



Effective From 01 Falgun 2080 (13 February 2024)

# INTEREST RATES

DEPOSIT	LCY Saving Deposit		% Per Annum		
		Kumari Remit Bachat Khata	4.01		
		Kumari Remit IPO Saving Account	5.01		
		Kumari Remit Premium Saving Account	7.99		
		Chhori Bachat Khata(For Karnali region)	6.01		
		Kumari Gajjab Bachat Khata	6.01		
		Mission Rastra Gaurab Bachat Khata (R)	6.01		
		LCY Call Account	Up to 2.005		
		Other Saving Products	4.01		
	LCY Individual Fixed Deposit		% Per Annum		
	3 months to below 6 months	6.40			
	6 months to below 1 year	7.15			
	1 Year and above	8.01			
	Fixed Deposit Plus / Recurring (6 months to 3 years)	6.40			
LCY Institutional Fixed Deposit		% Per Annum			
	6 months to below 1 year	5.15			
	1 Year and above	6.01			
	FCY Deposit	Call Deposit Rate (% per annum) up to	Saving Deposit Rate (% per annum)	Fixed Deposit Rate (% per annum)*	
	USD	2.19	4.37	5.51	
	EUR	1.46	2.92	4.01	
	GBP	1.73	3.46	4.56	
	AUD	1.86	3.73	4.81	
	CAD	2.10	4.19	5.31	
	JPY	0.87	1.75	2.84	
	CNY	2.24	4.48	5.58	
	Other FCY Currencies / NRN FCY Fixed Deposit	Available on Request			

Floating Interest Rate on Loan		Premium (% per annum) on Base Rate
	Corporate	0.5 to 2.50
	Agriculture Loan	0.5 to 2.00
	MSME / SME (Productive as per NRB)	0.5 to 2.00
	MSME / SME (Others)	1 to 3.00
	Education Loan	2.00 to 3.50
	Deprived Sector	Upto 2.00
	Home Loan	0.50 to 2.50
	Personal Term Loan	1.5 to 3.50
	Personal Overdraft Loan	2.5 to 3.50
	Auto Loan (Private)	1.5 to 3.50
	Hire Purchase (Commercial)	2.50 to 3.50
	Real Estate	2 to 3.50
	Margin Lending	1.25 to 3.25
	Loan Against First Class Bank Guarantees	upto 3.00
	Loan Against Deposit of KBL	Coupon Rate +2.00 % or RABR whichever is higher
	Loan Against Government Securities	Coupon Rate +2.00 % or RABR whichever is higher
	Other Loan	2 to 3.5
	Professional Loan	3.00 to 3.5
	FCY Denominated Loans	Available on Request
	FCYTR Loan	Available on Request

Fixed interest Rate on Loan		
Types of Loan	Rate Fixed For	Interest Rate Per Annum
For Home Loan	up to 7 Years	10.49
For Other Individual Term Loans	up to 7 Years	11.49
For SME/MSME	up to 7 Years	10.99
<b>Base rate of Poush 2080</b>		<b>10.28</b>
<b>Interest Spread Poush 2080</b>		<b>3.98</b>

\* 3 Months and above for individual &amp; 6 months and above for institutions.

**Notes:**

- Terms and conditions for various savings deposits, fixed deposits and loan against FD will be as per the prevailing bank rule.
- Interest rate on consortium financing shall be as per consortium decision.
- In case of any regulated loan, premium rates shall be applicable as per the circulars issued by NRB.
- Interest rate's difference on similar nature loans shall be as per circular no.03/080/81 dated 2080/06/18 issued by NRB.
- For remit FD, bank can provide minimum 1% over published rate of respective currency.
- In case of bidding, Bank can provide up to 0.5% additional interest rate over published rate.
- Interest rate on akshayakosh deposit shall be negotiable
- Minimum balance of all saving accounts shall be at least Rs. 1,000.00 except for Grameen Bachat Khata, Social Security Allowance Account, Mission Rastra Gaurab Bachat Khata, Chori Bachat Khata, Mobile Bachat Khata, Kumari Remit Bachat Khata & Earthquake Grant Saving Account.
- All other terms and conditions of products and services shall remain unchanged.

**कुमारी बैंक लिमिटेड****KUMARI BANK LIMITED**

सबैका लागि, सबैका लागि

(नेपाल राष्ट्र बैंकबाट "क" वर्गको इजाजत पत्र प्राप्त संस्था)

P.O. Box 21128, Corporate Office, Tangal, Kathmandu

Tel. 977-1-4443075-79 SWIFT: KMBLNPKA

URL: www.kumaribank.com