



SCHEDULE OF INTEREST RATE

Interest rates effective from 2079/06/01 (17 September, 2022)

A. Saving Deposit

Type of Deposit	Interest Rate P.A.	Minimum Balance	Interest capitalization (Quarterly/Monthly)
Progressive Super Saving	8.60%	Rs. 1,000/-	Monthly
Shareholder Saving, Jestha Nagarik/Krishak Majdur/Ekal Mahila Purush Bachat, Staff Salary	9.20%	Rs. 5,000/-	Monthly
Prasanna Bachat	9.50%	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, Student Saving ac	8.47%	*	Quarterly

*Conditions apply: Minimum Balance

	Interest Rate
Current/Call Account	Up to 4.23%

B. Fixed Deposit

Period	Interest Rate p.a (Monthly/ Quarterly Payment)	
	Individual	Institutional
3 Months to below 6 months	13.20%	11.20%
6 Months to below 9 Months	13.30%	11.30%
9 Months to below 1 year	13.40%	11.40%
1 year to below 2 years	13.45%	11.45%
2 years & above	13.47%	11.47%

C. Recurring Fixed Deposit

Period	Interest Rate p.a. (Quarterly Payment)
Upto 2 years	11.26% *
Above 2 years-5 years	12.05% *
Above 5 years -15 years	12.87% *

* Conditions Apply

D. Integrated Fixed Recurring Deposit

Period	Interest rate p.a. (monthly payment)	Tenure	Minimum & Maximum Balance
Integrated Fixed Deposit (IFD)	13.47%	1 Year & Above	Rs.25,000-Rs.
Integrated Recurring Deposit (IRD)	13.47%		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	15.0%

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