

**INTEREST RATES****DEPOSITS**

DEPOSIT	LCY Saving Deposit		% Per Annum	
	Kumari Remit Bachat Khata		3.76	
	Kumari Remit IPO Saving Account		4.76	
	Kumari Remit Premium Saving Account		7.10	
	Chhori Bachat Khata		5.76	
	Kumari Gajjab Bachat Khata		5.76	
	Mission Rastra Gaurab Bachat Khata (R)		5.76	
	LCY Call Account		Up to 1.88	
	Other Saving Products		3.76	
	LCY Individual Fixed Deposit		% Per Annum (In person)	% Per Annum through Kumari Smart (Mobile App)
3 Months to below 6 months		6.51	6.66	
6 months to below 1 year		7.00	7.15	
1 Year and above		7.11	7.26	
Fixed Deposit Plus / Recurring (1 Year to 5 years)		7.00	7.15	
LCY Institutional Fixed Deposit		% Per Annum		
6 months to below 1 year		6.16		
1 year and above		6.26		
FCY Deposit	Call Deposit (% p.a)	Saving Deposit (% p.a)	Fixed Deposit (% p.a)*	
USD	1.87	3.74	5.62	
EUR	1.39	2.77	3.81	
GBP	1.64	3.29	4.33	
AUD	1.77	3.54	4.57	
CAD	1.99	3.98	5.04	
JPY	0.83	1.66	2.70	
CNY	2.13	4.26	5.30	
Other FCY Currencies / NRN FCY Fixed Deposit		Available on Request		

**Floating Interest Rate on Loan**

LOANS AND ADVANCES	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 (Prime)	Upto 2.00
	Home Loan	0.50 to 2.50
	Personal Term Loan	0.5 to 2.50
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 Fixed Deposit**	(Coupon Rate +2.00) or (RABR+0.25) whichever is higher	
Loan Against Government Securities	(Coupon Rate +2.00) or (RABR+0.25) whichever is higher	
Other Loan	2 to 3.5	
Professional Loan	3.00 to 3.5	
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	9.99
For Other Individual Mortgage Loans	up to 7 Years	10.99
For SME/MSME	up to 7 Years	10.49
<b>Base rate of Falgun 2080</b>		<b>9.74</b>
<b>Interest Spread Falgun 2080</b>		<b>3.99</b>

**Note:**

- Terms and conditions for various savings deposit, fixed deposit 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.
  - For remit FD, bank can provide minimum 1% over published rate of respective currency.
  - Interest rate on Akshayakosh deposit shall be negotiable
- \* 3 Months and above for individual & 6 months and above for institutions.  
\*\* 0.25% discount shall be provided if applied through Kumari Smart(Mobile App)

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

सबैका लागि, सधैंका लागि

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

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

Tel. 977-1-4543075-79 SWIFT: KMBLNPKA

URL: www.kumaribank.com