

# INTEREST RATES

Interest Rates on Loans		(Effective from Poush 1, 2068)	
S.N.	Loans and Advances	Existing Rates Per Annum	New Rates Per Annum
<b>Loan Products</b>			
1	Overdraft	14.00% - 17.00%	13.50% - 16.00%
2	Working Capital(Cash Credit/DLN/STL)	13.50% - 15.00%	13.50% - 14.50%
3	Trust Receipt Loan/Packing Credit	12.50% -14.00%	12.50% - 13.50%
4	Fixed Term/Project Loan	14.00% - 17.00%	14.00% - 16.00%
<b>Retail and Other Products</b>			
5	Small Business Loan	16.00% - 17.00% (incl. insurance premium)	16.00% - 17.00% (incl. insurance premium)
6	SME's	15.00% - 17.00%	14.50% - 16.00%
7	Home Loan	16.00% - 17.00%	14.50% - 16.00%
8	Auto Loan	16.00% - 17.00%	14.50% - 16.00%
9	Education Loan	16.00% - 17.00%	15.00% - 16.00%
10	Mortgage Loan	16.00% - 18.00%	15.00% - 17.00%
11	Hire Purchase Loan	16.00% - 17.00%	15.00% - 16.00%
12	Loan Against Shares	15.00% - 18.00%	14.00% - 16.00%
13	Loan Against Fixed Deposit of Own Bank	Plus 3.00% or 12.00% whichever is higher	Plus 2%
14	Loan Against Fixed Deposit of Other Banks	Plus 3.00% or 13.00% whichever is higher	Plus 3.00% or 13.00% whichever is higher
15	Loan Against Government Bond	Plus 3.00% or 13.00% whichever is higher	Plus 3.00% or 13.00% whichever is higher
16	Loan against FCY Deposit	–	14.00%
17	Deprived Sector	9.00% - 11.00%	9.00% - 11.00%
18	Other Loans	16.00% - 18.00%	15.00% - 17.00%
19	Foreign Currency Loans	–	6.00%
20	Consortium Loans	As per Consortium Decision	As per Consortium Decision