

Interest Rate (Per Annum) Effective from 2078/05/01

Interest Rate on Various Products :

Products Type	Minimum Balance
Margin, Loan Operating, Current, FD Matured Accounts	0 to 5000.00

Interest Rate on Call Deposits Account :

CALL DEPOSITS	Minimum Balance	Quarterly Int. Paying (Min/Max)
Co-Ops Call Account	1000.00	upto 1.6%
BFI Call Account	5000.00	upto 1.6%
Corporate Call Account	100.00	upto 1.6%
Call Account Others	100.00	upto 1.6%
Special Call Account	5000.00	1.00%

Interest Rate on Saving Deposits Account :

SAVING DEPOSITS	Minimum Balance	Monthly Int. Paying	Quarterly Int. Paying
Staff Saving Account	-	-	4.75%
Normal Saving Account	-	-	3.25 %
Bal Bhabhishya Bachat	100.00	-	3.50 %
Pewa Bachat	200.00	-	3.25 %
Nani Bachat	100.00	3.75 %	-
Jestha Nagarik Bachat	500.00	3.75 %	-
Gurkha Saving	500.00	-	3.25 %
Salary Saving	-	-	3.25 %
Shareholder's Saving	100.00	-	3.75 %
Super Saving	1000.00	-	3.50 %
Bidharthi Bachat	-	-	3.25 %
Remittance Saving	100.00	-	3.25 %
Group Saving-MF	-	-	3.25 %
Personal Saving-MF	-	-	3.25 %
Micro Finance Saving	5000.00	-	3.25 %
Provident Fund Account	-	-	3.25 %
Recurring Account	100.00	-	3.50 %
Premium Bachat	5000.00	-	3.75 %
Samajik Surakchya Bachat	-	-	3.25 %
Jeevan Surakchya - Saral	5,000.00	3.50%	
Jeevan Surakchya - Rajat	15,000.00	3.50%	
Jeevan Surakchya - Swarnim	25,000.00	4.00%	

Interest Rate on Fixed Deposits Account:

Period	Interest Rate (Monthly/Quarterly/ Maturity) (Individual)	Interest Rate (Monthly/Quarterly/ Maturity) (Institutional)
3 Months	7.50%	7.50%
3 month above and less than 1 year	8.00%	8.00%
1 Year And Above	8.25%	8.25%

Interest Rate on Individual Loan Account :

Individual Loans	Premium Rate(%)
Personal OD	upto 9
Easy Term- Normal	upto 8.5
Home Loan	upto 8
Hire Purchase Loan	upto 9
Share/Security Loan	upto 6.5
Guarantee Loan	upto 9
Gold And Silver Loan	upto 7.5
Foreign Employment	upto 7
Educational Loan	upto 7
Auto Loan - Private	upto 7.5
Personal Demand Loan	upto 7.5
Consortium Loan	As per Agreement
Loan Against FDR	coupon Rate Plus 3%

Interest Rate on Corporate Loans Account:

Corporate Loans	Premium Rate
Business OD	upto 6.5
Term Loan	upto 7.5
Demand Loan	upto 6.5
Vehicle Loan	upto 7

Interest Rate on Different Loans Account :

Different Loans	Premium Rate(%)
SME Loan-OD	upto 7.5
SME Loan-Term	upto 7
Agriculture Loan-OD	upto 6.5
Agriculture Loan-Term	upto 7
Industry Loan-OD	upto 7
Industry Loan-Term	upto 7
Energy Loan-OD	upto 6.5
Energy Loan-Term	upto 6
Tourism Loan-OD	upto 6.5
Tourism Loan-Term	upto 6.5
Real Estate Loan-OD	upto 8.5
Real Estate Loan-Term	upto 7
Bridge Gap Loan	upto 9

Fixed rate for Personal Term Loan:

Personal Term Loan(Time span)	Interest Rate(%)
Upto 7 years	upto 13.5 %

Interest Rate on Deprived Sector Loan Account :

Deprived Section Loans	Interest Rate(%)
Deprived-General	upto 9.5
Seasonal Loan	upto 9.5
Micro Enterprise	upto 9
Low - Cost Housing	upto 9
Deprived Loan-Other	upto 9
Micro Hydro	upto 6
Wholesale Lending	upto 5.5
Base Rate : 8.37%	As of Shrawan End , 2078