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CENTRAL OFFICE:

## Interest Rate

Effective From 1st Jestha 2079 (15th May 2022) **Deposits** 

S. No.	Products		Interest Rate (Per Annum)		Payment
1	Kamana Sewa Pragati Bachat I	Khata			
2	Swabhiman Bachat Khata				
3	KS Insta Saving				
4	Shareholder Saving				
5	Normal Saving				
6	Subharambha Saving				
7	Swarnim Surakshit Saving				
8	Sabal Nari Saving				
9	Child Saving		7.00	%	
10	Salary Saving Student Saving Pensioner Saving Farmer 's Saving				
11					Quartely Basis
12					
14	Samajik Surakchhya Saving		_		
15	, , ,				
	Swarnim Surakchhit Plus Sav	ring	_		
17	Other saving accounts				
	Subhalabh Lagani Saving Acc	count	8.75%		
19	SubhaShree Bachat Khata		9.00%		-
	NRN Saving Account		10.00%		
21	Call Account		Up to 3	5.50%	
	Fix	xed Dej	osits		
S.	Products	Intere	est Rate	Payment	
No.	Products	(Per A	Annum)		
1	Individual	New	Renew	Month	ly or Quarterly or

Fixed Deposits							
S. No.	Products	Interest Rate (Per Annum)				Payment	
1	Individual	New	Renew	Monthly or Quarterly or			
1	3 Months and Above	12.00%	12.00%	at Maturity			
2	Institutional	New	Renew	Monthly or Quarterly or			
	3 Months and Above	11.00%	11.00%	at Maturity			
	Recurring/Others Fixed Deposits (Individual)						

INO.		(Per A	Millulli)		•	
1	Individual	New	Renew	Mo	nthly or Quarterly or	
1	3 Months and Above	12.00%	12.00%		at Maturity	
2	Institutional	New	Renew	Mo	nthly or Quarterly or	
	3 Months and Above	11.00%	11.00%		at Maturity	
	Recurring/Others	Fixed 1	Deposits	(Inc	dividual)	
S.	Products		Interest R	ate	Dovement	
No.	Products		(Per Annum)		Payment	
1	Recurring Deposit		11.00%	)	Quartely	
2.	Sunaulo Bhabisya Recurring D		11.00%		Qualtely	

1	Individual	New	Renew	Monthly or Quarterly or		
1	3 Months and Above	12.00%	12.00%	at Maturity		
2	Institutional	New	Renew	Monthly or Quarterly or		
	3 Months and Above	11.00%	11.00%	at Maturity		
Recurring/Others Fixed Deposits (Individual)						
	icculting/Onicis	IIACUI	Deposits	(IIIdividual)		
S.		1 IACU 1	Interest R	Rate		
S. No	Products	TIXCUI		late Payment		
	Products	Tixed	Interest R	Rate Payment		
	Products		Interest R (Per Annu	Payment Ouartely		

No.	Products	(Per Annum)		Payment		
1	Individual	New	Renew	Mo	nthly or Quarterly or	
1	3 Months and Above	12.00%	12.00%		at Maturity	
2	Institutional	New	Renew	Monthly or Quarterly at Maturity		
	3 Months and Above	11.00%	11.00%			
	Recurring/Others Fixed Deposits (Individual)					
S.	Products	Interest Ra		ate	Payment	
No.	Products		(Per Annum)			
1	Recurring Deposit		11.00%	)	Ouantaly	
2	Sunaulo Bhabisya Recurring D	eposit (	11.00%	)	Quartely	
3	Remittance Fixed Deposit		13.00%		Monthly or Quarterly or at Maturity	

S.	Products		Intere	st Ra	ite (Per Annum )
	Loa	ns & Ac	lvances		
3	Remittance Fixed Deposit		13.00%	, )	Monthly or Quarterly or at Maturity
2	Sunaulo Bhabisya Recurring D	ya Recurring Deposit		, )	•
1	Recurring Deposit		11.00%	, )	Quartely
S. No.	Products		Interest R (Per Annu		Payment
0	Recurring/Others	Fixed 1	,	`	dividual)
		T. 1.		/T	1 1 1)
2	3 Months and Above	11.00%	11.00%		at Maturity
2	Institutional	New	Renew	Mo	nthly or Quarterly or
	3 Months and Above	12.00%	12.00%		at Maturity

2	montational	11011	TCTTC VV	1110	initing of Quarterly of	
	3 Months and Above	11.00%	11.00%		at Maturity	
	Recurring/Others	Fixed I	Deposits	(In	dividual)	
S. No.	Products		Interest Ra (Per Annu		Payment	
1	Recurring Deposit		11.00%		Outomtoler	
2	Sunaulo Bhabisya Recurring D	eposit	11.00%		Quartely	
3	Remittance Fixed Deposit	_	13.00%		Monthly or Quarterly or at Maturity	
	Loai	ns & Ad	lvances			
S. No.	Products				te (Per Annum ) + Premium )(%)	
1	Loan against FD		Upto 3% on coupon rate or Rate whichever is higher			
2	Consortium Loan		1		sortium decision	
3	Deprived Sector Loan		Base Rate + upto 5%		ate + upto 5%	

1	Recuiring Deposit	11.00/0	Outputality	
2	Sunaulo Bhabisya Recurring Deposit	11.00%	Quartely	
3	Domaittan as Eivad Dan sait	12 000/	Monthly or Quarterly	
3	Remittance Fixed Deposit	13.00%	or at Maturity	
			•	
	Loans & Ac	lvances		
S.	Products	Interest Rate (Per Annum )		
No.	Products	(Base Rate	+ Premium )(%)	
1	Loan against ED	Upto 3% on coupon rate or Base		
1	Loan against FD	Rate whi	chever is higher	
2	Consortium Loan		sortium decision	
3	Deprived Sector Loan	Base Ra	ate + upto 5%	
4	All others loans and advances	Base Rate + upto 7%		
	Base Rate as of Chaitra 2078		10.39%	

'प्रगतिको आधार, कामना सेवासँग कारोबार'

4.46%

Interest Rate Spread Chaitra 2078

Fixed Rate for Personal Term Loans - 14.99% p.a.

# Additional 0.1% can be provided for FD renewal through Bidding.

\*Rs 100 will be deposited by the bank