नेपाल राष्ट्र बैंकबाट 'ग' बर्गको इजाजतपत्रप्राप्त राष्ट्रिय स्तरको वितीय संस्था



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SCHEDULE OF INTEREST RATE

Interest rates effective from 2080/05/01 (18 August, 2023)

Fixed Deposit	Interest rate p.a.(Quarterly/Monthly)	
Period	Individual	Instituional
3 Months	11.15%	-
6 Months	11.30 %	9.30%
12 Months	11.75 %	9.75 %
2 Years and Above	12.00 %	10.00%

Integrated Fixed Recurring Deposit (IFRD) 11.25%

*Additional 1% will be provided on remitances FD.

Recurring Fixed Deposit		
Upto 2 years	10.25 % *	
Above 2 years - 5 years	11.05 % *	
Above 5 years - 15 years	11.25 % *	

Saving Deposit	7.00 % to 9.00 % *	
Call Account	Upto 3.5 %	Rs.5000 (Min. Bal)

* Conditions Apply

Loan and advances		Interest rate p.a.
Auto/Hire Purchase/Real Estate		
Personal/Share/Educational		Base Rate + Premium Upto 5%
Home/Personal Guarantee Loan		
Unified Agriculture Personal/SME Unified Agriculture Business and Others		
(Wholesale, Retail**)		
Subsidy Loan	As defined	by NRB
FD Receipt Loan	Upto 2 % on Coupon Rate	
Consortium Loan	As per Consortium Decision	
Fixed Rate to all Loans 16 %		

Average Base rate of 4th Quarter 2079 - 80: 14.33 %