



## RATES OF INTEREST

Effective from 1<sup>st</sup> Poush, 2077 (16<sup>th</sup> Dec. 2020)

DEPOSITS		% p.a.
<b>1. Savings Deposits</b>		2.00 - 3.50
<b>2. Call Deposits</b>		Up to 1.00
<b>3. Fixed Deposits</b>		
<b>Fixed Interest Rate</b>		
<b>A. Institutions</b>		
<b>For New:</b>		
3 Months to Less than 6 Months		4.50
6 Months to Less than 1 Year		5.50
1 Year and above		6.50
<b>For Renewal:</b>		
3 Months to Less than 6 Months		4.60
6 Months to Less than 1 Year		5.60
1 Year and above		6.60
<b>B. Individuals</b>		
3 Months to Less than 6 Months		5.00
6 Months to Less than 1 Year		6.00
1 Year and above		7.00
<b>Floating Interest Rate</b>		
A. Recurring Deposits (2 - 10 Years)		6.00
B. Kissan Banking Sewa (Recurring Deposit) (1 - 10 Years)		6.00
<b>4. FCY Saving Deposits:</b>		
USD Saving Deposits		1.25

LOANS AND ADVANCES		% p.a.
<b>1. Working Capital loan</b>		Base Rate + upto 5.00
<b>2. Term Loan</b>		Base Rate + upto 5.00
<b>3. Retail Loans</b>		
(i) Housing Loan		Base Rate + upto 5.00
(ii) Education Loan		Base Rate + upto 5.00
(iii) Hire Purchase Loan		Base Rate + upto 5.00
(iv) Residential Real Estate Loan (Above NPR 15,000,000)		Base Rate + upto 5.00
<b>4. Development Credit Loan (including Deprived Sector Loan)</b>		
(i) Direct Financing (Micro Loans)		Base Rate + upto 5.00
(ii) Small Enterprise Loan		Base Rate + upto 5.00
(iii) Agri Business Loan		Base Rate + upto 5.00
(iv) Interest subsidized loan		Base Rate + upto 2.00
<b>5. Loans against Government Bonds, Deposits of Financial Institutions and first class foreign bank guarantee</b>		
(i) Loan against Govt. Bonds		Base Rate + upto 5.00
(ii) Loan against Fixed Deposits/Other local currency Deposit of BOK		Base Rate
(iii) Loan against Fixed Deposits of other Financial Institutions		Base Rate + upto 5.00
(iv) Loan against Foreign Currency Deposits		Base Rate + upto 5.00
(v) Loan against First Class Foreign Bank Guarantee		Base Rate + upto 5.00
<b>6. Other Loans</b>		
(i) Gold / Ornaments Financing (against Pledge)		Base Rate + upto 5.00
(ii) Loan Against Shares		Base Rate + upto 5.00
(iii) Personal Loan		
a. BOK Professional Loan		Base Rate + upto 5.00
b. Other Loans		Base Rate + upto 5.00
<b>7. Unarranged Loans/Forced Loans and uncollected dues</b>		Base Rate + 5.00
<b>8. Foreign Currency Loans</b>		
(i) USD TR Loan		Six months LIBOR + upto 3.50
(ii) Export Pre-shipment/Post-shipment Loan		1 year LIBOR + upto 1.25
(iii) Other USD Loan (excl. 8(i) & 8(ii))		LIBOR + upto 4.00
(iv) Other Foreign Currency Loan		3.00 to 7.00

LOANS AND ADVANCES (FIXED INTEREST RATES)		% p.a.			
FOR INDIVIDUALS	Up to 5 years	Above 5 years	Up to 10 years	Up to 15 years	Above 15 years
Housing Loan	-	-	10.98	11.98	12.98
Hire Purchase Loan	9.99	11.49	-	-	-
Education Loan	9.49	10.49	-	-	-
Residential Real Estate Loan	10.99	11.99	-	-	-
Other Loans	10.99	11.99	-	-	-
<b>Base Rate as of Kartik 2077: 7.68%</b>					
<b>Interest Spread as of Kartik 2077: 3.90%</b>					

### Notes :

- Terms and Conditions for Deposits will be as per the Bank's Rule and informations can be obtained from Bank's Branch Office.
- Individuals stand for natural person.
- Interest will be paid Quarterly on deposits (including Fixed Deposits).
- Interest Rates on Foreign Currency Deposits will be provided based on International Market other than USD Saving Deposit.
- Interest Rate on Wholesale Financing to Micro Financing Institution will be on the basis of negotiation and Yuwa Swarojgar Kosh will be on the basis of existing contract.
- For Loan against Fixed Deposits/Other local currency Deposit of BOK, the applicable rates will be 2% over coupon rates of Fixed Deposits or interest rate as per 5(ii) whichever is higher.
- For Loan against Fixed Deposits of other Financial Institutions, the applicable rates will be 2% over coupon rates of Fixed Deposits or interest rate as per 5(iii) whichever is higher.
- Interest on Overdue Loan will be Applicable Loan Interest Rate plus 2% Penal Interest Rate.
- Interest Rates on NRB Refinance Loans will be as stated by Nepal Rastra Bank.
- Interest Rates on Loans under Syndicated Finance will be as per the Syndicated Loan Agreement/Arrangement.
- For existing outstanding under Housing Loan Fixed Rate scheme (for 1 Year), the rate will be Base rate plus 2% after one year.