



## STANDARD CHARTERED BANK NEPAL LIMITED

is pleased to announce that with effect from 14th April 2021, the following range of interest rates will prevail.

### INTEREST RATES \*

DEPOSIT RATES		MINIMUM BALANCE (IN NPR) ***		LENDING RATES	
	% P.A.				% P.A.
<b>NORMAL SAVING ACCOUNT</b>	2.00	10,000 for Biratnagar, Pokhara, Narayangarh, Birgunj and all Kathmandu Valley Branches. 5,000 for all other outside Kathmandu Valley Branches.	<b>WORKING CAPITAL LOANS</b>		
<b>ACCESS PLUS SAVING ACCOUNT</b>	2.25	1,000	Overdraft		Base Rate + 3.00 to 4.00
<b>KIDDY BANK SAVING ACCOUNT</b>	2.25	5,000	Short Term Loan		Base Rate + 2.50 to 4.00
<b>DIVA SAVING ACCOUNT</b>	2.25	25,000			
<b>SHAREHOLDER ACCOUNT</b>	2.25	5,000	<b>LATR / Import Loan / CBN</b>		Base Rate + 2.5 to 4.00
<b>"PAYROLL PLUS ACCOUNT ** (Under Saving Account)</b>	3.50		<b>Import Invoice Financing</b>		Base Rate + 2.5 to 3.75
<b>AMULYA BACHAT KHATA **</b>	3.50	100,000			
<b>SPECIAL SAVING ACCOUNT**</b>	4.00	300,000	<b>Term Loans</b>		Base Rate + 2.5 to 4.00
<b>FIXED DEPOSIT:</b>			<b>Loan against Own Fixed Deposit</b>		2% plus Base Rate or Coupon Rate whichever is higher
91 Days					
Individual	4.5		<b>LCY loan Against FCY Deposit with us**</b>		2% plus base rate
Non Individual	3.0				
121-360 Days			<b>Loan against Fixed Deposit of Other Banks</b>		Base Rate + 3.00 or Coupon Rate whichever is higher
Individual	5.0				
Non Individual	4.0		<b>Loan Against SBLC/Bank Guarantee/ Government Bonds</b>		Base Rate + 2.15 to 3.75
1 Year					
Individual	6.00		<b>Loan to Watchlist Customers</b>		Base Rate + 4.00 to 5.75
Non Individual	4.50				
Non Individual (For renewal only)	4.60		<b>Loans to Multinational Companies **</b>		Base Rate + 2.00 to 3.75
2 Years					
Individual	6.00		<b>AUTO LOAN</b>		Base Rate + 2.25 to 4.00
Non Individual	5.00				
3 Years & above			<b>HOME LOAN</b>		Base Rate + 2.25 to 4.00
Individual	5.50				
Non Individual	5.25		<b>PERSONAL LOAN</b>		Base Rate + 5.00 to 7.00
Institutional (For bidding)			<b>GRAMEEN PRATHAMIK KARZA</b>		Base Rate + 5.00 to 6.00
3 months to 1yr	5.0		<b>DEPRIVED SECTOR LOANS</b>		Base Rate + 2.0 to 4.00
3 months to 1yr (For renewal only)	5.1				
			<b>US \$ DENOMINATED FCY LOANS</b>		as per NRB regulation
<b>CALL DEPOSIT:****</b>	Up to 1.00				
<b>BUSINESS PLUS ACCOUNT ** (Under Sweep Call Facility for SME Segment only):</b>	0.50-1.00		<b>FIXED INTEREST RATE LOANS:</b>		
<b>MONEY MAXIMIZER ** (Under Call Deposit Account for Individuals Only):</b>	1.00		Personal Loans (tenor upto 5 yrs)		13.00
			Auto Loans (upto 5 yrs)		10.75
			Auto Loans (above 5 yrs upto 7 yrs)		11.75
<b>FCY SAVING ACCOUNT:</b>			Home Loans (upto 5 yrs)		10.75
<b>USD INDIVIDUAL SAVING ACCOUNT</b>	0.05		Home Loans (above 5 yrs upto 7 yrs)		11.75
<b>GBP INDIVIDUAL SAVING ACCOUNT</b>	0.05		Home Loans (above 7 yrs upto 10 yrs)		12.75
			Home Loans (above 10 yrs)		13.75

\* 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. Base Rate as of Poush 2077 is 6.07% | Net Interest Spread as of Poush 2077 is 4.21%.