

Effective From 01 Poush 2077 (16 Dec 2020)

<b>INTEREST RATES</b>			
<b>DEPOSITS</b>			
	<b>Minimum Balance</b>	<b>% Per Annum</b>	
<b>SAVINGS DEPOSIT</b>	Kumari Smart Bachat Khata	-	2.50
	Shareholders Saving Account	500.00	2.50
	Twinkle Star Saving	1,000.00	2.50
	Shuva Laxmi Bachat	1,000.00	2.50
	50 Plus Saving	1,000.00	2.50
	Kumari Swastha Jeevan Bachat Khata	5,000.00	2.50
	Kumari Saving	1,000.00	2.50
	Kumari Salary Saving	-	2.50
	Kumari Big Savings Khata	5,000.00	2.50
	Kumari Social Security Allowance Khata	-	2.50
	Kumari Remit Bachat Khata	-	2.50
	Nagarik Bachat Khata	10.00	2.50
	Sabaiko Bachat Khata	-	2.50
	Grameen Bachat Khata	-	2.50
	Kumari Pariwar Surakshya Bachat Khata	10,000.00	4.50
	Youth Saving Account	20.00	2.50
	Kumari Premium Salary Account	-	4.50
	Saving Deposit Premium	10,000.00	4.50
	USD Saving Account	-	1.75
	Other FCY Account		Available on Request
<b>A. FIXED DEPOSIT INTEREST RATE</b>			
<b>1. INDIVIDUAL FIXED DEPOSIT (% per annum)</b>			
Tenure : 3 Months		5.50	
Tenure : Above 3 Months to below 1 Year		6.00	
Tenure : 1 Year		7.00	
Tenure : Above 1 Year to 2 Years		7.25	
Tenure : Above 2 Years		7.50	
<b>Fixed Deposit Plus</b>			
Tenure : For 1 Year and above		7.00	
<b>Recurring Fixed Deposit</b>			
Tenure : 6 Months/ 1 Year/ 2 Years/ 3 Years		7.00	
<b>2. INSTITUTIONAL FIXED DEPOSIT</b>			
	<b>New</b>	<b>Renewal</b>	
Tenure : 3 Months to 6 Months	5.50	5.60	
Tenure: Above 6 Months to below 1 Year	6.00	6.10	
Tenure: 1 Year to below 2 Years	7.00	7.10	
Tenure: 2 Years to below 5 Years	7.25	7.35	
Tenure: 5 Years and above	7.50	7.60	
<b>3. FCY FIXED DEPOSIT</b>			
For USD		2.00	
Other FCY Account		Available on Request	
<b>Floating Interest Rate on Loan</b>			
	<b>Premium (% per annum) on Base Rate</b>		
Overdraft	Upto 7.00		
Working Capital / Short term Loan	Upto 7.00		
TR/Importers Loan	Upto 7.00		
Term Loan	Upto 7.00		
Export Credit	Upto 7.00		
Deprived Sector	Upto 7.00		
Home Loan	Upto 7.00		
Education Loan	Upto 7.00		
Auto Loan (Private)	Upto 7.00		
Hire Purchase (Commercial)	Upto 7.00		
Loan Against First Class Bank Guarantees	Upto 7.00		
Loan Against Marketable Securities	Upto 7.00		
Loan Against Deposit of KBL	FD Rate + 2%, Minimum BR plus 2%		
Loan Against Government Securities	Upto 7.00		
Other Loan	Upto 7.00		
Professional Loan	Upto 7.00		
FCY Denominated Loans	Available on Request		
FCY TR Loan	Libor Plus 2.00 to 2.50		
<b>Fixed Interest Rate on Loan</b>			
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)			
For 1 Year to 5 Years	10.50		
Above 5 years	11.00		
<b>Base Rate Kartik 2077</b>	<b>8.30%</b>		
<b>Interest Spread Kartik 2077 (As per NRB Regulation)</b>	<b>4.13%</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.