% Per Annum

Minimum Balance

Interest Rates DEPOSITS

## 

		Minimum Balance	% Per Annum
	Kumari Smart Bachat Khata	-	5.400
			-
SAVINGS DEPOSITS	Shareholders Saving Account	-	5.400
	Twinkle Star Saving	-	5.400
	Shuva Laxmi Bachat	100.00	5.400
		1	-
	50 Plus Saving	100.00	5.400
	Kumari Utsav Bachat Khata	1,000.00	6.400
	Kumari Swastha Jeevan Bachat Khata	5,000.00	5.400
		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	-
	Kumari Salary Saving	-	5.400
	Kumari Big Savings Khata	5,000.00	5.400
	Kumari Social Security Allowance Khata	-	5.400
	Kumari Remit Bachat Khata		6.400
		-	
	Kumari Remit IPO Saving Account	1,000.00	7.400
	Nagarik Bachat Khata	10.00	5.400
	Sabaiko Bachat Khata		5.400
		-	
	Grameen Bachat Khata	-	5.400
	Youth Saving Account	20.00	5.400
	Kumari Pariwar Surakshya Bachat Khata	10,000.00	5.400
	· · · · · · · · · · · · · · · · · · ·	10,000.00	
S	Kumari Premium Salary Account	-	5.400
SAVING	Chhori Bachat Khata (for Karnali Province only)	-	7.400
	Kumari Gajjabko Bachat Khata	25,000.00	7.400
	Saving Deposit Premium	10,000.00	5.400
	Kumari Dhanabriddhi Bachat Khata	15,000.00	6.400
	LCY Call Account		Up to 2.7
			1
	NRN Saving Account USD	1,000.00	6.000
	FCY Deposit	Saving	Call
	USD	5.75	2.875
		1	
	EUR	4.00	2.000
	GBP	4.75	2.375
	AUD	5.10	2.550
	CAD	5.75	2.875
	JPY	2.40	1.200
	CNY	6.15	3.075
	Other FCY Account	Availabl	e on request
	A. FIXED DEPOSIT INTEREST RATE		
	1. INDIVIDUAL FIXED DEPOSIT	(% per annum)	
	Fixed Deposit Normal	, , , , , , , , , , , , , , , , , , ,	
		ſ	-
	3 months and above		9.99
	Kumari Remit Fixed Deposit		
		1	1.00
	3 months and above	1	11.00
		1	1.00
	3 months and above		9.99
	3 months and above Fixed Deposit Plus 3 months and above		
ß	3 months and above Fixed Deposit Plus 3 months and above Recurring Fixed Deposit		
SITS	3 months and above Fixed Deposit Plus 3 months and above Recurring Fixed Deposit 6 Months/1 Year/ 2 Years/ 3 Years		9.99
DSITS	3 months and above Fixed Deposit Plus 3 months and above Recurring Fixed Deposit 6 Months/1 Year/ 2 Years/ 3 Years Individual FCY Fixed Deposit for 3 Months and above (For Ins	titutional 6 months a	9.99 9.99 <b>nd above)</b>
POSITS	3 months and above Fixed Deposit Plus 3 months and above Recurring Fixed Deposit 6 Months/1 Year/ 2 Years/ 3 Years	titutional 6 months a	9.99
EPOSITS	3 months and above Fixed Deposit Plus 3 months and above Recurring Fixed Deposit 6 Months/1 Year/ 2 Years/ 3 Years Individual FCY Fixed Deposit for 3 Months and above (For Ins	titutional 6 months a	9.99 9.99 <b>nd above)</b>
DEPOSITS	3 months and above Fixed Deposit Plus 3 months and above Recurring Fixed Deposit 6 Months/1 Year/ 2 Years/ 3 Years Individual FCY Fixed Deposit for 3 Months and above (For Ins USD Fixed Deposit EUR Fixed Deposit	titutional 6 months a	9.99 9.99 <b>nd above)</b> 7.25 5.50
D DEPOSITS	3 months and above Fixed Deposit Plus 3 months and above Recurring Fixed Deposit 6 Months/1 Year/ 2 Years/ 3 Years Individual FCY Fixed Deposit for 3 Months and above (For Ins USD Fixed Deposit EUR Fixed Deposit GBP Fixed Deposit	titutional 6 months a	9.99 9.99 <b>ind above)</b> 7.25 5.50 6.25
(ED DEPOSITS	3 months and above Fixed Deposit Plus 3 months and above Recurring Fixed Deposit 6 Months/1 Year/ 2 Years/ 3 Years Individual FCY Fixed Deposit for 3 Months and above (For Ins USD Fixed Deposit EUR Fixed Deposit GBP Fixed Deposit AUD Fixed Deposit	titutional 6 months a	9.99 9.99 <b>ind above)</b> 7.25 5.50 6.25 6.60
IXED DEPOSITS	3 months and above Fixed Deposit Plus 3 months and above Recurring Fixed Deposit 6 Months/1 Year/ 2 Years/ 3 Years Individual FCY Fixed Deposit for 3 Months and above (For Ins USD Fixed Deposit EUR Fixed Deposit GBP Fixed Deposit	titutional 6 months a	9.99 9.99 <b>ind above)</b> 7.25 5.50 6.25
