



"Access to All"

# गरिमा विकास बैंक लिमिटेड

## Garima Bikas Bank Limited

नेपाल राष्ट्र बैंकबाट 'ख' वर्गको इजाजतपत्रप्राप्त संस्था

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## INTEREST RATES OF DEPOSIT & LOAN PRODUCTS

Effective From: 2079/10/01 (January 15, 2023)

### A. Deposit Products

#### 1. . Call, Current & Saving Products

S. No.	Account Name	Minimum Balance (Rs.)	Interest Rate(% p.a)
1	Current Account*	5,000.00	0
2	Margin Account	N/A	0
3	Corporate Call	5,000.00	Up to 3.50
4	Financial Institution Call	5,000.00	Up to 3.50
5	Personal Saving	100.00	7.00
6	Anibarya Bachat	-	7.00
7	Bhabisya Surakshit	100.00	7.00
8	Home Employee Saving	-	7.00
9	Garima Nari Saving	100.00	7.00
10	Bal Bachat Saving Account	100.00	7.00
11	Senior Citizen Saving Account	100.00	7.00
12	Janakalyan Bachat Khata	-	7.00
13	Mero Share Bachat Khata	500.00	9.00
14	Super Saving	5,000.00	7.00
15	Remittance Saving Account	100.00	7.00
16	Staff Saving	-	7.00
17	General Savings Account	500.00	7.00
18	Public Saving	100.00	7.00
19	Social Development Account	100.00	7.00
20	Garima Shuva Lava Saving Account	10,000.00	7.20
21	Garima Dampati Saving Account	10,000.00	7.20
22	Garima Sajilo Saving Account**	100.00	7.00
23	Foreign Remittance Saving Account**	1,000.00	10.00
24	Sahara Bachat Khata	100.00	7.00
25	Sworojgar Bachat Khata	500.00	7.00
26	Foreign Employment IPO Account	1,000.00	10.00
27	Garima PMS Account	-	9.00

#### 2. Fixed Deposit Products

Category	Account Name	Tenure	Interest Payment Frequency	Interest Rate (% p.a)
Individuals	Fixed Deposit	3 Months & Above	Monthly/Quarterly/ Maturity	12.00
	Foreign Remittance FD Account**	3 Months & Above	Monthly/Quarterly/ Maturity	13.00
	Sunaulo Bhabisya Baal Nikchhep Yojana	-	Quarterly	12.00
	Recurring Deposit	-	Quarterly	12.00
	Garima Swornim Nikchhep Yojana	-	Quarterly	12.00
Institutions	Fixed Deposit	3 Months & Above	Monthly/Quarterly/ Maturity	10.00

#### 2.1 Garima Malamal Muddati Yojana (Double and Triple Scheme)

Particulars	Minimum Balance	Interest Rate
Garima Malamal Muddati Yojana 2x	10,000.00	Doubles in 6 Years, 1 Month and 20 Days
Garima Malamal Muddati Yojana 3x	10,000.00	Triples in 9 Years , 9 Months and 23 Days

#### 3. FCY Deposits

S.N	Account Name	Rate
1.	FCY Deposit	Up to 2% p.a

#### 4. Garima Surakshit Nikchhep Yojana (1 Year Fixed Deposit) (Conditions Apply)\*\*

S. No.	Amount	Interest Rate		Daily & Medical Treatment Facility	Accidental Insurance	Surgery Facility		
		Quarterly	Lump Sum			Minor	Medium	Major
1	10,000.00 to 99,999.00	11.75	12.00	N/A	1,00,000.00	N/A	N/A	N/A
2	1,00,000.00 to 1,99,999.00	11.75	12.00	600.00	1,00,000.00	7,000.00	14,000.00	21,000.00
3	2,00,000.00 to 2,99,999.00	11.75	12.00	1,200.00	2,00,000.00	7,000.00	14,000.00	21,000.00
4	3,00,000.00 to 3,99,999.00	11.75	12.00	1,800.00	3,00,000.00	7,000.00	14,000.00	21,000.00
5	4,00,000.00 and Above	11.75	12.00	3,000.00	4,00,000.00	7,000.00	14,000.00	21,000.00

### B. Loans & Advances

S. No.	Name of Product	Interest Rate
1	Loan Against FDR	Coupon Rate + 2%
2	Loan Against Deposit	Coupon Rate + 2%
3	Consortium Loan	As per Agreement
4	Force Loan	Base Rate + Premium 8%
5	All other Loan Products	Base Rate + Premium up to 8%
Base Rate ( Ashwin End 2079)		12.48%

Fixed Rate per annum	Upto 5 years	5-10 years	10-15 years	Above 15 Years
Home Loan	14.00% to 15.75%	14.25% to 16.00%	14.45% to 16.00%	14.75% to 16.00%
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%
Education Loan	13.75% to 15.75%	14.25% to 16.00%	14.75% to 16.00%	-
Baideshik Rojgar Karja	13.75% to 15.75%	14.25% to 16.00%	-	-

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

\*\* Conditions applied