



Effective From 01 Baisakh 2080 (14 Apr 2023)

Interest Rates**DEPOSITS**

	Minimum Balance	% Per Annum
Kumari Smart Bachat Khata	-	5.400
Shareholders Saving Account	-	5.400
Twinkle Star Saving	-	5.400
Shuva Laxmi Bachat	100.00	5.400
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
Kumari Premium Salary Account	-	5.400
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 Dhanabridhhi Bachat Khata	15,000.00	6.400
LCY Call Account	-	Up to 2.7
NRN Saving Account USD	1,000.00	6.000
	FCY Deposit	Saving
		Call
USD	5.75	2.875
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	Available on request	

A. FIXED DEPOSIT INTEREST RATE		
1. INDIVIDUAL FIXED DEPOSIT	(% per annum)	
Fixed Deposit Normal		
3 months and above	9.99	
Kumari Remit Fixed Deposit		
3 months and above	11.00	
Fixed Deposit Plus		
3 months and above	9.99	
Recurring Fixed Deposit		
6 Months/1 Year/ 2 Years/ 3 Years	9.99	
Individual FCY Fixed Deposit for 3 Months and above (For Institutional 6 months and above)		
USD Fixed Deposit	7.25	
EUR Fixed Deposit	5.50	
GBP Fixed Deposit	6.25	
AUD Fixed Deposit	6.60	
CAD Fixed Deposit	7.25	
JPY Fixed Deposit	3.90	
CNY Fixed Deposit	7.65	
For other FCY currencies	Available on request	
NRN FCY Fixed Deposit	Available on request	
2. INSTITUTIONAL FIXED DEPOSIT	(% per annum)	
Fixed Deposit Normal	Interest Rate	Bidding
6 months and above	7.99	Additional 0.5%

Floating Interest Rate on Loan

	Premium (% per annum) on Base Rate
Overdraft	2.00 to 5
Working Capital / Short term Loan	2.00 to 5
TR/Importers Loan	2.00 to 5
Term Loan	2.00 to 5
Export Credit	2.00 to 5
Deprived Sector	Upto 2.00
Home Loan	2.00 to 5
Education Loan	3.00 to 5
Auto Loan (Private)	3.00 to 5
Hire Purchase (Commercial)	3.00 to 5
Loan Against First Class Bank Guarantees	upto 3.00
Loan Against Marketable Securities	3.00 to 5
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	3.00 to 5
Professional Loan	3.00 to 5
FCY Denominated Loans	Available on Request
FCY TR Loan	Available on 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%

- Note:**
- Terms and conditions for various savings deposits and fixed deposits 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 FCY remit deposit the bank can provide minimum 1% over published rate of respective currency.
 - Interest Payment frequency shall be on quarterly basis.
 - All other terms and conditions of products and services shall remain unchanged.

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

सबैका लागि, सबैका लागि

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

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