



**कुमारी बैंक लिमिटेड**  
**KUMARI BANK LIMITED**  
 सबैका लागि, सबैका लागि

P. O. Box 21128, Durbar Marg, Kathmandu, Nepal.

Tel. 4221311, Fax : 977-1-4226644

SWIFT: KMBLNPKA , URL: www.kumaribank.com

Effective From 07 Falgn 2075 (19 Feb 2019)

<b>INTEREST RATES</b>			
<b>DEPOSITS</b>			
		<b>Minimum Balance</b>	<b>% Per Annum</b>
<b>SAVINGS DEPOSIT</b>	Kumari Smart Bachat Khata	-	6.50
	Shareholders Saving Account	-	6.50
	Twinkle Star Saving	5,000.00	6.50
	Shuva Laxmi Bachat	1,000.00	6.50
	50 Plus Saving	1,000.00	6.50
	Kumari Swastha Jeevan Bachat Khata	5,000.00	6.50
	Kumari Saving	-	6.50
	Kumari Salary Saving	-	6.50
	Kumari Big Savings Khata	10,000.00	6.50
	Kumari Social Security Allowance Khata	-	6.50
	Kumari Remit Bachat Khata	-	6.50
	Nagarik Bachat Khata	-	6.50
	USD Saving Account		3.50
	Other FCY Account		Available on Request
	<b>FIXED DEPOSIT</b>	<b>A. FIXED DEPOSIT INTEREST RATE</b>	
<b>1. INDIVIDUAL FIXED DEPOSIT</b>		<b>(% per annum)</b>	
Up to 1 Year		9.25	
1 Year and Above		9.25	
<b>2. INSTITUTIONAL FIXED DEPOSIT</b>			
Up to 1 Year		8.50	
1 Year and Above		8.50	
<b>3. FCY FIXED DEPOSIT</b>			
For USD: Upto 1 year		3.50	
Other FCY Account		Available on Request	
<b>4. FCY STRUCTURED DEPOSIT</b>			
USD Call/Fixed		4.50	
<b>LENDING</b>			
		<b>Premium (% per annum) on Base Rate</b>	



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LOANS AND ADVANCES	Overdraft	Upto 6.00
	Working Capital / Short term Loan	Upto 6.00
	TR/Importers Loan	Upto 6.00
	Term Loan	Upto 6.00
	Export Credit	Upto 6.00
	Deprived Sector	Upto 6.00
	Home Loan	Upto 8.00
	Education Loan	Upto 8.00
	Auto Loan (Private)	Upto 8.00
	Hire Purchase (Commercial)	Upto 6.00
	Loan Against First Class Bank Guarantees	Upto 6.00
	Loan Against Marketable Securities	Upto 8.00
	Loan Against Deposit of KBL	FD Rate + 2%, Minimum BR plus 2%
	Loan Against Government Securities	Upto 6.00
	Other Loan	Upto 8.00
	Professional Loan	Upto 8.00
	FCY Denominated Loans	FCY Saving upto 2%
<b>Base Rate Magh 2075</b>		<b>11.38%</b>
<b>Interest Spread Magh 2075 (As per NRB Regulation)</b>		<b>3.34%</b>
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		