

## Interest Rates - Deposits

Feb 24, 2012

<b>Premium Fixed Deposit <span style="color: red;">NEW</span></b> <b>- Individuals/Foreign Diplomatic Institutions</b> Interest Rate (p.a) Payable Monthly <i>w.e.f 20<sup>th</sup> April 2018, (07<sup>th</sup> Baishakh 2075)</i>	
? 1 month and < 3 months	8.00%
? 3 months and < 6 months	8.00%
? 6 months and < 1 year	8.50%
? 1 year and < 2 years	11.00%
? 2 years and ? 3 years	11.00%
> 3 years and ? 10 years	11.00%

<b>Premium Fixed Deposit <span style="color: red;">NEW</span></b> <b>- Institutions</b> Interest Rate (p.a) Payable Monthly <i>w.e.f 11<sup>th</sup> April 2018, (28<sup>th</sup> Chaitra 2074)</i>	
? 1 month and < 3 months	9.00%
? 3 months and < 6 months	9.00%
? 6 months and < 1 year	10.00%
? 1 year and < 2 years	11.00%
? 2 years and ? 3 years	11.00%
> 3 years and ? 10 years	11.00%

Type of Saving Deposit Schemes	Interest Rate (p.a) Payable Quaterly <i>w.e.f 18<sup>th</sup> February 2018, (6<sup>th</sup> Falgun 2074)</i>
Nepal SBI Premium Saving <span style="color: red;">NEW</span>	4.25% - <i>calculated on the basis of daily closing balance(day end balance) of the account and credited quarterly(as per Nepali calendar)</i>
Corporate Salary Package <span style="color: red;">NEW</span>	4.25%
NSBL Nari Bachat Khata <span style="color: red;">NEW</span>	2.50% <i>Minimum balance NRs 500.</i>
NSBL Baal Bachat Khata <span style="color: red;">NEW</span>	2.50% <i>Minimum balance NRs 501.</i>
Karnadhaar Bachat Khata <span style="color: red;">NEW</span>	2.50% <i>Minimum balance NRs 501.</i>

NSBL Combo Savings Scheme <b>NEW</b>	3.00% Account can be opened at zero balance. Minimum balance Rs 5000/- (Auto Lien by System) (Interest on deposit account to be calculated on the basis of daily closing balance (day end balance) of the account and credited quarterly)
Swarnim Bachat	2.25% <i>Minimum balance requirement NRs 10,000</i>
Indreni Bachat Yojana	2.25% <i>Minimum balance requirement NRs 10,000</i>
Vishesh Bachat	2.50% Minimum balance requirement NRs 50,000
Varistha Nagarik Bachat	3.00% Minimum Balance requirement NRs 1000
Karmachari Bachat Khata	2.75%
Savings-Gorkha	4.25%
Savings-Nepal Army	3.00%
Savings-Police	3.00%
PF Other Organizations	4.25%
<b>Other Saving Deposit</b> NRS(Saral Bachat only ) NRS(Public) NRS(Others) USD	2.25% 3.00% 2.25% 0.50%
<b>Call Deposit</b> <i>w.e.f 20<sup>th</sup> April 2018, (07<sup>th</sup> Baishakh 2075)</i>	
<b>Minimum Balance</b>	<b>Interest Rate</b>
NRs 10,000	1.25%
NRs 1.00 Lacs	1.25%
NRs 10.00 Lacs	1.50%
NRs 50.00 Lacs	1.50%
NRs 75.00 Lacs	1.50%
NRs 1.00 Crore	1.50%
NRs 2.00 Crore	1.50%
NRs 5.00 Crore and above	Negotiable with maximum of 2.25%
<b>USD Call Deposit</b> <i>w.e.f 9<sup>th</sup> April 2017, (27<sup>th</sup> Chaitra 2073)</i>	
<b>Minimum Balance</b>	<b>Interest Rate</b>
Upto USD 1million	0.50%
Above USD 1 Million	Negotiable

<b>Fixed / Recurring Deposits</b> Interest Rate (p.a) Payable Quaterly <i>w.e.f 20<sup>th</sup> April 2018, (07<sup>th</sup> Baishakh 2075)</i>
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Duration	Individuals/ Foreign Diplomatic Institutions	Institutions
? 1 month and < 3 months	8.00%	4.60%
? 3 months and < 6 months	8.00%	5.55%
? 6 months and < 1 year	8.50%	9.50%
? 1 year and < 2 years	11.00%	11.00%
? 2 years and ? 3 years	11.00%	8.50%
> 3 years and ? 10 years	11.00%	7.75%
Fixed Deposit for 101 days* <b>NEW</b>	10.00%	5.35%
Fixed Deposit for 201 days* <b>NEW</b>	10.50%	9.25%

\* **FD for 101 & 201 Days:** The 101 days & 201 days FD should have a minimum balance of NPR1.00 Lacs.

<b>Bulk Fixed Deposits**</b> <b>(For Individuals Only: NPR5.00 Lacs &amp; ABOVE) <b>NEW</b></b> <b>Interest Rate (p.a) Payable Quaterly</b> <b>w.e.f 18<sup>th</sup> February 2018, (6<sup>th</sup> Falgun 2074)</b>	
? 1 year and < 2 years	10.50%
? 2 years and ? 3 years	10.50%

\*\***Bulk Fixed Deposit:** The Fixed deposit value of NPR 5.00 Lacs and above will only be eligible for availing the interest rate under the above Bulk Fixed Deposit category. The FD should be opened at a single instance.



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