INTEREST	RATES
DEPOS	ITS

	LCY Deposit S	aving		% Per Ann	um		
	Kumari Remit Bachat Khata	Ū	5.51				
	Kumari Remit IPO Saving Ac	count	6.51				
	Kumari Remit Premium Savir		6.51				
	Chhori Bachat Khata(For Kar	0					
			6.51				
_	Kumari Gajjabko Bachat Kha		6.51				
-CY DEPOSIT	Mission Rastra Gaurab Bacha	t Khata (R)	6.51				
ő	LCY Call Account		Up to 2.255				
E.	Other Saving Products		4.51				
ä	LCY Individual Fixed Deposit			% Per Annum			
≻	3 months to below 1 year		7.75				
2	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 Fix	ed Deposit		% Per Ann	um		
	6 months to below 1 year		6.75				
	1 year and above			7.31			
			Saving Fixed Deposit				
F	FCY Deposit		Call Deposit Rate (% per annum) up to	Deposit Rate (% per annum)	Rate (% per annum) 3 Months and above for individual*		
FCY DEPOSIT	USD		2.70	5.40	6.75		
õ	EUR		1.80	3.60	4.95		
畄	GBP		2.14	4.28	5.63		
Δ	AUD		2.30	4.60	5.94		
7	CAD		2.59	5.18	6.53		
Ĕ	JPY		1.08	2.16	3.51		
	CNY		2.77	5.54	6.89		
		CV Eived Deposit	2.77				
	Ouler FCT Currencies / INKIN F	Other FCY Currencies / NRN FCY Fixed Deposit Available on request					
	Floating Interest Rate on Loan						
		Floating Inte			a) an Daga Data		
		Floating Inte		n (% per annun	1) on Base Rate		
	Corporate	Floating Inte		0.5 to 2.5	0		
	Agriculture Loan			0.5 to 2.5 0.5 to 2.0	0 0		
	1			0.5 to 2.5	0 0		
	Agriculture Loan			0.5 to 2.5 0.5 to 2.0	0 0 0		
ES	Agriculture Loan MSME / SME (Productive as			0.5 to 2.5 0.5 to 2.0 0.5 to 2.0	0 0 0 0 0		
CES	Agriculture Loan MSME / SME (Productive as MSME / SME (Others)			1 (% per annun 0.5 to 2.5 0.5 to 2.0 0.5 to 2.0 1 to 3.00	0 0 0 0 0 50		
NCES	Agriculture Loan MSME / SME (Productive as MSME / SME (Others) Education Loan			1 (% per annun 0.5 to 2.5 0.5 to 2.0 0.5 to 2.0 1 to 3.00 2.00 to 3.	0 0 0 0 0 50 0		
VANCES	Agriculture Loan MSME / SME (Productive as MSME / SME (Others) Education Loan Deprived Sector			n (% per annun 0.5 to 2.5 0.5 to 2.0 0.5 to 2.0 1 to 3.00 2.00 to 3. Upto 2.0	0 0 0 0 0 5 0 0 0 0 0		
NDVANCES	Agriculture Loan MSME / SME (Productive as MSME / SME (Others) Education Loan Deprived Sector Home Loan			1 (% per annun 0.5 to 2.5 0.5 to 2.0 0.5 to 2.0 1 to 3.00 2.00 to 3. Upto 2.0 1.00 to 3.0	0 0 0 0 0 5 0 0 0 0 0 0		
) ADVANCES	Agriculture Loan MSME / SME (Productive as MSME / SME (Others) Education Loan Deprived Sector Home Loan Personal Term Loan			1 (% per annun 0.5 to 2.5 0.5 to 2.0 0.5 to 2.0 1 to 3.00 2.00 to 3. Upto 2.0 1.00 to 3. 1.5 to 3.5	0 0 0 0 0 5 0 0 0 0 0 0 0 0 0		
	Agriculture Loan MSME / SME (Productive as MSME / SME (Others) Education Loan Deprived Sector Home Loan Personal Term Loan Personal Overdraft Loan			1 (% per annun 0.5 to 2.5 0.5 to 2.0 0.5 to 2.0 1 to 3.00 2.00 to 3. Upto 2.0 1.00 to 3.1 1.5 to 3.5 2 to 3.50	0 0 0 0 0 5 0 0 0 0 0 0 0 0 0 0 0 0		
	Agriculture Loan MSME / SME (Productive as MSME / SME (Others) Education Loan Deprived Sector Home Loan Personal Term Loan Personal Overdraft Loan Auto Loan (Private)			1 (% per annun 0.5 to 2.5 0.5 to 2.0 0.5 to 2.0 1 to 3.00 2.00 to 3. Upto 2.0 1.00 to 3.1 1.5 to 3.5 2 to 3.5(1.5 to 3.5	0 0 0 0 0 0 50 0 00 0 0 0 50		
