Interest Rate : Ashwin 2081

1. Fixed Deposit LCY

Time Period	Interest Rate % P.A	
	Individual	Minimum Balance
3 Months to 6 Months	4.50	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	5.40	
Above 12 Months	5.95	
12 Months & Above (Remittance)	**6.95**	

Interest Rate % P.A.	
Time Period	Institutional
6 Months to below 1 Year	3.50
1 Year and Above	4.30

2. Sanima Recurring Deposit (Individual)

Time Period	Interest Rate % P.A.	Minimum Balance
12 Months to 60 Months	5.40	NPR 1,000.00

3. Call Deposit (LCY)	Interest Rate % P.A.	Minimum Balance (NPR)
	up to 1.520	-

4. Saving Deposits

A. LCY	Interest Rate % P.A.	Minimum Balance (NPR)
Sanima Super Remittance Savings account	5.04	-
Sanima Remittance IPO saving Account	5.04	
Sanima Super Savings Khata	4.04	50,000.00
Sanima NRN Special Savings	4.04	50,000.00
Sanima Family Super Savings Account	4.04	25,000.00
Sanima Platinum Payroll Savings Account	4.04	-
Sanima Sunaulo Bachat	4.04	15,000.00
Sanima Dirghayu Bachat Khata	3.04	-
Sanima Sahaj Bachat Khata	3.04	
Sanima Mero Bachat Khata	3.04	
Sanima Special Salary Account	3.04	
Sanima Dirghayu Talab Khata	3.04	
Generation Sanima Savings account	3.04	
ALL other LCY saving accounts	3.04	

B. FCY	Saving (Interest Rate % P.A.)	Minimum Balance	Call (Interest Rate % P.A.)
Sanima Platinum USD Saving Account	3.75	USD 20,000.00	-
Sanima Remittance Platinum USD Savings	4.75		
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%	up to 11.50%	up to 12.00%	12.50%

7. Interest payment frequency will be monthly in all deposit products.
8. Interest rate on FCY Fixed Deposit to NRN and / or on remittance shall be 1% above mentioned rates. Minimum Balance will be same as in FCY FD and NRN Savings.
9. Rate of interest on loan against FDR shall be coupon rate or base rate whichever is higher, plus upto 0.50% to 2.00% risk premium.
10. Risk Premium over base rate on Wholesale DSL: 0.75% to 2.00%
11. Risk Premium over base rate on Adhoc Corporate Short Term Loans up to 1 Year: 0.50% to 2.50%
12. Risk Premium over base rate on Corporate Cash Credit / TR Loans: 1.00% to 3.00%
13. Risk Premium over base rate on Corporate Term Loan/ Working Capital Term Loan/Fixed Term Loan: 1.25% to 3.25%
14. Risk Premium over base rate for all floating loans under Energy Sector/Agriculture Loans: 1.00 % to 3.00%
15. Risk Premium over base rate for all other categories of floating loans and advances: 1.50 % to 3.50% subject to compliance of NRB Directives.
16. Interest rate on consortium loans shall be decided by consortium meetings.
17. Interest rate concession shall be provided to the specified sector and normal Deprived Sector Loan in the line with NRB Directives.

Note: A. Base Rate 7.58% & Interest Rate Spread 4.00 % (Shrawan 2081)
B. Average Base Rate for the previous three consecutive months ending Shrawan 2081: 7.83%
C. Penal Interest 2.00 % P.A.

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