

Head Office, New Plaza, Putalisadak, Kathmandu

“Attractive Interest, Safe Investment”

[Effective from: 2074/10/07 (21st Jan, 2018)]

Yearly Interest Rate on Saving A/c (%)

Yearly Interest Rate on Fixed Deposits (%)

Sajilo Saving A/C	6.50	0
Normal Saving A/c	6.50	0
Sahara Saving A/c	6.50	0
Nari Saving A/c	6.50	0
Ex-Army Saving A/c	6.50	1,000/-
Premium Saving A/c	6.50	5,000/-
Karmachari Saving A/c	6.50	0
Chirayu Saving A/c	6.50	0
AnmolBalBachat A/c	6.50	1,000/-
AwakashPension Saving A/c	6.50	0
Shareholder Saving A/c	6.50	1,000/-
Sunaulo Saving A/c	6.50	5,000/-
Super Saving A/c	6.50	10,000/-
Special Saving A/c	7.00	15,000/-
Kailash Jumbo Saving A/c	8.00	20,000/-

Duration	Monthly Interest Payment	Quarterly Interest Payment	Interest Payment at Maturity
Upto 3 Months		10.00	
6 Mmonths		10.50	
1 Year	10.75	11.00	11.25
> 1 Year < 2 Year		11.25	
2 Year & Above		10.00	
KBB 270 Days		11.25	
Call Account	Negotiable		

Interest Rate on Loan (%)

Loans and Advances		Premium % p.a
Agriculture Loan	Base Rate	+ upto 5.00%
Industrial Loan	Base Rate	+ upto 5.00%
Home Loan	Base Rate	+ upto 5.00%
SME Loan	Base Rate	+ upto 5.00%
Business Loan	Base Rate	+ upto 5.00%
Auto Loan- Private	Base Rate	+ upto 5.00%
Commercial		+ upto 6.00%
Margin Loan	Base Rate	+ upto 6.00%
Personal Loan	Base Rate	+ upto 6.00%
Real Estate Loan	Base Rate	+ upto 6.00%
Foreign Employment Loan	Base Rate	+ upto 6.00%
Deprived sector Loan-Retailer	Base Rate	+ upto 6.00%
Wholesaler		+ upto 5.00%
Education Loan	Base Rate	+ upto 5.00%
Gold/Silver Loan	Base Rate	+ upto 5.00%
Professional Loan	Base Rate	+ upto 6.00%
Youth Agriculture Loan	10%	
Loan Against FD	+ 3% on coupon rate	
Loan Against Govt. Bond	+ 3% on coupon rate or Base Rate Whichever is Higher	
Consortium Lending	As per consortium decision	
Base rate as at Poush end 2074	11.66%	