



SCHEDULE OF INTEREST RATE

Interest rates effective from 2079/08/01 (17 November, 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
General Saving, 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	Min Bal	
Current/Call Account	Up to 4.23%	5,000	
Business Current Account	-	-	

B. Fixed Deposit

Period	Interest Rate p.a (Monthly/ Quarterly Payment)	
	Individual	Institutional
3 Months to Below 6 Months	13.00%	11.00%
6 Months to Below 9 Months	13.05%	11.05%
9 Months to Below 1 Year	13.10%	11.10%
1 Year to Below 2 Years	13.30%	11.30%
2 Years & Above	13.35%	11.35%

C. Recurring Fixed Deposit

Period	Interest Rate p.a. (Quarterly Payment)
Upto 2 years	12.38 % *
Above 2 years-5 years	13.00% *
Above 5 years -15 years	13.35% *
* Conditions Apply	

D. Integrated Fixed Recurring Deposit

Period	Interest rate p.a. (monthly payment)	Tenure	Minimum & Maximum Balance
Integrated Fixed Deposit (IFD)	13.35%	1 Year & Above	Rs.25,000-Rs. 10,00,000
Integrated Recurring Deposit (IRD)	13.35%		

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 2.0% 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 Asoj, 2079: 12.75%

2. Average base rate of 1st Quarter 2079.80:12.48%

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