

"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: 2080.08.01 (November 17, 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 2.375
4	Financial Institution Call Account	5,000.00	Up to 2.375
5	Personal Saving Account	100.00	4.75
6	Anibarya Bachat Khata	-	4.75
7	Bhabisy Surakshit Khata	100.00	4.75
8	Home Employee Saving Account	-	4.75
9	Garima Nari Saving Account	100.00	4.75
10	Bal Bachat Saving Account	100.00	4.75
11	Senior Citizen Saving Account	100.00	4.75
12	Janakalyan Bachat Khata	-	4.75
13	Mero Share Bachat Khata	500.00	6.75
14	Super Saving Account	5,000.00	4.75
15	Remittance Saving Account	100.00	4.75
16	Staff Saving Account	-	4.75
17	General Savings Account	500.00	4.75
18	Public Saving Account	100.00	4.75
19	Social Development Account	100.00	4.75
20	Garima Shuva Lava Saving Account	10,000.00	4.95
21	Garima Dampati Saving Account	10,000.00	4.95
22	Garima Sajilo Saving Account**	100.00	4.75
23	Foreign Remittance Saving Account**	1,000.00	7.75
24	Sahara Bachat Khata	100.00	4.75
25	Sworogjar Bachat Khata	500.00	4.75
26	Foreign Employment IPO Account	1,000.00	7.75
27	Garima PMS Account	-	6.75

#### 2. Fixed Deposit Products

Category	Account Name	Tenure	Interest Payment Frequency	Interest Rate (% p.a)
Individuals	Fixed Deposit	Below 1 Year	Monthly/Quarterly/Maturity	9.50
	Fixed Deposit	1 Year & Above	Monthly/Quarterly/Maturity	9.75
	Foreign Remittance FD Account**	Below 1 Year	Monthly/Quarterly/Maturity	10.50
	Foreign Remittance FD Account**	1 Year & Above	Monthly/Quarterly/Maturity	10.75
	Sunaulo Bhabisy Baal Nikchep Yojana	-	Quarterly	9.75
	Recurring Deposit	-	Quarterly	9.75
	Garima Swornim Nikchep Yojana	-	Quarterly	9.75
	Garima Surakshit Nikchep Yojana	-	Quarterly	9.50
	Garima Surakshit Nikchep Yojana	-	Maturity	9.75
Institutions	Fixed Deposit	Below 1 Year	Monthly/Quarterly/Maturity	7.50
	Fixed Deposit	1 Year & Above	Monthly/Quarterly/Maturity	7.75

#### 3. FCY Deposits

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

#### B. Interest Rate on Loan & Advances

S. No.	Name of Product	Premium over Base Rate (% per annum)
1	Hire Purchase Loan	1.50% to 3.50%
2	Auto Loan	1.00% to 3.00%
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%
<b>Base Rate (Ashoj End 2080)</b>		<b>11.63%</b>

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

#### C. Fixed Rate per annum

Particulars	Upto 5 years	5-10 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 Rogjar 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