



**कुमारी बैंक लिमिटेड**  
**KUMARI BANK LIMITED**  
सबैका लागि, सबैका लागि

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

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

URL: [www.kumaribank.com](http://www.kumaribank.com)

Effective From 01 Ashwin 2079 (17 Sep 2022)

**INTEREST RATES**  
**DEPOSITS**

	Minimum Balance	% Per Annum
Kumari Smart Bachat Khata	-	7.133
Shareholders Saving Account	500.00	7.133
Twinkle Star Saving	1,000.00	7.133
Shuva Laxmi Bachat	1,000.00	7.133
50 Plus Saving	1,000.00	7.133
Kumari Swastha Jeevan Bachat Khata	5,000.00	7.133
Kumari Saving	1,000.00	7.133
Kumari Salary Saving	-	7.133
Kumari Big Savings Khata	5,000.00	7.133
Kumari Social Security Allowance Khata	-	7.133

Kumari Remit Bachat Khata	-	8.133
Kumari Premium Remit Bachat Khata	5,000.00	9.133
Nagarik Bachat Khata	10.00	7.133
Sabaiko Bachat Khata	-	7.133
Grameen Bachat Khata	-	7.133
Youth Saving Account	20.00	7.133
Kumari Pariwar Surakshya Bachat Khata	10,000.00	7.133
Kumari Premium Salary Account	-	7.133
Chhori Bachat Khata	-	9.133
Kumari Gajjabko Bachat Khata	25,000.00	9.133
Saving Deposit Premium	10,000.00	7.133
Rastra Gaurab Bachat Khata	-	7.133
Kumari Dhanabridhhi Bachat Khata	15,000.00	8.133
Kumari Dhanabridhhi Bachat Khata Plus	15,000.00	8.133
LCY Call Account	-	3.566
NRN Saving Account USD	1,000.00	6.000
<b>FCY Deposit</b>	<b>Saving</b>	<b>Call</b>
USD	5.00	2.50
EUR	2.50	1.25
GBP	4.25	2.13

AUD	4.35	2.18
CAD	5.00	2.50
JPY	2.40	1.20
CNY	6.20	3.10
Other FCY Account	Available on request	

#### A. FIXED DEPOSIT INTEREST RATE

1. INDIVIDUAL FIXED DEPOSIT		(% per annum)
<b>Fixed Deposit Normal</b>		
3 Months		12.03
Above 3 Months		12.133
<b>Kumari Remit Fixed Deposit</b>		
3 months and above		13.133
<b>Kumari Dhanabridhhi Remit Fixed Deposit #</b>		
3 months and above		13.133
<b>Kumari Dhanabridhhi Fixed Deposit #</b>		
3 Months and above		12.133
<b>Recurring Fixed Deposit</b>	6	12.133
Months/1 Year/ 2 Years/ 3 Years		
Dhanabridhhi Recurring Deposit		12.133
FCY Fixed Deposit for 3 Months and above for Individual and Institutional		
USD Fixed Deposit		7.15
EUR Fixed Deposit		4.00
GBP Fixed Deposit		5.75

AUD Fixed Deposit	5.85	
CAD Fixed Deposit	6.50	
JPY Fixed Deposit	3.90	
CNY Fixed Deposit	7.70	
For other FCY currencies	Available on request	
NRN FCY Fixed Deposit	Available on request	
<b>2. INSTITUTIONAL FIXED DEPOSIT</b>	<b>(% per annum)</b>	
<b>Fixed Deposit Normal</b>	<b>Interest Rate</b>	<b>Bidding</b>
3 months and above	10.133	Additional 0.5%
<b>Kumari Dhanabridhhi Fixed Deposit#</b>	<b>Interest Rate</b>	<b>Bidding</b>
3 Months and above	10.133	Additional 0.5%
<b>3. Dhanabridhhi Recurring Fixed Deposit*</b>	<b>Minimum Balance( Seed Amount)</b>	<b>Duration</b>
Dhanabridhhi Recurring 5 Times of Seed Amount	10,000.00	2 Years 8 Months 3 Days
Dhanabridhhi Recurring 10 Times of Seed Amount	10,000.00	5 Years 1 Month 11 Days
Dhanabridhhi Recurring 15 Times of Seed Amount	10,000.00	7 Years 5 Days
Dhanabridhhi Recurring 20 Times of Seed Amount	10,000.00	8 Years 6 Months 27 Days
Dhanabridhhi Recurring 50 Times of Seed Amount	10,000.00	14 Years 6 Months 17 Days
Dhanabridhhi Recurring 100 Times of Seed Amount	10,000.00	19 Years 9 Months 16 Days
<b>Floating Interest Rate on Loan</b>		
	<b>Premium (% per annum) on Base Rate</b>	
Overdraft	2.00 to 6.50	

Working Capital / Short term Loan	2.00 to 6.50
TR/Importers Loan	2.00 to 6.50
Term Loan	2.00 to 6.50
Export Credit	2.00 to 6.50
Deprived Sector	Upto 2.00
Home Loan	2.00 to 6.50
Education Loan	3.00 to 6.50
Auto Loan (Private)	3.00 to 6.50
Hire Purchase (Commercial)	3.00 to 6.50
Loan Against First Class Bank Guarantees	upto 3.00
Loan Against Marketable Securities	3.00 to 6.50
Loan Against Deposit of KBL	Upto 3.50 of Base Rate or Coupon Rate whichever is higher
Loan Against Government Securities	Upto 3.00 or Coupon Rate + 2.00 whichever is higher
Other Loan	3.00 to 6.50
Professional Loan	3.00 to 6.50
FCY Denominated Loans	Available on Request
FCY TR Loan	5.00 and Above

### **Fixed interest Rate on Loan**

Personal Loan(home loan/housing loan/auto loan/vehicle loan/hirepurchase loan including any kind of loan whose repayment is either in monthly basis or term basis)

1 Year to Below 5 Years	12.50
-------------------------	-------

5 Years to Below 10 Years	13.50
10 Years and Above	13.75
<b>Base rate of Shrawan 2079</b>	10.49%
<b>Interest Spread Shrawan 2079</b>	4.35%

**Note:**

1. Terms and conditions (including Minimum Balance) for various savings deposits and fixed deposits 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. Fixed Deposit Product under Dhanabridhi "Times" Fixed Deposit for individual and institutional product shall be continued as published previously for the month of Bhadra 2079 and can be viewed in official website of the Bank.
  5. For FCY remit deposit the bank can provide minimum 1% over published rate of respective currency.
- # Monthly interest payable.
- \*10% of seed amount needs to be deposited every month (on recurring basis) during the tenor of the deposit. Seed amount must be minimum 10,000 and in multiples of thousand.