



SCHEDULE OF INTEREST RATE

Interest rates effective from 2080/01/01 (14 April, 2023)

A. Saving Deposit

Type of Deposit	Interest Rate P.A.	Minimum Balance	Interest capitalization (Quarterly/Monthly)
Progressive Super Saving	7.50%	Rs. 1,000/-	Monthly
Shareholder Saving, Jestha Nagarik/Krishak Majdur/Ekal Mahila Purush Bachat,	7.75%	Rs. 5,000/-	Monthly
Prasanna Bachat	8.25%	Rs. 50,000/-	Monthly
General Saving, Normal and special Saving, Baal Bachat, Employee Growing Plus, Progressive Gold, Progressive Unnati Bachat, Ugratara Bishes Bachat, Shubharambha Bachat, Social Security Special Saving, Aarogya Saving, Student Saving ac	7.00%	*	Quarterly

***Conditions apply: Minimum Balance**

	Interest Rate	Min Bal
Current/Call Account	Up to 3.50%	5,000
Business Current Account	-	-

B. Fixed Deposit

Period	Interest Rate p.a (Monthly/ Quarterly Payment)	
	Individual	Institutional
Up to 3 Months	10.60%	-
3 Months to below 6 Months	10.75%	-
6 Months to below 12 Months	10.90%	8.90%
12 Months to below 24 Months	11.10%	9.10%
2 years and above	11.25%	9.25%

C. Recurring Fixed Deposit

Period	Interest Rate p.a. (Quarterly Payment)
Upto 2 years	10.25%*
Above 2 years-5 years	11.05%*
Above 5 years -15 years	11.25%*

*** Conditions Apply**

D. Integrated Fixed Recurring Deposit

Period	Interest rate p.a. (monthly payment)	Tenure	Minimum & Maximum Balance
Integrated Fixed Deposit (IFD)	11.25%	1 Year & Above	Rs.25,000-Rs. 10,00,000
Integrated Recurring Deposit (IRD)	11.25%		

Note : a. Interest earned on IFD shall be deposited to IRD account on Monthly basis. Other condition shall be as per organizational rule.

b. An additional 2.0% interest will be provided on deposits from remittances.

E. Loans and Advances

Loan and advances	Interest rate p.a.
Auto/Hire Purchase, Real Estate, Personal, Share, Educational, Foreign Employment, Home, Loan Against Insurance Policy, Unified Agriculture - Personal, SME, Unified Agriculture - Business, and others	Base Rate + premium upto 7%
Deprived Sector (Wholesale, Retail**)	Base Rate + premium up to 4%
Subsidy Loan	As defined by NRB
FD Receipt Loan	Up to +3% on coupon rate or base rate
Consortium Loan	As per consortium decision
Fixed Rate to all Loans Products	15.0%

1. Base Rate of Poush, 2079: 12.33%

2. Average base rate of 2nd Quarter 2079.80: 12.62%

Note:

- Premium rate of each borrower shall be determined subject to loan type/category, tenure, internal credit risk grading etc.
- Risk Premium up to 2% p.a. may be charged to cases attracting additional provisioning as per regulatory requirement.
- Negotiable in case of MFIs.