INTEREST RATE

Effective from April 13, 2024

DEPOSITS

Saving Deposit (NPR)	Interest Rate (% p.a.)
Siddhartha Sajilo Bachat Khata	3.75
Siddhartha Peacekeeping Savings	3.75
Siddhartha RF Saving	3.75
Siddhartha Gen-Z Saving	3.75
Siddhartha Jeevan Surakshya Bachat Khata	3.75
Siddhartha Platinum Saving	3.75
Siddhartha Super Salary	3.75
Siddhartha Mero Share Khata	3.75
Siddhartha Jestha Nagarik Bachat	3.75
Siddhartha Bachat Account	3.75
Siddhartha Nari Bachat	3.75
Branchless Banking Account	3.75
Student Savings	3.75
Siddhartha Esewa Bachat Khata	3.75
Siddhartha Bal Bachat Khata	3.75
Siddhartha Social Security Saving	3.75
Siddhartha Pay and Save Account (Parents)	3.75
Siddhartha Pay and Save Account (Child)	4.75
Siddhartha Remit Account	4.75
Siddhartha Platinum Plus Saving Account	5.50
Siddhartha Priority Saving Account	5.50
Siddhartha Professional Account	5.50
Siddhartha Horizon Platinum Saving	5.50
SBL Premium Remit Saving Account	7.00
Call Deposit (NPR)	up to 1.875

Fixed Deposit	Interest Rate (% p.a.)
Individuals	
3 months to 6 months	6.25
Above 6 months to 1 year	6.75
Above 1 year	7.25
Remittance	
3 months to 6 months	7.25
Above 6 months to 1 year	7.75
Above 1 year	8.25
Institutions	
6 months to below 1 year	5.00
1 year and above	6.00

Interest Rate of Foreign Currency Deposit (% p.a.)

Currency	Saving Deposit	Fixed Deposit Individual/Institutional (6 months and above)	Call Deposit
USD	3.50	4.50	up to 50% of lowest saving deposit interest rate of respective currency
EUR	2.00	3.00	
GBP	2.50	3.50	
AUD	2.00	3.00	
CAD	2.50	3.50	
JPY	0.10	0.20	
CNY	1.00	1.50	
For Other Currencies	Negotiable		

- FCY Deposit for NRN & Remittance Customers +1 % additional.
- Other terms & conditions of the deposit products remain unchanged.

LOANS AND ADVANCES

Description	Interest Rate (% p.a.)	
Fluctuating Working Capital (CC/OD/Short Term Loan/Import Loan/Working Capital Loan)		
Large Corporate	Base Rate	+up to 3%
Corporate	Base Rate	+up to 3%
SME	Base Rate	+up to 3.5%
Micro	Base Rate	+up to 4%
Agriculture	-	-
Large Corporate	Base Rate	+up to 3%
Corporate	Base Rate	+up to 3%
SME	Base Rate	+up to 3.5%
Micro	Base Rate	+up to 4%
Working Capital - Term Loan		
Large Corporate	Base Rate	+up to 3%
Corporate	Base Rate	+up to 3%
SME	Base Rate	+up to 3.5%
Micro	Base Rate	+up to 4%
Agriculture	-	-
Large Corporate	Base Rate	+up to 3%
Corporate	Base Rate	+up to 3%
SME	Base Rate	+up to 3.5%
Micro	Base Rate	+up to 4%
Fixed Term Loan		
Large Corporate	Base Rate	+up to 3%
Corporate	Base Rate	+up to 3%
SME	Base Rate	+up to 3.5%
Micro	Base Rate	+up to 4%
Energy	Base Rate	+up to 3%
Bridge Gap Loan		
Large Corporate	Base Rate	+up to 3%
Corporate	Base Rate	+up to 3%
SME	Base Rate	+up to 3.5%
Micro	Base Rate	+up to 4%
Home Loan	Base Rate	+ up to 3.5%
Auto Loan	Base Rate	+ up to 3.5%
Commercial Vehicle Loan	Base Rate	+ up to 4%
Professional Loan	Base Rate	+ up to 4%
Education Loan	Base Rate	+ up to 4%
Mortgage Loan		
Overdraft	Base Rate	+ up to 3.5%
Term Loan/Short Term Loan	Base Rate	+ up to 3.5%
Export Finance		
Against USD LC	Base Rate	+up to 3%
Against NPR & other currency LC	Base Rate	+up to 3%
Against USD export documents	Base Rate	+up to 3%
Against NPR & other currency export documents	Base Rate	+up to 3%
Loan Secured by :		
Fixed Deposit		Coupon rate + 1.25% to 3% or Base Rate + up to 1.25 % whichever is higher
Foreign Currency Deposits at SBL	Base Rate	+ up to 3%
Government Bonds		Coupon rate + 1.25% to 3% or Base Rate + up to 1.25 % whichever is higher
Bank Guarantees issued by Foreign Banks	Base Rate	+ up to 4%
Loan against Shares	Base Rate	+up to 3.5%
FCY Loan Denominated in USD		Benchmark interest plus mutually agreed premium
Consortium Loan (Fixed & floating interest rate)		As per consortium decision
Deprived Sector Lending:		
Indirect Lending (eligible to qualify under DSL)	Base Rate	up to 2%
Direct Lending	Base Rate	up to 4%
Others	Base Rate	up to 4%
Loan up to Rs 2 crore (as prescribed by NRB)	Base Rate	+2%

