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



Corporate Office

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SCHEDULE OF INTEREST RATE

Interest rates effective from 2080/11/01 (13 February, 2024)

Fixed Deposit	Interest Rate p.a. (Quarterly/Monthly)	
Period	Individual	Institutional
3 Months	8.70%	-
6 Months	8.80 %	6.80%
9 Months	8.90 %	6.90 %
12 Months to 23 Months	9.00 %	7.00%
24 Months & Above	9.50 %	7.50%

Recurring Fixed Deposit			
Period	Interest Rate p.a. (Quarterly Payment)		
6 Months to 2 years	9.25% *		
Above 2 years - 5 years	9.50 % *		

Integrated Fixed Recurring Deposit (IFRD) 9.50%

*Additional 1% will be provided on remittance FD.

Saving Deposit	6.50 % to 8.50 % *	
Call Account	Upto 3.00 %	Rs.5000 (Min. Bal)

^{*} Conditions Apply

Loan and Advances		Interest Rate p.a.		
Auto/Hire Purchase/Real Estate				
Personal/Share/Educational				
Home/Personal Guarantee Loan		Base Rate +		
Unified Agriculture Personal/SME		Premium Upto 3%		
Unified Agriculture Business and		·		
Others				
Deprived Sector	Base Rate	+ premium		
(Wholesale, Retail**)	upto 2%			
Subsidy Loan	As defined by NRB			
FD Receipt Loan	Upto 2 % on Coupon Rate			
Consortium Loan	As per Co	nsortium Decision		
Fixed Rate to all Loans	14.00 %			
(For the first 5 years)				
Average Base Rate: 13.33 %				