FIXED DEPOSITS	3 months and above Fixed Deposit Plus 3 months and above Recurring Fixed Deposit 6 Months/1 Year/ 2 Years/ 3 Years Individual FCY Fixed Deposit for 3 Months and above (For Ins USD Fixed Deposit EUR Fixed Deposit GBP Fixed Deposit AUD Fixed Deposit	titutional 6 months a	9.99 9.99 <b>ind above)</b> 7.25 5.50 6.25 6.60
FIXED DEPOSITS	3 months and above Fixed Deposit Plus 3 months and above Recurring Fixed Deposit 6 Months/1 Year/ 2 Years/ 3 Years Individual FCY Fixed Deposit for 3 Months and above (For Ins USD Fixed Deposit EUR Fixed Deposit GBP Fixed Deposit AUD Fixed Deposit CAD Fixed Deposit JPY Fixed Deposit	titutional 6 months a	9.99 9.99 <b>ind above)</b> 7.25 5.50 6.25 6.60 7.25 3.90
FIXED DEPOSITS	3 months and above Fixed Deposit Plus 3 months and above Recurring Fixed Deposit 6 Months/1 Year/ 2 Years/ 3 Years Individual FCY Fixed Deposit for 3 Months and above (For Ins USD Fixed Deposit EUR Fixed Deposit GBP Fixed Deposit AUD Fixed Deposit CAD Fixed Deposit DPY Fixed Deposit CNY Fixed Deposit	titutional 6 months a	9.99 9.99 <b>ind above)</b> 7.25 5.50 6.25 6.60 7.25 3.90 7.65
FIXED DEPOSITS	3 months and above Fixed Deposit Plus 3 months and above Recurring Fixed Deposit 6 Months/1 Year/ 2 Years/ 3 Years Individual FCY Fixed Deposit for 3 Months and above (For Ins USD Fixed Deposit EUR Fixed Deposit GBP Fixed Deposit AUD Fixed Deposit CAD Fixed Deposit JPY Fixed Deposit	titutional 6 months a	9.99 9.99 <b>ind above)</b> 7.25 5.50 6.25 6.60 7.25 3.90
FIXED DEPOSITS	3 months and above Fixed Deposit Plus 3 months and above Recurring Fixed Deposit 6 Months/1 Year/ 2 Years/ 3 Years Individual FCY Fixed Deposit for 3 Months and above (For Ins USD Fixed Deposit EUR Fixed Deposit GBP Fixed Deposit AUD Fixed Deposit CAD Fixed Deposit DPY Fixed Deposit CNY Fixed Deposit	titutional 6 months a	9.99 9.99 <b>ind above)</b> 7.25 5.50 6.25 6.60 7.25 3.90 7.65
FIXED DEPOSITS	3 months and above Fixed Deposit Plus 3 months and above Recurring Fixed Deposit 6 Months/1 Year/ 2 Years/ 3 Years Individual FCY Fixed Deposit for 3 Months and above (For Ins USD Fixed Deposit EUR Fixed Deposit GBP Fixed Deposit GBP Fixed Deposit CAD Fixed Deposit CAD Fixed Deposit CNY Fixed Deposit For other FCY currencies NRN FCY Fixed Deposit	titutional 6 months a	9.99 9.99 <b>nd above)</b> 7.25 5.50 6.25 6.60 7.25 3.90 7.65 e on request e on request
FIXED DEPOSITS	3 months and above Fixed Deposit Plus 3 months and above Recurring Fixed Deposit 6 Months/1 Year/ 2 Years/ 3 Years Individual FCY Fixed Deposit for 3 Months and above (For Ins USD Fixed Deposit EUR Fixed Deposit GBP Fixed Deposit GBP Fixed Deposit CAD Fixed Deposit CAD Fixed Deposit CAD Fixed Deposit CNY Fixed Deposit For other FCY currencies NRN FCY Fixed Deposit 2. INSTITUTIONAL FIXED DEPOSIT	titutional 6 months a Availabl Availabl (% pc	9.99 9.99 <b>ind above)</b> 7.25 5.50 6.25 6.60 7.25 3.90 7.65 e on request e on request e on request e r annum)
FIXED DEPOSITS	3 months and above Fixed Deposit Plus 3 months and above Recurring Fixed Deposit 6 Months/1 Year/ 2 Years/ 3 Years Individual FCY Fixed Deposit for 3 Months and above (For Ins USD Fixed Deposit EUR Fixed Deposit GBP Fixed Deposit GUP Fixed Deposit CAD Fixed Deposit CAD Fixed Deposit CNY Fixed Deposit For other FCY currencies NRN FCY Fixed Deposit 2. INSTITUTIONAL FIXED DEPOSIT Fixed Deposit Normal	titutional 6 months a Availabl Availabl (% pc Interest Rate	9.99 9.99 7.25 5.50 6.25 6.60 7.25 3.90 7.65 e on request e on request e on request e on request e on request
FIXED DEPOSITS	3 months and above Fixed Deposit Plus 3 months and above Recurring Fixed Deposit 6 Months/1 Year/ 2 Years/ 3 Years Individual FCY Fixed Deposit for 3 Months and above (For Ins USD Fixed Deposit EUR Fixed Deposit GBP Fixed Deposit GBP Fixed Deposit CAD Fixed Deposit CAD Fixed Deposit CAD Fixed Deposit CNY Fixed Deposit For other FCY currencies NRN FCY Fixed Deposit 2. INSTITUTIONAL FIXED DEPOSIT	titutional 6 months a Availabl Availabl (% pc	9.99 9.99 <b>ind above)</b> 7.25 5.50 6.25 6.60 7.25 3.90 7.65 e on request e on request e on request e r annum)
