

Head Office, New Plaza, Putalisadak, Kathmandu

“Attractive Interest, Safe Investment”

[Effective from: 2074/04/27 (11th Aug, 2017)]

Yearly Interest Rate on Saving A/c (%)

Saving Account	Interest Rate	Minimum Balance
Normal Saving A/c	6.50	0
Sahara Saving A/c	6.50	0
Nari Saving A/c	6.75	0
Ex-Army Saving A/c	6.75	1,000/-
Premium Saving A/c	6.75	5,000/-
Karmachari Saving A/c	6.75	0
Chirayu Saving A/c	6.75	0
Anmol Bal Bachat A/c	6.75	1,000/-
Awakash Pension Saving A/c	6.75	0
Shareholder Saving A/c	6.75	1,000/-
Sunaulo Saving A/c	6.75	5,000/-
Super Saving A/c	7.00	10,000/-
Special Saving A/c	7.50	15,000/-
Kailash Jumbo Saving A/c	8.00	20,000/-

Yearly Interest Rate on Fixed Deposits (%)

Duration	Monthly Interest Payment	Quarterly Interest Payment	Interest Payment at Maturity
3 months		10.00	
6 months		11.00	
1 year	11.25	11.50	11.75
Above 1 year		10.50	
1 year Special FD for Individual (min balance 10lakhs)		12.00	
Dhukuti A/C			9.00

Interest Rate on Loan (%)

Loans and Advances		Premium % p.a
Agriculture Loan	Base Rate	+ upto 4.5%
Industrial Loan	Base Rate	+ upto 4.5%
Home Loan	Base Rate	+ upto 4.5%
SME Loan	Base Rate	+ upto 4.5%
Business Loan	Base Rate	+ upto 4.5%
Auto Loan- Private	Base Rate	+ upto 5.5%
Commercial		+ upto 5.5%
Margin Loan	Base Rate	+ upto 5.5%
Personal Loan	Base Rate	+ upto 5.5%
Real Estate Loan	Base Rate	+ upto 5.5%
Foreign Employment Loan	Base Rate	+ upto 5.5%
Deprived sector Loan-Retailer	Base Rate	+ upto 5.5%
Wholesaler		+ upto 4.5%
Education Loan	Base Rate	+ upto 4.5%
Gold/Silver Loan	Base Rate	+ upto 4.5%
Youth Agriculture Loan		10%
Loan Against FD		+ 3% on coupon rate
Loan Against Govt. Bond		+ 3% on coupon rate
Consortium Lending		As per consortium decision
Base rate as at Ashad 2074		11.56%