Effective From 01 Ashwin 2081 (17 September 2024)

## INTEREST RATES

	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		
DEPOSIT	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	
回	Fixed Deposit Plus / Recurring (1 year to 5 years)		5.31			5.51	
ш	LCY Institutional Fixed Deposit  LCY Institutional Fixed Deposit		5.51	% Per Aı	nnum	5.51	
	6 months to below 1 years		<b>% Per Annum</b> 3.027				
	1 Year to below 2 Years			3.25			
	2 Years to below 3 Years		3.25				
	3 Years and above		5.01				
	FCY Deposit		Call Deposit Rate (% per annum) up to	Saving D Rate (% annu	eposit 6 per	Fixed Deposit Rate (% per annum)*	
	USD		1.87	3.74	4	4.86	
	EUR		1.38	2.77		3.81	
	GBP		1.64	3.29		4.33	
	AUD		1.77	3.54	4	4.11	
	CAD		1.99	3.98		5.04	
	JPY		0.75	1.50		2.43	
	CNY		1.91	3.83	3	4.77	
	Other FCY Currencies / NRN FCY Fixed Deposit		Available on Request				
		Floating Interes	st Rate on Loar		1		
		Floating Interes	st Rate on Loar				
<b>'</b> 0	Corporate	Floating Interes	st Rate on Loar	1	um) on		
ES	Corporate Agriculture Loan	Floating Intere	st Rate on Loar	ı (% per ann	<b>um) on</b> 1		
CES	*	·	st Rate on Loar	(% per ann Up to 2	um) on   2.00 2.00		
ANCES	Agriculture Loan	·	st Rate on Loar	(% per ann Up to 2 Up to 2	um) on   2.00 2.00 2.00		
OVANCES	Agriculture Loan MSME / SME (Productive a	· ·	st Rate on Loar	(% per ann Up to 2 0.5 to 2	um) on   2.00 2.00 2.00 2.00		
ADVANCES	Agriculture Loan  MSME / SME (Productive a  MSME / SME (Others)	· ·	st Rate on Loar	W per ann Up to 2 Up to 2 0.5 to 2	um) on   2.00 2.00 2.00 2.50 3.50		
ID ADVANCES	Agriculture Loan MSME / SME (Productive a MSME / SME (Others) Education Loan	· ·	st Rate on Loar	Up to 2 0.5 to 2 2.00 to	2.00 2.00 2.00 2.50 3.50 2.00		
	Agriculture Loan MSME / SME (Productive a MSME / SME (Others) Education Loan Deprived Sector	· ·	st Rate on Loar	Up to 2	2.00 2.00 2.00 2.50 3.50 2.00		
	Agriculture Loan MSME / SME (Productive a MSME / SME (Others) Education Loan Deprived Sector Home Loan (Prime)	· ·	st Rate on Loar	Up to 2 0.5 to 2 2.00 to Up to 2	um) on 12.00 2.00 2.00 2.50 3.50 2.00 2.50		
	Agriculture Loan MSME / SME (Productive a MSME / SME (Others) Education Loan Deprived Sector Home Loan (Prime) Home Loan	· ·	st Rate on Loar	(% per ann Up to 2 Up to 2 0.5 to 2 2.00 to Up to 2 0.50 to 0.50 to 0.50 to 0.50 to 0.50 to	2.00 2.00 2.00 2.00 2.50 3.50 2.00 2.50 2.50 2.50		
	Agriculture Loan MSME / SME (Productive a MSME / SME (Others) Education Loan Deprived Sector Home Loan (Prime) Home Loan Personal Term Loan	· ·	st Rate on Loar	(% per ann Up to 2 Up to 2 0.5 to 2 0.5 to 2 2.00 to Up to 2 Up to 2 0.50 to 0.50 to 0.50 to	um) on   2.00 2.00 2.00 2.50 3.50 2.00 2.50 2.50 2.50 3.50		
	Agriculture Loan MSME / SME (Productive a MSME / SME (Others) Education Loan Deprived Sector Home Loan (Prime) Home Loan Personal Term Loan Personal Overdraft Loan Auto Loan (Private)	ıs per NRB)	st Rate on Loar	(% per ann Up to 2 Up to 2 0.5 to 2 2.00 to Up to 2 Up to 2 2.00 to Up to 2 0.50 to 0.50 to 2.50 to 1.00 to	um) on 1 2.00 2.00 2.00 2.50 3.50 2.00 2.50 2.50 2.50 3.50 3.50		