FIXED DEPOSITS	3 months and above Fixed Deposit Plus 3 months and above Recurring Fixed Deposit 6 Months/1 Year/ 2 Years/ 3 Years Individual FCY Fixed Deposit for 3 Months and above (For Ins USD Fixed Deposit EUR Fixed Deposit GBP Fixed Deposit GUP Fixed Deposit CAD Fixed Deposit CAD Fixed Deposit CNY Fixed Deposit For other FCY currencies NRN FCY Fixed Deposit 2. INSTITUTIONAL FIXED DEPOSIT Fixed Deposit Normal	titutional 6 months a titutional 6 months a Availabl Availabl (% pc Interest Rate 7.99	9.99 9.99 7.25 5.50 6.25 6.60 7.25 3.90 7.65 e on request e on request e on request e on request e on request
FIXED DEPOSITS	3 months and above Fixed Deposit Plus 3 months and above Recurring Fixed Deposit 6 Months/1 Year/ 2 Years/ 3 Years Individual FCY Fixed Deposit for 3 Months and above (For Ins USD Fixed Deposit EUR Fixed Deposit GBP Fixed Deposit GUP Fixed Deposit CAD Fixed Deposit CAD Fixed Deposit CNY Fixed Deposit For other FCY currencies NRN FCY Fixed Deposit 2. INSTITUTIONAL FIXED DEPOSIT Fixed Deposit Normal 6 months and above	titutional 6 months a titutional 6 months a Availabl Availabl (% pc Interest Rate 7.99 on Loan	9.99 9.99 7.25 5.50 6.25 6.60 7.25 3.90 7.65 e on request e on request e on request er annum) Bidding Additional 0.5%
FIXED DEPOSITS	3 months and above Fixed Deposit Plus 3 months and above Recurring Fixed Deposit 6 Months/1 Year/ 2 Years/ 3 Years Individual FCY Fixed Deposit for 3 Months and above (For Ins USD Fixed Deposit EUR Fixed Deposit GBP Fixed Deposit AUD Fixed Deposit CAD Fixed Deposit CAD Fixed Deposit CNY Fixed Deposit For other FCY currencies NRN FCY Fixed Deposit 2. INSTITUTIONAL FIXED DEPOSIT Fixed Deposit Normal 6 months and above Floating Interest Rate	titutional 6 months a titutional 6 months a Availabl Availabl (% pe Interest Rate 7.99 on Loan Premium (% per a	9.99 9.99 7.25 5.50 6.25 6.60 7.25 3.90 7.65 e on request e on request er annum) Bidding Additional 0.5%
FIXED DEPOSITS	3 months and above Fixed Deposit Plus 3 months and above Recurring Fixed Deposit 6 Months/1 Year/ 2 Years/ 3 Years Individual FCY Fixed Deposit for 3 Months and above (For Ins USD Fixed Deposit EUR Fixed Deposit GBP Fixed Deposit AUD Fixed Deposit CAD Fixed Deposit CAD Fixed Deposit CNY Fixed Deposit For other FCY currencies NRN FCY Fixed Deposit 2. INSTITUTIONAL FIXED DEPOSIT Fixed Deposit Normal 6 months and above Floating Interest Rate Overdraft	titutional 6 months a titutional 6 months a Availabl Availabl (% pc Interest Rate 7.99 on Loan Premium (% per a 2.0	9.99 9.99 7.25 5.50 6.25 6.60 7.25 3.90 7.65 e on request e on request e on request er annum) Bidding Additional 0.5% annum) on Base Rate 00 to 5
FIXED DEPOSITS	3 months and above Fixed Deposit Plus 3 months and above Recurring Fixed Deposit 6 Months/1 Year/ 2 Years/ 3 Years Individual FCY Fixed Deposit for 3 Months and above (For Ins USD Fixed Deposit EUR Fixed Deposit GBP Fixed Deposit AUD Fixed Deposit CAD Fixed Deposit CAD Fixed Deposit CNY Fixed Deposit For other FCY currencies NRN FCY Fixed Deposit 2. INSTITUTIONAL FIXED DEPOSIT Fixed Deposit Normal 6 months and above Floating Interest Rate	titutional 6 months a titutional 6 months a Availabl Availabl (% pc Interest Rate 7.99 on Loan Premium (% per a 2.0	9.99 9.99 7.25 5.50 6.25 6.60 7.25 3.90 7.65 e on request e on request er annum) Bidding Additional 0.5%
