

INTEREST RATES

DEPOSITS

SAVINGS DEPOSITS		Min. Bal. Rs.	% p.a.
	Kumari Smart Bachat Khata	-	5.966
	Shareholders Saving Account	-	5.966
	Twinkle Star Saving	-	5.966
	Shuva Laxmi Bachat	100.00	5.966
	50 Plus Saving	100.00	5.966
	Kumari Utsav Bachat Khata	1,000.00	6.966
	Kumari Swastha Jeevan Bachat Khata	5,000.00	5.966
	Kumari Salary Saving	-	5.966
	Kumari Big Savings Khata	5,000.00	5.966
	Kumari Social Security Allowance Khata	-	5.966
	Kumari Remit Bachat Khata	-	6.966
	Kumari Remit IPO Saving Account	1,000.00	7.966
	Kumari Remit Premium Saving Account	5,000.00	7.966
	Nagarik Bachat Khata	10.00	5.966
	Sabaiko Bachat Khata	-	5.966
	Grameen Bachat Khata	-	5.966
	Youth Saving Account	20.00	5.966
	Kumari Pariwar Surakshya Bachat Khata	10,000.00	5.966
	Kumari Premium Salary Account	-	5.966
Chhori Bachat Khata	-	7.966	
Kumari Gajjabko Bachat Khata	1,000.00	7.966	
Saving Deposit Premium	10,000.00	5.966	
Kumari Dhanabridhi Bachat Khata	15,000.00	6.966	
LCY Call Account	-	Up to 2.983	
NRN Saving Account USD	1,000.00	6.000	
	FCY Deposit	Saving	Call
USD		6.00	3.000
EUR		4.00	2.000
GBP		4.75	2.375
AUD		5.10	2.550
CAD		5.75	2.875
JPY		2.40	1.200
CNY		6.15	3.075
Other FCY Account			Available on request
A. FIXED DEPOSIT INTEREST RATE			
1. INDIVIDUAL FIXED DEPOSIT		(% per annum)	
Fixed Deposit Normal			
3 months and above		10.896	
Fixed Deposit Plus			
3 months and above		10.896	
Recurring Fixed Deposit			
6 Months/1 Year/ 2 Years/ 3 Years		10.896	
Individual FCY Fixed Deposit for 3 Months and above (For Institutional 6 months and above)			
USD Fixed Deposit		7.50	
EUR Fixed Deposit		5.50	
GBP Fixed Deposit		6.25	
AUD Fixed Deposit		6.60	
CAD Fixed Deposit		7.25	
JPY Fixed Deposit		3.90	
CNY Fixed Deposit		7.65	
For other FCY currencies		Available on request	
NRN FCY Fixed Deposit		Available on request	
2. INSTITUTIONAL FIXED DEPOSIT		(% per annum)	
Fixed Deposit Normal			
6 months and above		Interest Rate	
		8.896	
Floating Interest Rate on Loan			
		Premium (% per annum) on Base Rate	
Overdraft		1.00 to 4.5	
Working Capital / Short term Loan		1.00 to 4.5	
TR/Importers Loan		1.00 to 4.5	
Term Loan		1.00 to 4.5	
Export Credit		1.00 to 4.5	
Deprived Sector		Upto 2.00	
Home Loan		1.00 to 4.5	
Education Loan		2.00 to 4.5	
Auto Loan (Private)		2.00 to 4.5	
Hire Purchase (Commercial)		2.00 to 4.5	
Loan Against First Class Bank Guarantees		upto 3.00	
Loan Against Marketable Securities		2.00 to 4.5	
Loan Against Deposit of KBL		Upto 2 on Base Rate or Coupon Rate whichever is higher	
Loan Against Government Securities		Upto 2.00 on Base Rate or Coupon Rate + 2.00 whichever is higher	
Other Loan		2.00 to 4.5	
Professional Loan		2.00 to 4.5	
FCY Denominated Loans		Available on Request	
FCY TR Loan		Available on Request	
Fixed interest Rate on Loan			
Types of Loan	Tenure	Interest Rate Per Annum	
For Home Loan	up to 7 Years	11.79%	
For Other Individual Term Loans	1 Year to Below 5 Years	12.50%	
	5 Years to Below 10 Years	13.00%	
	10 Years and Above	13.25%	
Base rate of Ashar 2080		10.90%	
Interest Spread Ashar 2080		4.98%	

- "Note:
1. Terms and conditions 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. For remit FD bank can provide minimum 1% over published rate of respective currency.
 5. All other terms and conditions of products and services shall remain unchanged.
 6. In case of bidding, Bank can provide up to 0.5% additional interest rate over published rate.
 7. Interest rate on akshayakosh deposit shall be negotiable
 8. AIP may be offered to account through bidding process.



कुमारी बैंक लिमिटेड
KUMARI BANK LIMITED

सबैका लागि, सधैंका लागि

(नेपाल राष्ट्र बैंकबाट "क" वर्गको ईजाजत पत्र प्राप्त संस्था)

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