



कुमारी बैंक लिमिटेड
KUMARI BANK LIMITED
सबैका लागि, सबैका लागि

Effective From 09 Shrawan 2080 (25 July 2023)

INTEREST RATES

	Minimum Balance	% Per Annum
Kumari Smart Bachat Khata	-	6.073
Shareholders Saving Account	-	6.073
Twinkle Star Saving	-	6.073
Shuva Laxmi Bachat	100.00	6.073
50 Plus Saving	100.00	6.073
Kumari Utsav Bachat Khata	1,000.00	7.073
Kumari Swastha Jeevan Bachat Khata	5,000.00	6.073
Kumari Salary Saving	-	6.073
Kumari Big Savings Khata	5,000.00	6.073
Kumari Social Security Allowance Khata	-	6.073
Kumari Remit Bachat Khata	-	7.073
Kumari Remit IPO Saving Account	1,000.00	8.073
Nagarik Bachat Khata	10.00	6.073
Sabaiko Bachat Khata	-	6.073
Grameen Bachat Khata	-	6.073
Youth Saving Account	20.00	6.073
Kumari Pariwar Surakshya Bachat Khata	10,000.00	6.073
Kumari Premium Salary Account	-	6.073
Chhori Bachat Khata (For Karnali Province Only)	-	8.073
Kumari Gajjabko Bachat Khata	1,000.00	8.073
Saving Deposit Premium	10,000.00	6.073
Kumari Dhanabridhhi Bachat Khata	15,000.00	7.073
LCY Call Account	-	Up to 3.036

SAVINGS DEPOSIT

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 DEPOSIT	A. FIXED DEPOSIT INTEREST RATE	
	1. INDIVIDUAL FIXED DEPOSIT	(% per annum)
	Fixed Deposit Normal	
	3 Months and above	10.936
	Fixed Deposit Plus	
	3 Months and above	10.936
	Recurring Fixed Deposit	
	6 Months/1 Year/ 2 Years/ 3 Years	10.936
	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	8.936	

Floating Interest Rate on Loan

ND ADVANCES		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

LOANS AT	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 Coupon Rate or Base Rate whichever is
	Loan Against Government Securities	Upto 2 on Coupon Rate or Base Rate whichever is
	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

Personal Loan(home loan/housing loan/auto loan/vehicle loan/hirepurchase loan including any kind of loan whose		
1 Year to 7 Years(For Home Loan)		11.79%
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 shall 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.