



## Base Rates

May 05, 2013

| Base Rate for Chaitra 2074 |       |
|----------------------------|-------|
| Base Rate                  | 9.89% |

| Base Rate for Falgun 2074 |       |
|---------------------------|-------|
| Base Rate                 | 9.86% |

| Base Rate for Magh 2074 |       |
|-------------------------|-------|
| Base Rate               | 9.81% |

| Base Rate for Poush 2074 |       |
|--------------------------|-------|
| Base Rate                | 9.50% |

| Base Rate for Mangshir 2074 |       |
|-----------------------------|-------|
| Base Rate                   | 9.43% |

| Base Rate for Kartik 2074 |       |
|---------------------------|-------|
| Base Rate                 | 9.33% |

| Base Rate for Ashwin 2074 |  |
|---------------------------|--|
|---------------------------|--|

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|           |       |
|-----------|-------|
| Base Rate | 9.32% |
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| <b>Base Rate for Bhadra 2074</b> |       |
| Base Rate                        | 9.50% |

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|                                   |       |
|-----------------------------------|-------|
| <b>Base Rate for Shrawan 2074</b> |       |
| Base Rate                         | 9.19% |

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|                                 |       |
|---------------------------------|-------|
| <b>Base Rate for Asadh 2074</b> |       |
| Base Rate                       | 8.98% |

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|                                  |       |
|----------------------------------|-------|
| <b>Base Rate for Jestha 2074</b> |       |
| Base Rate                        | 8.90% |

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|                                   |       |
|-----------------------------------|-------|
| <b>Base Rate for Baisakh 2074</b> |       |
| Base Rate                         | 8.76% |

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|                                   |       |
|-----------------------------------|-------|
| <b>Base Rate for Chaitra 2073</b> |       |
| Base Rate                         | 8.21% |

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|                                  |       |
|----------------------------------|-------|
| <b>Base Rate for Falgun 2073</b> |       |
| Base Rate                        | 7.07% |

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| Base Rate for Magh 2073 |       |
|-------------------------|-------|
| Base Rate               | 6.93% |

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| Base Rate for Poush 2073 |       |
|--------------------------|-------|
| Base Rate                | 6.48% |

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| Base Rate for Mangsir 2073 |       |
|----------------------------|-------|
| Base Rate                  | 6.03% |

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| Base Rate for Kartik 2073 |       |
|---------------------------|-------|
| Base Rate                 | 6.11% |

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| Base Rate for Ashoj 2073 |       |
|--------------------------|-------|
| Base Rate                | 6.08% |

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| Base Rate for Bhadra 2073 |       |
|---------------------------|-------|
| Base Rate                 | 6.07% |

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| Base Rate for Shrawan 2073 |       |
|----------------------------|-------|
| Base Rate                  | 6.07% |

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| Base Rate for Ashad 2073 |  |
|--------------------------|--|
|--------------------------|--|

|           |       |
|-----------|-------|
| Base Rate | 5.97% |
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| Base Rate for Jestha 2073 |  |
|---------------------------|--|
|---------------------------|--|

|           |       |
|-----------|-------|
| Base Rate | 5.71% |
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| Base Rate for Baisakh 2073 |  |
|----------------------------|--|
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|           |       |
|-----------|-------|
| Base Rate | 5.71% |
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| Base Rate for Chaitra 2072 |  |
|----------------------------|--|
|----------------------------|--|

|           |       |
|-----------|-------|
| Base Rate | 5.55% |
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| Base Rate for Falgun 2072 |  |
|---------------------------|--|
|---------------------------|--|

|           |       |
|-----------|-------|
| Base Rate | 5.89% |
|-----------|-------|

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| Base Rate for Magh 2072 |  |
|-------------------------|--|
|-------------------------|--|

|           |       |
|-----------|-------|
| Base Rate | 5.84% |
|-----------|-------|

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| Base Rate for Poush 2072 |  |
|--------------------------|--|
|--------------------------|--|

|           |       |
|-----------|-------|
| Base Rate | 5.97% |
|-----------|-------|

