



Effective From 01 Ashwin 2080 (18 Sep 2023)

# INTEREST RATES DEPOSITS

	Min. Bal. Rs.	% p.a.
Kumari Smart Bachat Khata	-	6.054
Shareholders Saving Account	-	6.054
Twinkle Star Saving	-	6.054
Shuva Laxmi Bachat	100.00	6.054
50 Plus Saving	100.00	6.054
Kumari Utsav Bachat Khata	1,000.00	6.966
Kumari Swastha Jeevan Bachat Khata	5,000.00	6.054
Kumari Salary Saving	-	6.054
Kumari Big Savings Khata	5,000.00	6.054
Kumari Social Security Allowance Khata	-	6.054
Kumari Remit Bachat Khata	-	7.054
Kumari Remit IPO Saving Account	1,000.00	7.966
Kumari Remit Premium Saving Account	5,000.00	8.054
Nagarik Bachat Khata	10.00	6.054
Sabaiko Bachat Khata	-	6.054
Grameen Bachat Khata	-	6.054
Youth Saving Account	20.00	6.054
Kumari Pariwar Surakshya Bachat Khata	10,000.00	6.054
Kumari Premium Salary Account	-	6.054
Chhori Bachat Khata	-	7.966
Kumari Gajjabko Bachat Khata	1,000.00	7.966
Saving Deposit Premium	10,000.00	6.054
Kumari Dhanabridhi Bachat Khata	15,000.00	8.054
LCY Call Account	-	Up to 3.027
NRN Saving Account USD	1,000.00	6.000
	<b>FCY Deposit</b>	<b>Saving</b>
		<b>Call</b>
USD	6.00	3.000
EUR	4.00	2.000
GBP	4.75	2.375
AUD	5.10	2.550
CAD	5.75	2.875
JPY	2.40	1.200
CNY	6.15	3.075
Other FCY Account		Available on request
<b>SAVINGS DEPOSITS</b>	<b>A. FIXED DEPOSIT INTEREST RATE</b>	
	<b>1. INDIVIDUAL FIXED DEPOSIT</b>	<b>(% per annum)</b>
	<b>Fixed Deposit Normal</b>	
	3 months to 6 months	9.510
	Above 6 months and below 1 year	9.990
	1 year and above	10.110
	<b>Fixed Deposit Plus</b>	
	3 months and above	9.510
	Recurring Fixed Deposit 6 Months/1 Year/ 2 Years/ 3 Years	9.510
	<b>Individual FCY Fixed Deposit for 3 Months and above (For Institutional 6 months and above)</b>	
	USD Fixed Deposit	7.50
	EUR Fixed Deposit	5.50
	GBP Fixed Deposit	6.25
	AUD Fixed Deposit	6.60
	CAD Fixed Deposit	7.25
JPY Fixed Deposit	3.90	
CNY Fixed Deposit	7.65	
For other FCY currencies	Available on request	
NRN FCY Fixed Deposit	Available on request	
<b>2. LCY INSTITUTIONAL FIXED DEPOSIT</b>	<b>(% per annum)</b>	
<b>Fixed Deposit Normal</b>		
6 months and above	8.110	
<b>Floating Interest Rate on Loan</b>		
	<b>Premium (% per annum) on Base Rate</b>	
Overdraft	1.00 to 4.5	
Working Capital / Short term Loan	1.00 to 4.5	
TR/Importers Loan	1.00 to 4.5	
Term Loan	1.00 to 4.5	
Export Credit	1.00 to 4.5	
Deprived Sector	Upto 2.00	
Home Loan	1.00 to 4.5	
Education Loan	2.00 to 4.5	
Auto Loan (Private)	2.00 to 4.5	
Hire Purchase (Commercial)	2.00 to 4.5	
Loan Against First Class Bank Guarantees	upto 3.00	
Loan Against Marketable Securities	2.00 to 4.5	
Loan Against Deposit of KBL	Upto 2 on Base Rate or Coupon Rate whichever is higher	
Loan Against Government Securities	Upto 2.00 on Base Rate or Coupon Rate + 2.00 whichever is higher	
Other Loan	2.00 to 4.5	
Professional Loan	2.00 to 4.5	
FCY Denominated Loans	Available on Request	
FCY TR Loan	Available on Request	
<b>Fixed interest Rate on Loan</b>		
Types of Loan	Tenure	Interest Rate Per Annum
For Home Loan	up to 7 Years	11.79%
For Other Individual Term Loans	1 Year to Below 5 Years	12.50%
	5 Years to Below 10 Years	13.00%
	10 Years and Above	13.25%
<b>Base rate of Shrawan 2080</b>		<b>10.93%</b>
<b>Interest Spread Shrawan 2080</b>		<b>4.64%</b>

- Note:**
1. Terms and conditions for various savings deposits, fixed deposits and loan against FD will be as per the prevailing bank rule.
  2. Interest rate on consortium financing shall be as per consortium decision.
  3. In case of any regulated loan, premium rates shall be applicable as per the circulars issued by NRB.
  4. For remit FD bank can provide minimum 1% over published rate of respective currency.
  5. All other terms and conditions of products and services shall remain unchanged.
  6. In case of bidding, Bank can provide up to 0.5% additional interest rate over published rate.
  7. Interest rate on akshaykosh deposit shall be negotiable
  8. AIP may be offered to account through bidding process.
  9. Interest payment frequency shall be monthly for Kumari Dhanabridhi Bachat Khata.



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

सदैका लागि, सधैका लागि

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