	Agriculture Loan MSME / SME (Productive a MSME / SME (Others) Education Loan Deprived Sector Home Loan (Prime) Home Loan Personal Term Loan Personal Overdraft Loan	ıs per NRB)	st Rate on Loar	(% per ann Up to 2 0.5 to 2 0.5 to 2 2.00 to Up to 2 0.50 to 0.50 to 0.50 to 0.50 to 2.50 to 2.50 to 2.50 to	um) on 1 2.00 2.00 2.00 2.50 3.50 2.00 2.50 2.50 3.50 3.50 3.50 3.50		
	Agriculture Loan MSME / SME (Productive a MSME / SME (Others) Education Loan Deprived Sector Home Loan (Prime) Home Loan Personal Term Loan Personal Overdraft Loan Auto Loan (Private) Hire Purchase (Commercial) Real Estate	ıs per NRB)	st Rate on Loar	(% per ann Up to 2 0.5 to 2 0.5 to 2 2.00 to Up to 2 0.50 to 0.50 to 0.50 to 0.50 to 2.50 to 2.50 to 2.50 to	um) on 1 2.00 2.00 2.00 2.50 3.50 2.00 2.50 2.50 3.50 3.50 3.50 3.50		
	Agriculture Loan MSME / SME (Productive a MSME / SME (Others) Education Loan Deprived Sector Home Loan (Prime) Home Loan Personal Term Loan Personal Overdraft Loan Auto Loan (Private) Hire Purchase (Commercial) Real Estate Margin Lending	is per NRB)	st Rate on Loar	(% per ann Up to 2 Up to 2 0.5 to 2 2.00 to Up to 2 0.50 to 0.50 to 0.50 to 2.50 to 2.50 to 2.50 to 1.00 to 2.00 to	um) on   2.00   2.00   2.00   2.50   3.50   2.00   2.50   3.50   3.50   3.50   3.50   3.50   3.50   3.50   3.00   3.50   3.00		
	Agriculture Loan MSME / SME (Productive a MSME / SME (Others) Education Loan Deprived Sector Home Loan (Prime) Home Loan Personal Term Loan Personal Overdraft Loan Auto Loan (Private) Hire Purchase (Commercial) Real Estate	is per NRB)	t Rate on Loar	(% per ann Up to 2 Up to 2 0.5 to 2 2.00 to Up to 2 Up to 2 0.50 to 0.50 to 0.50 to 2.50 to 2.50 to 2.50 to 1.00 to 2.00 to	um) on 2.00 2.00 2.00 2.50 3.50 2.00 2.00 2.50 2.50 3.50 3.50 3.50 3.50 3.50 3.50 3.50 3		
	Agriculture Loan MSME / SME (Productive a MSME / SME (Others) Education Loan Deprived Sector Home Loan (Prime) Home Loan Personal Term Loan Personal Overdraft Loan Auto Loan (Private) Hire Purchase (Commercial) Real Estate Margin Lending Loan Against First Class Bar	us per NRB)	Rate on Loar Premium  (Coupon Rate	(% per ann Up to 2 0.5 to 2 0.5 to 2 2.00 to Up to 2 0.50 to 0.50 to 0.50 to 0.50 to 0.50 to 0.50 to 1.00 to 2.00 to 1.00 to Up to 2 2.00 or (1 is high	um) on 2.00 2.00 2.00 2.50 3.50 2.00 2.50 3.50 3.50 3.50 3.50 3.50 3.60 3.70 3.70 3.70 3.70 3.70 3.70 3.70 3.7	Base Rate	
	Agriculture Loan  MSME / SME (Productive a  MSME / SME (Others)  Education Loan  Deprived Sector  Home Loan (Prime)  Home Loan  Personal Term Loan  Personal Overdraft Loan  Auto Loan (Private)  Hire Purchase (Commercial)  Real Estate  Margin Lending  Loan Against First Class Bar  Loan Against Fixed Deposit	us per NRB)	Rate on Loar Premium  (Coupon Rate	(% per ann Up to 2 0.5 to 2 0.5 to 2 2.00 to Up to 2 0.50 to 2.00 to 0.50 to 0.50 to 2.50 to 2.50 to 1.00 to 2.50 to 1.00 to	um) on 2.00 2.00 2.00 2.50 3.50 2.00 2.50 3.50 3.50 3.50 3.50 3.50 3.60 3.70 3.70 3.70 3.70 3.70 3.70 3.70 3.7	Base Rate  O.25) whichever	
