 2.00%

- Relaxation of 1% in ROI shall be extended to Senior Citizens, Dalit, Mukta Kamaiya, Baadi, Haliya, war victims, single women and disabled individuals under Deprived Sector Loan.

Notes:

- Interest rates on consortium loans shall be as per consortium decision.
- Penal Interest@2.00% shall be applied in irregular/watch-list/ NPA account.
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