

# INTEREST RATES

## DEPOSITS

LCY DEPOSIT	LCY Deposit Saving		% Per Annum		
	Kumari Remit Bachat Khata		5.11		
	Kumari Remit IPO Saving Account		6.11		
	Kumari Remit Premium Saving Account		6.11		
	Chhuri Bachat Khata(For Karnali region)		6.11		
	Kumari Gajjabko Bachat Khata		6.11		
	Mission Rastra Gaurab Bachat Khata (R)		6.11		
	LCY Call Account		Up to 2.055		
	Other Saving Products		4.11		
	LCY Individual Fixed Deposit		% Per Annum		
	3 months to below 6 months		6.50		
	6 months to below 1 year		7.25		
	1 Year and above		8.11		
	Fixed Deposit Plus/Recurring (6 months to 3 years)		6.50		
LCY Institutional Fixed Deposit		% Per Annum			
6 months to below 1 year		5.25			
1 year and above		6.11			
FCY DEPOSIT	FCY Deposit		Call Deposit Rate (% per annum) up to	Saving Deposit Rate (% per annum)	Fixed Deposit Rate (% per annum) 3 Months and above for individual*
	USD		2.43	4.86	6.08
	EUR		1.62	3.24	4.46
	GBP		1.92	3.85	5.06
	AUD		2.07	4.14	5.35
	CAD		2.33	4.66	5.87
	JPY		0.97	1.94	3.16
	CNY		2.49	4.98	6.20
	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		1.00 to 3.00		
	Personal Term Loan		1.5 to 3.50		
	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		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		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	10.75			
For Other Individual Term Loans	up to 7 Years	11.75			
For SME/MSME	up to 7 Years	11.11			
<b>Base rate of Mangsir 2080</b>		<b>10.66</b>			
<b>Interest Spread Mangsir 2080</b>		<b>4.2</b>			

**Note:**

- Terms and conditions for various savings deposits, fixed deposits and loan against FD 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.
- Interest rate's difference on similar nature loans shall be as per circular no.03/080/81 dated 2080/06/18 issued by NRB.
- 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.



**कुमारी बैंक लिमिटेड**

**KUMARI BANK LIMITED**

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