Effective From 01 Ashwin 2079 (17 Sep 2022)

INTEREST RATES

DEPOSITS

SAVING DEPOSITS

	Min. Bal. Rs.	% p.a.
Kumari Smart Bachat Khata	-	7.13
Shareholders Saving Account	500.00	7.13
Twinkle Star Saving	1,000.00	7.13
Shuva Laxmi Bachat	1,000.00	7.13
50 Plus Saving	1,000.00	7.13
Kumari Swastha Jeevan Bachat Khata	5,000.00	7.13
Kumari Saving	1,000.00	7.13
Kumari Salary Saving	-	7.13
Kumari Big Savings Khata	5,000.00	7.13
Kumari Social Security Allowance Khata	-	7.13
Kumari Remit Bachat Khata	-	8.13
Kumari Premium Remit Bachat Khata	5,000.00	9.13
Nagarik Bachat Khata	10.00	7.13
Sabaiko Bachat Khata	-	7.13
Grameen Bachat Khata	-	7.13
Youth Saving Account	20.00	7.13
Kumari Pariwar Surakshya Bachat Khata	10,000.00	7.13
Kumari Premium Salary Account	-	7.13
Chhori Bachat Khata	-	9.13
Kumari Gajjabko Bachat Khata	25,000.00	9.13
Saving Deposit Premium	10,000.00	7.13
Rastra Gaurab Bachat Khata	-	7.13
Kumari Dhanabriddhi Bachat Khata	15,000.00	8.13
Kumari Dhanabridhhi Bachat Khata Plus	15,000.00	8.13
LCY Call Account	-	3.565
NRN Saving Account USD	1,000.00	6.00
FCY Deposit	**Saving**	**Call**
USD	5.00	2.50
EUR	2.50	1.25
GBP	4.25	2.13
AUD	4.35	2.18
CAD	5.00	2.50
JPY	2.40	1.20
CNY	6.20	3.10
Other FCY Account	Available on request	

FIXED DEPOSITS

A. FIXED DEPOSIT INTEREST RATE		
1. INDIVIDUAL FIXED DEPOSIT	**(% per annum)**	
Fixed Deposit Normal		
3 Months	12.03	
Above 3 Months	12.13	
Kumari Remit Fixed Deposit		
3 months and above	13.13	
Kumari Dhanabriddhi Remit Fixed Deposit #		
3 months and above	13.13	
Kumari Dhanabriddhi Fixed Deposit #		
3 Months and above	12.13	
Recurring Fixed Deposit 6 Months/1 Year/ 2 Years/ 3 Years	12.13	
Dhanabriddhi Recurring Deposit	12.13	
FCY Fixed Deposit for 3 Months and above for Individual and Institutional		
USD Fixed Deposit	7.15	
EUR Fixed Deposit	4.00	
GBP Fixed Deposit	5.75	
AUD Fixed Deposit	5.85	
CAD Fixed Deposit	6.50	
JPY Fixed Deposit	3.90	
CNY Fixed Deposit	7.70	
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**
3 months and above	10.13	Additional 0.5%
Kumari Dhanabriddhi Fixed Deposit#	**Interest Rate**	**Bidding**
3 Months and above	10.13	Additional 0.5%
3. Dhanabriddhi Recurring Fixed Deposit*	**Min. Bal. (Seed Amt.)**	**Duration**
Dhanabriddhi Recurring 5 Times of Seed Amount	10,000.00	2 Years 8 Months 3 Days
Dhanabriddhi Recurring 10 Times of Seed Amount	10,000.00	5 Years 1 Month 11 Days
Dhanabriddhi Recurring 15 Times of Seed Amount	10,000.00	7 Years 5 Days
Dhanabriddhi Recurring 20 Times of Seed Amount	10,000.00	8 Years 6 Months 27 Days
Dhanabriddhi Recurring 50 Times of Seed Amount	10,000.00	14 Years 6 Months 17 Days
Dhanabriddhi Recurring 100 Times of Seed Amount	10,000.00	19 Years 9 Months 16 Days

Floating Interest Rate on Loan

LOANS AND ADVANCES

	Premium (% per annum) on Base Rate
Overdraft	2.00 to 6.50
Working Capital / Short term Loan	2.00 to 6.50
TR/Importers Loan	2.00 to 6.50
Term Loan	2.00 to 6.50
Export Credit	2.00 to 6.50
Deprived Sector	Upto 2.00
Home Loan	2.00 to 6.50
Education Loan	3.00 to 6.50
Auto Loan (Private)	3.00 to 6.50
Hire Purchase (Commercial)	3.00 to 6.50
Loan Against First Class Bank Guarantees	upto 3.00
Loan Against Marketable Securities	3.00 to 6.50
Loan Against Deposit of KBL	Upto 2.00 or Coupon Rate + 2.00 whichever is higher
Loan Against Government Securities	Upto 3.00 or Coupon Rate + 2.00 whichever is higher
Other Loan	3.00 to 6.50
Professional Loan	3.00 to 6.50
FCY Denominated Loans	Available on Request
FCY TR Loan	5.00 and Above

Fixed interest Rate on Loan

Personal Loan(home loan/housing loan/auto loan/vehicle loan/hire purchase loan including any kind of loan whose repayment is either in monthly basis or term basis)	
1 Year to Below 5 Years	12.50
5 Years to Below 10 Years	13.50
10 Years and Above	13.75
Base rate of Shrawan 2079	10.49%
Interest Spread Shrawan 2079	4.35%

"Note:

1. Terms and conditions (including Minimum Balance) 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. Fixed Deposit Product under Dhanabriddhi ""Times"" Fixed Deposit for indiviudal and institutional product shall be continued as published previously for the month of Bhadra 2079 and can be viewed in official website of the Bank.
5. For FCY remit deposit the bank can provide minimum 1% over published rate of respective currency.

Monthly interest payable.

*10% of seed amount needs to be deposited every month (on recurring basis) during the tenor of the deposit. Seed amount must be minimum 10,000 and in multiples of thousand."

कुमारी बैंक लिमिटेड
KUMARI BANK LIMITED
सबैका लागि, सधैंका लागि
(नेपाल राष्ट्र बैंकबाट "क" वर्गको ईजाजत पत्र प्राप्त संस्था)

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