	3 months and above Fixed Deposit Plus 3 months and above Recurring Fixed Deposit 6 Months/1 Year/ 2 Years/ 3 Years Individual FCY Fixed Deposit for 3 Months and above (For Ins USD Fixed Deposit EUR Fixed Deposit GBP Fixed Deposit AUD Fixed Deposit CAD Fixed Deposit CAD Fixed Deposit CNY Fixed Deposit For other FCY currencies NRN FCY Fixed Deposit 2. INSTITUTIONAL FIXED DEPOSIT Fixed Deposit Normal 6 months and above Floating Interest Rate Overdraft Working Capital / Short term Loan	titutional 6 months a titutional 6 months a Availabl Availabl (% pc Interest Rate 7.99 on Loan Premium (% per a 2.0	9.99 9.99 7.25 5.50 6.25 6.60 7.25 3.90 7.65 e on request e on request e on request e on request e on request e annum) Bidding Additional 0.5% annum) on Base Rate D0 to 5 D0 to 5
	3 months and above Fixed Deposit Plus 3 months and above Recurring Fixed Deposit 6 Months/1 Year/ 2 Years/ 3 Years Individual FCY Fixed Deposit for 3 Months and above (For Ins USD Fixed Deposit EUR Fixed Deposit GBP Fixed Deposit AUD Fixed Deposit CAD Fixed Deposit CAD Fixed Deposit CNY Fixed Deposit For other FCY currencies NRN FCY Fixed Deposit 2. INSTITUTIONAL FIXED DEPOSIT Fixed Deposit Normal 6 months and above Floating Interest Rate Overdraft Working Capital / Short term Loan TR/Importers Loan	titutional 6 months a titutional 6 months a Availabl Availabl (% pe Interest Rate 7.99 on Loan Premium (% per s 2.0 2.0	9.99 9.99 7.25 5.50 6.25 6.60 7.25 3.90 7.65 e on request e on request e on request er annum) Bidding Additional 0.5% annum) on Base Rate 00 to 5 00 to 5
	3 months and above Fixed Deposit Plus 3 months and above Recurring Fixed Deposit 6 Months/1 Year/ 2 Years/ 3 Years Individual FCY Fixed Deposit for 3 Months and above (For Ins USD Fixed Deposit EUR Fixed Deposit GBP Fixed Deposit AUD Fixed Deposit AUD Fixed Deposit CAD Fixed Deposit CAD Fixed Deposit CNY Fixed Deposit For other FCY currencies NRN FCY Fixed Deposit 2. INSTITUTIONAL FIXED DEPOSIT Fixed Deposit Normal 6 months and above Floating Interest Rate Overdraft Working Capital / Short term Loan TR/Importers Loan Term Loan	titutional 6 months a titutional 6 months a Availabl Availabl (% pe Interest Rate 7.99 on Loan Premium (% per s 2.0 2.0 2.0	9.99 9.99 9.99 7.25 5.50 6.25 6.60 7.25 3.90 7.65 e on request e on request er annum) Bidding Additional 0.5% annum) on Base Rate 00 to 5
	3 months and above Fixed Deposit Plus 3 months and above Recurring Fixed Deposit 6 Months/1 Year/ 2 Years/ 3 Years Individual FCY Fixed Deposit for 3 Months and above (For Ins USD Fixed Deposit EUR Fixed Deposit GBP Fixed Deposit AUD Fixed Deposit CAD Fixed Deposit CAD Fixed Deposit CNY Fixed Deposit For other FCY currencies NRN FCY Fixed Deposit 2. INSTITUTIONAL FIXED DEPOSIT Fixed Deposit Normal 6 months and above Floating Interest Rate Overdraft Working Capital / Short term Loan TR/Importers Loan	titutional 6 months a titutional 6 months a Availabl Availabl (% pe Interest Rate 7.99 on Loan Premium (% per s 2.0 2.0 2.0	9.99 9.99 7.25 5.50 6.25 6.60 7.25 3.90 7.65 e on request e on request e on request er annum) Bidding Additional 0.5% annum) on Base Rate 00 to 5 00 to 5
	3 months and above Fixed Deposit Plus 3 months and above Recurring Fixed Deposit 6 Months/1 Year/ 2 Years/ 3 Years Individual FCY Fixed Deposit for 3 Months and above (For Ins USD Fixed Deposit EUR Fixed Deposit GBP Fixed Deposit AUD Fixed Deposit AUD Fixed Deposit CAD Fixed Deposit CAD Fixed Deposit CNY Fixed Deposit For other FCY currencies NRN FCY Fixed Deposit 2. INSTITUTIONAL FIXED DEPOSIT Fixed Deposit Normal 6 months and above Floating Interest Rate Overdraft Working Capital / Short term Loan TR/Importers Loan Term Loan	titutional 6 months a titutional 6 months a Availabl Availabl (% pe Interest Rate 7.99 on Loan Premium (% per s 2.0 2.0 2.0 2.0 2.0	9.99 9.99 9.99 7.25 5.50 6.25 6.60 7.25 3.90 7.65 e on request e on request er annum) Bidding Additional 0.5% annum) on Base Rate 00 to 5
