

INTEREST RATES

DEPOSITS

LCY DEPOSIT	LCY Deposit Saving		% Per Annum		
		Kumari Remit Bachat Khata	5.51		
		Kumari Remit IPO Saving Account	6.51		
		Kumari Remit Premium Saving Account	6.51		
		Chhori Bachat Khata(For Karnali region)	6.51		
		Kumari Gajjabko Bachat Khata	6.51		
		Mission Rastra Gaurab Bachat Khata (R)	6.51		
		LCY Call Account	Up to 2.255		
		Other Saving Products	4.51		
	LCY DEPOSIT	LCY Individual Fixed Deposit		% Per Annum	
		3 months to below 1 year	7.75		
		1 year to below 2 years	8.25		
		2 years to below 5 years	8.75		
		5 years and above	9.31		
		Fixed Deposit Plus/Recurring (6 months to 3 years)	7.75		
LCY Institutional Fixed Deposit		% Per Annum			
		6 months to below 1 year	6.75		
		1 year and above	7.31		
FCY DEPOSIT		FCY Deposit		Call Deposit Rate (% per annum) up to	Saving Deposit Rate (% per annum)
		USD	2.70	5.40	6.75
		EUR	1.80	3.60	4.95
		GBP	2.14	4.28	5.63
		AUD	2.30	4.60	5.94
		CAD	2.59	5.18	6.53
		JPY	1.08	2.16	3.51
		CNY	2.77	5.54	6.89
		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	1.00 to 3.00		
		Personal Term Loan	1.5 to 3.50		
		Personal Overdraft Loan	2 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	1.5 to 3.50		
		Loan Against First Class Bank Guarantees	upto 3.00		
		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 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 For	Interest Rate Per Annum		
	For Home Loan	up to 7 Years	10.99		
	For Other Individual Term Loans	up to 7 Years	11.99		
	Base rate of Kartik 2080		10.77		
	Interest Spread Kartik 2080		4.14		

Note:

- 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.
- All other terms and conditions of products and services shall remain unchanged.

* For institutional six months and above.



कुमारी बैंक लिमिटेड

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