



नेपाल एसबिआई बैंक लिमिटेड
NEPAL SBI BANK LTD.
केदारमल्ल, काठमाडौं, फोन नं. : ४-४३३५१६, ४-४३३५१९

INTEREST RATES: DEPOSITS

With effect from 15th Jun 2026 (1st Ashadh 2083)

Fixed / Recurring Deposits/ Dhanvridhhi Fixed Deposits#		Individuals	Institutions/ Foreign Diplomatic Institutions		
≥ 3 months and < 6 months		2.82%	-		
≥ 6 months and < 1 year		3.00%	2.75%		
≥ 1 year and < 2 years		3.20%	2.75%		
≥ 2 years and < 3 years		3.40%	2.75%		
≥ 3 years and Above		4.10%	2.75%		
NPR Call Deposits		Saving Deposits			
Account Type	Interest Rate	Account Scheme	Interest Rate		
Call Deposit	Up to 0.50%				
FCY Saving Deposit		a) Sambriddha Nagarik Bachat Khata/Saral Bachat Khata b) Savings-Swarnim Bachat Khata c) Savings- PF d) SB Corporate Salary Package (CSP) e) Savings- Rakshak Bachat Khata f) NSBL Baal Bachat Khata/Savings-Abakash Kosh g) SB Karmachari Bachat Khata/Chhori Bachat Khata h) All other LCY Saving Accounts	2.75% 2.76% 2.77% 2.77% 2.78% 2.79% 2.80% 2.80%		
Account Type	Interest Rate				
Saving Deposit (USD)	3.00%				
Saving Deposit (EUR)	0.50%				
Saving Deposit (GBP)	0.50%				
FCY Fixed Deposit Individual-For 3 months and above) / (Institutions-For 6 months and above)				FCY Call Deposit	
Account Type	Interest Rates			Account Type	Interest Rates
USD	Up to 3.30%			USD	1.50%
EUR	Up to 1.00%			EUR	0.25%
GBP	Up to 1.00%			GBP	0.25%

Loans & Advances With effect from 15th Jun 2026 (1st Ashadh 2083)

