

INTEREST RATES

DEPOSITS

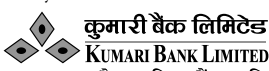
SAVINGS DEPOSITS		Min. Bal. Rs.	% p.a.
	Kumari Smart Bachat Khata	-	6.054
	Shareholders Saving Account	-	6.054
	Twinkle Star Saving	-	6.054
	Shuva Laxmi Bachat	100.00	6.054
	50 Plus Saving	100.00	6.054
	Kumari Utsav Bachat Khata	1,000.00	6.966
	Kumari Swastha Jeevan Bachat Khata	5,000.00	6.054
	Kumari Salary Saving	-	6.054
	Kumari Big Savings Khata	5,000.00	6.054
	Kumari Social Security Allowance Khata	-	6.054
	Kumari Remit Bachat Khata	-	7.054
	Kumari Remit IPO Saving Account	1,000.00	7.966
	Kumari Remit Premium Saving Account	5,000.00	8.054
	Nagarik Bachat Khata	10.00	6.054
	Sabaiko Bachat Khata	-	6.054
	Grameen Bachat Khata	-	6.054
	Youth Saving Account	20.00	6.054
	Kumari Pariwar Surakshya Bachat Khata	10,000.00	6.054
	Kumari Premium Salary Account	-	6.054
Chhori Bachat Khata	-	7.966	
Kumari Gajjabko Bachat Khata	1,000.00	7.966	
Saving Deposit Premium	10,000.00	6.054	
Kumari Dhanabridhi Bachat Khata	15,000.00	8.054	
LCY Call Account	-	Up to 3.027	
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

FIXED DEPOSITS	A. FIXED DEPOSIT INTEREST RATE	
	1. INDIVIDUAL FIXED DEPOSIT	(% per annum)
	Fixed Deposit Normal	
	3 months to 6 months	9.510
	Above 6 months and below 1 year	9.990
	1 year and above	10.110
	Fixed Deposit Plus	
	3 months and above	9.510
	Recurring Fixed Deposit 6 Months/1 Year/ 2 Years/ 3 Years	9.510
	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. LCY INSTITUTIONAL FIXED DEPOSIT	(% per annum)	
Fixed Deposit Normal		
Interest Rate		
6 months and above	8.110	

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 Shrawan 2080		10.93%
Interest Spread Shrawan 2080		4.64%

- Note:**
- Interest rate and conditions for various savings deposits, fixed deposits 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 of respective currency.
 - All other terms and conditions of products and services shall remain unchanged.
 - In case of bidding, Bank can provide up to 0.5% additional interest rate over published rate.
 - Interest rate on akshayakosh deposit shall be negotiable
 - AIP may be offered to account through bidding process.
 - Interest payment frequency shall be monthly for Kumari Dhanabridhi Bachat Khata.



कुमारी बैंक लिमिटेड
KUMARI BANK LIMITED

सदैका लागि, सधैका लागि

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

P.O. Box 21128, Corporate Office, Tangal, Kathmandu

Tel. 977-1-4443075-79 SWIFT: KMBLNPKA

URL: www.kumaribank.com