

Interest Rate : Baisakh 2081

1. Fixed Deposit LCY

Time Period	Interest Rate % P.A	
	Individual	Minimum Balance
3 Months to 6 Months	5.75	NPR 10,000.00 - Rural Branches NPR 50,000.00 - Outside Valley Branches NPR 100,000.00 - Inside Valley Branches
Above 6 Months to 12 Months	6.50	
Above 12 Months to 18 Months	7.00	
Above 18 Months	7.10	
12 Months & Above (Remittance)	8.10	

Interest Rate % P.A.

Time Period	Institutional
6 Months and above	6.10

2. Sanima Recurring Deposit (Individual)

Time Period	Interest Rate % P.A.	Minimum Balance
12 Months to 60 Months	6.50	NPR 1,000.00

3. Call Deposit (LCY)

	Interest Rate % P.A.	Minimum Balance (NPR)
	up to 1.65	-

4. Saving Deposits

A. LCY	Interest Rate % P.A.	Minimum Balance (NPR)
Sanima Super Remittance Savings account	6.30	-
Sanima Remittance IPO saving Account	6.30	-
Sanima Super Savings Khata	5.30	50,000.00
Sanima NRN Special Savings	5.30	50,000.00
Sanima Family Super Savings Account	5.30	25,000.00
Sanima Platinum Payroll Savings Account	5.30	-
Sanima Sunaulo Bachat	5.05	15,000.00
Sanima Dirghayu Bachat Khata	3.30	10,000.00
Sanima Sahaj Bachat Khata	3.30	-
Sanima Mero Bachat Khata	3.30	-
Sanima Special Salary Account	3.30	-
Sanima Dirghayu Talab Khata	3.30	-
Generation Sanima Savings account	3.30	-
ALL other LCY saving accounts	3.30	-

B. FCY	Saving (Interest Rate % P.A.)	Minimum Balance	Call (Interest Rate % P.A.)
USD Account	2.75	USD 10.00	1.38
GBP Account	2.28	GBP 5.00	1.14
CAD Account	2.75	CAD 5.00	1.38
EUR Account	1.92	EUR 5.00	0.96
AUD Account	2.44	AUD 5.00	1.22
JPY Account	1.15	JPY 1,000.00	0.58
CNY Account	2.94	CNY 100.00	1.47

5. FCY Fixed Deposit (For Individual)

Time Period	Currency	Interest Rate % P.A.	Minimum Balance
3 Months and above	USD	3.12	USD 1,000.00
3 Months and above	GBP	2.69	GBP 1,000.00
3 Months and above	CAD	3.12	CAD 1,000.00
3 Months and above	EUR	2.37	EUR 1,000.00
3 Months and above	AUD	2.84	AUD 1,000.00
3 Months and above	JPY	1.68	JPY 1,000.00
3 Months and above	CNY	3.29	CNY 100.00

FCY Fixed Deposit (For Institutional)

Time Period	Currency	Interest Rate % P.A.	Minimum Balance
6 Months and above	USD	3.12	USD 1,000.00
6 Months and above	GBP	2.69	GBP 1,000.00
6 Months and above	CAD	3.12	CAD 1,000.00
6 Months and above	EUR	2.37	EUR 1,000.00
6 Months and above	AUD	2.84	AUD 1,000.00
6 Months and above	JPY	1.68	JPY 1,000.00
6 Months and above	CNY	3.29	CNY 100.00

6. Fixed Rate For all Term Loan (% P.A.)

up to 13 Months	13 Months to 24 Months	24 Months to 36 Months	Above 36 Months
up to 11.00%	up to 11.50%	up to 12.00%	12.50%

7. Interest payment frequency will be monthly in all products.

8. Rate of interest on loan against FDR shall be coupon rate or base rate whichever is higher, plus upto 1.00% to 2.50% risk premium.

9. Interest rate on FCY Fixed Deposit to NRN and / or against remittance shall be 1% above rates. Minimum Balance will be same as in FCY FD.

10. Premium over base rate on Wholesale DSL: 1.00% to 2.00%

11. Premium over base rate on Corporate Short Term Loans up to 1 Year: 0.75% to 2.75%

12. Premium over base rate for all floating loans under Energy Sector/Agriculture Loans : 1.25 % to 3.25%

13. Premium over base rate for all other categories of floating loans and advances : 1.50 % to 3.50% subject to compliance of NRB Directive.

14. Interest rate on consortium loans shall be decided by consortium meetings.

15. Interest rate concession shall be provided to the specified sector under normal Deprived Sector Loan in the line with NRB Directive

Note: A. Base Rate 8.67 % & Interest Rate Spread 4.00 % (Falgun 2080)

B. Average Base Rate for the previous three consecutive months ending Falgun 2080: 8.97 %

C. Penal Interest 2.00 % P.A.



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