



"Access to All"

# गरिमा विकास बैंक लिमिटेड

## Garima Bikas Bank Limited

नेपाल राष्ट्र बैंकबाट 'ख' वर्गको इजाजतपत्रप्राप्त संस्था

Head Office: Kathmandu-02, Lazimpat, Call Center: 01-5970179

Email: info@garimabank.com.np, Website: www.garimabank.com.np

## INTEREST RATES OF DEPOSIT & LOAN PRODUCTS

Effective From: 2080/01/01 (April 14, 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 Account	5,000.00	Up to 3.00
4	Financial Institution Call Account	5,000.00	Up to 3.00
5	Personal Saving Account	100.00	6.00
6	Anibarya Bachat Khata	-	6.00
7	Bhabisya Surakshit Khata	100.00	6.00
8	Home Employee Saving Account	-	6.00
9	Garima Nari Saving Account	100.00	6.00
10	Bal Bachat Saving Account	100.00	6.00
11	Senior Citizen Saving Account	100.00	6.00
12	Janakalyan Bachat Khata	-	6.00
13	Mero Share Bachat Khata	500.00	8.00
14	Super Saving Account	5,000.00	6.00
15	Remittance Saving Account	100.00	6.00
16	Staff Saving Account	-	6.00
17	General Savings Account	500.00	6.00
18	Public Saving Account	100.00	6.00
19	Social Development Account	100.00	6.00
20	Garima Shuva Lava Saving Account	10,000.00	6.20
21	Garima Dampati Saving Account	10,000.00	6.20
22	Garima Sajilo Saving Account**	100.00	6.00
23	Foreign Remittance Saving Account**	1,000.00	9.00
24	Sahara Bachat Khata	100.00	6.00
25	Sworojgar Bachat Khata	500.00	6.00
26	Foreign Employment IPO Account	1,000.00	9.00
27	Garima PMS Account	-	8.00

#### 2. Fixed Deposit Products

Category	Account Name	Tenure	Interest Payment Frequency	Interest Rate (% p.a)
Individuals	Fixed Deposit	Below 1 Year	Monthly/Quarterly/Maturity	10.50
	Fixed Deposit	1 Year & Above	Monthly/Quarterly/Maturity	10.60
	Foreign Remittance FD Account**	Below 1 Year	Monthly/Quarterly/Maturity	11.50
	Foreign Remittance FD Account**	1 Year & Above	Monthly/Quarterly/Maturity	11.60
	Sunaulo Bhabisya Baal Nikchhep Yojana	-	Quarterly	10.60
	Recurring Deposit	-	Quarterly	10.60
	Garima Swornim Nikchhep Yojana	-	Quarterly	10.60
Institutions	Fixed Deposit	Below 1 Year	Monthly/Quarterly/Maturity	8.50
	Fixed Deposit	1 Year & Above	Monthly/Quarterly/Maturity	8.60

#### 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 (Rs)	Surgery Facility		
		Quarterly	Lump Sum			Minor (Rs)	Medium (Rs)	Major (Rs)
1	10,000.00 to 99,999.00	10.35	10.60	N/A	1,00,000.00	N/A	N/A	N/A
2	1,00,000.00 to 1,99,999.00	10.35	10.60	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	10.35	10.60	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	10.35	10.60	1,800.00	3,00,000.00	7,000.00	14,000.00	21,000.00
5	4,00,000.00 and Above	10.35	10.60	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 ( Poush 2079)		12.83%

### C. Fixed Rate per annum

Particulars	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