# INTEREST RATE

Effective from September 17, 2026

## DEPOSITS

| Saving Deposit (NPR) | Interest Rate (% p.a.) |
|---|---|
| Siddhartha Sajilo Bachat Khata | 2.75 |
| Siddhartha Peacekeeping Savings | 2.75 |
| Siddhartha Life Secure Savings Account | 2.75 |
| Siddhartha Gen-Z Saving | 2.75 |
| Siddhartha Jeevan Surakshya Bachat Khata | 2.75 |
| Siddhartha Platinum Saving | 2.75 |
| Siddhartha Super Salary | 2.75 |
| Siddhartha Mero Share Khata | 2.75 |
| Siddhartha Jestha Nagarik Bachat | 2.75 |
| Siddhartha Bachat Account | 2.75 |
| Siddhartha Nari Bachat | 2.75 |
| Branchless Banking Account | 2.75 |
| Siddhartha Bal Bachat Khata | 2.75 |
| Siddhartha Social Security Saving | 2.75 |
| Siddhartha Investors Savings Account | 2.75 |
| Siddhartha NPL Savings Account | 2.75 |
| Siddhartha Pay and Save Account (Parents) | 2.75 |
| Siddhartha Pay and Save Account (Child) | 3.00 |
| Siddhartha Remit Account | 3.00 |
| Siddhartha Platinum Plus Saving Account | 3.05 |
| Siddhartha Priority Saving Account | 3.05 |
| Siddhartha Professional Account | 3.05 |
| Siddhartha Horizon Platinum Saving | 3.05 |
| Siddhartha Smart Salary Account | 3.05 |
| SBL Premium Remit Saving Account | 4.05 |

| Call Deposit (NPR) | up to 0.25 |
|---|---|

| Fixed Deposit | Interest Rate (% p.a.) |
|---|---|
| **Individuals** | |
| 3 months to 2 years | 2.75 |
| Above 2 years to 5 years | 3.05 |
| Above 5 years | 3.76 |
| **Remittance** | |
| 3 months to 2 years | 3.75 |
| Above 2 years to 5 years | 4.05 |
| Above 5 years | 4.76 |
| **Institutions** | |
| 1 year to 5 years | 2.75 |
| Above 5 years | 3.05 |
| **Recurring Fixed Deposit (Only for Individuals)** | |
| Goal Saver Account | 2.75 |

**Interest Rate of Foreign Currency Deposit (% p.a.)**

| Currency | Saving Deposit | Fixed Deposit (Individual/Institutional) | | Call Deposit |
|---|---|---|---|---|
| | | Up to 1 year | More than 1 year | |
| USD | 2.50 | 3.61 | 3.00 | up to 50% of lowest saving deposit interest rate of respective currency |
| EUR | 1.50 | 2.00 | 1.50 | |
| GBP | 2.00 | 3.00 | 2.00 | |
| AUD | 1.50 | 3.00 | 2.00 | |
| CAD | 1.00 | 1.50 | 1.25 | |
| JPY | 0.25 | 0.40 | 0.40 | |
| CNY | 0.50 | 1.00 | 0.50 | |
| For Other Currencies | Negotiable | | | |

- FCY Deposit for NRN & Remittance Customers +1 % additional.
- Other terms & conditions of the deposit products remain unchanged.
- Minimum tenor for FCY Individual Fixed Deposit is 3 months and Institutional Fixed Deposit is 6 months.

