



Interest Rates (Per Annum)

Effective from 15th Ashad, 2076 (4th July 2019)

DEPOSITS				LOANS (Rate)	
Product Type	Min Bal.	Interest Rate	Posting Frequency	Individual Loans	Premium Rate
Margin Loan Operating Current A/C	0 to 5,000	-	NA	Personal OD	Upto 5.5%
CALL DEPOSITS				Easy Term	Upto 5%
Co-Opt Call Account	1,000.00	Upto 7%	Quarterly	Home Loan	Upto 4.5%
BIF Call Account	5,000.00	Upto 7%	Quarterly	Home Purchase Loan	Upto 5%
Corporate Call A/C	100.00	Upto 7%	Quarterly	Share/Security Loan	Upto 4.5%
Call Account Others	100.00	Upto 7%	Quarterly	Guarantee Loan	Upto 5.5%
Special Call A/c	5,000.00	7%	Quarterly	Gold And Silver Loan	Upto 4.5%
SAVING DEPOSITS				Foreign Employment	Upto 5%
Staff Saving Account		7%	Quarterly	Education Loan	Upto 5%
Normal Saving Account	100.00	7%	Quarterly	Auto Loan - Private	Upto 4.5%
Bal Bhabhiya Bachat	100.00	7%	Quarterly	Consortium Loan	As per agreement
Pewa Bachat	300.00	7%	Quarterly	Loan Against FDR	Upto Coupon Rate + 3%
Jeetha Magarik Bachat	500.00	7%	Monthly	Corporate Loans	
Gurtha Saving	500.00	7%	Quarterly	Business OD	Upto 4.5%
Salary Saving		7%	Quarterly	Term Loan	Upto 4%
Shareholder Saving	100.00	7%	Quarterly	Vehicle Loan	Upto 6%
Super Saving	1,000.00	7%	Quarterly	SME Loan - OD	Upto 4.5%
Bidharthi Bachat	100.00	7%	Quarterly	SME Loan - Term	Upto 4%
Remittance Saving	100.00	7%	Quarterly	Demand Loan	Upto 4.5%
Group Saving-MF		7%	Quarterly	Agriculture Loan - OD	Upto 4.5%
Personal Saving-MF		7%	Quarterly	Agriculture Loan - Term	Upto 4%
Provident Fund Account		7%	Quarterly	Industry Loan - OD	Upto 4.5%
Recurring Account	100.00	7%	Quarterly	Industry Loan - Term	Upto 4%
Premium Bachat	5,000.00	7%	Quarterly	Energy Loan - OD	Upto 4.5%
Sarnathi Sarnakchya Bachat		7%	Quarterly	Energy Loan - Term	Upto 4%
Jeevan Sarnakchya - Sarnal	5,000.00	7%	Monthly	Tourism Loan - OD	Upto 4.5%
Jeevan Sarnakchya - Rajat	15,000.00	7%	Monthly	Tourism Loan - Term	Upto 4%
Jeevan Sarnakchya - Swarnam	25,000.00	7%	Monthly	Real Estate Loan - OD	Upto 5.5%
Period	FIXED (Monthly/OD/ly/ Maturity)	Institutions/ Individuals	Real Estate Loan - Term	Upto 5%	
			Deprived Sector Loans		
3 Months to 5 Years	10%		Deprived - General	Upto 7.5%	
> 5 Years	10%		Micro Enterprise	Upto 6.5%	
Endowment Fund	10%		Low - Cost Housing	Upto 5.5%	
Deprived Sector Loans: In case of deprived sector loans to Senior Citizens, Dalit, Mukta Kamatya, Baid, Halgia, Wal Victim, Single Woman and differently abled people, Interest rate below 1% than the published rate shall be applicable.			Deprived Loan- Other	Upto 5.5%	
			Micro Hydro	Upto 4%	
			Wholesale Lending	Upto 3.5%	

As of Chaitra End, 2075

Base Rate - 11.87 %

Interest Spread - 4.58%

Note: Interest Rate of Loans and Advances shall be Base Rate Plus Premium Ratio