



STANDARD CHARTERED BANK NEPAL LIMITED

is pleased to announce that with effect from 13th April 2024, 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	As per Note 2	WORKING CAPITAL LOANS	
ACCESS PLUS SAVING ACCOUNT	3.65	1,000	Cash Credit	Base Rate + 2.00 to 4.00
KIDDY BANK SAVING ACCOUNT	3.65	5,000	Short Term Loan	Base Rate + 2.00 to 4.00
STANDARD CHARTERED WOMEN SAVINGS ACCOUNT	3.65	25,000	Import / Export Related Loan	Base Rate + 2.00 to 4.00
SHAREHOLDER ACCOUNT	3.65	5,000		
SENIOR CITIZEN ACCOUNT	3.65	1,000		
PAYROLL PLUS ACCOUNT **	4.50		Term Loans	
AMULYA BACHAT KHATA **	4.50	100,000	VARIABLE RATE	Base Rate + 2.00 to 4.00
SPECIAL SAVING ACCOUNT**	4.55	300,000	FIXED RATE (upto 5 years)	11.00
REMITTANCE SAVING ACCOUNT	5.55	10,000	FIXED RATE (upto 7 years)	11.50
			FIXED RATE (upto 10 yrs)	12.00
FIXED DEPOSIT:			FIXED RATE (above 10 yrs)	12.50
Individual				
3 months to below 1 year	4.75		Term Loans - Specified Sector Lending	
1 Year to below 5 years	5.00		VARIABLE RATE	Base Rate + 2.0 to 3.50
5 years	7.00		FIXED RATE (upto 5 years)	10.00
Remittance Fixed Deposits (minimum tenor 1 year)	8.00		FIXED RATE (upto 7 years)	10.50
			FIXED RATE (upto 10 yrs)	11.00
Non Individual			FIXED RATE (above 10 yrs)	11.50
180-364 Days	4.75			
1 Year and above**	5.25		Loan against Own Fixed Deposit	Higher of Base Rate/ Coupon Rate + 2.00
			LCY loan Against FCY Deposit with us**	Base Rate + 2.00
CALL DEPOSIT:	Up to 1.75		Loan against Fixed Deposit of Other Banks	Higher of Base Rate + 4.00 or Coupon Rate
BUSINESS PLUS ACCOUNT ** (Under Sweep Call Facility for SME Segment only):	0.25-1.00			
MONEY MAXIMIZER ** (Under Call Deposit Account for Individuals Only):	1.75		Loan Against SBLC/Bank Guarantee/ Government Bonds	Base Rate + 2.15 to 4.00
			Loan to Watchlist Customers	Base Rate + 4.00 to 5.00
FCY SAVING ACCOUNT:				
USD	0.25		Loans to Multinational Companies **	Base Rate + 2.00 to 3.75
GBP	0.25			
			DEPRIVED SECTOR LOANS	Base Rate + 2.00
FCY FIXED DEPOSITS:			HOME LOAN	
USD (Upto 1 yr)	Linked to international benchmark rates.		VARIABLE RATE	Base Rate + 2.00 to 4.00
GBP (Upto 1 yr)			FIXED RATE (upto 5 yrs)	11.00
Other Currencies			FIXED RATE (above 5 yrs upto 10 yrs)	11.75
			FIXED RATE (above 10 yrs)	12.50
<b>* Rates are indicative   ** Conditions Apply   *** Account Balance in excess of the indicated minimum balance shall only be available for withdrawal</b> Notes: 1.Interest rates on consortium lending will be as per the decision of consortium subject to applicable base rate of this bank. 2.10,000 for Biratnagar, Pokhara, Narayangarh, Birgunj and all Kathmandu Valley Branches. 5,000 for all other outside Kathmandu Valley Branches. 3. For bidding of Fixed deposits, the interest rates shall be upto 0.5% higher than the non-individual Fixed Deposit rates. 4. All applicable interest rates shall be in accordance with NRB directives.  Base Rate as of Falgun 2080 : 7.29% Average Base rate of Poush 2080, Magh 2080 and Falgun 2080: 7.36% Net Interest Spread as of Falgun 2080 : 4.00%			PERSONAL LOAN	
			VARIABLE RATE	Base Rate + 4.50 to 5.00
			FIXED RATE (upto 5 yrs)	12.75
			GRAMEEN PRATHAMIK KARZA	
			VARIABLE RATE	Base Rate + 5.00
			FIXED RATE (upto 5 yrs)	13.50
			US \$ DENOMINATED FCY LOANS	as per NRB regulation