Account Scheme	Fixed Interest Rate			Floating Interest Rate	
	Up to 5 years	Above 5 years to 10 years	Above 10 years		
Education Loan	9.99%	10.49%	10.99%	BR + 2.00% - 4.00%	
Education Loan Plus	9.99%	10.49%	10.99%	BR + 2.00% - 4.00%	
Home Loan	8.99%	9.49%	10.49%	BR + 0.50% - 2.50%	
Auto Loan / Hire Purchase Loan (Personal/ Official)	8.99%	9.49%	-	Personal Purpose (EV): BR + 0.25% - 2.25% Personal Purpose (IC): BR + 0.50% - 2.50% Official Purpose (EV): BR + 0.25% - 2.25% Official Purpose (IC): BR + 0.50% - 2.50%	
Auto Loan / Hire Purchase Loan (Commercial)	9.99%	10.99%	-	Commercial Purpose (EV): BR + 1.00% - 3.00% Commercial Purpose (IC): BR + 1.00% - 3.00%	
Personal Mortgage Term Loan / Other Personal Term Loan	9.99%	10.99%	11.99%	BR + 0.50% - 2.50%	
Bhu Puu Loan	9.99%	10.99%	11.99%	BR + 2.00% - 4.00%	
Bhu Puu Plus Loan	9.99%	10.99%	11.99%	BR + 2.00% - 4.00%	
Loan to Migrant Workers	9.99%	10.99%	11.99%	BR + 2.00% - 4.00%	
Deprived Sector Lending (Individuals)	9.99%	10.99%	11.99%	BR + 2.00% - 4.00%	
Term Loan / Project Finance	Up to 3 years 7.75%	Above 3 years to 5 years 8.00%	9.50%	9.50%	Corporate / Mid-Corporate: BR + Up to 2.00% Prime: BR + 1.00% - 3.00% Others: BR + 2.00% - 4.00%
Account Scheme	Corporate Customers / Mid-Corporate Customers (Floating Interest Rate)		Prime Customers (Floating Interest Rate)	Other Customers (Floating Interest Rate)	
Working Capital / Cash Credit	BR + Up to 2.00%		BR + 1.00% - 3.00%	BR + 2.00% - 4.00%	
Trust Receipt	BR + Up to 2.00%		BR + 1.00% - 3.00%	BR + 2.00% - 4.00%	
Short Term Demand Loan	BR + Up to 2.00%		BR + 1.00% - 3.00%	BR + 2.00% - 4.00%	
Term Loan / Project Finance	BR + Up to 2.00%		BR + 1.00% - 3.00%	BR + 2.00% - 4.00%	
Working Capital / Cash - Credit Multinational	BR + Up to 2.00%		BR + 1.00% - 3.00%	BR + 2.00% - 4.00%	
Pre shipment / Post Shipment Loan	BR + Up to 2.00%		BR + 1.00% - 3.00%	BR + 2.00% - 4.00%	
	For FCY Loan: Interest rate shall be as per agreement subject to applicable NRB guidelines.				
Loan Against FDR	FD Rate+ Up to 2.00% Or Applicable Base Rate whichever is higher				
Deprived Sector Lending (MFI)	BR + Up to 2.00%				
Deprived Sector Lending (NBFC)	BR + (2.00% - 4.00%) for Institutions Qualifying under Deprived Sector Lending as per NRB Directives				
Deprived Sector Lending (Retail)	BR + 2.00% - 4.00%				
Personal Loan/Overdraft	BR + 1.00% - 3.00%				
	Prime Customers		Other Customers		
SME Loan	BR + Up to 2.00%		BR + 2.00% - 4.00%		
NSBL Saral Karja for MSME	BR + Up to 2.00%		BR + 2.00% - 4.00%		
NSBL Krishak Sathi Karja	BR + 2.00% - 4.00%				
Loan Against Share / Margin Lending	BR + up to 2.00%				
Loan Against Bonds (Govt & Others)	BR + Up to 2.00% Or Applicable Base Rate whichever is higher				
Gold Loan	BR + 2.00% - 4.00%				
FCY Loans (For Payment of Sight LC)	Interest rate shall be as per agreement and/or MRR plus premium subject to applicable NRB guidelines				
Last Three Months Average Base Rate: 5.39%, Base Rate (Baishakh, 2083) : 5.25%					
Interest Spread Rate- (Baishakh 2083): 3.28%					

- a) Interest Rate applicable on forced loan may vary with risk premium from the published rate.
b) Interest Rate in consortium financing shall be as decided by consortium.
c) Interest rate concession shall be provided to the specified sector under normal Deprived Sector Loan in line with NRB Directive.
d) The interest rate on loan provided under 'Work Procedure on Interest Subsidy for Concessional Loan, 2082', issued by NRB shall be Base Rate + maximum 1.50%.
e) Interest Rate in NPA accounts may vary from the published rate.
f) Penal Interest of plus 2% p.a. will be applied on overdue amount.
g) Risk Premium up to highest published premium rate of loan and advances may be charged to cases attracting additional provisioning as per regulatory requirement.
h) Bills under import LC (BLC) and other forced loan will attract highest published interest rate of loan and advances.
i) For Remittance Deposits (Savings & Fixed Deposits)- 1% above card rates as per NRB guidelines.
j) In case of Institutional Fixed Deposits, premature facility is not allowed before completion of 6 months period.
k) #Fixed Deposits under Dhanvridhhi Scheme will be accepted for the tenure of 6 months and above only.
- Note:
l) Rates of interest on deposits/ loans & advances schemes unless otherwise mentioned herein above, will remain the same. Customers/Prospective Clients are advised to visit our bank's branch or our official website <https://nsbl.statebank> for specific features, conditions, interest rates of deposits/ loans & advances products/schemes.
*Conditions Apply, ## Interest Payable on maturity.