

SCHEDULE OF INTEREST RATE

Interest rates effective from 2078/11/01 (13 February, 2022)

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 Purash Bachat	8.00%	Rs. 5,000/-	Monthly
Prasanna Bachat	8.50%	Rs. 50,000/-	Monthly
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	6.71%	*	Quarterly

*Conditions apply: Minimum Balance

	Interest Rate
Current/Call Account	Up to 3.35% p.a.

B. Fixed Deposit

Period	Interest Rate p.a (Monthly/ Quarterly Payment)	
	Individual	Institutional
3 months and above	11.71%	10.71%

C. Recurring Fixed Deposit

Period	Interest Rate p.a. (Quarterly Payment)
Upto 2 years	9.31 % *
Above 2 years -5 years	9.97 % *
Above 5 years -15 years	10.64% *

D. Integrated Fixed Recurring Deposit

Period	Interest rate p.a. (monthly payment)	Tenure	Minimum & Maximum Balance
Integrated Fixed Deposit(IFD)	11.71%*	1 Year and above	Rs.25,000 - Rs.10,00,000
Integrated Recurring Deposit (IRD)	11.71%*		

* Conditions Apply

Note : 1. Interest earned on IFD shall be deposited to IRD account on monthly basis. Other condition shall be as per organizational rule.

2. Interest Rate of Loan & Advances will be as per published on Aarthik Abhiyan of dated 2078.06.31 **Base Rate of Poush, 2078 : 11.76%**