

**STANDARD CHARTERED BANK NEPAL LIMITED**

is pleased to announce that with effect from 17th Sep 2020, the following range of interest rates will prevail.

INTEREST RATES *

DEPOSIT RATES		MINIMUM BALANCE (IN NPR) ***	LENDING RATES	
	% P.A.			% P.A.
NORMAL SAVING ACCOUNT	3.00	10,000 for Biratnagar, Pokhara, Narayangarh, Birgunj and all Kathmandu Valley Branches. 5,000 for all other outside Kathmandu Valley Branches.	WORKING CAPITAL LOANS	
ACCESS PLUS SAVING ACCOUNT	3.25	1,000	Overdraft	Base Rate + 3.00 to 4.25
KIDDY BANK SAVING ACCOUNT	3.25	5,000	Short Term Loan	Base Rate + 2.50 to 4.25
DIVA SAVING ACCOUNT	3.25	25,000		
SHAREHOLDER ACCOUNT	3.25	5,000	LATR / Import Loan / CBN	Base Rate + 2.5 to 4.25
"PAYROLL PLUS ACCOUNT ** (Under Saving Account)"	4.50		Import Invoice Financing	Base Rate + 2.5 to 4.00
AMULYA BACHAT KHATA **	4.50	100,000		
SPECIAL SAVING ACCOUNT**	5.00	300,000	Term Loans	Base Rate + 2.5 to 4.25
FIXED DEPOSIT:			Loan against Own Fixed Deposit	2% plus Base Rate or Coupon Rate whichever is higher
91 Days				
Individual	5.0		LCY loan Against FCY Deposit with us**	2% plus base rate
Non Individual	4.0			
121-360 Days			Loan against Fixed Deposit of Other Banks	Base Rate + 3.00 or Coupon Rate whichever is higher
Individual	5.5			
Non Individual	5.0		Loan Against SBLC/Bank Guarantee/ Government Bonds	Base Rate + 2.15 to 4.00
1 Year				
Individual	6.75		Loan to Watchlist Customers	Base Rate + 4.00 to 6.00
Non Individual	6.0			
Non Individual (For renewal only)	6.1		Loans to Multinational Companies **	Base Rate + 2.15 to 3.50
2 Years				
Individual	6.75			
Non Individual	6.0			
3 Years & above			AUTO LOAN	Base Rate + 2.50 to 5.00
Individual	6.0			
Non Individual	6.0		HOME LOAN	Base Rate + 2.50 to 5.00
Institutional (For bidding)				
3 months to 1yr	6.5			
3 months to 1yr (For renewal only)	6.6		PERSONAL LOAN	Base Rate + 5.00 to 7.50
CALL DEPOSIT:****	Up to 1.5			
BUSINESS PLUS ACCOUNT ** (Under Sweep Call Facility for SME Segment only):	0.50-1.50		GRAMEEN PRATHAMIK KARZA	Base Rate + 5.00 to 7.00
MONEY MAXIMIZER ** (Under Call Deposit Account for Individuals Only):	1.50			
FCY SAVING ACCOUNT:			DEPRIVED SECTOR LOANS	Base Rate + 2.0 to 4.00
USD INDIVIDUAL SAVING ACCOUNT	0.05			
GBP INDIVIDUAL SAVING ACCOUNT	0.05		US \$ DENOMINATED FCY LOANS	as per NRB regulation

* Rates are indicative | ** Conditions Apply | *** Account Balance in excess of the indicated minimum balance shall only be available for withdrawal | **** For existing contracted clients, maximum rate allowed as per NRB regulations.

Note:

- Interest rates on consortium lending will be as per the decision of consortium subject to applicable base rate of this bank.
- Interest rates on fixed interest rate loan products of tenor more than 1 year for individuals (as per NRB Directive No.15(14)) is under deliberation for implementation.

Base Rate as of Asadh end 2077 is 7.00% | Net Interest Spread as of Asadh end 2077 is 3.63%.