Effective From 01 Ashwin 2083 (17 September 2026)

INTEREST RATES

DEPOSIT

LCY Saving Deposit	% Per Annum
Hereko Herai Remit Bachat Khata	4.31
Kumari Remit IPO Saving Account	2.91
Kumari Remit Premium Saving Account	3.91
Chhori Bachat Khata	2.91
Kumari Silver Saving Khata	3.31
Green Savings Deposit Account	2.91
LCY Call Account	Up to 0.81
Other Saving Products	2.75

LCY Individual Fixed Deposit	% Per Annum (In person)	% Per Annum through Kumari Smart (Mobile App)
3 Months to below 2 Years	2.75	2.80
2 Years and above	3.43	3.73
Fixed Deposit Plus / Recurring (1 Year to 5 Years)	2.75	2.80

LCY Institutional Fixed Deposit	% Per Annum
6 Months to below 5 Years	2.75
5 Years and above	3.01

FCY Deposit	Call Deposit (% p.a)	Saving Deposit (% p.a)	Fixed Deposit (% p.a)*
EUR	0.750	1.50	2.00
GBP	1.000	2.00	2.50
AUD	1.250	2.50	3.00
CAD	1.000	2.00	2.50
JPY	0.125	0.25	0.50
CNY	1.000	2.00	3.00

For USD Deposit	
Call Deposit	1.105
Saving Deposit	2.210

For USD Fixed Deposit *

Tenor	Amount UP to 3 Million	Above 3 Million to below 5 Million	Above 5 Million
6 Months	3.56%	3.71%	3.81%
Above 6 Months	3.76%	4.27%	4.31%
Other FCY Currencies / NRN FCY Fixed Deposit	Available on Request		

LOANS AND ADVANCES

Floating Interest Rate on Loan

	Premium (% per annum) on Base Rate
Corporate	Up to 2.00
Agriculture Loan	Up to 2.00
MSME / SME (Productive as per NRB)	Up to 2.00
MSME / SME (Others) - FWCL	1.00 to 3.00
MSME / SME (Others) - PWCL / FTL	1.50 to 3.50
Education Loan	2.50 to 4.00
Deprived Sector	Up to 2.00
Home Loan	1.00 to 3.00
Personal Term Loan	1.50 to 3.50
Personal Overdraft Loan	2.00 to 4.00
Auto Loan (Private)	1.00 to 3.00
Hire Purchase (Commercial)	3.00 to 4.00
Real Estate	2.00 to 4.00
Margin Lending	2.00 to 4.00
Corporate - Others	0.50 to 2.50
Loan Against First Class Bank Guarantees	Up to 2.00
Loan Against Fixed Deposit	(Coupon Rate) or (RABR+1) whichever is higher
Loan Against Government Securities	(Coupon Rate) or (RABR+1) whichever is higher
Other Loan	3.00 to 4.00
Professional Loan	3.00 to 4.00
FCY Denominated Loans	Available on Request
FCY TR Loan	Available on Request

Fixed interest Rate on Loan

Types of Loan	Rate Fixed	Interest Rate Per Annum
For Home Loan	up to 7 Years	6.29%
For Auto Loan	up to 5 Years	6.49%
For Other Individual Mortgage Loans (Term Loan)	up to 7 Years	6.99%
For SME/MSME	up to 7 Years	6.49%
Margin Lending		6.49%
Base rate of Shrawan 2083		4.85%
Interest Spread Shrawan 2083		3.17%

नोटहरू:

१. विभिन्न बचत निक्षेप, मुद्दती निक्षेप र मुद्दती निक्षेप रसिद धितो कर्जाको लागि नियम र सर्तहरू यस बैंकको प्रचलित नियमानुसार हुनेछन् ।

२. सहवित्तीयकरण कर्जा सुविधामा ब्याजदर सहवित्तीयकरण बैठकको निर्णय अनुसार हुनेछ ।

३. कुनै पनि नियमन गरिएका ऋणको हकमा, प्रिमियमदरहरू नेपाल राष्ट्र बैंकले जारी गरेको परिपत्र अनुसार लागू हुनेछन् ।

४. रेमिट मुद्दती निक्षेपको लागि बैंकले प्रकाशित ब्याजदर माथि थप १% प्रदान गर्न सक्नेछ । उक्त खाता खोल्नको लागि अनिवार्य रुपमा रेमिटेन्स प्राप्त भएको प्रमाण पेश गर्नु पर्नेछ ।

५. यदि ग्राहकले रिकरिङ्ग मुद्दती खातामा नियमित जम्मा गर्नुपर्ने किस्ता रकम जम्मा नगरेमा, उक्त रिकरिङ्ग मुद्दती खाता (Recurring Fixed Deposit) खारेज गरी बचत खातामा रकम स्थानान्तरण गरी बचत खाताको ब्याज प्रदान गरीनेछ ।

६. चल्ती खाताबाट कल खातामा रकम स्थानान्तरण रु. १००,००० का गुणकमा मात्र हुनेछ ।

* प्राकृतिक व्यक्तिको लागि ३ महिना वा सोभन्दा माथि तथा संस्थाको लागि ६ महिना वा सोभन्दा माथि ।

कुमारी बैंक लिमिटेड
KUMARI BANK LIMITED
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