



SCHEDULE OF INTEREST RATE

Interest rates effective from 2078/05/01 (17 July, 2021)

A. Saving Deposit

Type of Deposit	Interest Rate P.A	Minimum Balance	Interest Capitalization
Normal and special saving	4.50%	Rs. 100/-	Quarterly
Progressive Super Saving	4.50%	Rs. 5000/-	Monthly
Baal Bachat	4.50%	Rs. 1000/-	Quarterly
Employee Growing Plus	4.50%	Rs. 1000/-	Quarterly
Progressive Gold	4.50%	Rs. 2000/-	Quarterly
Shareholder saving	6.00%	Rs. 5000/-	Monthly
Progressive Unnati Bachat	4.50%	Rs. 1000/-	Quarterly
Ugratara Bishes Bachat	4.50%*	Rs. 100/-	Quarterly
Shubharambha Bachat	4.50%*	Rs. 1/-	Quarterly
Jestha Nagarik/Krishak Majdur/ Ekal Mahila Purash Bachat	5.50%	Rs. 5000/-	Monthly
Prasanna Bachat	6.00%	Rs. 50,000/-	Monthly
Social Security Special Saving	4.50%*	Zero Balance	Monthly
Aarogya Saving	4.50%*	Rs. 500/-	Quarterly

*Conditions apply

Institutional

Current/Call Account	Up to 2.25% p.a.	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	8.50%	6.50%
Above 9 months to below 2 years	8.50%	8.00%
2 years to below 3 years	8.75%	8.50%
3 years & Above	Negotiable	9.00%

C. Recurring Fixed Deposit

Period	Interest rate p.a. (quarterly payment)
Upto 2 years	7.00 % *
Above 2 years-5 years	7.50 % *
Above 5 years -10 years	8.00 % *

* Conditions Apply

D. Loans and Advances

Loan and Advances	Interest rate p.a.
Auto/Hire Purchase, Real Estate, Personal, Share, Educational, Foreign Employment and Other , Loan Against Insurance Policy	Base Rate + premium upto 4%
Home, SME and Unified Agriculture	Base Rate + premium up to 3%
Deprived Sector(Wholesale, Retail**)	Base Rate + premium up to 2%
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	13.50%

Base rate of Ashad, 2078: 9.42%

** Negotiable in case of Retail (Direct lending) on Deprived Sector

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