



Interest Rates - Loans

Feb 27, 2012

Loan & Advances Schemes	Interest Rate(p.a) w.e.f 20 th April 2018, (07 th Baishakh 2075)		
	Corporate Customers	Prime Customers	Other Customers
Working Capital / Cash Credit	BR+1.00% to BR+4.50%	BR+2.75% to BR+5.00%	BR+3.75% to BR+6.00%
Trust receipt	BR+0.50% to BR+3.00%	BR+1.25% to BR+4.00%	BR+3.25% to BR+6.00%
Short Term Demand Loan	BR+1.00% to BR+4.50%	BR+2.75% to BR+5.00%	BR+3.75% to BR+6.00%
Term Loan / Project Finance	BR+1.25% to BR+4.50%	BR+2.75% to BR+5.00%	BR+3.75% to BR+6.00%
Working Capital / Cash Credit -Multinational	BR+0.75% to BR+4.00%		
Pre shipment / Post shipment Loan	BR+0.50% to BR+3.00%	BR+1.25% to BR+4.00%	BR+3.25% o BR+6.00%
Consortium Lending	As per Consortium decision subject to applicable Base Rate of NSBL		
Loan Against FDR	FD Rate +1.00%	FD Rate +1.50%	FD Rate +2.00%
	Or applicable Base Rate whichever is higher		
Deprived Sector Lending(MFI,NBFC)	BR+0.75% to BR+4.00%		
Deprived Sector Lending(Individuals/ Retail)	BR+1.75% to BR+6.00%		
Personal Loan/Overdraft/Mortgage Loan	BR+3.25% to BR+6.00%		
SME Loan	BR+2.75% to BR+6.00%		
Education Loan	BR+2.75% to BR+5.00%		
Home Loan	BR+2.25% to BR+6.00%		
Auto Loan / Hire Purchase Loan	BR+2.25% to BR+6.00%		
Bhu. Puu Loan	BR+5.00% to BR+5.50%		
Loan against share / margin lending	BR+1.75% to BR+4.00%	BR+2.75% to BR+5.00%	BR+3.75% to BR+6.00%
Loan against Bonds (Govt. & Other)	Coupon Rate +1.00%	Coupon Rate +1.50%	Coupon Rate +2.00%
	Or applicable Base Rate whichever is higher		
Land Loan / Real Estate Loan	BR+2.75% to BR+5.00%	BR+3.75% to BR+6.00%	BR+4.75% to BR+6.25%
Gold Loan	BR+3.75% to BR+6.00%		
FCY Loans	LIBOR Rate + upto 4.00%		

Base Rate (BR) (Chaitra 2074): 9.89%

Interest Spread Rate (Chaitra 2074): 5.24%



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