



कुमारी बैंक लिमिटेड  
**KUMARI BANK LIMITED**  
सबैका लागि, सबैका लागि

P. O. Box 21128, Corporate Office. Tangal, Kathmandu  
Tel. 977-1-4443075-79 SWIFT: KMBLNPKA  
URL: www.kumaribank.com

Effective From 01 Falgun 2079 (13 Feb 2023)

## INTEREST RATES

	Minimum Balance	% Per Annum
Kumari Smart Bachat Khata	-	6.420
Shareholders Saving Account	-	6.420
Twinkle Star Saving	-	6.420
Shuva Laxmi Bachat	100.00	6.420
50 Plus Saving	100.00	6.420
Kumari Utsav Bachat Khata	1,000.00	7.420
Kumari Swastha Jeevan Bachat Khata	5,000.00	6.420
Kumari Salary Saving	-	6.420
Kumari Big Savings Khata	5,000.00	6.420
Kumari Social Security Allowance Khata	-	6.420
Kumari Remit Bachat Khata	-	7.420
Kumari Remit IPO Saving Account	1,000.00	8.420
Nagarik Bachat Khata	10.00	6.420
Sabaiko Bachat Khata	-	6.420
Grameen Bachat Khata	-	6.420
Youth Saving Account	20.00	6.420
Kumari Pariwar Surakshya Bachat Khata	10,000.00	6.420
Kumari Premium Salary Account	-	6.420
Chhori Bachat Khata	-	8.420
Kumari Gajjabko Bachat Khata	25,000.00	8.420
Saving Deposit Premium	10,000.00	6.420
Rastra Gaurab Bachat Khata	-	6.420
Kumari Dhanabridhhi Bachat Khata	15,000.00	7.420
LCY Call Account	-	Up to 3.210

NRN Saving Account USD	1,000.00	6.000
<b>FCY Deposit</b>	<b>Saving</b>	<b>Call</b>
USD	5.75	2.875
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

<b>1. INDIVIDUAL FIXED DEPOSIT</b>	<b>(% per annum)</b>	
<b>Fixed Deposit Normal</b>		
3 months and above	11.000	
<b>Kumari Remit Fixed Deposit</b>		
3 months and above	12.000	
<b>Recurring Fixed Deposit</b>		
6 Months/1 Year/ 2 Years/ 3 Years	11.000	
FCY Fixed Deposit for Individual 3 Months and above and for Institutional 6 months and above		
USD Fixed Deposit	7.25	
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	
<b>2. INSTITUTIONAL FIXED DEPOSIT</b>	<b>(% per annum)</b>	
<b>Fixed Deposit Normal</b>		
	<b>Interest Rate</b>	<b>Bidding</b>
6 months and above	9.000	Additional 0.5%
<b>Floating Interest Rate on Loan</b>		
	<b>Premium (% per annum) on Base Rate</b>	

Overdraft	2.00 to 6
Working Capital / Short term Loan	2.00 to 6
TR/Importers Loan	2.00 to 6
Term Loan	2.00 to 6
Export Credit	2.00 to 6
Deprived Sector	Upto 2.00
Home Loan	2.00 to 6
Education Loan	3.00 to 6
Auto Loan (Private)	3.00 to 6
Hire Purchase (Commercial)	3.00 to 6
Loan Against First Class Bank Guarantees	upto 3.00
Loan Against Marketable Securities	3.00 to 6
Loan Against Deposit of KBL	Upto 3.50 on Base Rate or Coupon Rate whichever is higher
Loan Against Government Securities	Upto 3.00 or Coupon Rate + 2.00 whichever is higher
Other Loan	3.00 to 6
Professional Loan	3.00 to 6
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 repayment is either in monthly basis or term basis)

1 Year to Below 5 Years	13.00%
5 Years to Below 10 Years	13.50%
10 Years and Above	13.75%
<b>Base rate of Poush 2079</b>	11.42%
<b>Interest Spread Poush 2079</b>	4.42%

**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 FCY remit deposit the bank can provide minimum 1% over published rate of respective currency.
5. The published interest rates are valid for quarterly interest payment. However, the bank may opt to provide monthly interest payment upon the request of the individual client by adjusting the published interest rates
6. All other terms and conditions of products and services shall remain unchanged.