

INTEREST RATE

Revised Interest Rate for the month of Kartik 2078

Deposits

S. No.	Products	Interest Rate (Per Annum)	Payment
1	Kamana Sewa Pragati Bachat Khata	4.50%	Quarterly Basis
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		
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	Subhalabh Lagani Saving Account	6.00%	
19	NRN Saving Account	7.00%	
20	Call Account	Up to 2.25%	

Fixed Deposits

S. No.	Product	Interest Rate (Per Annum)		Payment on
		New	Renew	
1	Individual			Monthly or Quarterly or at Maturity
	3 Months and Above	9.50%	9.50%	
2	Institutional			Monthly or Quarterly or at Maturity
	3 Months and Above	8.50%	8.50%	

Recurring/Others Fixed Deposits (Individual)

S. No.	Product	Interest Rate (per annum)	Payment on
1	Recurring Deposit	8.50%	Quarterly
2	Sunaulo Bhabisya Recurring Deposit	8.50%	
3	Remittance Fixed Deposit	10.50%	Monthly or Quarterly or at Maturity

Loans & Advances

S. No.	Products	Interest Rate (Per Annum)
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 7%
Base Rate as of Bhadra 2078		8.18%

*Rs 100 will be deposited by the bank

Fixed Rate for Personal Term Loans - 13.99% p.a.