	3 months and above Fixed Deposit Plus 3 months and above Recurring Fixed Deposit 6 Months/1 Year/ 2 Years/ 3 Years Individual FCY Fixed Deposit for 3 Months and above (For Ins USD Fixed Deposit EUR Fixed Deposit GBP Fixed Deposit AUD Fixed Deposit CAD Fixed Deposit CAD Fixed Deposit CAD Fixed Deposit CNY Fixed Deposit For other FCY currencies NRN FCY Fixed Deposit 2. INSTITUTIONAL FIXED DEPOSIT Fixed Deposit Normal 6 months and above Floating Interest Rate Overdraft Working Capital / Short term Loan TR/Importers Loan Term Loan Export Credit Deprived Sector	titutional 6 months a titutional 6 months a Availabl Availabl (% pe Interest Rate 7.99 on Loan Premium (% per a 2.( 2.( 2.( 2.( 2.( 2.( 2.( 2.( 2.( 2.(	9.99 9.99 9.99 7.25 5.50 6.25 6.60 7.25 3.90 7.25 3.90 7.65 e on request e on request er annum) Bidding Additional 0.5% annum) on Base Rate 00 to 5 100
	3 months and above Fixed Deposit Plus 3 months and above Recurring Fixed Deposit 6 Months/1 Year/ 2 Years/ 3 Years Individual FCY Fixed Deposit for 3 Months and above (For Ins USD Fixed Deposit EUR Fixed Deposit GBP Fixed Deposit AUD Fixed Deposit CAD Fixed Deposit CAD Fixed Deposit CAD Fixed Deposit CNY Fixed Deposit For other FCY currencies NRN FCY Fixed Deposit 2. INSTITUTIONAL FIXED DEPOSIT Fixed Deposit Normal 6 months and above Floating Interest Rate Overdraft Working Capital / Short term Loan TR/Importers Loan Term Loan Export Credit Deprived Sector Home Loan	titutional 6 months a titutional 6 months a Availabl Availabl (% pe Interest Rate 7.99 on Loan Premium (% per a 2.0 2.0 2.0 2.0 2.0 2.0 2.0 2.0 2.0 2.0	9.99 9.99 9.99 7.25 5.50 6.25 6.60 7.25 3.90 7.25 3.90 7.65 e on request e on request er annum) Bidding Additional 0.5% annum) on Base Rate 00 to 5 100
	3 months and above Fixed Deposit Plus 3 months and above Recurring Fixed Deposit 6 Months/1 Year/ 2 Years/ 3 Years Individual FCY Fixed Deposit for 3 Months and above (For Ins USD Fixed Deposit EUR Fixed Deposit GBP Fixed Deposit AUD Fixed Deposit CAD Fixed Deposit CAD Fixed Deposit CAD Fixed Deposit CNY Fixed Deposit For other FCY currencies NRN FCY Fixed Deposit 2. INSTITUTIONAL FIXED DEPOSIT Fixed Deposit Normal 6 months and above Floating Interest Rate Overdraft Working Capital / Short term Loan TR/Importers Loan Term Loan Export Credit Deprived Sector	titutional 6 months a titutional 6 months a Availabl Availabl (% pe Interest Rate 7.99 on Loan Premium (% per a 2.0 2.0 2.0 2.0 2.0 2.0 2.0 2.0 2.0 2.0	9.99 9.99 9.99 7.25 5.50 6.25 6.60 7.25 3.90 7.25 3.90 7.65 e on request e on request er annum) Bidding Additional 0.5% annum) on Base Rate 00 to 5 100
	3 months and above Fixed Deposit Plus 3 months and above Recurring Fixed Deposit 6 Months/1 Year/ 2 Years/ 3 Years Individual FCY Fixed Deposit for 3 Months and above (For Ins USD Fixed Deposit EUR Fixed Deposit GBP Fixed Deposit AUD Fixed Deposit CAD Fixed Deposit CAD Fixed Deposit CAD Fixed Deposit CNY Fixed Deposit For other FCY currencies NRN FCY Fixed Deposit 2. INSTITUTIONAL FIXED DEPOSIT Fixed Deposit Normal 6 months and above Floating Interest Rate Overdraft Working Capital / Short term Loan TR/Importers Loan Term Loan Export Credit Deprived Sector Home Loan	titutional 6 months a titutional 6 months a Availabl Availabl (% pe Interest Rate 7.99 On Loan Premium (% per a 2.0 2.0 2.0 2.0 2.0 2.0 2.0 2.0 2.0 2.0	9.99 9.99 9.99 7.25 5.50 6.25 6.60 7.25 3.90 7.25 3.90 7.65 e on request e on request er annum) Bidding Additional 0.5% annum) on Base Rate 00 to 5 100
