



## SCHEDULE OF INTEREST RATE

Interest rates effective from 2080/02/01 (15 May, 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 Chaitra, 2079: 14.73%

2. Average base rate of 3<sup>rd</sup> Quarter 2079.80: 14.62%

#### 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.