



SCHEDULE OF INTEREST RATE

Interest rates effective from 2078/06/1(17 Sept., 2021)

A. Saving Deposit

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

*Conditions apply

Institutional

Current/Call Account	Up to 3.0% 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 6 months	8.50%	8.50%
Above 6 months to 1 year	8.75%	8.50%
Above 1 year to 3 years	9.00%	9.00%
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, Home and Other, Loan Against Insurance Policy	Base Rate + premium upto 4%
SME and Unified Agriculture	Base Rate + premium up to 2%
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 etc.