INTERESTRATES ON ADVANCES WITH EFFECTIVE FROM 17-11-2026

A. For Individual Borrower availing Term Loan

	Fixed Interest Rate	Floating Interest Band
Credit Facilities	**Up to 7 Years**	
Housing Loan	6.75%	BR+ 1.00% to BR + 3.00%
Vehicle Loan	7.00%	BR+ 1.00% to BR + 3.00%
Hire Purchase	7.50%	BR+ 1.00% to BR + 3.00%
Education Loan	7.50%	BR+ 2.00% to BR + 4.00%
Flexi Loan	7.50%	BR+ 1.00% to BR + 3.00%
Professional Loan	9.00%	BR+ 1.00% to BR + 3.00%
Future Lease Loan	8.00%	BR+ 1.00% to BR + 3.00%
Retail Space Loan	7.50%	BR+ 1.00% to BR + 3.00%
Loan Against Share	7.50%	BR+ 1.00% to BR + 3.00%
Loan against consumable goods	7.50%	BR+ 1.00% to BR + 3.00%
Loan against Pension	7.50%	BR+ 1.00% to BR + 3.00%
Advance against Life Insurance Policy	7.50%	BR+ 1.00% to BR + 3.00%
Agro Loan	7.50%	BR+ 1.00% to BR + 3.00%
Deprived Sector	7.50%	BR+ 1.00% to BR + 3.00%
Everest Swarnim Sun Karja	8.00%	BR+ 2.00% to BR + 4.00%

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	7.00%	BR+ 1.00% to BR + 3.00%
Margin Lending/ Share Loan		BR+ 1.00% to BR + 3.00%
Deprived Sector	7.00%	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	7.00%	BR+ 1.00% to BR + 3.00%
Margin Lending/Share Loan		BR+ 0.50% to BR + 2.50%
Deprived Sector (Others/Institutional)	7.00%	BR to BR + 2.00%
USD denominated FCY loan	As per NRB Regulations	
Loan against liquid assets (FDR, Govt. Bond/ National Saving Bond)	Up to 2% above coupon rate	

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 17-07-2026

A. For Individual Borrower availing Term Loan

	Fixed Interest Rate	Floating Interest Band
Credit Facilities	**Up to 7 Years**	
Housing Loan	7.25%	BR+ 1.00% to BR + 3.00%
Vehicle Loan	7.25%	BR+ 1.00% to BR + 3.00%
Hire Purchase	8.00%	BR+ 1.00% to BR + 3.00%
Education Loan	8.00%	BR+ 2.00% to BR + 4.00%
Flexi Loan	8.00%	BR+ 1.00% to BR + 3.00%
Professional Loan	9.00%	BR+ 1.00% to BR + 3.00%
Future Lease Loan	8.00%	BR+ 1.00% to BR + 3.00%
Retail Space Loan	8.00%	BR+ 1.00% to BR + 3.00%
Loan Against Share	8.00%	BR+ 1.00% to BR + 3.00%
Loan against consumable goods	8.00%	BR+ 1.00% to BR + 3.00%
Loan against Pension	8.00%	BR+ 1.00% to BR + 3.00%
Advance against Life Insurance Policy	8.00%	BR+ 1.00% to BR + 3.00%
Agro Loan	8.00%	BR+ 1.00% to BR + 3.00%
Deprived Sector	8.00%	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	7.00%	BR+ 1.00% to BR + 3.00%
Margin Lending/ Share Loan		BR+ 1.00% to BR + 3.00%
Deprived Sector	7.00%	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	7.00%	BR+ 1.00% to BR + 3.00%
Margin Lending/Share Loan		BR+ 0.50% to BR + 2.50%
Deprived Sector (Others/Institutional)	s7.00%	BR to BR + 2.00%
USD denominated FCY loan	As per NRB Regulations	
Loan against liquid assets (FDR, Govt. Bond/ National Saving Bond)	Up to 2% above coupon rate	

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 15-06-2026

A. For Individual Borrower availing Term Loan

	Fixed Interest Rate	Floating Interest Band
Credit Facilities	**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 to BR + 2.00%
USD denominated FCY loan	As per NRB Regulations	
Loan against liquid assets (FDR, Govt. Bond/ National Saving Bond)	Up to 2% above coupon rate	

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 15-05-2026

A. For Individual Borrower availing Term Loan

	Fixed Interest Rate	Floating Interest Band
Credit Facilities	**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+ 0.25% to BR + 2.25%
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.

INTERESTRATES ON ADVANCES WITH EFFECTIVE FROM 17-09-2025

A. For Individual Borrower availing Term Loan

	Fixed Interest Rate	Floating Interest Band
Credit Facilities	**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

	Fixed Interest Rate	Floating Interest Band
Credit Facilities	**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

	Fixed Interest Rate	Floating Interest Band
Credit Facilities	**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.
- 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 13-04-2024

A. For Individual Borrower availing Term Loan

	Fixed Interest Rate	Floating Interest Band
Credit Facilities	**Up to 7 Years**	
Housing Loan	9.50%	BR+ 1.50% to BR + 3.50%
Hire Purchase	12.50%	BR+ 1.50% to BR + 3.50%
Vehicle Loan	11.99%	BR+ 1.50% to BR + 3.50%
Education Loan	11.99%	BR+ 1.50% to BR + 3.50%
Flexi Loan	11.99%	BR+ 1.50% to BR + 3.50%
Professional Loan	11.99%	BR+ 1.50% to BR + 3.50%
Future Lease Loan	12.99%	BR+ 1.50% to BR + 3.50%
Retail Space Loan	11.99%	BR+ 1.50% to BR + 3.50%
Loan against consumable goods	12.99%	BR+ 1.50% to BR + 3.50%
Loan against Pension	11.99%	BR+ 1.50% to BR + 3.50%
Advance against Life Insurance Policy	11.99%	BR+ 1.50% to BR + 3.50%
Agro Loan	11.99%	BR+ 1.50% to BR + 3.50%
Deprived Sector	11.99%	BR+ 1.50% to BR + 3.50%

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 however not below Base 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 however not below Base 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.

