

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



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SCHEDULE OF INTEREST RATE

Interest rates effective from 2081/06/01 (17 September, 2024)

Fixed Deposit	Interest Rate p.a. (Quarterly/Monthly)	
	Individual	Institutional
3 Months	6.60%	-
6 Months	6.75%	5.75%
9 Months	7.00%	6.00%
12 Months to 23 Months	7.25%	6.25%
24 Months to 35 Months	7.75%	6.75%

Recurring Fixed Deposit

Period	Interest Rate p.a. (Quarterly Payment)
6 months to 2 years	7.50 % *
Above 2 years-5 years	7.75% *

Integrated Fixed Recurring Deposit (IFRD)	7.75 %
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* An additional 1% will be provided on remittance F.D

Saving Deposit	4.75 % to 6.60%*
Call Account	Upto 2.00 % Rs.5000 (Min.Bal)

* Conditions Apply

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 3%
Deprived Sector (Wholesale, Retail**)	Base Rate + premium up to 2%
Subsidy Loan	As defined by NRB
FD Receipt Loan	Up to +2% on coupon rate or base rate
Consortium Loan	As per consortium decision
Fixed Rate to all Loans Products (For the first 5 years)	13.00%

1. Average base rate: 10.61%