



## STANDARD CHARTERED BANK NEPAL LIMITED

is pleased to announce that with effect from 14th Jan 2021, 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	2.00	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	2.25	1,000	Overdraft		Base Rate + 3.00 to 4.00
KIDDY BANK SAVING ACCOUNT	2.25	5,000	Short Term Loan		Base Rate + 2.50 to 4.00
DIVA SAVING ACCOUNT	2.25	25,000			
SHAREHOLDER ACCOUNT	2.25	5,000	LATR / Import Loan / CBN		Base Rate + 2.5 to 4.00
"PAYROLL PLUS ACCOUNT ** (Under Saving Account)	3.50		Import Invoice Financing		Base Rate + 2.5 to 3.75
AMULYA BACHAT KHATA **	3.50	100,000			
SPECIAL SAVING ACCOUNT**	4.00	300,000	Term Loans		Base Rate + 2.5 to 4.00
FIXED DEPOSIT:			Loan against Own Fixed Deposit		2% plus Base Rate or Coupon Rate whichever is higher
91 Days					
Individual	4.5		LCY loan Against FCY Deposit with us**		2% plus base rate
Non Individual	3.0				
121-360 Days			Loan against Fixed Deposit of Other Banks		Base Rate + 3.00 or Coupon Rate whichever is higher
Individual	5.0				
Non Individual	4.0		Loan Against SBLC/Bank Guarantee/ Government Bonds		Base Rate + 2.15 to 3.75
1 Year					
Individual	6.00		Loan to Watchlist Customers		Base Rate + 4.00 to 5.75
Non Individual	4.50				
Non Individual (For renewal only)	4.60		Loans to Multinational Companies **		Base Rate + 2.15 to 3.25
2 Years					
Individual	6.00		AUTO LOAN		Base Rate + 2.50 to 4.50
Non Individual	5.00				
3 Years & above			HOME LOAN		Base Rate + 2.50 to 4.50
Individual	5.50				
Non Individual	5.25		PERSONAL LOAN		Base Rate + 5.00 to 7.00
Institutional (For bidding)			GRAMEEN PRATHAMIK KARZA		Base Rate + 5.00 to 6.50
3 months to 1yr	5.0		DEPRIVED SECTOR LOANS		Base Rate + 2.0 to 4.00
3 months to 1yr (For renewal only)	5.1				
			US \$ DENOMINATED FCY LOANS		as per NRB regulation
CALL DEPOSIT:****	Up to 1.00				
BUSINESS PLUS ACCOUNT ** (Under Sweep Call Facility for SME Segment only):	0.50-1.00		FIXED INTEREST RATE LOANS:		
MONEY MAXIMIZER ** (Under Call Deposit Account for Individuals Only):	1.00		Personal Loans (tenor upto 5 yrs)		13.00
			Auto Loans (upto 5 yrs)		10.75
			Auto Loans (above 5 yrs to 7 yrs)		11.75
FCY SAVING ACCOUNT:			Home Loans (upto 5 yrs)		10.75
USD INDIVIDUAL SAVING ACCOUNT	0.05		Home Loans (above 5 yrs to 7 yrs)		11.75
GBP INDIVIDUAL SAVING ACCOUNT	0.05		Home Loans (above 7 yrs to 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 Ashwin end 2077 is 6.61% | Net Interest Spread as of Ashwin end 2077 is 4.33%.