FIXED INTEREST RATE (% p.a.) FOR INDIVIDUAL TERM LOANS

Types of Loan	Up to 5 years	Above 5 years to up to 10 years	Above 10 years
Home Loan	9.99	10.49	11.00
Mortgage Loan	12.00	12.50	12.50
Professional Loan	12.00		
Education Loan	11.50	12.00	12.00
Hire Purchase Loan	**Up to 5 Years** 12.00	**Above 5 years** 12.50	
Auto Loan	**Up to 5 Years** 11.50	**Above 5 years** 12.00	
Siddhartha Hamro Ghar Karja	10.25% p.a. and 9.99% p.a. for women (Fixed for 7 years)		
Electric Vehicle	10.74% p.a. and 10.49% p.a. for women		

FIXED INTEREST RATE (% p.a.) FOR OTHER THAN INDIVIDUAL TERM LOANS

Up to 5 years	Above 5 years to up to 10 years	10 to 15 years
10.50 to 11.00	11.00 to 11.50	11.50 to 12.00

Average Base Rate of Preceding 3 months	8.98%
Falgun 2080 Base Rate	8.75%
Falgun 2080 Interest Spread Rate	3.99%

Note:

1. The effective applicable interest rates on loan is subject to change with effect from the first day of each month as per Nepali Calendar; triggered by change in Average Base Rate of preceding 3 months.
2. In case of loans eligible under interest subsidy, premium rates shall be applicable as per the circulars issued by NRB.
3. In case of loans where fixed premium prescribed by NRB, such premium shall apply.
4. Penal Interest 2% per annum.
5. Fixed Interest Rates for individual term loan shall be reviewed periodically as permitted by NRB.
6. Interest rate applicable to similar nature of loans shall be determined in line with NRB circular Bai.Bi.Ni.Bi/Niti/Paripatra/03/080/81 dated 2080/08/18. It shall be effective in the case of newly approved credit facilities from the date of the circular issued.

SiddharthaBank

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P.O.Box: 13806, Ph: 01-5970130 / 5970020
SWIFT: SIDDNPKA
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Web: www.siddharthabank.com

माथिल्लो अरुण र दूधकोशी जलविद्युत् निर्माण छिटो थाल्ने सहमति

आर्थिक संवाददाता
काठमाडौं, चैत २९

सरकारले दुई ठूला जलविद्युत् आयोजना माथिल्लो अरुण र दूधकोशी निर्माण कार्य छिटो थाल्नका लागि आवश्यक छलफल थालेको छ । अर्थ मन्त्रालयमा भएको छलफलमा माथिल्लो अरुण र दूधकोशीका प्रमुख वित्तीय व्यवस्थापक विश्व बैंक र एसियाली विकास बैंकबीच आयोजना निर्माणको काम छिटो थाल्ने सहमति समेत भएको छ ।

छलफलमा दुई आयोजनाको वित्तीय व्यवस्थापन छिटो सकेर निर्माणको काम अघि बढाउने सहमति भएको हो । छलफलमा अर्थमन्त्री वर्षमान पुन, ऊर्जामन्त्री शक्तिबहादुर बस्नेत, अर्थ मन्त्रालयका राजस्व सचिव डा. रामप्रसाद घिमिरे, ऊर्जासचिव सुशीलचन्द्र तिवारी, नेपाल विद्युत् प्राधिकरणका कार्यकारी निर्देशक कुलमान घिसिङ, विश्व बैंकका नेपाल, माल्दिभ्स र श्रीलंका हेर्ने निर्देशक फारिस हदाद जर्भोस (भर्चुअलमार्फत) तथा एसियाली विकास बैंकका नेपाल निर्देशक अर्नोउड काउविलोस सहभागी थिए । सो छलफलमा आयोजनाको वित्तीय व्यवस्थापन र आयोजना कार्यान्वयनको क्षमता अभिवृद्धिबारे विस्तृत छलफल भएको थियो । साथै दुई आयोजनाको पूर्वतयारीका लागि सम्पन्न गरिएका कामबारे प्रस्तुति गरिएको थियो ।

