



Interest Rates - Deposits

Feb 24, 2012

Type of Saving Deposit Schemes	Interest Rate (p.a) Payable Quarterly w.e.f 30 th Jan 2020, (16 th Magh, 2076)
Sambriddha Nagarik Bachat Khata NEW	5.00%
Nepal SBI Premium Saving NEW	5.00% - <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 NEW	5.00%
NSBL Nari Bachat Khata NEW	3.25% <i>Minimum balance NRs 500.</i>
NSBL Baal Bachat Khata NEW	3.25% <i>Minimum balance NRs 501.</i>
Karnadhaar Bachat Khata NEW	3.25% <i>Minimum balance NRs 501.</i>
NSBL Combo Savings Scheme NEW	3.75% 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	3.00% <i>Minimum balance requirement NRs 10,000</i>
Indreni Bachat Yojana	3.00% <i>Minimum balance requirement NRs 10,000</i>
Vishesh Bachat	3.25% <i>Minimum balance requirement NRs 15,000</i>
Varistha Nagarik Bachat	3.75% <i>Minimum Balance requirement NRs 1000</i>
Karmachari Bachat Khata	3.50%
Savings-Gorkha	5.00%
Savings-Gorkha Serving	5.00%
Savings-Nepal Army	3.75%
Savings-Police	3.75%

PF Other Organizations	5.00%
Other Saving Deposit	
NRS(Saral Bachat only)	3.00%
NRS(Public)	3.75%
NRS(Others)	3.00%
USD	2.00%
Call Deposit <i>w.e.f 23rd October 2019, (6th Kartik, 2076)</i>	
Minimum Balance	Interest Rate
NRs 10,000	3.00%
NRs 1.00 Lacs	3.00%
NRs 10.00 Lacs	3.00%
NRs 50.00 Lacs	3.00%
NRs 75.00 Lacs	3.00%
NRs 1.00 Crore	3.00%
NRs 2.00 Crore	3.00%
NRs 5.00 Crore and above	3.00%
USD Call Deposit <i>w.e.f 9th April 2017, (27th Chaitra 2073)</i>	
Minimum Balance	Interest Rate
Upto USD 1million	0.50%
Above USD 1 Million	Negotiable

Fixed / Recurring Deposits Interest Rate (p.a) Payable Quarterly <i>w.e.f 14th May 2019, (30th Baisakh 2076)</i>		
Duration	Individuals	Institutions/ Foreign Diplomatic Institutions
? 3 months and < 6 months	9.25%	8.50%
? 6 months and < 1 year	9.25%	8.50%
? 1 year and < 2 years	9.25%	8.50%
? 2 years and ? 3 years	9.25%	8.50%
> 3 years and ? 10 years	9.25%	8.50%
Fixed Deposit for 101 days* NEW	9.25%	8.50%
Fixed Deposit for 201 days* NEW	9.25%	8.50%

* **FD for 101 & 201 Days:** The 101 days & 201 days FD should have a minimum balance of NPR1.00 Lacs with interest payable on maturity.

Fixed / Recurring Deposits (For Institutions/ Foreign Diplomatic Institutions Only) NEW Interest Rate (p.a) Payable Quarterly <i>w.e.f 14th May 2019, (30th Baisakh, 2076)</i>

1 Year & Above	8.50%
3 Months & Above (Renewal Only)	8.60%
Bulk Fixed Deposits** (For Individuals Only: NPR5.00 Lacs & ABOVE) Interest Rate (p.a) Payable Quarterly w.e.f 21st December 2018, (6th <i>Poush</i> 2075)	
? 1 year and < 2 years	9.25%
? 2 years and ? 3 years	9.25%

****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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