

Interest Rate

Effective From 1st Shrawan 2078 (16th July 2021)

Saving Deposits			
S. No.	Products	Interest Rate (Per Annum)	Payment
1	Kamana Sewa Pragati Bachat Khata	5.00%	Quarterly Basis
2	Swabhiman Bachat Khata		
3	KS Insta Saving		
4	Shareholder Saving		
5	Normal Saving	3.00%	
6	Subharambha Saving		
7	Swarnim Surakshit Saving		
8	Sabal Nari Saving		
9	Child Saving		
10	Salary Saving		
11	Student Saving		
12	Pensioner Saving		
13	Farmer 's Saving		
14	Samajik Surakchhya Saving		
15	Kholau Bachat Khata (KBK) Saving*		
16	Swarnim Surakchhit Plus Saving		
17	Other saving accounts		
18	Call Deposits	Up to 1.50%	

Fixed Deposits				
S. No.	Products	Interest Rate (Per Annum)		Payment on
1	Individual	New	Renew	Monthly or Quarterly or at Maturity
	3 Months	7.50%	7.50%	
	Above 3 months	8.00%	8.00%	
2	Institutional	New	Renew	Monthly or Quarterly or at Maturity
	3 Months	7.50%	7.50%	
	Above 3 months	8.00%	8.00%	

Recurring Deposits (Individual)			
S. No.	Products	Interest Rate (Per Annum)	Payment on
1	Recurring Deposit	8.00%	Quarterly
2	Sunaulo Bhabisyas Recurring Deposit	8.00%	

Loans & Advances		
S. No.	Products	Interest Rate (Per Annum) (base rate+ premium) (%)
1	Loan against FD	Upto 3% on coupon rate or Base Rate whichever is higher
2	Consortium Loan	As per consortium decision
3	Deprived Sector Loan	Base Rate + upto 5%
4	All others loans and advances	Base Rate + upto 5%
	Base Rate as of Jestha 2078	8.20%

*Rs 100 will be deposited by the bank

Fixed Rate for Personal Term Loans - 12.99% p.a.