



Effective From 01 Mangsir 2078 (17 Nov. 2021)

INTEREST RATES

DEPOSITS

SAVINGS DEPOSIT		Min. Balance Rs.	% Per Annum
	Kumari Smart Bachat Khata	-	5.05
	Shareholders Saving Account	500.00	5.05
	Twinkle Star Saving	1,000.00	5.05
	Shuva Laxmi Bachat	1,000.00	5.05
	50 Plus Saving	1,000.00	5.05
	Kumari Swastha Jeevan Bachat Khata	5,000.00	5.05
	Kumari Saving	1,000.00	5.05
	Kumari Salary Saving	-	5.05
	Kumari Big Savings Khata	5,000.00	5.05
	Kumari Social Security Allowance Khata	-	5.05
	Kumari Remit Bachat Khata	-	5.05
	Nagarik Bachat Khata	10.00	5.05
	Sabaiko Bachat Khata	-	5.05
	Grameen Bachat Khata	-	5.05
	Youth Saving Account	20.00	5.05
	Kumari Pariwar Surakshya Bachat Khata	10,000.00	5.05
	Kumari Premium Salary Account	-	5.05
	Chhori Bachat Khata	-	7.05
	Saving Deposit Premium	10,000.00	5.05
	Rastra Gaurab Bachat Khata	-	5.05
	Kumari Dhanabridhhi Bachat Khata	100,000.00	7.05
	USD Saving Account	-	3.00
	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	10.05
	Kumari Remit Fixed Deposit	
	3 Months and Above	11.05
	Kumari Dhanbriddhi Fixed Deposit#	
	3 Months and Above	10.05
	Fixed Deposit Plus	
	1 Year and Above	10.05
	Recurring Fixed Deposit	
	1 Year/ 2 Years/ 3 Years	10.05
	2. INSTITUTIONAL FIXED DEPOSIT	(% Per Annum)
	Fixed Deposit Normal	
	3 Months and Above	9.05
	Kumari Dhanbriddhi Fixed Deposit#	
	3 Months and Above	9.05
	Institutional Fixed Deposit For Bidding Purpose	
	3 Months and above	Up to 9.05
	3. FCY FIXED DEPOSIT	(% Per Annum)
	FCY Account	Available on Request

LOANS AND ADVANCES		Premium (% per annum) on Base Rate
	Overdraft	1.00 to 6.50
	Working Capital / Short term Loan	1.00 to 6.50
	TR/Importers Loan	1.00 to 6.50
	Term Loan	1.00 to 6.50
	Export Credit	1.00 to 6.50
	Deprived Sector	1.00 to 6.50
	Home Loan	1.00 to 6.50
	Education Loan	2.00 to 6.50
	Auto Loan (Private)	2.00 to 6.50
	Hire Purchase (Commercial)	2.00 to 6.50
	Loan Against First Class Bank Guarantees	Up to 3.00
	Loan Against Marketable Securities	2.00 to 6.50
	Loan Against Deposit of KBL	Upto 2.00 or Coupon Rate + 2.00 whichever is higher
	Loan Against Government Securities	Upto 3.00 or Coupon Rate + 2.00 whichever is higher
	Other Loan	2.00 to 6.50
	Professional Loan	2.00 to 6.50
	FCY Denominated Loans	Available on Request
	FCY TR Loan	5.00 and Above

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	11.00
	5 years to Below 10 years	11.50
	10 Years and Above	11.75
	Average Base Rate of First Quarter	7.87%
	Interest Spread Ashwin 2078	2.71%

Note:

- 1 Terms and condition (including Minimum Balance) for various savings deposits and fixed deposits will be as per the prevailing bank rule.
2. Interest Rates on foreign currency deposit, Call Deposit will be provided based on National/International Market and Demand & Supply for the said funds.
3. Interest Rate on Loans and Advances are indicative only.
4. Separate rates for consortium financing.
5. In case of renewal of institutional fixed deposit bidding, an additional 0.10% will be added to the published institutional bidding rate.

monthly interest payable.



कुमारी बैंक लिमिटेड

KUMARI BANK LIMITED

सबैका लागि, सबैका लागि

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

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