	3 months and above Fixed Deposit Plus 3 months and above Recurring Fixed Deposit 6 Months/1 Year/ 2 Years/ 3 Years Individual FCY Fixed Deposit for 3 Months and above (For Ins USD Fixed Deposit EUR Fixed Deposit GBP Fixed Deposit AUD Fixed Deposit CAD Fixed Deposit CAD Fixed Deposit CAD Fixed Deposit CNY Fixed Deposit For other FCY currencies NRN FCY Fixed Deposit 2. INSTITUTIONAL FIXED DEPOSIT Fixed Deposit Normal 6 months and above Floating Interest Rate Overdraft Working Capital / Short term Loan TR/Importers Loan Term Loan Export Credit Deprived Sector Home Loan Education Loan Auto Loan (Private)	titutional 6 months a titutional 6 months a Availabl Availabl (% pe Interest Rate 7.99 On Loan Premium (% per a 2.( 2.( 2.( 2.( 2.( 2.( 2.( 2.(	9.99 9.99 9.99 9.99 7.25 5.50 6.25 6.60 7.25 3.90 7.65 e on request e on request e on request er annum) Bidding Additional 0.5% annum) on Base Rate 00 to 5 00
	3 months and above Fixed Deposit Plus 3 months and above Recurring Fixed Deposit 6 Months/1 Year/ 2 Years/ 3 Years Individual FCY Fixed Deposit for 3 Months and above (For Ins USD Fixed Deposit EUR Fixed Deposit EUR Fixed Deposit GBP Fixed Deposit AUD Fixed Deposit CAD Fixed Deposit CAD Fixed Deposit CNY Fixed Deposit For other FCY currencies NRN FCY Fixed Deposit 2. INSTITUTIONAL FIXED DEPOSIT Fixed Deposit Normal 6 months and above Floating Interest Rate Overdraft Working Capital / Short term Loan TR/Importers Loan Term Loan Export Credit Deprived Sector Home Loan Education Loan Auto Loan (Private) Hire Purchase (Commercial)	titutional 6 months a titutional 6 months a Availabl Availabl (% pe Interest Rate 7.99 On Loan Premium (% per a 2.( 2.( 2.( 2.( 2.( 0.2	9.99 9.99 9.99 9.99 7.25 5.50 6.25 6.60 7.25 3.90 7.65 e on request out o 5 00 to 5 00 t
	3 months and above Fixed Deposit Plus 3 months and above Recurring Fixed Deposit 6 Months/1 Year/ 2 Years/ 3 Years Individual FCY Fixed Deposit for 3 Months and above (For Ins USD Fixed Deposit EUR Fixed Deposit EUR Fixed Deposit AUD Fixed Deposit CAD Fixed Deposit CAD Fixed Deposit CAT Fixed Deposit CNY Fixed Deposit For other FCY currencies NRN FCY Fixed Deposit 2. INSTITUTIONAL FIXED DEPOSIT Fixed Deposit Normal 6 months and above Floating Interest Rate Overdraft Working Capital / Short term Loan TR/Importers Loan Term Loan Export Credit Deprived Sector Home Loan Education Loan Auto Loan (Private) Hire Purchase (Commercial) Loan Against First Class Bank Guarantees	Availabl           Availabl           Availabl           Q% pe           Interest Rate           7.99           On Loan           Premium (% per a           2.0           2.1           2.2           3.3           3.4           3.5           3.6           3.7	9.99 9.99 9.99 9.99 7.25 5.50 6.25 6.60 7.25 3.90 7.65 e on request out o 5 00 to 5 00 t
	3 months and above Fixed Deposit Plus 3 months and above Recurring Fixed Deposit 6 Months/1 Year/ 2 Years/ 3 Years Individual FCY Fixed Deposit for 3 Months and above (For Ins USD Fixed Deposit EUR Fixed Deposit EUR Fixed Deposit GBP Fixed Deposit AUD Fixed Deposit CAD Fixed Deposit CAD Fixed Deposit CNY Fixed Deposit For other FCY currencies NRN FCY Fixed Deposit 2. INSTITUTIONAL FIXED DEPOSIT Fixed Deposit Normal 6 months and above Floating Interest Rate Overdraft Working Capital / Short term Loan TR/Importers Loan Term Loan Export Credit Deprived Sector Home Loan Education Loan Auto Loan (Private) Hire Purchase (Commercial)	Availabl           Availabl           Availabl           Q% pe           Interest Rate           7.99           On Loan           Premium (% per a           2.0           2.1           2.2           3.3           3.4           3.5           3.6           3.7	9.99 9.99 9.99 9.99 7.25 5.50 6.25 6.60 7.25 3.90 7.65 e on request out o 5 00 to 5 00 t
