

**INTEREST RATES****DEPOSITS**

LCY DEPOSIT	LCY Saving Deposit		% Per Annum		
		Kumari Remit Bachat Khata	3.76		
		Kumari Remit IPO Saving Account	4.76		
		Kumari Remit Premium Saving Account	7.10		
		Chhuri Bachat Khata(For Karnali region)	5.76		
		Kumari Gajjab Bachat Khata	5.76		
		Mission Rastra Gaurab Bachat Khata (R)	5.76		
		LCY Call Account	Up to 1.88		
		Other Saving Products	3.76		
	LCY DEPOSIT	LCY Individual Fixed Deposit		% Per Annum	
		3 Months	6.10		
		Above 3 months to below 6 months	6.51		
		6 months to below 1 year	7.10		
		1 Year and above	7.51		
		Fixed Deposit Plus / Recurring (6 months to 3 years)	7.10		
LCY DEPOSIT		LCY Institutional Fixed Deposit		% Per Annum	
			6 months to below 1 year	5.10	
			1 year and above	6.51	
FCY DEPOSIT		FCY Deposit	Call Deposit Rate (% per annum) up to	Saving Deposit Rate (% per annum)	Fixed Deposit Rate (% per annum)*
		USD	2.08	4.16	5.11
		EUR	1.39	2.77	3.81
		GBP	1.64	3.29	4.33
		AUD	1.77	3.54	4.57
		CAD	1.99	3.98	5.04
		JPY	0.83	1.66	2.70
		CNY	2.13	4.26	5.30
		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 (Prime)	Upto 2.00		
		Home Loan	0.50 to 2.50		
		Personal Term Loan	0.5 to 2.50		
		Personal Overdraft Loan	2.5 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	1.25 to 3.25		
		Loan Against First Class Bank Guarantees	Upto 3.00		
		Loan Against Deposit of KBL	Coupon Rate +2.00 or RABR+0.25 whichever is higher		
	Loan Against Government Securities	Coupon Rate +2.00 or RABR+0.25 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	10.29			
For Other Individual Term Loans	up to 7 Years	11.29			
For SME/MSME	up to 7 Years	10.59			
<b>Base rate of Magh 2080</b>		<b>9.99</b>			
<b>Interest Spread Magh 2080</b>		<b>3.99</b>			

\* 3 Months and above for individual &amp; 6 months and above for institutions.

**Note:**

1. Terms and conditions for various savings deposits, fixed deposits and loan against FD 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 remit FD, bank can provide minimum 1% over published rate of respective currency.
5. Interest rate on Akshayakosh deposit shall be negotiable.

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

सबैका लागि, सर्वैका लागि

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