बैठकमा अर्थमन्त्री पुनले माथिल्लो अरुण र दूधकोशीजस्ता ठूला आयोजनाको निर्माणपछि नेपालको ऊर्जा क्षेत्रमा नयाँ अध्याय थपिने बताए । यस्तै, उनले आयोजना निर्माणको काममा ढिलाइ गर्न नहुनेमा जोड दिए । मन्त्री पुनले दुई ठूला आयोजनाको निर्माणपछि नेपालको अरु ठूला आयोजना निर्माणका लागि क्षमता वृद्धि हुने विश्वास व्यक्त गरे । यस्तै, उनले भारतसँग १० हजार मेगावाट विद्युत् निर्यातसम्बन्धी सम्झौता गरेको तथा बंगलादेशलाई ४० मेगावाट विद्युत् दिन लागिएको भन्दै आन्तरिक मात्र नभई क्षेत्रीय बजारमा समेत नेपालको विद्युत्को माग रहेको उल्लेख गरे । क्षेत्रीय बजारमा थप माग बढ्ने सम्भावना रहेकाले आगामी दिनमा स्वच्छ ऊर्जा उत्पादनका लागि थप लगानी चाहिएको उनले बताए । मन्त्री पुनले नेपालको ऊर्जा क्षेत्रमा लगानीको वातावरण राम्रो रहेकाले लगानी वृद्धि गर्न विश्व बैंक, एसियाली विकास बैंकसहित विकास साझेदारहरूलाई अपिल गरे ।

यस्तै, ऊर्जा, जलस्रोत तथा सिँचाइमन्त्री बस्नेतले नेपालको जलविद्युत्मा लगानी गर्न विकास साझेदारहरूलाई आग्रह गरे । २९ हजार मेगावाट क्षमताको सम्भाव्यता अध्ययन सकिएको भन्दै उनले पाइपलाइनमा रहेका आयोजनामा लगानी गर्नेबारे धारणा बनाउन विश्व बैंक र एसियाली विकास बैंकलाई आग्रह गरे । संखुवासभाको भोटखोला गाउँपालिकामा निर्माण हुने एक हजार ६३ मेगावाटको अर्धजलाशययुक्त माथिल्लो अरुणको विश्व बैंक र खोटाङ, ओखलढुंगा र सोलुखुम्बुको सिमानामा पर्ने दूधकोशी नदीस्थित रामुवापाटबाट निर्माण हुने छ सय ३५ मेगावाटको जलाशययुक्त दूधकोशी जलविद्युत् आयोजनाको एसियाली विकास बैंक नेतृत्वको निर्माण हुनेछ ।

विश्व बैंक र एसियाली विकास बैंकको सहवित्तीयकरणमा अन्तर्राष्ट्रिय वित्तीय संस्थाको सहुलियतपूर्ण ऋण र स्वदेशी बैंक तथा वित्तीय संस्थाबाट गरी ७० प्रतिशत ऋण लगानी र ३० प्रतिशत स्वपुँजी (इक्विटी)बाट वित्तीय व्यवस्थापन गर्ने तयारी छ । आयोजना प्रवर्द्धक नेपाल विद्युत् प्राधिकरणको सहायक कम्पनी माथिल्लो अरुण हाइड्रो–इलेक्ट्रिक लिमिटेडले आगामी सन् २०२६ को सुरुवातै आयोजना निर्माण थालिने जनाएको छ । आयोजना निर्माणका लागि अनुमानित पाँच वर्षको समयसीमा तोकिएको छ । माथिल्लो अरुणको पूर्वतयारी स्वरूप दुई किलोमिटर सुरुङ मार्ग र २१ किलोमिटर पहुँच मार्ग निर्माणको काम अघि बढेको बताइएको छ । सो आयोजनाबाट वार्षिक चार अर्ब ५३ करोड युनिट ऊर्जा उत्पादन हुनेछ । उत्पादित विद्युत् ७ किलोमिटर चार सय केभीको प्रसारण लाइनमार्फत् संखुवासभाको हाइटारमा नयाँ बन्ने सबस्टेसनमार्फत् राष्ट्रिय प्रसारण प्रणालीमा जोडिनेछ ।

रामुवापाटमा निर्माण हुने छ सय ३५ मेगावाटको दूधकोशी जलविद्युत् आयोजनालाई सरकारले राष्ट्रिय गौरवको आयोजनामा समावेश गरेको छ । आयोजनाको सम्भाव्यता अध्ययन, विस्तृत इन्जिनियरिङ डिजाइन, वातावरणीय प्रभाव अध्ययन मूल्यांकनलगायतका काम यसअघि नै सकिएका छन् । पहुँच मार्ग निर्माण र मुआब्जा वितरणको काम अन्तिम चरणमा छ । दुई आयोजनाको अनुमानित लागतबारे प्राविधिक तहमा छलफल गर्ने बताइएको छ ।

