

## SCHEDULE OF INTEREST RATE

Interest rates effective from 2079/02/01 (15 May, 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	7.25%	*	Quarterly

\*Conditions apply: Minimum Balance

	Interest Rate
Current/Call Account	Up to 3.62%

### B. Fixed Deposit

Period	Interest Rate p.a (Monthly/ Quarterly Payment)	
	Individual	Institutional
3 Months	12.00%	11.00%
6 Months to Below 9 Months	12.05%	11.05%
9 Months to Below 1 Year	12.10%	11.10%
1 Year to Below 2 Years	12.15%	11.15%
2 Years & Above	12.25%	11.25%

### 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 % *

\* Conditions Apply

### D. Integrated Fixed Recurring Deposit

Period	Interest rate p.a. (monthly payment)	Tenure	Minimum & Maximum Balance
Integrated Fixed Deposit (IFD)	12.15%	1 Year & Above	Rs.25,000-Rs. 10,00,000
Integrated Recurring Deposit (IRD)	12.15%		

- Note :**
- Interest earned on IFD shall be deposited to IRD account on Monthly basis. Other condition shall be as per organizational rule.
  - Interest Rate of Loan & Advances will be as per published on Aarthik Abhiyan of dated 2078.06.31
  - Base Rate of Chaitra,2078 : 12.79%
  - Average base rate of 3rd Quarter 2078.79 : 12.37%