Re: Interest Rates on Advances with effective from 17-12-2023

A. For Individual Borrower availing Term Loan

	Fixed Interest Rate	Floating Interest Band
Credit Facilities	**Up to 7 Years**	
Housing Loan (up to 2 cr.)	10.99%	BR+ 1.50% to BR + 3.50%
Housing Loan (above 2 cr.)	11.99%	BR+ 1.50% to BR + 3.50%
Hire Purchase	12.50%	BR+ 1.50% to BR + 3.50%
Vehicle Loan	11.99%	BR+ 1.50% to BR + 3.50%
Education Loan	11.99%	BR+ 1.50% to BR + 3.50%
Flexi Loan	11.99%	BR+ 1.50% to BR + 3.50%
Professional Loan	11.99%	BR+ 1.50% to BR + 3.50%
Future Lease Loan	12.99%	BR+ 1.50% to BR + 3.50%
Retail Space Loan	11.99%	BR+ 1.50% to BR + 3.50%
Loan against consumable goods	12.99%	BR+ 1.50% to BR + 3.50%
Loan against Pension	11.99%	BR+ 1.50% to BR + 3.50%
Advance against Life Insurance Policy	11.99%	BR+ 1.50% to BR + 3.50%
Agro Loan	11.99%	BR+ 1.50% to BR + 3.50%
Deprived Sector	11.99%	BR+ 1.50% to BR + 3.50%

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 however not below Base 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 however not below Base 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 prescribe in NRB circular 03/080/81 dated 18-06-2080 BS.**

Interest Rates on Advances effective from 17-11-2023

A. For Individual Borrower availing Term Loan

CREDIT FACILITIES	Fixed Interest Rate			FLOATING INTEREST BAND (if opted by the borrower)
	Repayment up to 7 Years	Repayment up to 10 Years	Repayment period above 10 Years	
Housing Loan (up to 1 cr.)	12.50%	13.50%	14.50%	Base Rate + up to 3.50%
Housing Loan (above 1 cr.)	13.00%	14.00%	14.75%	Base Rate + up to 3.50%
Hire Purchase	13.00%	14.00%		Base Rate + up to 3.50%
Vehicle Loan	13.00%	14.00%		Base Rate + up to 3.50%
Education Loan	13.00%	14.00%		Base Rate + up to 3.50%
Flexi Loan	14.50%	14.75%		Base Rate + up to 3.50%
Professional Loan	13.00%	14.00%		Base Rate + up to 3.50%
Future Lease Loan	13.00%	14.00%		Base Rate + up to 3.50%
Retail Space Loan	13.00%	14.00%		Base Rate + up to 3.50%
Loan against consumable goods	13.00%	14.00%		Base Rate + up to 3.50%
Loan against Pension	12.50%	13.50%		Base Rate + up to 3.50%
Advance against Life Insurance Policy	13.00%	14.00%		Base Rate + up to 3.50%
Agro Loan	12.50%	13.50%		Base Rate + up to 3.50%
Deprived Sector	13.00%	14.00%		Base Rate + up to 3.50%

B. For Others:

CREDIT FACILITIES	Fixed Interest rates (In %)			FLOATING INTEREST BAND (if opted by the borrower)
	Repayment Period			
	Up to 5 Years	Up to 10 Years	Above 10 years	
WC-CC/ STL/ DL/ TR				Base Rate + up to 3.50%
Term Loan	12.50%	13.50%	14.50%	Base Rate + up to 3.50%
Hire Purchase	13.00%	14.00%	14.50%	Base Rate + up to 3.50%
Vehicle Loan	13.00%	14.00%	14.50%	Base Rate + up to 3.50%
Flexi Loan-TL	13.00%	14.00%	14.50%	Base Rate + up to 3.50%
Flexi Loan-Overdraft (below Rs. 50 Lacs)				Base Rate + up to 3.50%
Flexi Loan-Overdraft (Rs. 50 Lacs and above)				Base Rate + up to 3.50%
Margin Lending				Base Rate + up to 3.50%
USD denominated FCY loan				Base Rate + up to 3.50%
Loan against liquid assets (FDR, Govt. Bond/ National Saving Bond)	Up to 2% above coupon rate however not below Base Rate			
Deprived Sector (Others)	12.50%	13.50%	14.50%	Base Rate + up to 3.50%
Future Lease Loan	12.50%	13.50%	14.50%	Base Rate + up to 3.50%
Retail Space Loan	12.50%	13.50%	14.50%	Base Rate + up to 3.50%
Agro Loan	12.50%	13.50%	14.50%	Base Rate + up to 3.50%

- 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 difference of interest rates shall not be more than 2 % in the same nature loans.**