	Agriculture Loan MSME / SME (Productive a MSME / SME (Others) Education Loan Deprived Sector Home Loan (Prime) Home Loan Personal Term Loan Personal Overdraft Loan Auto Loan (Private) Hire Purchase (Commercial) Real Estate Margin Lending Loan Against First Class Bar Loan Against Fixed Deposit*	us per NRB)	Rate on Loar Premium  (Coupon Rate	(% per ann Up to 2 0.5 to 2 0.5 to 2 2.00 to Up to 2 0.50 to 2.00 to 0.50 to 2.50 to 2.50 to 2.50 to 1.00 to 2.50 to 1.00 to 4.00 to 1.00 to	um) on 2.00 2.00 2.00 2.50 3.50 2.00 2.50 3.50 3.50 3.50 3.50 3.50 3.60 3.50 3.70 3.70 3.70 3.70 3.70 3.70 3.70 3.7	Base Rate  O.25) whichever	
	Agriculture Loan MSME / SME (Productive a MSME / SME (Others) Education Loan Deprived Sector Home Loan (Prime) Home Loan Personal Term Loan Personal Overdraft Loan Auto Loan (Private) Hire Purchase (Commercial) Real Estate Margin Lending Loan Against First Class Bar Loan Against Fixed Deposit' Loan Against Government S Other Loan	us per NRB)	Rate on Loar Premium  (Coupon Rate - (Coupon Rate -	(% per ann Up to 2 0.5 to 2 0.5 to 2 2.00 to Up to 2 0.50 to 2 1.00 to 0.50 to	um) on 2.00 2.00 2.00 2.50 3.50 2.00 2.50 3.50 2.00 2.50 3.50 3.50 3.50 3.50 3.50 3.50 3.50 3	D.25) whichever	
	Agriculture Loan MSME / SME (Productive a MSME / SME (Others) Education Loan Deprived Sector Home Loan (Prime) Home Loan Personal Term Loan Personal Overdraft Loan Auto Loan (Private) Hire Purchase (Commercial) Real Estate Margin Lending Loan Against First Class Bar Loan Against Government S Other Loan Professional Loan	us per NRB)	Rate on Loar Premium  (Coupon Rate -	(% per ann Up to 2 0.5 to 2 0.5 to 2 0.5 to 2 2.00 to Up to 2 0.50 to 0.50 to 0.50 to 0.50 to 2.50 to 1.00 to 2.50 to 1.00 to	um) on 2.00 2.00 2.00 2.50 3.50 2.00 2.50 3.50 2.00 2.50 3.50 3.50 3.50 3.50 3.50 3.50 3.50 3	D.25) whichever	
	Agriculture Loan MSME / SME (Productive a MSME / SME (Others) Education Loan Deprived Sector Home Loan (Prime) Home Loan Personal Term Loan Personal Overdraft Loan Auto Loan (Private) Hire Purchase (Commercial) Real Estate Margin Lending Loan Against First Class Bar Loan Against Government S Other Loan Professional Loan FCY Denominated Loans	us per NRB)	(Coupon Rate -	(% per ann Up to 2 0.5 to 2 0.5 to 2 2.00 to Up to 2 0.50 to 3 2.00 to Up to 2 0.50 to 0.50 to 0.50 to 2.50 to 1.00 to 2.50 to 1.00 to	um) on 2.00 2.00 2.00 2.50 3.50 2.00 2.50 3.50 2.00 2.50 3.50 3.50 3.50 3.50 3.50 3.50 3.50 3	D.25) whichever	
LOANSA	Agriculture Loan MSME / SME (Productive a MSME / SME (Others) Education Loan Deprived Sector Home Loan (Prime) Home Loan Personal Term Loan Personal Overdraft Loan Auto Loan (Private) Hire Purchase (Commercial) Real Estate Margin Lending Loan Against First Class Bar Loan Against Government S Other Loan Professional Loan FCY Denominated Loans	as per NRB)	(Coupon Rate - (Coupon Rate -	(% per ann Up to 2 0.5 to 2 0.5 to 2 2.00 to Up to 2 0.50 to 3 2.00 to Up to 2 0.50 to 0.50 to 0.50 to 2.50 to 1.00 to 2.50 to 1.00 to	um) on 2.00 2.00 2.00 2.50 3.50 2.00 2.50 2.50 3.50 3.50 3.50 3.50 3.50 3.50 3.50 3	D.25) whichever D.25) whichever	