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| Base Rate for Mangsir 2072 |  |
|----------------------------|--|
|----------------------------|--|

|           |       |
|-----------|-------|
| Base Rate | 6.02% |
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| Base Rate for Kartik 2072 |  |
|---------------------------|--|
|---------------------------|--|

|           |       |
|-----------|-------|
| Base Rate | 6.37% |
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| Base Rate for Ashwin 2072 |  |
|---------------------------|--|
|---------------------------|--|

|           |       |
|-----------|-------|
| Base Rate | 6.47% |
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| Base Rate for Bhadra 2072 |  |
|---------------------------|--|
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|           |       |
|-----------|-------|
| Base Rate | 6.36% |
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| Base Rate for Shrawan 2072 |  |
|----------------------------|--|
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|           |       |
|-----------|-------|
| Base Rate | 6.42% |
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| Base Rate for Ashad 2072 |  |
|--------------------------|--|
|--------------------------|--|

|           |       |
|-----------|-------|
| Base Rate | 7.71% |
|-----------|-------|

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| Base Rate for Jestha 2072 |  |
|---------------------------|--|
|---------------------------|--|

|           |       |
|-----------|-------|
| Base Rate | 7.19% |
|-----------|-------|

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| Base Rate for Baisakh 2072 |  |
|----------------------------|--|
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|           |       |
|-----------|-------|
| Base Rate | 7.12% |
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| Base Rate for Chaitra 2071 |  |
|----------------------------|--|
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|           |       |
|-----------|-------|
| Base Rate | 7.28% |
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| Base Rate for Falgun 2071 |  |
|---------------------------|--|
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|           |       |
|-----------|-------|
| Base Rate | 6.94% |
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|--------------------------------|-------|
| <b>Base Rate for Magh 2071</b> |       |
| Base Rate                      | 6.67% |

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|                                 |       |
|---------------------------------|-------|
| <b>Base Rate for Poush 2071</b> |       |
| Base Rate                       | 6.89% |

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|                                    |       |
|------------------------------------|-------|
| <b>Base Rate for Mangshir 2071</b> |       |
| Base Rate                          | 6.97% |

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|                                  |       |
|----------------------------------|-------|
| <b>Base Rate for Kartik 2071</b> |       |
| Base Rate                        | 7.06% |

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|                                  |       |
|----------------------------------|-------|
| <b>Base Rate for Ashwin 2071</b> |       |
| Base Rate                        | 8.17% |

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|                                  |       |
|----------------------------------|-------|
| <b>Base Rate for Bhadra 2071</b> |       |
| Base Rate                        | 7.30% |

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|                                   |       |
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| <b>Base Rate for Shrawan 2071</b> |       |
| Base Rate                         | 7.20% |

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| Base Rate for Ashad 2071 |  |
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|--------------------------|--|

|           |       |
|-----------|-------|
| Base Rate | 8.78% |
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| Base Rate for Jestha 2071 |  |
|---------------------------|--|
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|           |       |
|-----------|-------|
| Base Rate | 7.68% |
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| Base Rate for Baishakh 2071 |  |
|-----------------------------|--|
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|           |       |
|-----------|-------|
| Base Rate | 7.69% |
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| Base Rate for Chaitra 2070 |  |
|----------------------------|--|
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|           |       |
|-----------|-------|
| Base Rate | 8.02% |
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| Base Rate for Falgun 2070 |  |
|---------------------------|--|
|---------------------------|--|

|           |       |
|-----------|-------|
| Base Rate | 8.11% |
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| Base Rate for Magh 2070 |  |
|-------------------------|--|
|-------------------------|--|

|           |       |
|-----------|-------|
| Base Rate | 7.63% |
|-----------|-------|

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| Base Rate for Poush 2070 |  |
|--------------------------|--|
|--------------------------|--|

|                |       |
|----------------|-------|
| Cost of Fund   | 4.74% |
| Cost of CRR    | 0.26% |
| Cost of SLR    | 0.20% |
| Operating Cost | 2.36% |
| ROA            | 0.75% |
| Base Rate      | 8.31% |

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| Base Rate for Mangsir 2070 |       |
|----------------------------|-------|
| Cost of Fund               | 4.73% |
| Cost of CRR                | 0.26% |
| Cost of SLR                | 0.24% |
| Operating Cost             | 2.08% |
| ROA                        | 0.75% |
| Base Rate                  | 8.06% |

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| Base Rate for Kartik 2070 |       |
|---------------------------|-------|
| Cost of Fund              | 4.69% |
| Cost of CRR               | 0.25% |
| Cost of SLR               | 0.22% |
| Operating Cost            | 2.20% |
| ROA                       | 0.75% |
| Base Rate                 | 8.11% |

