



## RATES OF INTEREST

Effective from 1<sup>st</sup> Shrawan 2078 (16<sup>th</sup> July 2021)

DEPOSITS		% p.a.
1. Savings Deposits		2.50 - 4.00
2. Call Deposits		Up to 1.25
3. Fixed Deposits		
Fixed Interest Rate		
A. Institutions		
For New:		
3 Months to Less than 6 Months		5.00
6 Months to Less than 1 Year		6.00
1 Year and above		7.00
For Renewal:		
3 Months to Less than 6 Months		5.00
6 Months to Less than 1 Year		6.00
1 Year and above		7.00
For Bidding:		Up to 7.50
B. Individuals		
3 Months to Less than 6 Months		6.50
6 Months to Less than 1 Year		6.75
1 Year and above		7.00
Floating Interest Rate		
A. Recurring Deposits (2 - 10 Years)		6.50
B. Kissan Banking Sewa (Recurring Deposit) (1 - 10 Years)		6.50
4. FCY Saving Deposits:		
USD Saving Deposits		1.25

LOANS AND ADVANCES (FLOATING INTEREST RATES)		% p.a.
1. Working Capital loan		Base Rate + upto 5.00
2. Term Loan		Base Rate + upto 5.00
3. Retail Loans		
(i) Housing Loan		Base Rate + upto 5.00
(ii) Education Loan		Base Rate + upto 5.00
(iii) Hire Purchase Loan		Base Rate + upto 5.00
(iv) Residential Real Estate Loan (Above NPR 15,000,000)		Base Rate + upto 5.00
(v) Retail Small Enterprise Loan		Base Rate + upto 5.00
4. Development Credit Loan (including Deprived Sector Loan)		
(i) Direct Financing (Micro Loans)		Base Rate + upto 5.00
(ii) DCU Small Enterprise Loan		Base Rate + upto 5.00
(iii) Agri Business Loan		Base Rate + upto 5.00
(iv) Interest subsidized loan		Base Rate + upto 2.00
5. Loans against Government Bonds, Deposits of Financial Institutions and first class foreign bank guarantee		
(i) Loan against Govt. Bonds		Base Rate + upto 5.00
(ii) Loan against Fixed Deposits/Other local currency Deposit of BOK		Base Rate
(iii) Loan against Fixed Deposits of other Financial Institutions		Base Rate + upto 5.00
(iv) Loan against Foreign Currency Deposits		Base Rate + upto 5.00
(v) Loan against First Class Foreign Bank Guarantee		Base Rate + upto 5.00
6. Other Loans		
(i) Gold / Ornaments Financing (against Pledge)		Base Rate + upto 5.00
(ii) Loan Against Shares		Base Rate + upto 5.00
(iii) Personal Loan		
a. BOK Professional Loan		Base Rate + upto 5.00
b. Other Loans		Base Rate + upto 5.00
7. Unarranged Loans/Forced Loans and uncollected dues		Base Rate + 5.00
8. Foreign Currency Loans		
(i) USD TR Loan		Six months LIBOR + upto 3.50
(ii) Export Pre-shipment/Post-shipment Loan		1 year LIBOR + upto 1.25
(iii) Other USD Loan (excl. 8(i) & 8(ii))		LIBOR + upto 4.00
(iv) Other Foreign Currency Loan		3.00 to 7.00

LOANS AND ADVANCES (FIXED INTEREST RATES)		% p.a.			
FOR INDIVIDUALS	Up to 5 years	Above 5 years	Up to 10 years	Up to 15 years	Above 15 years
Housing Loan	-	-	10.98	11.98	12.98
Hire Purchase Loan	9.99	11.49	-	-	-
Education Loan	9.49	10.49	-	-	-
Residential Real Estate Loan	10.99	11.99	-	-	-
Other Loans	10.99	11.99	-	-	-

Base Rate as of Jestha 2078: 6.56%

Interest Spread as of Jestha 2078: 3.11%

### Notes :

- Terms and Conditions for Deposits will be as per the Bank's Rule and informations can be obtained from Bank's Branch Office.
- Individuals stand for natural person.
- Interest will be paid Quarterly on deposits (including Fixed Deposits).
- Interest Rates on Foreign Currency Deposits will be provided based on International Market other than USD Saving Deposit.
- Interest Rate on Wholesale Financing to Micro Financing Institution will be on the basis of existing contract and Yuwa Swarogjar Kosh will be on the basis of the government decisions.
- For Loan against Fixed Deposits/Other local currency Deposit of BOK, the applicable rates will be 2% over coupon rates of Fixed Deposits or interest rate as per 5(ii) whichever is higher.
- For Loan against Fixed Deposits of other Financial Institutions, the applicable rates will be 2% over coupon rates of Fixed Deposits or interest rate as per 5(iii) whichever is higher.
- Interest on Overdue Loan will be Applicable Loan Interest Rate plus 2% Penal Interest Rate.
- Interest Rates on NRB Refinance Loans will be as stated by Nepal Rastra Bank.
- Interest Rates on Loans under Syndicated Finance will be as per the Syndicated Loan Agreement / Arrangement.
- For existing outstanding under Housing Loan Fixed Rate scheme (for 1 Year), the rate will be Base rate plus 2 % after one year.
- In case of watch list and other downgraded exposure/loan, an additional risk premium of upto 2% may be charged.