



SCHEDULE OF INTEREST RATE

Interest rates effective from 2079/10/01 (15 January, 2023)

A. Saving Deposit

Type of Deposit	Interest Rate P.A.	Minimum Balance	Interest capitalization (Quarterly/Monthly)
Progressive Super Saving	8.25%	Rs. 1,000/-	Monthly
Shareholder Saving, Jestha Nagarik/Krishak Majdur/Ekal Mahila Purush Bachat, Prasanna Bachat	8.50%	Rs. 5,000/-	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	9.00%	Rs. 50,000/-	Monthly
	8.00%	*	Quarterly

***Conditions apply: Minimum Balance**

	Interest Rate	Min Bal
Current/Call Account	Up to 4.00%	5,000
Business Current Account	-	-

B. Fixed Deposit

Period	Interest Rate p.a (Monthly/ Quarterly Payment)	
	Individual	Institutional
3 Months to below 6 Months	12.10%	10.10%
6 Months to below 9 Months	12.20%	10.20%
9 Months to below 1 Year	12.25%	10.25%
1 Year to below 2 Years	12.35%	10.35%
2 Years to below 3 Years	12.50%	10.50%
3 Years & Above	13.00%	11.00%

C. Recurring Fixed Deposit

Period	Interest Rate p.a. (Quarterly Payment)
Upto 2 Years	11.50 % *
Above 2 Years-5 Years	12.65 % *
Above 5 Years -15 Years	13.00 % *

*** Conditions Apply**

D. Integrated Fixed Recurring Deposit

Period	Interest rate p.a. (monthly payment)	Tenure	Minimum & Maximum Balance
Integrated Fixed Deposit (IFD)	13.00%	1 Year & Above	Rs.25,000-Rs. 10,00,000
Integrated Recurring Deposit (IRD)	13.00%		

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%

3. Base rate of Mangsir, 2079:12.81%

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