



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

Effective From 01 Poush 2078 (16 Dec 2021)

INTEREST RATES		
DEPOSITS		
		Minimum Balance
		% Per Annum
SAVINGS DEPOSIT	Kumari Smart Bachat Khata	-
	Shareholders Saving Account	500.00
	Twinkle Star Saving	1,000.00
	Shuva Luxmi Bachat	1,000.00
	50 Plus Saving	1,000.00
	Kumari Swastha Jeevan Bachat Khata	5,000.00
	Kumari Saving	1,000.00
	Kumari Salary Saving	-
	Kumari Big Savings Khata	5,000.00
	Kumari Social Security Allowance Khata	-
	Kumari Remit Bachat Khata	-
	Nagarik Bachat Khata	10.00
	Sabaiko Bachat Khata	-
	Grameen Bachat Khata	-
	Youth Saving Account	20.00
	Kumari Pariwar Surakshya Bachat Khata	10,000.00
	Kumari Premium Salary Account	-
	Chhori Bachat Khata	-
	Saving Deposit Premium	10,000.00
	Rastra Gaurab Bachat Khata	-
Kumari Dhanabridhhi Bachat Khata	100,000.00	
USD Saving Account	-	
Other FCY Account	-	
		Available on Request
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 Dhanabridhhi Fixed Deposit		
3 Months and above		10.05
Fixed Deposit Plus		
1 Year and above		10.05
Recurring Fixed Deposit		10.05
1 Year/ 2 Years/ 3 Years		10.05
2. INSTITUTIONAL FIXED DEPOSIT (% per annum)		
Fixed Deposit Normal		
3 months and above		9.05
Kumari Dhanabridhhi Fixed Deposit		
3 Months and above		9.05
Institutional Fixed Deposit for bidding purpose (% per annum)		
3 months and above	Upto 9.05	
For Renewal of Institutional Bidding		9.15
3. FCY FIXED DEPOSIT		
FCY Account		Available on Request
Floating Interest Rate on Loan		
		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		upto 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
Base rate of Kartik		8.39%
Interest Spread Kartik 2078		2.34%
<small>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.</small>		