

"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: 2080.12.01 (March 14, 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 1.50           |
| 4      | Personal Saving                                | 100.00                | 3.05                 |
| 5      | Anibarya Bachat                                | -                     | 3.05                 |
| 6      | Bhabisya Surakshit                             | 100.00                | 3.05                 |
| 7      | Home Employee Saving                           | -                     | 3.05                 |
| 8      | GarimaNari Saving                              | 100.00                | 3.05                 |
| 9      | Bal Bachat Saving Account                      | 100.00                | 3.05                 |
| 10     | Senior Citizen Saving Account                  | 100.00                | 3.05                 |
| 11     | Janakalyan Bachat Khata                        | -                     | 3.05                 |
| 12     | Mero Share Bachat Khata                        | 500.00                | 5.05                 |
| 13     | Garima Five in One Bachat Khata                | 1,000.00              | 4.05                 |
| 14     | Super Saving                                   | 5,000.00              | 3.05                 |
| 15     | Remittance Saving Account                      | 100.00                | 3.05                 |
| 16     | Staff Saving                                   | -                     | 3.05                 |
| 17     | General Savings Account                        | 500.00                | 3.05                 |
| 18     | Public Saving                                  | 100.00                | 3.05                 |
| 19     | Social Development Account                     | 100.00                | 3.05                 |
| 20     | Garima Shuva Lava Saving Account               | 10,000.00             | 3.25                 |
| 21     | Garima Dampati Saving Account                  | 10,000.00             | 3.25                 |
| 22     | Garima Sajilo Saving Account*                  | 100.00                | 3.05                 |
| 23     | Foreign Remittance Saving Account*             | 1,000.00              | 6.05                 |
| 24     | Sahara Bachat Khata                            | 100.00                | 3.05                 |
| 25     | Sworogjar Bachat Khata                         | 500.00                | 3.05                 |
| 26     | Foreign Employment IPO Account                 | 1,000.00              | 6.05                 |
| 27     | Garima PMS Account                             | -                     | 5.05                 |

#### 2. Fixed Deposit Products

| Category     | Account Name                         | Tenure                     | Interest Payment Frequency | Interest Rate (% p.a) |
|--------------|--------------------------------------|----------------------------|----------------------------|-----------------------|
| Individuals  | Fixed Deposit                        | 3 Months to Below 6 Months | Monthly/Quarterly/Maturity | 7.00                  |
|              | Fixed Deposit                        | 6 Months to Below 1 Year   | Monthly/Quarterly/Maturity | 7.45                  |
|              | Fixed Deposit                        | 1 Year to Below 2 Years    | Monthly/Quarterly/Maturity | 7.75                  |
|              | Fixed Deposit                        | 2 Years & Above            | Monthly/Quarterly/Maturity | 8.05                  |
|              | Sunaulo Bhabisya Baal Nikchep Yojana | -                          | Quarterly                  | 7.75                  |
|              | Recurring Deposit                    | -                          | Quarterly                  | 7.75                  |
|              | Garima Swornim Nikchep Yojana        | -                          | Quarterly                  | 7.75                  |
|              | Garima Surakshit Nikchhep Yojana**   | -                          | Quarterly                  | 7.50                  |
|              | Garima Surakshit Nikchhep Yojana**   | -                          | Maturity                   | 7.75                  |
| Institutions | Fixed Deposit                        | 6 Months to Below 1 Year   | Monthly/Quarterly/Maturity | 5.80                  |
|              | Fixed Deposit                        | 1 Year to Below 2 Years    | Monthly/Quarterly/Maturity | 6.10                  |
|              | Fixed Deposit                        | 2 Years & Above            | Monthly/Quarterly/Maturity | 6.40                  |

\*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/Professional 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 (Magh End 2080) |                                 | 10.37%                               |

| 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 Interest Rate per annum

| 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% |
| 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 Remittance Fixed Deposit, 1% additional rate shall be provided.
- Interest Rate on Credit Card shall be as per Standard Tariff Charges.