

INTEREST RATES

DEPOSITS

	Min. Bal. Rs.	% p.a.
	Kumari Smart Bachat Khata	-
Shareholders Saving Account	-	6.00
Twinkle Star Saving	-	6.00
Shuva Laxmi Bachat	100.00	6.00
50 Plus Saving	100.00	6.00
Kumari Utsav Bachat Khata	1,000.00	7.00
Kumari Swastha Jeevan Bachat Khata	5,000.00	6.00
Kumari Salary Saving	-	6.00
Kumari Big Savings Khata	5,000.00	6.00
Kumari Social Security Allowance Khata	-	6.00
Kumari Remit Bachat Khata	-	7.00
Kumari Remit IPO Saving Account	1,000.00	8.00
Nagarik Bachat Khata	10.00	6.00
Sabaiko Bachat Khata	-	6.00
Grameen Bachat Khata	-	6.00
Youth Saving Account	20.00	6.00
Kumari Pariwar Surakshya Bachat Khata	10,000.00	6.00
Kumari Premium Salary Account	-	6.00
Chhori Bachat Khata	-	8.00
Kumari Gajjabko Bachat Khata	25,000.00	8.00
Saving Deposit Premium	10,000.00	6.00
Rastra Gaurab Bachat Khata	-	6.00
Kumari Dhanabridhhi Bachat Khata	15,000.00	7.00
LCY Call Account	-	Up to 3
NRN Saving Account USD	1,000.00	6.00
	FCY Deposit	Saving
		Call
USD	5.75	2.875
EUR	4.00	2.00
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	11.00	
Kumari Remit Fixed Deposit		
3 months and above	12.00	
Fixed Deposit Plus		
3 months and above	11.00	
Recurring Fixed Deposit		
6 Months/1 Year/ 2 Years/ 3 Years	11.00	
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
6 months and above	9.000	Bidding
3. Kumari Maha Muddati (Individual)		Duration
Kumari Maha Muddati 2X	10,000.00	6 Years 5 Months 15 Days
Kumari Maha Muddati 4X	10,000.00	13 Years 12 Days
Kumari Maha Muddati 10X	10,000.00	21 Years 9 Months 24 Days
4. Kumari Jeevan Beema 2X Muddati Khata Plus		6 Years 8 Months 9 Days
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 3.50 on Base Rate or Coupon Rate whichever is higher	
Loan Against Government Securities	Upto 3.00 on Base 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 Magh 2079	11.21%	
Interest Spread Magh 2079	5.06%	

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 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, सधैंका लागि

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

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

Tel. 977-1-4443075-79 SWIFT: KMBLNPKA

URL: www.kumaribank.com