



SCHEDULE OF INTEREST RATE

Interest rates effective from 2079/11/01 (13 February, 2023)

A. Saving Deposit

Type of Deposit	Interest Rate P.A.	Minimum Balance	Interest capitalization (Quarterly/Monthly)
Progressive Super Saving	8.00%	Rs. 1,000/-	Monthly
Shareholder Saving, Jestha Nagarik/Krishak Majdur/Ekal Mahila Purush Bachat,	8.25%	Rs. 5,000/-	Monthly
Prasanna Bachat	8.75%	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	7.50%	*	Quarterly

*Conditions apply: Minimum Balance

	Interest Rate	Min Bal
Current/Call Account	Up to 3.75%	5,000
Business Current Account	-	-

B. Fixed Deposit

Period	Interest Rate p.a (Monthly/ Quarterly Payment)	
	Individual	Institutional
Up to 3 Months	11.85%	-
3 Months to Below 6 Months	11.95%	-
6 Months to Below 9 Months	12.00%	10.00%
1 Year to Below 2 Years	12.10%	10.10%
2 Years to Below 3 Years	12.20%	10.20%
3 Years & Above	12.50%	10.50%

C. Recurring Fixed Deposit

Period	Interest Rate p.a. (Quarterly Payment)
Upto 2 Years	11.50 % *
Above 2 Years-5 Years	12.30% *
Above 5 Years -15 Years	12.50% *

* Conditions Apply

D. Integrated Fixed Recurring Deposit

Period	Interest rate p.a. (monthly payment)	Tenure	Minimum & Maximum Balance
Integrated Fixed Deposit (IFD)	12.50%	1 Year & Above	Rs.25,000-Rs. 10,00,000
Integrated Recurring Deposit (IRD)	12.50%		

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 Poush, 2079: 12.33%

2. Average base rate of 2nd Quarter 2079.80: 12.62%

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