



Effective From 01 Ashwin 2081 (17 September 2024)

# INTEREST RATES

DEPOSIT	LCY Saving Deposit		% Per Annum	
		Kumari Remit Bachat Khata	3.01	
		Kumari Remit IPO Saving Account	4.01	
		Kumari Remit Premium Saving Account	6.01	
		Chhori Bachat Khata	4.51	
		Kumari Gajjab Bachat Khata	4.51	
		Mission Rastra Gaurab Bachat Khata (R)	4.51	
		LCY Call Account	Up to 1.505	
		Other Saving Products	3.01	
	LCY Individual Fixed Deposit		% Per Annum (In person)	% Per Annum through Kumari Smart (Mobile App)
	3 Months to below 6 months	4.31	4.51	
	6 months to below 1 year	4.81	5.01	
	1 Year to below 2 Years	5.31	5.51	
	2 Years and above	5.81	6.01	
	Fixed Deposit Plus / Recurring (1 year to 5 years)	5.31	5.51	
LCY Institutional Fixed Deposit		% Per Annum		
	6 months to below 1 years	3.027		
	1 Year to below 2 Years	3.25		
	2 Years to below 3 Years	4.01		
	3 Years and above	5.01		
FCY Deposit		Call Deposit Rate (% per annum) up to	Saving Deposit Rate (% per annum)	Fixed Deposit Rate (% per annum)*
	USD	1.87	3.74	4.86
	EUR	1.38	2.77	3.81
	GBP	1.64	3.29	4.33
	AUD	1.77	3.54	4.11
	CAD	1.99	3.98	5.04
	JPY	0.75	1.50	2.43
	CNY	1.91	3.83	4.77
	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	Up to 2.00
	Agriculture Loan	Up to 2.00
	MSME / SME (Productive as per NRB)	0.5 to 2.00
	MSME / SME (Others)	0.5 to 2.50
	Education Loan	2.00 to 3.50
	Deprived Sector	Up to 2.00
	Home Loan (Prime)	Up to 2.00
	Home Loan	0.50 to 2.50
	Personal Term Loan	0.50 to 2.50
	Personal Overdraft Loan	2.5 to 3.50
	Auto Loan (Private)	1.00 to 3.00
	Hire Purchase (Commercial)	2.50 to 3.50
	Real Estate	2.00 to 3.50
	Margin Lending	1.00 to 3.00
	Loan Against First Class Bank Guarantees	Up to 2.00
	Loan Against Fixed Deposit**	(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	2.00 to 3.50
	Professional Loan	3.00 to 3.50
FCY Denominated Loans	Available on Request	
FCY TR Loan	Available on Request	

## Fixed interest Rate on Loan

Types of Loan	Rate Fixed	Interest Rate Per Annum
For Home Loan	up to 7 Years	8.59
For Auto Loan	up to 5 Years	8.99
For Other Individual Mortgage Loans ( Term Loan)	up to 7 Years	9.59
For SME/MSME	up to 7 Years	9.59
<b>Base rate of Shrawan 2081</b>		<b>8.52</b>
<b>Interest Spread Shrawan 2081</b>		<b>3.87</b>

### Notes:

- Terms and conditions for various savings deposit, fixed deposit 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.
- For remit FD (Peace keeping UN Mission as well) , bank can provide minimum 1% over published rate of respective currency.
- Interest rate on Akshayakosh deposit shall be negotiable.

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

\*\* 0.25% discount shall be provided if applied through Kumari Smart(Mobile Banking)

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

सबैका लागि, सबैका लागि

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