



STANDARD CHARTERED BANK NEPAL LIMITED

is pleased to announce that with effect from 13th April 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	3.50	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	3.75	1,000	Overdraft	Base Rate + 3.00 to 5.00
KIDDY BANK SAVING ACCOUNT	3.75	5,000	Short Term Loan	Base Rate + 2.50 to 5.00
DIVA SAVING ACCOUNT	3.75	25,000		
SHAREHOLDER ACCOUNT	3.75	5,000	LATR / Import Loan / CBN	Base Rate + 2.5 to 4.75
PAYROLL PLUS ACCOUNT ** (Under Saving Account)	4.00		Import Invoice Financing	Base Rate + 2.5 to 4.75
AMULYA BACHAT KHATA **	4.50	100,000		
SPECIAL SAVING ACCOUNT**	5.00	300,000	Term Loans	Base Rate + 2.5 to 5.00
FIXED DEPOSIT:			Loan against Own Fixed Deposit	2% plus Base Rate or Coupon Rate whichever is higher
91 Days				
Individual	6.0		LCY loan Against FCY Deposit with us**	2% plus base rate
Non Individual	6.0			
121-360 Days			Loan against Fixed Deposit of Other Banks	Base Rate + 3.00 or Coupon Rate whichever is higher
Individual	7.0			
Non Individual	7.0		Loan Against SBLC/Bank Guarantee/ Government Bonds	Base Rate + 2.15 to 4.00
1 Year				
Individual	8.25		Loan to Watchlist Customers	Base Rate + 4.00 to 6.00
Non Individual	7.0			
Non Individual (For renewal only)	7.1		Loans to Multinational Companies **	Base Rate + 2.15 to 3.50
2 Years				
Individual	8.25			
Non Individual	5.5			
3 Years & above			AUTO LOAN	Base Rate + 3.00 to 5.00
Individual	6.5			
Non Individual	6.0		HOME LOAN	Base Rate + 3.00 to 5.00
Institutional (For bidding)				
3 months to 1yr	7.0			
3 months to 1yr (For renewal only)	7.1		PERSONAL LOAN	Base Rate + 5.50 to 7.50
CALL DEPOSIT: **	Up to 3.50			
BUSINESS PLUS ACCOUNT ** (Under Sweep Call Facility for SME Segment only):	0.50-3.00		GRAMEEN PRATHAMIK KARZA	Base Rate + 5.50 to 7.00
MONEY MAXIMIZER ** (Under Call Deposit Account for Individuals Only):	3.50			
FCY SAVING ACCOUNT:			DEPRIVED SECTOR LOANS	Base Rate + 2.0 to 4.00
USD INDIVIDUAL SAVING ACCOUNT	0.25			
GBP INDIVIDUAL SAVING ACCOUNT	0.10		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

Note:

- Interest rates on consortium lending will be as per the decision of consortium subject to applicable base rate of this bank.
- As per NRB directive No. 15, the movement in base rate of the bank should be adjusted on interest rates of loans on a quarterly basis. In line with the directive, the bank will adjust the lending rates after publication of base rate in Baisakh 2077 on the basis of changes in base rate as of Chaitra 2076. Additionally, with the objective of providing interest rate relief to borrowers, the interest rates on LCY loans will be adjusted for any reduction in base rate of Baisakh 2077 in Jestha 2077 in one off basis. Thereafter, interest rates on loans will be duly adjusted on quarterly basis in line with the movement in base rate.

Base Rate as of Poush end 2076 is 7.33% | Net Interest Spread as of Poush end 2076 is 5.93%.