	Agriculture Loan MSME / SME (Productive as MSME / SME (Others) Education Loan Deprived Sector Home Loan Personal Term Loan Personal Overdraft Loan Auto Loan (Private) Hire Purchase (Commercial)			1 (% per annun 0.5 to 2.5 0.5 to 2.0 0.5 to 2.0 0.5 to 2.0 1 to 3.00 2.00 to 3. Upto 2.0 1.00 to 3.1 1.5 to 3.5 2 to 3.50 1.5 to 3.5 2.50 to 3.5	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
	Agriculture Loan MSME / SME (Productive as MSME / SME (Others) Education Loan Deprived Sector Home Loan Personal Term Loan Personal Overdraft Loan Auto Loan (Private) Hire Purchase (Commercial) Real Estate	per NRB)		1 (% per annun 0.5 to 2.5 0.5 to 2.0 0.5 to 2.0 0.5 to 2.0 1 to 3.00 2.00 to 3. Upto 2.0 1.00 to 3.4 1.5 to 3.5 2 to 3.50 2 to 3.50	0 0 0 0 0 0 5 0 0 0 0 0 0 0 0 0 0 0 0 0		
LOANS AND ADVANCES	Agriculture Loan MSME / SME (Productive as MSME / SME (Others) Education Loan Deprived Sector Home Loan Personal Term Loan Personal Term Loan Personal Overdraft Loan Auto Loan (Private) Hire Purchase (Commercial) Real Estate Margin Lending	per NRB)	Premiun	1 (% per annun 0.5 to 2.5 0.5 to 2.0 0.5 to 2.0 0.5 to 2.0 1 to 3.00 2.00 to 3. Upto 2.0 1.00 to 3.0 1.5 to 3.5 2 to 3.50 1.5 to 3.5 2 to 3.50 1.5 to 3.5 1.5 to 3.5 2 to 3.50 1.5 to 3.5 upto 3.0	0 0 0 0 0 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
	Agriculture Loan MSME / SME (Productive as MSME / SME (Others) Education Loan Deprived Sector Home Loan Personal Term Loan Personal Overdraft Loan Auto Loan (Private) Hire Purchase (Commercial) Real Estate Margin Lending Loan Against First Class Bank	per NRB)	Premiun	1 (% per annun 0.5 to 2.5 0.5 to 2.0 0.5 to 2.0 0.5 to 2.0 1 to 3.00 2.00 to 3. Upto 2.0 1.00 to 3.1 1.5 to 3.5 2 to 3.50 1.5 to 3.5 2 to 3.50 1.5 to 3.5 0.5 to 3.0 on Base Rate o whichever is 1	0 0 0 0 0 5 0 0 0 0 0 0 0 0 0 0 0 0 0		
	Agriculture Loan MSME / SME (Productive as MSME / SME (Others) Education Loan Deprived Sector Home Loan Personal Term Loan Personal Term Loan Auto Loan (Private) Hire Purchase (Commercial) Real Estate Margin Lending Loan Against First Class Bank Loan Against Deposit of KBL	per NRB)	Premiun	1 (% per annun 0.5 to 2.5 0.5 to 2.0 0.5 to 2.0 1 to 3.00 2.00 to 3. Upto 2.0 1.00 to 3.1 1.5 to 3.5 2 to 3.50 1.5 to 3.5 2.50 to 3.5 2 to 3.50 1.5 to 3.5 0.5 to 3.5 0.5 to 3.0 on Base Rate or whichever is her and the set or 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0		
	Agriculture Loan MSME / SME (Productive as MSME / SME (Others) Education Loan Deprived Sector Home Loan Personal Term Loan Personal Overdraft Loan Auto Loan (Private) Hire Purchase (Commercial) Real Estate Margin Lending Loan Against First Class Bank Loan Against Deposit of KBL Loan Against Government Sec	per NRB)	Premiun	1 (% per annun 0.5 to 2.5 0.5 to 2.0 0.5 to 2.0 1 to 3.00 2.00 to 3. Upto 2.0 1.00 to 3.1 1.5 to 3.5 2 to 3.50 1.5 to 3.5 2.50 to 3.5 2 to 3.50 1.5 to 3.5 upto 3.00 on Base Rate or Whichever is 1 a Base Rate or C whichever is 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0		
