

Effective From 01 Bhadra 2079 (17 Aug 2022)

INTEREST RATES

DEPOSITS

SAVINGS DEPOSIT		Min. Balance Rs.	% Per Annum
	Kumari Smart Bachat Khata	-	6.03
	Shareholders Saving Account	500.00	6.03
	Twinkle Star Saving	1,000.00	6.03
	Shuva Laxmi Bachat	1,000.00	6.03
	50 Plus Saving	1,000.00	6.03
	Kumari Swastha Jeevan Bachat Khata	5,000.00	6.03
	Kumari Saving	1,000.00	6.03
	Kumari Salary Saving	-	6.03
	Kumari Big Savings Khata	5,000.00	6.03
	Kumari Social Security Allowance Khata	-	6.03
	Kumari Remit Bachat Khata	-	6.03
	Nagarik Bachat Khata	10.00	6.03
	Sabaiko Bachat Khata	-	6.03
	Grameen Bachat Khata	-	6.03
	Youth Saving Account	20.00	6.03
	Kumari Pariwar Surakshya Bachat Khata	10,000.00	6.03
	Kumari Premium Salary Account	-	6.03
	Chhori Bachat Khata	-	8.03
	Saving Deposit Premium	10,000.00	6.03
Rastra Gaurab Bachat Khata	-	6.03	
Kumari Dhanabridhhi Bachat Khata	100,000.00	8.03	
Kumari Dhanabridhhi Bachat Khata Plus	15,000.00	8.03	
LCY Call Account	-	3.015	
NRN Saving Account USD	1,000.00	6.00	
FCY Deposit	Saving	Call	
USD	5.00	2.50	
EUR	2.50	1.25	
GBP	4.25	2.13	
AUD	4.35	2.18	
CAD	5.00	2.50	
JPY	2.40	1.20	
CNY	6.20	3.10	
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		11.03	
	Kumari Remit Fixed Deposit			
	3 Months and above		12.03	
	Kumari Dhanabridhhi Remit Fixed Deposit#			
	3 Months and above		12.03	
	Kumari Dhanabridhhi Fixed Deposit#			
	3 Months and above		11.03	
	Fixed Deposit Plus			
	1 Year and above		11.03	
	Recurring Fixed Deposit			
	6 Months/1 Year/ 2 Years/ 3 Years		11.03	
	Kumari Recurring Remit #		12.03	
	FCY Fixed Deposit for 3 Months and above for Individual and Institutional			
	USD Fixed Deposit		6.50	
	EUR Fixed Deposit		4.00	
	GBP Fixed Deposit		5.75	
	AUD Fixed Deposit		5.85	
	CAD Fixed Deposit		6.50	
	JPY Fixed Deposit		3.90	
	CNY Fixed Deposit		7.70	
	For other FCY currencies		Available on request	
	NRN FCY Fixed Deposit		Available on request	
	2. INSTITUTIONAL FIXED DEPOSIT		(% Per Annum)	
	Fixed Deposit Normal	Interest Rate	Bidding	
	3 Months and above	9.03	Additional 0.5%	
	Kumari Dhanabridhhi Fixed Deposit#	Interest Rate	Bidding	
	3 Months and above	9.03	Additional 0.5%	
	3. Dhanabridhhi 'Times' Individual Premium Fixed Deposit		Minimum Balance	Duration
	Kumari Dhanabridhhi 2X Premium	10,000.00	5 Years 11 Months	
	Kumari Dhanabridhhi 3X Premium	10,000.00	9 Years 7 Months	
	Kumari Dhanabridhhi 4X Premium	10,000.00	12 Years	
	Kumari Dhanabridhhi 5X Premium	10,000.00	14 Years 1 Month 15 Days	
	Kumari Dhanabridhhi 6X Premium	10,000.00	15 Years 8 Months 5 Days	
	Kumari Dhanabridhhi 7X Premium	10,000.00	17 Years 6 Months 7 Days	
	Kumari Dhanabridhhi 8X Premium	10,000.00	18 Years 8 Months 8 Days	
	Kumari Dhanabridhhi 9X Premium	10,000.00	19 Years 9 Months 9 Days	
	Kumari Dhanabridhhi 10X Premium	10,000.00	20 Years 9 Months 8 Days	
Dhanabridhhi 'Times' Remit Premium Fixed Deposit*		Minimum Balance	Duration	
Kumari Remit Dhanabridhhi 2X Premium	10,000.00	5 Years 8 Months		
Kumari Remit Dhanabridhhi 3X Premium	10,000.00	9 Years		
Kumari Remit Dhanabridhhi 4X Premium	10,000.00	11 Years, 5 Months 3 Days		
Kumari Remit Dhanabridhhi 5X Premium	10,000.00	13 Years, 3 Months 3 Days		
Kumari Remit Dhanabridhhi 6X Premium	10,000.00	14 Years, 9 Months 2 Days		
Kumari Remit Dhanabridhhi 7X Premium	10,000.00	16 Years		
Kumari Remit Dhanabridhhi 8X Premium	10,000.00	17 Years 1 Month		
Kumari Remit Dhanabridhhi 9X Premium	10,000.00	18 Years 1 Month		
Kumari Remit Dhanabridhhi 10X Premium	10,000.00	18 Years 11 Months		
Dhanabridhhi 'Times' Institutional Premium Fixed Deposit*		Minimum Balance	Duration	
Kumari Dhanabridhhi 2X Institutional Premium	1,000,000.00	6 Years 9 Months		
Kumari Dhanabridhhi 3X Institutional Premium	1,000,000.00	10 Years 8 Months		
Kumari Dhanabridhhi 4X Institutional Premium	1,000,000.00	13 Years 6 Months		
Kumari Dhanabridhhi 5X Institutional Premium	1,000,000.00	15 Years 8 Months		
Kumari Dhanabridhhi 6X Institutional Premium	1,000,000.00	17 Years 6 Months		
Kumari Dhanabridhhi 7X Institutional Premium	1,000,000.00	19 Years		
Kumari Dhanabridhhi 8X Institutional Premium	1,000,000.00	20 Years 6 Months 10 Days		
Kumari Dhanabridhhi 9X Institutional Premium	1,000,000.00	21 Years 5 Months		
Kumari Dhanabridhhi 10X Institutional Premium	1,000,000.00	22 Years 6 Months 5 Days		

Floating Interest Rate on Loan

LOANS AND ADVANCES		Premium (% per annum) on Base Rate
	Overdraft	2.00 to 6.50
	Working Capital / Short term Loan	2.00 to 6.50
	TR/Importers Loan	2.00 to 6.50
	Term Loan	2.00 to 6.50
	Export Credit	2.00 to 6.50
	Deprived Sector	Upto 2.00
	Home Loan	2.00 to 6.50
	Education Loan	3.00 to 6.50
	Auto Loan (Private)	3.00 to 6.50
	Hire Purchase (Commercial)	3.00 to 6.50
	Loan Against First Class Bank Guarantees	upto 3.00
	Loan Against Marketable Securities	3.00 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	3.00 to 6.50
	Professional Loan	3.00 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		12.50
5 Years to Below 10 Years		13.50
10 Years and Above		13.75
Base rate of Ashar 2079		10.57%
Interest Spread Ashar 2079		4.36%

Note:
 1. Terms and conditions (including Minimum Balance) 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.
 # Monthly interest payable.
 *Products under "Dhanabridhhi Times" shall be availed for broken period as well