Invitation of Electronic Bids

Urlabari Municipality
Office of Municipal Executive
Urlabari, Morang
Koshi Province, Nepal
Date of Publication: 2080/12/30 (12th of April 2024)

1. The Urlabari Municipality office, invites Open Competitive Bidding electronic bids from eligible bidders for the following works under sealed quotations procedure:

Details of Works

S. No.	Contract Id No.	Name of Project work	Cost Estimate (NRs) with VAT	Bid security Amount (NRs.)	Fee for Bid Document (NRs)
1	URL-Bldng-ward8-W-SQ-02-080/81	Construction of Toilet for Shanti Kshetra Basic School,Urlabari-8 morang	13,50,614.03	34,000/-	1000.00
2	URL-Bldng-ward9-W-SQ-03-080/81	Construction of Toilet for Rajghat Basic School,Urlabari-9 morang	13,50,614.03	34,000/-	1000.00

2. Eligible Bidders may refer complete set of Bid Document for further information at office of Urlabari Municipality, Urlabari, Morang or PPMO'S Website: www.bolpatra.gov,np/egp. And Bidders shall have the option of submitting their bids electronically only.
3. For details bidders are advised to visit website: www.bolpatra.gov.np/egp.

Chief Administrative Officer

उदयपुरगढी गाउँपालिका
गाउँ कार्यपालिकाको कार्यालय
उदयपुरगढी, उदयपुर
कोशी प्रदेश, नेपाल

बोलपत्र स्वीकृत गर्ने आशयको सूचना

प्रकाशित मिति:-२०८०/१२/३०, ने.सं. ११४४ चौलाथ्व, २ शुक्रबार

यस कार्यालयबाट मिति २०८०/११/१७ गते राष्ट्रिय दैनिक पत्रिकामा प्रकाशित सूचना अनुसार रितपूर्वक म्याद भित्र www.bolpatra.gov.np/egp मा दर्ता हुन आएका तपसिलको बोलपत्र न्यूनतम मूल्याङ्कित सारभूतरुपमा प्रभावग्राही भएकोले सार्वजनिक खरिद ऐन, २०६३ को दफा २७ को उपदफा (२) र सोही ऐनको दफा ४७ को प्रयोजनार्थ स्वीकृतको लागि छनौट गर्ने आशयको सात(७) दिने सूचना सम्बन्धित सबैको जानकारीको लागि प्रकाशित गरिएको छ ।

तपसिल:

सि.नं.	बोलपत्र नं. विवरण	फर्म/कम्पनीको नाम र ठेगाना	कबोल अंक नेरु. (VAT र PS सहित)
१	URM/NCB/Works/07-2080/81, Construction of Cold Chamber in Ward No.06	चामलिङ निर्माण सेवा, उदयपुरगढी गाउँपालिका-८, उदयपुर	रु. १८,२६,९७३.३१ (अठार लाख छब्बिस हजार नौ सय त्रिहत्तर रुपैयाँ एकतिस पैसा मात्र)

प्रमुख प्रशासकीय अधिकृत

Government of Nepal
Ministry of Physical Infrastructure and Transport
Department of Roads
Road Division Chandranigahpur

Invitation for Bids

Notice No: 03/080/081, Date of First Publication: 2080/12/30 (April 12, 2024)

Government of Nepal, Ministry of Physical Infrastructure and Transport, Department of Roads, Road Division Chandranigahpur, invites open Competitive Bidding electronic bids from all eligible bidders for the following Works under National Competitive Bidding procedure.

SN.	Contract Identification No.	Name of work	Cost Estimate (NRs) (without VAT and Contingencies)	Bid Security Amount (NRs)	Bid Validity Period(days)	Fee for Bid Document NRs.(Non-refundable)
1	RDCNP/33701138/ 2080/81-15	Upgrading and Improvement of Chandrapur - Gaur road section From Ch. 25+440 to 41+800	-	Nrs. 58 million	150 Days	20,000.00

1. Eligible Bidders may refer complete set of Bid Document for further information at Road Division Chandranigahpur, or PPMO's website: www.bolpatra.gov.np/egp. And Bidders shall have the option of submitting their bids electronically only.
2. For details, bidders are advised to visit website: www.bolpatra.gov.np/egp.
3. Any amendment in the tender notice shall be posted in the notice board of the Road Division office, Chandranigahpur and PPMO's website: www.bolpatra.gov.np/egp.

Division Chief