	Agriculture Loan MSME / SME (Productive as MSME / SME (Others) Education Loan Deprived Sector Home Loan Personal Term Loan Personal Overdraft Loan Auto Loan (Private) Hire Purchase (Commercial) Real Estate Margin Lending Loan Against First Class Bank Loan Against Deposit of KBL Loan Against Government Sec Other Loan	per NRB)	Premiun	1 (% per annun 0.5 to 2.5 0.5 to 2.0 0.5 to 2.0 1 to 3.00 2.00 to 3. Upto 2.0 1.00 to 3.1 1.5 to 3.5 2 to 3.50 1.5 to 3.5 2 to 3.50 1.5 to 3.5 0.5 to 3.5 1.5 to 3.5 2 to 3.5 2 to 3.5	0 0 0 0 0 0 0 0 0 0 0 0 0 0		
	Agriculture Loan MSME / SME (Productive as MSME / SME (Others) Education Loan Deprived Sector Home Loan Personal Term Loan Personal Overdraft Loan Auto Loan (Private) Hire Purchase (Commercial) Real Estate Margin Lending Loan Against First Class Bank Loan Against Deposit of KBL Loan Against Government Sec Other Loan Professional Loan	per NRB)	Premiun	(% per annun 0.5 to 2.5 0.5 to 2.0 0.5 to 2.0 0.5 to 2.0 1 to 3.00 2.00 to 3. Upto 2.0 1.00 to 3.1 1.5 to 3.5 2 to 3.50 1.5 to 3.5 2 to 3.50 1.5 to 3.5 0.0 n Base Rate or whichever is 1 1 Base Rate or C whichever is 1 2 to 3.5 3.00 to 3. Available on R	0 0 0 0 0 0 5 0 0 0 0 0 0 0 0 0 0 0 0 0		
	Agriculture Loan MSME / SME (Productive as MSME / SME (Productive as MSME / SME (Others) Education Loan Deprived Sector Home Loan Personal Term Loan Personal Overdraft Loan Auto Loan (Private) Hire Purchase (Commercial) Real Estate Margin Lending Loan Against First Class Bank Loan Against Deposit of KBL Loan Against Government Sec Other Loan Professional Loan FCY Denominated Loans	per NRB)	Premiun	1 (% per annun 0.5 to 2.5 0.5 to 2.0 0.5 to 2.0 0.5 to 2.0 1 to 3.00 2.00 to 3. Upto 2.0 1.00 to 3.1 1.5 to 3.5 2 to 3.50 1.5 to 3.5 2 to 3.50 1.5 to 3.5 0.00 nb ase Rate or whichever is 1 1 base Rate or f whichever is 1 2 to 3.5 3.00 to 3.5	0 0 0 0 0 0 5 0 0 0 0 0 0 0 0 0 0 0 0 0		
LOANS AND	Agriculture Loan MSME / SME (Productive as MSME / SME (Productive as MSME / SME (Others) Education Loan Deprived Sector Home Loan Personal Term Loan Personal Term Loan Personal Overdraft Loan Auto Loan (Private) Hire Purchase (Commercial) Real Estate Margin Lending Loan Against First Class Bank Loan Against Deposit of KBL Loan Against Government Sec Other Loan Professional Loan FCY Denominated Loans FCY TR Loan	per NRB) per NRB) Guarantees curities Fixed interest	Premiun	1 (% per annun 0.5 to 2.5 0.5 to 2.0 0.5 to 2.0 0.5 to 2.0 1 to 3.00 2.00 to 3. Upto 2.0 1.00 to 3.1 1.5 to 3.5 2 to 3.50 1.5 to 3.5 2 to 3.50 1.5 to 3.5 upto 3.00 on Base Rate or 0 whichever is 1 2 to 3.5 3.00 to 3. Available on R Available on R	0 0 0 0 0 0 5 0 0 0 0 0 0 0 0 0 0 0 0 0		
COANS AND	Agriculture Loan MSME / SME (Productive as MSME / SME (Productive as MSME / SME (Others) Education Loan Deprived Sector Home Loan Personal Term Loan Personal Term Loan Personal Overdraft Loan Auto Loan (Private) Hire Purchase (Commercial) Real Estate Margin Lending Loan Against First Class Bank Loan Against Deposit of KBL Loan Against Government Sec Other Loan Professional Loan FCY Denominated Loans FCY TR Loan s of Loan	per NRB) per NRB) Guarantees Guarantees Fixed interest Rate Fixed For	Premiun	(% per annun 0.5 to 2.5 0.5 to 2.0 0.5 to 2.0 0.5 to 2.0 1 to 3.00 2.00 to 3. Upto 2.0 1.00 to 3.1 1.5 to 3.5 2 to 3.50 1.5 to 3.5 2 to 3.50 1.5 to 3.5 upto 3.00 on Base Rate or 0 whichever is 1 2 to 3.5 3.00 to 3. Available on R Available on R	0 0 0 0 0 0 5 0 0 0 0 0 0 0 0 0 0 0 0 0		
