

"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: 2080.10.01 (January 15, 2024)

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	Call Account (Corporate/Financial Institution)	5,000.00	Up to 2.00
4	Personal Saving	100.00	4.00
5	Anibarya Bachat	-	4.00
6	Bhabisyā Surakshit	100.00	4.00
7	Home Employee Saving	-	4.00
8	GarimaNari Saving	100.00	4.00
9	Bal Bachat Saving Account	100.00	4.00
10	Senior Citizen Saving Account	100.00	4.00
11	Janakalyan Bachat Khata	-	4.00
12	Mero Share Bachat Khata	500.00	6.00
13	Garima Five in One Bachat Khata	1,000.00	5.00
14	Super Saving	5,000.00	4.00
15	Remittance Saving Account	100.00	4.00
16	Staff Saving	-	4.00
17	General Savings Account	500.00	4.00
18	Public Saving	100.00	4.00
19	Social Development Account	100.00	4.00
20	Garima Shuva Lava Saving Account	10,000.00	4.20
21	Garima Dampati Saving Account	10,000.00	4.20
22	Garima Sajilo Saving Account**	100.00	4.00
23	Foreign Remittance Saving Account**	1,000.00	7.00
24	Sahara Bachat Khata	100.00	4.00
25	Sworojgar Bachat Khata	500.00	4.00
26	Foreign Employment IPO Account	1,000.00	7.00
27	Garima PMS Account	-	6.00

2. Fixed Deposit Products

Category	Account Name	Tenure	Interest Payment Frequency	Interest Rate (% p.a)
Individuals	Fixed Deposit	Below 6 Months	Monthly/Quarterly/Maturity	8.80
	Fixed Deposit	6 Months to Below 1 Year	Monthly/Quarterly/Maturity	8.90
	Fixed Deposit	1 Year & Above	Monthly/Quarterly/Maturity	9.00
	Sunaulo Bhabisyā Baal Nikchhep Yojana	-	Quarterly	9.00
	Recurring Deposit	-	Quarterly	9.00
	Garima Swornim Nikchhep Yojana	-	Quarterly	9.00
	Garima Surakshit Nikchhep Yojana**	-	Quarterly	8.75
	Garima Surakshit Nikchhep Yojana**	-	Maturity	9.00
Institutions	Fixed Deposit	Below 1 Year	Monthly/Quarterly/Maturity	6.90
	Fixed Deposit	1 Year & Above	Monthly/Quarterly/Maturity	7.00

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

**Conditions applied

3. FCY Deposits

S.N	Account Name	Interest Rate P.a.
1	Saving Accounts	Up to 2%
2	Fixed Deposit Accounts	Up to 3%

B. Interest Rate on Loan & Advances

S. No.	Name of the Loan Product	Premium % over Base Rate (per annum)
1	Hire Purchase Loan	2.00% to 4.00%
2	Auto Loan	1.50% to 3.50%
3	Business Loan	1.00% to 3.00%
4	Education Loan	1.00% to 3.00%
5	Housing Loan	0.50% to 2.50%
6	Personal Loan	2.00% to 4.00%
7	Agriculture Loan	1.00% to 3.00%
8	Real Estate Loan	1.50% to 3.50%
9	Loan against Share	1.00% to 3.00%
10	SME Loan	0.50% to 2.50%
11	Bridge Gap Loan	2.00% to 4.00%
12	Deprived Sector Lending	2.00% to 4.00%
13	Gold Loan	2.00% to 4.00%
14	Microfinance Wholesale Lending	Up to 2.00%
15	Force Loan	5.00%
Base Rate (Mangsir 2080)		10.94%

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

C. Fixed Rate per annum

Particulars	Up to 7 years	7-10 years	10-15 years	Above 15 Years
Home 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%
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%	-	-

Notes:

- For Institutional Bidding Fixed Deposit (LCY & FCY), additional 0.50% shall be added on above mentioned rate.
- For Remittance Fixed Deposit, 1% additional rate shall be provided.
- Interest Rate on Credit Card shall be as per Standard Tariff Charges.