



## SCHEDULE OF INTEREST RATE

To be effective from 2077/04/16 (31th July 2020)

### A) SAVING DEPOSIT

TYPE OF DEPOSIT	INTEREST RATE P.A.	MINIMUM BALANCE	INTEREST CAPITALIZATION
Normal and special saving	6.75%	Rs. 100/-	Quarterly
Progressive Super Saving	7.15%	Rs. 5000/-	Monthly
Baal Bachat	7.00%	Rs. 1000/-	Quarterly
Employee Growing Plus	7.00%	Rs. 1000/-	Quarterly
Progressive Gold	7.10%	Rs. 2000/-	Quarterly
Shareholder saving	7.25%	Rs. 5000/-	Monthly
Progressive Unnati Bachat	7.00%	Rs. 1000/-	Quarterly
Ugratara Bishes Bachat	6.85%*	Rs. 100/-	Quarterly
Shubharambha Bachat	6.75%*	Rs. 1/-	Quarterly
Jestha Nagarik/Krishak Majdur/Akal Mahila Purash Bachat	7.15%	Rs. 5000/-	Monthly
Prasanna Bachat	7.25%	Rs. 50,000/-	Monthly
Social Security Special Saving	6.75%*	Zero Balance	Monthly
Aarogya Saving	6.75%	Rs. 500/-	Quarterly

\*Conditions apply

### Institutional

Current/Call Account	Up to minimum rate of saving deposit	Rs. 5,000	Quarterly
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### B) FIXED DEPOSIT

PERIOD	Interest rate p.a. (quarterly payment)	
	Individual	Institutional
3 months to 9 months	8.0%	7.75%
Above 9 months to below 2 years	8.5%	8.00%
2 year and above	8.75%	8.25%
More than 5 years	Negotiable (in case of Akshyaya Kosh)	

### C) LOANS AND ADVANCES

Loan and Advances	Interest Rate p.a.
Auto/Hire Purchase, Real Estate, Personal, Share, Educational, Foreign Employment and Other	Base Rate + premium upto 4%
Home, SME*, Industrial and Unified Agriculture	Base Rate + premium up to 3%
Deprived Sector(Wholesale**, Retail)	Base Rate + premium up to 2%
Subsidized Loan	As defined by NRB
FD Receipt Loan	Up to +3% on coupon rate or base rate
Consortium Loan	As per consortium decision

### Base rate of Asadh 2077: 11.29%

\*Industrial, commercial, service sector and productive sector loans are included in SME loan henceforth.

\*\* Negotiable in case of MFIs

Note: Premium rate of each borrower shall be determined subject to loan type/category, tenure, internal credit risk grading etc.