	3 months and above Fixed Deposit Plus 3 months and above Recurring Fixed Deposit 6 Months/1 Year/ 2 Years/ 3 Years Individual FCY Fixed Deposit for 3 Months and above (For Ins USD Fixed Deposit EUR Fixed Deposit GBP Fixed Deposit AUD Fixed Deposit CAD Fixed Deposit CAD Fixed Deposit CAD Fixed Deposit CNY Fixed Deposit For other FCY currencies NRN FCY Fixed Deposit 2. INSTITUTIONAL FIXED DEPOSIT Fixed Deposit Normal 6 months and above Floating Interest Rate Overdraft Working Capital / Short term Loan TR/Importers Loan Term Loan Export Credit Deprived Sector Home Loan Education Loan Auto Loan (Private) Hire Purchase (Commercial) Loan Against First Class Bank Guarantees Loan Against Marketable Securities	titutional 6 months a titutional 6 months a Availabl Availabl (% pe Interest Rate 7.99 On Loan Premium (% per a 2.0 2.0 2.0 2.0 2.0 3.0 3.0 3.0 3.0 3.0	9.99 9.99 9.99 9.99 7.25 5.50 6.25 6.60 7.25 3.90 7.65 e on request out o 5 00 to 5 00 t
LOANS AND ADVANCES FIXED DEPOSITS	3 months and above Fixed Deposit Plus 3 months and above Recurring Fixed Deposit 6 Months/1 Year/ 2 Years/ 3 Years Individual FCY Fixed Deposit for 3 Months and above (For Ins USD Fixed Deposit EUR Fixed Deposit EUR Fixed Deposit AUD Fixed Deposit CAD Fixed Deposit CAD Fixed Deposit CAT Fixed Deposit CNY Fixed Deposit For other FCY currencies NRN FCY Fixed Deposit 2. INSTITUTIONAL FIXED DEPOSIT Fixed Deposit Normal 6 months and above Floating Interest Rate Overdraft Working Capital / Short term Loan TR/Importers Loan Term Loan Export Credit Deprived Sector Home Loan Education Loan Auto Loan (Private) Hire Purchase (Commercial) Loan Against First Class Bank Guarantees	titutional 6 months a titutional 6 months a Availabl Availabl (% pe Interest Rate 7.99 on Loan Premium (% per 2.0 2.0 2.0 2.0 2.0 0.0 0.0 0.0	9.99 9.99 9.99 7.25 5.50 6.25 5.50 6.62 5.50 6.62 7.25 5.50 6.62 7.25 5.50 6.6 7.25 5.50 6.6 7.25 5.50 6.6 7.25 7.65 6.6 7.25 7.65 6.6 7.25 7.65 6.7 7.5 6.7 7.5 6.7 6.7 6.7 6.7 6 6.7 6 6.7 6 6.7 6 6.7 6 6 6 6
	3 months and above Fixed Deposit Plus 3 months and above Recurring Fixed Deposit 6 Months/1 Year/ 2 Years/ 3 Years Individual FCY Fixed Deposit for 3 Months and above (For Ins USD Fixed Deposit EUR Fixed Deposit GBP Fixed Deposit AUD Fixed Deposit CAD Fixed Deposit CAD Fixed Deposit CNY Fixed Deposit For other FCY currencies NRN FCY Fixed Deposit 2. INSTITUTIONAL FIXED DEPOSIT Fixed Deposit Normal 6 months and above Floating Interest Rate Overdraft Working Capital / Short term Loan TR/Importers Loan Term Loan Export Credit Deprived Sector Home Loan Education Loan Auto Loan (Private) Hire Purchase (Commercial) Loan Against First Class Bank Guarantees Loan Against Marketable Securities Loan Against Deposit of KBL	titutional 6 months a titutional 6 months a Availabl Availabl (% pe Interest Rate 7.99 on Loan Premium (% per 2.0 2.0 2.0 2.0 2.0 0.0 0.0 0.0	9.99 9.99 9.99 9.99 7.25 5.50 6.25 6.60 7.25 3.90 7.65 e on request ot o 5 00 to
	3 months and above Fixed Deposit Plus 3 months and above Recurring Fixed Deposit 6 Months/1 Year/ 2 Years/ 3 Years Individual FCY Fixed Deposit for 3 Months and above (For Ins USD Fixed Deposit EUR Fixed Deposit GBP Fixed Deposit AUD Fixed Deposit CAD Fixed Deposit CAD Fixed Deposit CAD Fixed Deposit CNY Fixed Deposit For other FCY currencies NRN FCY Fixed Deposit 2. INSTITUTIONAL FIXED DEPOSIT Fixed Deposit Normal 6 months and above Floating Interest Rate Overdraft Working Capital / Short term Loan TR/Importers Loan Term Loan Export Credit Deprived Sector Home Loan Education Loan Auto Loan (Private) Hire Purchase (Commercial) Loan Against First Class Bank Guarantees Loan Against Marketable Securities	titutional 6 months a titutional 6 months a Availabl Availabl (% pc Interest Rate 7.99 on Loan Premium (% pcr 2.0 2.0 2.0 2.0 2.0 3.0 3.0 3.0 3.0 3.0 1.0 2.0 3.0 3.0 3.0 3.0 3.0 3.0 3.0 3	9.99 9.99 9.99 7.25 5.50 6.25 5.50 6.62 5.50 6.62 7.25 5.50 6.62 7.25 5.50 6.6 7.25 5.50 6.6 7.25 5.50 6.6 7.25 7.65 6.6 7.25 7.65 6.6 7.25 7.65 6.7 7.5 6.7 7.5 6.7 6.7 6.7 6.7 6 6.7 6 6.7 6 6.7 6 6.7 6 6 6 6