Types	Agriculture Loan MSME / SME (Productive a MSME / SME (Others) Education Loan Deprived Sector Home Loan (Prime) Home Loan Personal Term Loan Personal Overdraft Loan Auto Loan (Private) Hire Purchase (Commercial) Real Estate Margin Lending Loan Against First Class Ban Loan Against Government S Other Loan Professional Loan FCY Denominated Loans FCY TR Loan	as per NRB)  alk Guarantees  **  fecurities  Fixed interest Ra	(Coupon Rate - (Coupon Rate -	(% per ann Up to 2 0.5 to 2 0.5 to 2 2.00 to Up to 2 0.50 to 0	um) on 2.00 2.00 2.00 2.50 3.50 2.00 2.50 2.50 3.50 3.50 3.50 3.50 3.50 3.50 3.50 3	D.25) whichever D.25) whichever	
For H	Agriculture Loan MSME / SME (Productive a MSME / SME (Others) Education Loan Deprived Sector Home Loan (Prime) Home Loan Personal Term Loan Personal Overdraft Loan Auto Loan (Private) Hire Purchase (Commercial) Real Estate Margin Lending Loan Against First Class Ban Loan Against Government S Other Loan Professional Loan FCY Denominated Loans FCY TR Loan	s per NRB)  old Guarantees  **  fixed interest Ra Rate Fixed	(Coupon Rate - (Coupon Rate -	(% per ann  Up to 2  0.5 to 2  0.5 to 2  2.00 to  Up to 2  0.50 to  0.50 to  0.50 to  2.50 to  2.50 to  2.00 to  1.00 to  2.50 to  2.00 to  1.00 to  2.00 to  1.00 to  2.00 to  3.00 to  3.00 to  3.00 to  3.00 to  4.2.00) or (1  is high  2.00 to  3.00 to  4.2.00) or (2  4.2.00) or (3  4.2.00) or (4  4.2.00) or (4  4.2.00) or (4  4.2.00) or (6  4.2.00) or (6  4.2.00) or (7  4.2.00) or (8  4.2.00) or (9  4.2.00) or (10  4.2.00) or	um) on 2.00 2.00 2.00 2.50 3.50 2.00 2.50 3.50 3.50 3.50 3.50 3.50 3.50 3.50 3	D.25) whichever D.25) whichever	
Types For H For A	Agriculture Loan  MSME / SME (Productive a  MSME / SME (Others)  Education Loan  Deprived Sector  Home Loan (Prime)  Home Loan  Personal Term Loan  Personal Overdraft Loan  Auto Loan (Private)  Hire Purchase (Commercial)  Real Estate  Margin Lending  Loan Against First Class Ban  Loan Against Government S  Other Loan  Professional Loan  FCY Denominated Loans  FCY TR Loan  of Loan  one Loan	s per NRB)  ak Guarantees  **  fecurities  Fixed interest Ra Rate Fixed up to 7 Years	(Coupon Rate - (Coupon Rate -	(% per ann Up to 2 0.5 to 2 0.5 to 2 2.00 to Up to 2 0.50 to 0.50 to 0.50 to 0.50 to 0.50 to 0.50 to 2.5 to 3 1.00 to 2.50 to 2.00 to 1.00 to Up to 2 42.00) or (I is high 2.00) or (I is high 2.00 to 3.00 to variable on variable on variable on	um) on   2.00   2.00   2.00   2.50   3.50   2.50   3.50	D.25) whichever D.25) whichever	

## Interest Spread Shrawan 2081 Notes:

For SME/MSME

Base rate of Shrawan 2081

 Terms and conditions for various savings deposit, fixed deposit and loan against FD will be as per the prevailing bank rule.

9.59

8.52

3.87

- 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 (Peace keeping UN Mission as well), bank can provide minimum 1% over published rate of respective
- Interest rate on Akshayakosh deposit shall be negotiable.
- 3. Interest rate on Aksnayakosn deposit snall be negotiable.
   \* 3 Months and above for individual & 6 months and above for institutions.
- \*\* 0.25% discount shall be provided if applied through Kumari Smart(Mobile Banking)

up to 7 Years