Type For H	Agriculture Loan MSME / SME (Productive as MSME / SME (Others) Education Loan Deprived Sector Home Loan Personal Term Loan Personal Overdraft Loan Auto Loan (Private) Hire Purchase (Commercial) Real Estate Margin Lending Loan Against First Class Bank Loan Against Deposit of KBL Loan Against Government Sec Other Loan Professional Loan FCY Denominated Loans FCY TR Loan s of Loan Home Loan	per NRB) per NRB) Guarantees Fixed interest Rate Fixed For up to 7 Years	Premiun	1 (% per annun 0.5 to 2.5 0.5 to 2.0 1 to 3.00 2.00 to 3. Upto 2.0 1.00 to 3.0 1.5 to 3.5 2.50 to 3.5 2.50 to 3.5 upto 3.00 on Base Rate or 0 whichever is 1 2 to 3.5 3.00 to 3. Available on R Available on R nterest Rate Per 10.99	0 0 0 0 0 0 5 0 0 0 0 0 0 0 0 0 0 0 0 0		
GNU SNUOT Type For F	Agriculture Loan MSME / SME (Productive as MSME / SME (Productive as MSME / SME (Others) Education Loan Deprived Sector Home Loan Personal Term Loan Personal Overdraft Loan Auto Loan (Private) Hire Purchase (Commercial) Real Estate Margin Lending Loan Against First Class Bank Loan Against Deposit of KBL Loan Against Deposit of KBL Loan Against Government See Other Loan Professional Loan FCY Denominated Loans FCY TR Loan s of Loan Home Loan Dther Individual Term Loans	per NRB) per NRB) Guarantees Guarantees Fixed interest Rate Fixed For	Premiun	(% per annun 0.5 to 2.5 0.5 to 2.0 0.5 to 3.0 2 to 3.50 1.5 to 3.5 2.50 to 3.2 2 to 3.50 1.5 to 3.5 upto 3.00 on Base Rate or 0 whichever is 1 2 to 3.5 3.00 to 3. Available on R Available on R tterest Rate Per 10.99 11.99	0 0 0 0 0 0 5 0 0 0 0 0 0 0 0 0 0 0 0 0		
GNUE SNEOT Type For I For C Base	Agriculture Loan MSME / SME (Productive as MSME / SME (Others) Education Loan Deprived Sector Home Loan Personal Term Loan Personal Overdraft Loan Auto Loan (Private) Hire Purchase (Commercial) Real Estate Margin Lending Loan Against First Class Bank Loan Against Deposit of KBL Loan Against Government Sec Other Loan Professional Loan FCY Denominated Loans FCY TR Loan s of Loan Home Loan	per NRB) per NRB) Guarantees Fixed interest Rate Fixed For up to 7 Years	Premiun	1 (% per annun 0.5 to 2.5 0.5 to 2.0 1 to 3.00 2.00 to 3. Upto 2.0 1.00 to 3.0 1.5 to 3.5 2.50 to 3.5 2.50 to 3.5 upto 3.00 on Base Rate or 0 whichever is 1 2 to 3.5 3.00 to 3. Available on R Available on R nterest Rate Per 10.99	0 0 0 0 0 0 5 0 0 0 0 0 0 0 0 0 0 0 0 0		

Interest Spread Kartik 2080 Note:

Terms and conditions for various savings deposits, fixed deposits and loan against FD will be as per the 1. Interest rate on consortium financing shall be as per consortium decision.
 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 of difference on similar nature loans shall be as per circular no.03/080/81 dated 2080/06/18

issued by NRB. 5. 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.



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