

INTEREST RATES

DEPOSITS

SAVINGS DEPOSITS		Min. Bal. Rs.	% p.a.
	Kumari Smart Bachat Khata	-	5.400
	Shareholders Saving Account	-	5.400
	Twinkle Star Saving	-	5.400
	Shuva Laxmi Bachat	100.00	5.400
	50 Plus Saving	100.00	5.400
	Kumari Utsav Bachat Khata	1,000.00	6.400
	Kumari Swastha Jeevan Bachat Khata	5,000.00	5.400
	Kumari Salary Saving	-	5.400
	Kumari Big Savings Khata	5,000.00	5.400
	Kumari Social Security Allowance Khata	-	5.400
	Kumari Remit Bachat Khata	-	6.400
	Kumari Remit IPO Saving Account	1,000.00	7.400
	Nagarik Bachat Khata	10.00	5.400
	Sabaiko Bachat Khata	-	5.400
	Grameen Bachat Khata	-	5.400
	Youth Saving Account	20.00	5.400
	Kumari Pariwar Surakshya Bachat Khata	10,000.00	5.400
	Kumari Premium Salary Account	-	5.400
	Chhori Bachat Khata (For Karnali Province Only)	-	7.400
Kumari Gajjabko Bachat Khata	1,000.00	7.400	
Saving Deposit Premium	10,000.00	5.400	
Kumari Dhanabridhhi Bachat Khata	15,000.00	6.400	
LCY Call Account	-	Up to 2.7	
NRN Saving Account USD	1,000.00	6.000	
	FCY Deposit	Saving	Call
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	
FIXED DEPOSITS	A. FIXED DEPOSIT INTEREST RATE		
	1. INDIVIDUAL FIXED DEPOSIT	(% per annum)	
	Fixed Deposit Normal		
	3 Months to below 1 Year		9.90
	1 Year to 5 Years		9.99
	More than 5 Years		10.01
	Kumari Remit Fixed Deposit		
	3 months and above		11.01
	Fixed Deposit Plus		
	3 months and above		9.90
	Recurring Fixed Deposit		
	6 Months/1 Year/ 2 Years/ 3 Years		9.90
	Individual FCY Fixed Deposit for 3 Months and above (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	
2. INSTITUTIONAL FIXED DEPOSIT			
Fixed Deposit Normal		Interest Rate	
6 months to Below 1 Year		7.90	
1 Year to 5 Years		7.99	
More than 5 Years		7.01	
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 Coupon Rate or Base Rate whichever is higher		
Loan Against Government Securities	Upto 2 on Coupon Rate or Base Rate 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			
Personal Loan (home loan/housing loan/auto loan/vehicle loan/hire purchase loan including any kind of loan whose repayment is either in monthly basis or term basis)			
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 Jestha 2080		10.78%	
Interest Spread Jestha 2080		4.99%	

- "Note:**
- Terms and conditions for various savings deposits and fixed deposits 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 deposit the 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.



कुमारी बैंक लिमिटेड

KUMARI BANK LIMITED

सबैका लागि, सर्वैका लागि

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

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

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

URL: www.kumaribank.com