



SCHEDULE OF INTEREST RATE

Interest rates effective from 2079/05/01 (17 Aug, 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	8.25%	Rs. 5,000/-	Monthly
Prasanna Bachat	8.75%	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, Student Saving ac	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%	10.00%
6 Months to below 9 Months	12.05%	10.05%
9 Months to below 1 year	12.10%	10.10%
1 year to below 2 years	12.15%	10.15%
2 years & above	12.25%	10.25%

C. Recurring Fixed Deposit

Period	Interest Rate p.a. (Quarterly Payment)
Upto 2 years	10.24 % *
Above 2 years-5 years	10.96 % *
Above 5 years -15 years	11.70 % *

* 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.
Integrated Recurring Deposit (IRD)	12.15%		10,00,000

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

b. An additional 1.0% interest will be provided on deposits from remittances.

E. Loans and Advances

Loan and advances	Interest rate p.a.
Auto/Hire Purchase, Real Estate, Personal, Share, Educational, Foreign Employment, Home, Loan Against Insurance Policy, Unified Agriculture - Personal, SME, Unified Agriculture - Business, and others	Base Rate + premium upto 7%
Deprived Sector (Wholesale, Retail)**	Base Rate + premium up to 4%
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	14.0%

1. Base Rate of Ashad, 2079: 12.93%

2. Average base rate of 4th Quarter 2078.79: 13.11%

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

- Risk Premium up to 2% p.a. may be charged to cases attracting additional provisioning as per regulatory requirement.
- Negotiable in case of MFIs