



Interest Rates

Updated as of 15.09.2026

THE RATES CONTAINED HERewith ARE SUBJECT TO CHANGE

Loans

Above 350K Net Salaried customers

Floating Rate

Fixed Rate

Personal Loan

12.60% p.a – 12.85% p.a : Anytime variable

12.60% p.a -12.85% p.a : 01 year fixed
13.25% p.a – 13.50% p.a : Loan tenor Up to 5 years
14.25% p.a – 14.50% p.a: Loan tenor Above 5 Years

The penal interest rate is 2% p.a. for local currency loans and 4% p.a. for foreign currency loans and is charged over and above the normal interest rate on the portion in arrears until such portion is settled. The capital outstanding that has not fallen due will continue to be charged at the agreed rate.

Housing Loan

12.60% p.a – 12.85% p.a : 01 year fixed

14.00% p.a – 14.25% p.a: 05 year fixed

The penal interest rate is 2% p.a. for local currency loans and 4% p.a. for foreign currency loans and is charged over and above the normal interest rate on the portion in arrears until such portion is settled. The capital outstanding that has not fallen due will continue to be charged at the agreed rate

Equity Loans

15.25% p.a – 15.75% p.a : 05 year fixed

Nations Salary Saver Overdarft

Weekly PLR+5 % (weekly reviewed)

Unauthorized overdraft interest rate

28% p.a

*AWPLR – Average Weighted Prime Lending Rate