	3 months and above Fixed Deposit Plus 3 months and above Recurring Fixed Deposit 6 Months/1 Year/ 2 Years/ 3 Years Individual FCY Fixed Deposit for 3 Months and above (For Ins USD Fixed Deposit EUR Fixed Deposit GBP Fixed Deposit AUD Fixed Deposit CAD Fixed Deposit CAD Fixed Deposit CNY Fixed Deposit For other FCY currencies NRN FCY Fixed Deposit 2. INSTITUTIONAL FIXED DEPOSIT Fixed Deposit Normal 6 months and above Floating Interest Rate Overdraft Working Capital / Short term Loan TR/Importers Loan Term Loan Export Credit Deprived Sector Home Loan Education Loan Auto Loan (Private) Hire Purchase (Commercial) Loan Against First Class Bank Guarantees Loan Against Marketable Securities Loan Against Deposit of KBL	titutional 6 months a titutional 6 months a Availabl Availabl (% pe Interest Rate 7.99 on Loan Premium (% per a 2.0 2.0 2.0 2.0 3.0 3.0 3.0 Upto 2 on Base I whicher Upto 2.0 on Base I whicher Upto 2.0 on Base I whicher Upto 2.0 on Base I whicher	9.99 9.99 9.99 9.99 7.25 5.50 6.25 5.50 6.25 6.60 7.25 3.90 7.65 e on request c rannum) Bidding Additional 0.5% annum) on Base Rate 00 to 5 00 t
	3 months and above Fixed Deposit Plus 3 months and above Recurring Fixed Deposit 6 Months/1 Year/ 2 Years/ 3 Years Individual FCY Fixed Deposit for 3 Months and above (For Ins USD Fixed Deposit EUR Fixed Deposit EUR Fixed Deposit AUD Fixed Deposit CAD Fixed Deposit CAD Fixed Deposit CAD Fixed Deposit CNY Fixed Deposit For other FCY currencies NRN FCY Fixed Deposit 2. INSTITUTIONAL FIXED DEPOSIT Fixed Deposit Normal 6 months and above Floating Interest Rate Overdraft Working Capital / Short term Loan TR/Importers Loan Term Loan Export Credit Deprived Sector Home Loan Education Loan Auto Loan (Private) Hire Purchase (Commercial) Loan Against First Class Bank Guarantees Loan Against Marketable Securities Loan Against Deposit of KBL Loan Against Government Securities Other Loan	titutional 6 months a titutional 6 months a Availabl Availabl (% pe Interest Rate 7.99 on Loan Premium (% per a 2.0 2.0 2.0 2.0 3.0 3.0 Upto 2 on Base I whicher Upto 2.0 on Base I whicher Upto 2.0 on Base I whicher Upto 2.0 on Base I and and and and and and and and and and	9.99 9.99 9.99 9.99 7.25 5.50 6.25 6.60 7.25 3.90 7.65 e on request e on request er annum) Bidding Additional 0.5% annum) on Base Rate 00 to 5
	3 months and above Fixed Deposit Plus 3 months and above Recurring Fixed Deposit 6 Months/1 Year/ 2 Years/ 3 Years Individual FCY Fixed Deposit for 3 Months and above (For Ins USD Fixed Deposit EUR Fixed Deposit GBP Fixed Deposit CAD Fixed Deposit CAD Fixed Deposit CAD Fixed Deposit CAD Fixed Deposit For other FCY currencies NRN FCY Fixed Deposit 2. INSTITUTIONAL FIXED DEPOSIT Fixed Deposit Normal 6 months and above Floating Interest Rate Overdraft Working Capital / Short term Loan TR/Importers Loan Term Loan Export Credit Deprived Sector Home Loan Education Loan Auto Loan (Private) Hire Purchase (Commercial) Loan Against Marketable Securities Loan Against Deposit of KBL Loan Against Government Securities	titutional 6 months a titutional 6 months a Availabl Availabl (% pe Interest Rate 7.99 on Loan Premium (% per a 2.0 2.0 2.0 2.0 2.0 2.0 3.0 3.0 Upto 2 on Base I whicher Upto 2.0 on Base I Upto 2.0 on Base I Whicher Upto 2.0 on Base I Upto 2.0 on Ba	9.99 9.99 9.99 9.99 7.25 5.50 6.25 6.60 7.25 3.90 7.65 e on request e on request er annum) Bidding Additional 0.5% annum) on Base Rate 00 to 5

I CI I K LOall	Available off Request		
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	13.00%		
5 Years to Below 10 Years	13.50%		
10 Years and Above	13.75%		
Base rate of Falgun 2079	10.82%		
Interest Spread Falgun 2079	5.17%		

ailabl

R

## Note:

E

1. Terms and conditions 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. For FCY remit deposit the bank can provide minimum 1% over published rate of respective currency.

5. Interest Payment frequency shall be on quarterly basis.

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

