

INTEREST RATES

DEPOSITS

SAVINGS DEPOSITS		Min. Bal. Rs.	% p.a.
	Kumari Smart Bachat Khata	-	5.510
	Shareholders Saving Account	-	5.510
	Twinkle Star Saving	-	5.510
	Shuva Laxmi Bachat	100.00	5.510
	50 Plus Saving	100.00	5.510
	Kumari Utsav Bachat Khata	1,000.00	6.510
	Kumari Swastha Jeevan Bachat Khata	5,000.00	5.510
	Kumari Salary Saving	-	5.510
	Kumari Social Security Allowance Khata	-	5.510
	Kumari Remit Bachat Khata	-	6.510
	Kumari Remit IPO Saving Account	1,000.00	7.510
	Kumari Remit Premium Saving Account	5,000.00	7.510
	Nagarik Bachat Khata	10.00	5.510
	Sabaiko Bachat Khata	-	5.510
	Grameen Bachat Khata	-	5.510
	Youth Saving Account	20.00	5.510
	Kumari Pariwar Surakshya Bachat Khata	10,000.00	5.510
	Kumari Premium Salary Account	-	5.510
	Chhori Bachat Khata(For Karnali region)	-	7.510
Kumari Gajjabko Bachat Khata	1,000.00	7.510	
Kumari Dhanabridhdi Bachat Khata	15,000.00	6.510	
LCY Call Account	-	Up to 2.755	
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		10.010
	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		8.010	
Floating Interest Rate on Loan			
		Premium (% per annum) on Base Rate	
Corporate		1.00 to 3.00	
Agriculture Loan (upto 2 crores)		1.00 to 2.00	
Agriculture Loan (above 2 crores)		1.00 to 3.00	
MSME / SME (Productive as per NRB)		1.00 to 2.00	
MSME / SME (Others)		1.5 to 3.5	
Education Loan		2.00 to 4.00	
Deprived Sector		Upto 2.00	
Home Loan (upto 2 crores)		1.00 to 3.00	
Home Loan (above 2 crores)		2.00 to 4.00	
Personal Loan		2.50 to 4.5	
Auto Loan (Private)		2.00 to 4.00	
Hire Purchase (Commercial)		2.50 to 4.5	
Real Estate		2.50 to 4.5	
Margin Lending (upto 50 lacs)		2.00 to 3.5	
Margin Lending (above 50 lacs)		2.50 to 4.5	
Loan Against First Class Bank Guarantees		upto 3.00	
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		3.00 to 4.5	
Professional Loan		3.00 to 4.5	
FCY Denominated Loans		Available on Request	
FCY TR Loan		Available on Request	
Fixed interest Rate on Loan			
Types of Loan	Rate Fixed For	Interest Rate Per Annum	
For Home Loan	up to 7 Years	11.79%	
For Other Individual Term Loans	up to 7 Years	12.50%	
Base rate of Bhadra 2080		10.98%	
Interest Spread Bhadra 2080		4.45%	

Note:

- Terms 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.
- Interest rate's difference on similar nature loans shall be as per circular no.03/080/81 dated 2080/06/18 issued by NRB.
- For remit FD, bank can provide minimum 1% over published rate of respective currency.
- 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.
- All other terms and conditions of products and services shall remain unchanged.