## LOANS AND ADVANCES

| Description | Interest Rate (% p.a.) | |
|---|---|---|
| **Fluctuating Working Capital (CC/OD/Short Term Loan/Import Loan/Working Capital Loan)** | | |
| Large Corporate | Base Rate | + up to 2.25% |
| Corporate | Base Rate | + up to 2.25% |
| SME | Base Rate | + up to 2.50% |
| Micro | Base Rate | + up to 3.25% |
| Agriculture | - | - |
| Large Corporate | Base Rate | + up to 2.25% |
| Corporate | Base Rate | + up to 2.25% |
| SME | Base Rate | + up to 2.50% |
| Micro | Base Rate | + up to 3.25% |
| **Working Capital - Term Loan** | | |
| Large Corporate | Base Rate | + up to 2.50% |
| Corporate | Base Rate | + up to 2.50% |
| SME-Medium | Base Rate | + up to 2.75% |
| SME-Small | Base Rate | + up to 3.00% |
| Micro | Base Rate | + up to 3.25% |
| Agriculture | - | - |
| Large Corporate | Base Rate | + up to 2.50% |
| Corporate | Base Rate | + up to 2.50% |
| SME | Base Rate | + up to 2.75% |
| Micro | Base Rate | + up to 3.25% |
| **Sustainable Fluctuating Working Capital Loan** | | |
| Large Corporate | Base Rate | + up to 2.00% |
| Corporate | Base Rate | + up to 2.00% |
| **Fixed Term Loan** | | |
| Large Corporate | Base Rate | + up to 2.50% |
| Corporate | Base Rate | + up to 2.50% |
| SME-Medium | Base Rate | + up to 2.75% |
| SME-Small | Base Rate | + up to 3.00% |
| Micro | Base Rate | + up to 3.25% |
| Energy | Base Rate | + up to 2.50% |
| **Bridge Gap Loan** | | |
| Large Corporate | Base Rate | + up to 2.50% |
| Corporate | Base Rate | + up to 2.50% |
| SME-Medium | Base Rate | + up to 2.75% |
| SME-Small | Base Rate | + up to 3.00% |
| Micro | Base Rate | + up to 3.50% |
| **Home Loan** | Base Rate | + up to 3.00% |
| **Auto Loan (For Individuals & Institutions)** | Base Rate | + up to 2.50% |
| **Commercial Vehicle Loan** | Base Rate | + up to 3.25% |
| **Professional Loan** | Base Rate | + up to 3.25% |
| **Education Loan** | Base Rate | + up to 3.25% |
| **Mortgage Loan** | | |
| Overdraft | Base Rate | + up to 3.25% |
| Term Loan/Short Term Loan | Base Rate | + up to 3.25% |
| **Export Finance** | | |
| Against USD LC | Base Rate | + up to 2.75% |
| Against NPR & other currency LC | Base Rate | + up to 2.75% |
| Against USD export documents | Base Rate | + up to 2.75% |
| Against NPR & other currency export documents | Base Rate | + up to 2.75% |
| **Loan Secured by :** | | |
| Fixed Deposit | | Coupon rate + up to 2.00% or Base Rate + up to 2.00% whichever is higher |
| Foreign Currency Deposits at SBL | Base Rate | + up to 2.75% |
| Government Bonds | | Coupon rate + up to 2.00% or Base Rate + up to 2.00% whichever is higher |
| Bank Guarantees issued by Foreign Banks | Base Rate | + up to 3.25% |
| Loan against Shares | Base Rate | + up to 3.00% |
| Loan against Shares (Rs. 100 million and above) | Base Rate | + up to 2.50% |
| Loan against Gold | Base Rate | + up to 3.50% |
| **FCY Loan Denominated in USD** | | Negotiable |
| **Consortium Loan (Fixed & floating interest rate)** | | As per consortium decision |
| **Deprived Sector Lending:** | | |
| Indirect Lending (eligible to qualify under DSL) | Base Rate | + up to 2.00% |
| Direct Lending | Base Rate | + up to 3.50% |
| Others | Base Rate | + up to 3.50% |
| **Loan up to Rs 2 crore (as prescribed by NRB)** | Base Rate | + 2.00% |

## FIXED INTEREST RATE (% p.a.) FOR INDIVIDUAL TERM LOANS

| Types of Loan | Up to 5 years | Above 5 years to up to 10 years | Above 10 years |
|---|---|---|---|
| Mortgage Loan | 9.75 | 10.25 | 10.25 |
| Professional Loan | 9.75 | | |
| Education Loan | 9.25 | 9.75 | 9.75 |
| Hire Purchase Loan | **Up to 5 Years** | **Above 5 years** | |
| | 9.75 | 10.25 | |
| Home Loan | **Up to 7 years** | **Above 7 years to up to 10 years** | **Above 10 years** |
| | 5.99 | 8.49 | 9.00 |
| Siddhartha Hamro Ghar Karja | 5.99% p.a. (Fixed for 7 years) | | |

## FIXED INTEREST RATE (% p.a.) FOR INDIVIDUAL AND INSTITUTIONAL TERM LOANS

| | |
|---|---|
| Siddhartha Auto Loan | 5.99% p.a. (For EV & ICE Vehicles) |

## FIXED INTEREST RATE (% p.a.) FOR OTHER THAN INDIVIDUAL TERM LOANS

| Up to 5 years | Above 5 years to up to 10 years | 10 to 15 years |
|---|---|---|
| 8.00 to 8.50 | 8.75 to 8.99 | 9.00 to 9.25 |

| | |
|---|---|
| **Average Base Rate of Preceding 3 months** | **4.96%** |
| **Shrawan 2083 Base Rate** | **4.84%** |
| **Shrawan 2083 Interest Spread Rate** | **3.56%** |

**Note:**

1. The effective applicable interest rates on loan is subject to change with effect from the first day of each month as per Nepali Calendar; triggered by change in Average Base Rate of preceding 3 months.
2. In case of loans eligible under interest subsidy, premium rates shall be applicable as per the circulars issued by NRB.
3. In case of loans where fixed premium prescribed by NRB, such premium shall apply.
4. Penal Interest 2% per annum.
5. Fixed Interest Rates for individual term loan shall be reviewed periodically as permitted by NRB.
6. Interest rate applicable to similar nature of loans shall be determined in line with NRB directive.

SiddharthaBank

**Head Office:** Naxal, Kathmandu
**P.O.Box:** 13806, **Ph:** 01-5970720 / 5970020
**SWIFT:** SIDDNPKA
**Email:** customercare@sbl.com.np
**Web:** www.siddharthabank.com