गरिमा विकास बैंक लिमिटेड
Garima Bikas Bank Limited
नेपाल राष्ट्र बैंकबाट 'ख' वर्गको इजाजतपत्रप्राप्त संस्था
Head Office: Kathmandu-03, Baluwatar, **Call Center:** 01-5970179
Email: info@garimabank.com.np, **Website:** www.garimabank.com.np

INTEREST RATES OF DEPOSIT & LOAN PRODUCTS

Effective from 2083.07.01 (October 18, 2026)

A. Deposit Products

1. Call, Current & Saving Products

S. No.	Account Name	Minimum Balance (Rs.)	Interest Rate(% p.a)
1	Current Account*	5,000	0
2	Margin Account	N/A	0
3	Call Account (Corporate/Financial Institution)	-	Up to 1.38
4	Anibarya Bachat Khata	-	2.76
5	Home Employee Saving Account	-	2.76
6	Janakalyan Bachat Khata	-	2.76
7	Mero Share Bachat Khata**	500	3.76
8	Garima Five in One Bachat Khata	1,000	3.01
9	Super Saving	5,000	2.76
10	Staff Saving	-	2.76
11	General Savings Account	500	2.76
12	Garima Shuva Lava Saving Account	10,000	2.96
13	Garima Dampati Saving Account	10,000	2.96
14	Foreign Remittance Saving Account	1,000	4.76
15	Sworojgar Bachat Khata	500	2.76
16	Foreign Employment IPO Account	1,000	4.76
17	Garima PMS Account	-	3.76
18	Garima Green Saver Saving Account**	500	3.76
19	Garima Surakshit Talab Khata	-	2.76
20	All Other Saving Account Products	100	2.76
21	FCY Saving Deposit	$10	2.76

* Minimum balance of Rs. 500 only to customers doing transactions through electronic medium.

** **Effective from 1st Shrawan, 2083, new account openings under this product have been discontinued.**

2. Fixed Deposit Products

Category	Account Name	Tenure	Interest Payment Frequency	Interest Rate (% p.a)
Individuals	**Fixed Deposit**	3 Months to below 2 Years	Quarterly	2.76
	Fixed Deposit	2 Year to Below 3 Years	Quarterly	3.00
	Fixed Deposit	3 Years to Below 5 Years	Quarterly	3.25
	Fixed Deposit	5 Years and Above	Quarterly	4.15
	Sunaulo Bhabisya Baal Nikcchep Yojana	-	Quarterly	2.76
	Recurring Deposit	-	Quarterly	2.76
	Garima Swornim Nikcchep Yojana	-	Quarterly	2.76
	Garima Surakshit Nikchhep Yojana*	-	Quarterly	2.76
	Garima Surakshit Nikchhep Yojana*	-	Maturity	2.76
Institutions	**Fixed Deposit**	6 Months to Below 3 Years	Quarterly	2.76
	Fixed Deposit	3 Years to Below 5 Years	Quarterly	3.00
	Fixed Deposit	5 Years and Above	Quarterly	3.25

* Conditions applied

3. FCY Deposits

Account Name	Tenure	Interest Payment Frequency	Interest Rate (% p.a.)
Fixed Deposit	More than 6 Months	Quarterly	3.50

B. Interest Rate on Loan & Advances

S. No.	Name of the Loan Product	Proposed Premium % over Base Rate (p.a.)
1	Hire Purchase Loan	2.00% to 4.00%
2	Auto Loan	Upto 2.00%
3	Business Term Loan/SME Term Loan / Permanent Working Capital	0.50% to 2.50%
4	Business Loan/SME Loan (Cash Credit)	0.50% to 2.50%
5	Education Loan	1.00% to 3.00%
6	Housing Loan	1.00% to 3.00%
7	Personal Loan/Professional Loan	2.50% to 4.50%
8	Agriculture Loan	0.50% to 2.50%
9	Real Estate Loan	1.00% to 3.00%
10	Loan against Share	1.00% to 3.00%
11	Bridge Gap Loan	2.00% to 4.00%
12	Deprived Sector Lending	2.00% to 4.00%
13	Gold Loan	3.00% to 5.00%
14	Mortgage Loan	1.50% to 3.50%
15	Garima Aawas Karja	1.00% to 3.00%
16	Microfinance Wholesale Lending	Up to 2.00%
17	Force Loan	5.00%
Base Rate as of Bhadra 2083		**5.21%**

S.No.	Name of Product	Interest Rate (% p.a.)
1	Loan Against Fixed Deposit	Coupon Rate + Premium up to 2%
2	Consortium Loan	As per Consortium Agreement

C. Fixed Rate (p.a.)

Particulars	Up to 7 years	7-10 years	10-15 years	Above 15 Years
Home Loan/SME Loan	11.99% to 13.25%	11.99% to 13.50%	11.99% to 13.75%	11.99% to 13.99%
Hire Purchase/ Auto Loan	15.25% to 16.00%	15.25% to 16.00%	-	-
Personal Term/ Mortgage/ Demand Loan	14.00% to 15.75%	14.25% to 16.00%	14.50% to 16.00%	14.75% to 16.00%

Notes:
1. For Remittance Fixed Deposit, 1% additional rate shall be provided.
2. Interest Rate on Credit Card shall be as per Standard Tariff Charges.