

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



**Corporate Office**

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## SCHEDULE OF INTEREST RATE

Interest rates effective from 2081/12/01 (14 March, 2025)

Fixed Deposit	Interest Rate p.a. (Quarterly/Monthly Payment)	
	Individual	Institutional
Period		
3 Months	5.50%	-
6 Months	5.75%	4.75%
9 Months	6.00%	5.00%
12 Months to 23 Months	6.35%	5.35%
24 Months to 35 Months	6.50%	5.50%
36 Months and Above	6.75%	5.75%

### Recurring Fixed Deposit

Period	Interest Rate p.a. (Quarterly Payment)
6 months to 2 years	6.25 % *
Above 2 years-5 years	6.50% *

<b>Integrated Fixed Recurring Deposit (IFRD)</b>	<b>6.50 %</b>
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\* An additional 1% will be provided on remittance F.D

<b>Saving Deposit</b>	<b>3.50 % to 5.35%*</b>
Call Account	Upto 1.25%   Rs.5000(Min.Bal)

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)	12.00%

\* Conditions Apply

**1. Average base rate: 9.28%**