



SCHEDULE OF INTEREST RATE

Interest rates effective from 2077/06/01 (17 Sep, 2020)

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	5.0%	Rs. 5000/-	Monthly
Baal Bachat	4.65%	Rs. 1000/-	Quarterly
Employee Growing Plus	5.00%	Rs. 1000/-	Quarterly
Progressive Gold	4.85%	Rs. 2000/-	Quarterly
Shareholder saving	6.00%	Rs. 5000/-	Monthly
Progressive Unnati Bachat	4.75%	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	6.50%	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	8.0%	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 & Akshyaya Kosh	Negotiable	

C) 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%
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 Shrawan, 2077: 10.50%

*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.