

Head Office, New Plaza, Putalisadak, Kathmandu

**“Attractive Interest, Safe Investment”**

[Effective from: 2074/07/13 (30<sup>th</sup> Oct, 2017)]

### Yearly Interest Rate on Saving A/c (%)

Saving Account	Interest Rate	Minimum Balance
Normal Saving A/c	6.00	0
Sahara Saving A/c	6.00	0
Nari Saving A/c	6.25	0
Ex-Army Saving A/c	6.25	1,000/-
Premium Saving A/c	6.25	5,000/-
Karmachari Saving A/c	6.25	0
Chirayu Saving A/c	6.25	0
Anmol Bal Bachat A/c	6.25	1,000/-
Awakash Pension Saving A/c	6.25	0
Shareholder Saving A/c	6.25	1,000/-
Sunaulo Saving A/c	6.25	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/-

### Yearly Interest Rate on Fixed Deposits (%)

Duration	Monthly Interest Payment	Quarterly Interest Payment	Interest Payment at Maturity
Upto 3 months		7.00	
6 months		8.00	
1 year (individual)	9.25	9.50	9.75
1 year (institutional)		8.00	
Dhukuti A/C			7.00
Call Account	Negotiable		

### 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 Ashwin 2074	11.95%	