



Effective From 01 Baisakh 2082 (14 April 2025)

# INTEREST RATES

DEPOSIT	LCY Saving Deposit		% Per Annum		
	Kumari Remit Bachat Khata		3.03		
	Kumari Remit IPO Saving Account		4.03		
	Kumari Remit Premium Saving Account		5.52		
	Chhori Bachat Khata		4.52		
	Kumari Gajjab Bachat Khata		4.52		
	Mission Rastra Gaurab Bachat Khata (R)		4.52		
	Hereko Herai Bachat Khata		5.01		
	LCY Call Account		Up to 1.515		
	Other Saving Products		3.03		
	LCY Individual Fixed Deposit		% Per Annum (In person)	% Per Annum through Kumari Smart (Mobile App)	
	3 Months to below 6 months		4.12	4.32	
	6 months to below 1 year		4.32	4.52	
	1 Year to below 2 Years		4.82	5.02	
	2 Years and above		5.72	5.92	
	Fixed Deposit Plus / Recurring (1 year to 5 years)		4.82	5.02	
	LCY Institutional Fixed Deposit		% Per Annum		
	6 months to below 1 years		3.06		
	1 Year to below 2 Years		3.26		
	2 Years to below 3 Years		4.01		
	3 Years and above		4.92		
	FCY Deposit		Call Deposit Rate (% per annum) up to	Saving Deposit Rate (% per annum)	Fixed Deposit Rate (% per annum)*
	USD		1.755	3.51	4.16
	EUR		1.385	2.77	3.43
	GBP		1.645	3.29	3.90
	AUD		1.770	3.54	3.70
	CAD		1.990	3.98	4.54
JPY		0.750	1.50	2.19	
CNY		1.915	3.83	4.29	
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		0.50 to 2.50		
	Agriculture Loan		Up to 2.00		
	MSME / SME (Productive as per NRB)		Up to 2.00		
	MSME / SME (Others)		2.50 to 3.50		
	Education Loan		2.00 to 4.00		
	Deprived Sector		Up to 2.00		
	Home Loan / Prime		2.00 to 4.00		
	Personal Term Loan		2.50 to 4.00		
	Personal Overdraft Loan		3.00 to 4.00		
	Auto Loan (Private)		2.50 to 4.00		
	Hire Purchase (Commercial)		3.00 to 4.00		
	Real Estate		2.00 to 4.00		
	Margin Lending		2.25 to 4.00		
	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		3.00 to 4.00		
	Professional Loan		3.00 to 4.00		
	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		
Base rate of Falgun 2081			6.85		
Interest Spread Magh 2081			3.52		

**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, bank can provide minimum 1% over published rate.

\* 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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