



Effective From 01 Jestha 2082 (15 May 2025)

INTEREST RATES

DEPOSIT	LCY Saving Deposit		% Per Annum		
	Hereko Herai Remit Bachat Khata		6.00		
	Kumari Remit IPO Saving Account		4.02		
	Kumari Remit Premium Saving Account		5.05		
	Chhori Bachat Khata		4.51		
	Kumari Gajjab Bachat Khata		4.05		
	Mission Rastra Gaurab Bachat Khata (R)		4.50		
	Hereko Herai Bachat Khata		5.00		
	LCY Call Account		Up to 1.51		
	Other Saving Products		3.02		
	LCY Individual Fixed Deposit		% Per Annum (In person)		% Per Annum through Kumari Smart (Mobile App)
	3 Months to below 6 months		4.11		4.31
	6 months to below 1 year		4.31		4.51
	1 Year to below 2 Years		4.81		5.01
	2 Years and above		5.71		5.91
	Fixed Deposit Plus / Recurring (1 year to 5 years)		4.81		5.01
	LCY Institutional Fixed Deposit		% Per Annum		
	6 months to below 1 years		3.05		
	1 Year to below 2 Years		3.25		
	2 Years to below 3 Years		4.00		
	3 Years and above		4.91		
	FCY Deposit		Call Deposit Rate (% per annum) up to	Saving Deposit Rate (% per annum)	Fixed Deposit Rate (% per annum)*
	USD		1.500	3.00	3.75
	EUR		0.750	1.50	2.00
	GBP		1.000	2.00	2.50
	AUD		1.250	2.50	3.00
	CAD		1.000	2.00	2.50
JPY		0.125	0.25	0.50	
CNY		1.000	2.00	3.00	
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 2.5		
	Agriculture Loan		Up to 2.00		
	MSME / SME (Productive as per NRB)		Up to 2.00		
	MSME / SME (Others)		2.00 to 3.50		
	Education Loan		2.00 to 4.00		
	Deprived Sector		Up to 2.00		
	Home Loan		1.50 to 3.50		
	Personal Term Loan		2.00 to 4.00		
	Personal Overdraft Loan		3.00 to 4.00		
	Auto Loan (Private)		2.00 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 Chaitra 2081			6.78%		
Interest Spread Chaitra 2081			3.52%		

- नोटहरू:**
- विभिन्न बचत निक्षेप, मुद्दती निक्षेप र मुद्दती निक्षेप रसिद धितो कर्जाको लागि नियम र शर्तहरू यस बैंकको प्रचलित नियमानुसार हुनेछन्।
 - सहवित्तीयकरण कर्जा सुविधामा ब्याजदर सहवित्तीयकरण बैठकको निर्णय अनुसार हुनेछ।
 - कुनै पनि नियमन गरिएका ऋणको हकमा, प्रिमियमदरहरू नेपाल राष्ट्र बैंकले जारी गरेको परिपत्र अनुसार लागू हुनेछन्।
 - रेमिट मुद्दती निक्षेपको लागि बैंकले प्रकाशित ब्याजदर माथि थप १% प्रदान गर्न सक्नेछ। उक्त खाता खोल्नको लागि अनिवार्य रुपमा रेमिटेन्स प्राप्त भएको प्रमाण पेश गर्नु पर्नेछ।
 - यदि ग्राहकले रिकरिङ्ग मुद्दती खातामा नियमित जम्मा गर्नुपर्ने किस्ता रकम तीन पटकसम्म जम्मा नगरेमा, उक्त रिकरिङ्ग मुद्दती खाता (Recurring Fixed Deposit) खारेज गरी बचत खातामा रकम स्थानान्तरण गरी बचत खाताको ब्याज प्रदान गरीनेछ।
- * प्राकृतिक व्यक्तिको लागि ३ महिना वा सोभन्दा माथि तथा संस्थाको लागि ६ महिना वा सोभन्दा माथि।
- ** कुमारी स्मार्ट (मोबाइल बैंकिङ) मार्फत आवेदन गर्दा ०.२५% छुट प्रदान गरिनेछ।



कुमारी बैंक लिमिटेड
KUMARI BANK LIMITED
सबैका लागि, सधैंका लागि

(नेपाल राष्ट्र बैंकबाट “क” वर्गको ईजाजत पत्र प्राप्त संस्था)

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