



## SCHEDULE OF INTEREST RATE

Interest rates effective from 2081/03/01 (15 June, 2024)

Fixed Deposit	Interest Rate p.a. (Quarterly/Monthly)	
	Individual	Institutional
Period		
3 Months	7.15%	-
6 Months	7.30 %	6.30%
9 Months	7.50 %	6.50%
12 Months to 23 Months	7.75 %	6.75%
24 Months & Above	8.25 %	7.25%

### Recurring Fixed Deposit

Period	Interest Rate p.a. (Quarterly Payment)
6 Months to 2 years	8.00% *
Above 2 years - 5 years	8.25 % *

**Integrated Fixed Recurring Deposit (IFRD) 8.25%**

**\*Additional 1% will be provided on remittance FD.**

<b>Saving Deposit</b>	<b>5.25 % to 7.15 % *</b>	
Call Account	Upto 2.25 %	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 Unified Agriculture Personal/SME Unified Agriculture Business and Others	Base Rate + Premium Upto 3%
Deprived Sector (Wholesale, Retail**)	Base Rate + premium upto 2%
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 (For the first 5 years)	13.25 %

**Average Base Rate : 11.93 %**