



STANDARD CHARTERED BANK NEPAL LIMITED

is pleased to announce that with effect from 16th Nov 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	2.50	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	2.75	1,000	Overdraft	Base Rate + 3.00 to 4.25
KIDDY BANK SAVING ACCOUNT	2.75	5,000	Short Term Loan	Base Rate + 2.50 to 4.25
DIVA SAVING ACCOUNT	2.75	25,000		
SHAREHOLDER ACCOUNT	2.75	5,000	LATR / Import Loan / CBN	Base Rate + 2.5 to 4.25
"PAYROLL PLUS ACCOUNT ** (Under Saving Account)	4.00		Import Invoice Financing	Base Rate + 2.5 to 4.00
AMULYA BACHAT KHATA **	4.00	100,000		
SPECIAL SAVING ACCOUNT**	4.50	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	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 SBLG/Bank Guarantee/ Government Bonds	Base Rate + 2.15 to 4.00
1 Year				
Individual	6.00		Loan to Watchlist Customers	Base Rate + 4.00 to 6.00
Non Individual	4.50			
Non Individual (For renewal only)	4.60		Loans to Multinational Companies **	Base Rate + 2.15 to 3.50
2 Years				
Individual	6.00		AUTO LOAN	Base Rate + 2.50 to 4.50
Non Individual	5.75			
3 Years & above			HOME LOAN	Base Rate + 2.50 to 4.50
Individual	5.5			
Non Individual	6.0		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 1.25			
BUSINESS PLUS ACCOUNT ** (Under Sweep Call Facility for SME Segment only):	0.50-1.25		FIXED INTEREST RATE LOANS:	
MONEY MAXIMIZER ** (Under Call Deposit Account for Individuals Only):	1.25		Personal Loans (upto 5 yrs)	13%
			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%.