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| Base Rate for Asoj 2070 |       |
|-------------------------|-------|
| Cost of Fund            | 5.15% |
| Cost of CRR             | 0.28% |
| Cost of SLR             | 0.25% |
| Operating Cost          | 3.23% |
| ROA                     | 0.75% |
| Base Rate               | 9.66% |

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| Base Rate for Bhadra 2070 |       |
|---------------------------|-------|
| Cost of Fund              | 5.10% |
| Cost of CRR               | 0.28% |
| Cost of SLR               | 0.20% |
| Operating Cost            | 2.11% |



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| Base Rate for Bhadra 2070 |       |
|---------------------------|-------|
| ROA                       | 0.75% |
| Base Rate                 | 8.44% |

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| Base Rate for Shrawan 2070 |       |
|----------------------------|-------|
| Cost of Fund               | 5.37% |
| Cost of CRR                | 0.34% |
| Cost of SLR                | 0.14% |
| Operating Cost             | 2.14% |
| ROA                        | 0.75% |
| Base Rate                  | 8.74% |

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| Base Rate for Ashad 2070 |       |
|--------------------------|-------|
| Cost of Fund             | 5.39% |
| Cost of CRR              | 0.37% |
| Cost of SLR              | 0.14% |
| Operating Cost           | 3.20% |
| ROA                      | 0.75% |
| Base Rate                | 9.86% |

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| Base Rate for Jestha 2070 |       |
|---------------------------|-------|
| Cost of Fund              | 5.38% |
| Cost of CRR               | 0.36% |
| Cost of SLR               | 0.12% |
| Operating Cost            | 2.55% |
| ROA                       | 0.75% |
| Base Rate                 | 9.16% |

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| Base Rate for Baisakh 2070 |       |
|----------------------------|-------|
| Cost of Fund               | 5.26% |
| Cost of CRR                | 0.35% |
| Cost of SLR                | 0.10% |
| Operating Cost             | 2.51% |
| ROA                        | 0.75% |
| Base Rate                  | 8.97% |

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| Base Rate for Chaitra 2069 |       |
|----------------------------|-------|
| Cost of Fund               | 5.20% |
| Cost of CRR                | 0.35% |
| Cost of SLR                | 0.11% |
| Operating Cost             | 2.90% |
| ROA                        | 0.75% |
| Base Rate                  | 9.31% |

| Base Rate for Chaitra 2072 |       |
|----------------------------|-------|
| Base Rate                  | 5.55% |

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| Base Rate for Baisakh 2073 |       |
|----------------------------|-------|
| Base Rate                  | 5.71% |

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| Base Rate for Jestha 2073 |       |
|---------------------------|-------|
| Base Rate                 | 5.71% |

| Base Rate for Ashad 2073 |       |
|--------------------------|-------|
| Base Rate                | 5.97% |

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| Interest Spread Rate for Bhadra 2073 |  |
|--------------------------------------|--|
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|             |       |
|-------------|-------|
| Spread Rate | 4.72% |
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|                                  |       |
|----------------------------------|-------|
| <b>Base Rate for Bhadra 2073</b> |       |
| Base Rate                        | 6.07% |

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|                                 |       |
|---------------------------------|-------|
| <b>Base Rate for Ashoj 2073</b> |       |
| Base Rate                       | 6.08% |

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|                                  |       |
|----------------------------------|-------|
| <b>Base Rate for Kartik 2073</b> |       |
| Base Rate                        | 6.11% |

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|                                  |       |
|----------------------------------|-------|
| <b>Base Rate for Kartik 2073</b> |       |
| Base Rate                        | 6.11% |

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|                                  |       |
|----------------------------------|-------|
| <b>Base Rate for Kartik 2073</b> |       |
| Base Rate                        | 6.11% |

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|                                  |       |
|----------------------------------|-------|
| <b>Base Rate for Jestha 2074</b> |       |
| Base Rate                        | 8.90% |

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|                                 |       |
|---------------------------------|-------|
| <b>Base Rate for Asadh 2074</b> |       |
| Base Rate                       | 8.98% |

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|                                |       |
|--------------------------------|-------|
| <b>Base Rate for Magh 2074</b> |       |
| Base Rate                      | 9.81% |

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NEPAL SBI BANK LIMITED

Hattisar, Kathmandu, Nepal

TEL: 00-977-1-4435516 00-977-1-4435516

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