

"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: 2080/06/01 (September 18, 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 | 10.90                 |
|              | Fixed Deposit                         | 1 Year & Above | Monthly/Quarterly/Maturity | 11.00                 |
|              | Foreign Remittance FD Account**       | Below 1 Year   | Monthly/Quarterly/Maturity | 11.90                 |
|              | Foreign Remittance FD Account**       | 1 Year & Above | Monthly/Quarterly/Maturity | 12.00                 |
|              | Sunaulo Bhabisya Baal Nikchhep Yojana | -              | Quarterly                  | 11.00                 |
|              | Recurring Deposit                     | -              | Quarterly                  | 11.00                 |
|              | Garima Swornim Nikchhep Yojana        | -              | Quarterly                  | 11.00                 |
| Institutions | Fixed Deposit                         | Below 1 Year   | Monthly/Quarterly/Maturity | 8.90                  |
|              | Fixed Deposit                         | 1 Year & Above | Monthly/Quarterly/Maturity | 9.00                  |

#### 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     | 10.75         | 11.00    | N/A                                | 1,00,000.00               | N/A              | N/A         | N/A        |
| 2      | 1,00,000.00 to 1,99,999.00 | 10.75         | 11.00    | 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 | 10.75         | 11.00    | 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 | 10.75         | 11.00    | 1,800.00                           | 3,00,000.00               | 7,000.00         | 14,000.00   | 21,000.00  |
| 5      | 4,00,000.00 and Above      | 10.75         | 11.00    | 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 5% |
| Base Rate ( Ashad End 2080) |                         | 11.78%                       |

#### C. Fixed Rate per annum

| Particulars                          | Upto 5 years     | 5-10 years       | 10-15 years      | Above 15 Years   |
|--------------------------------------|------------------|------------------|------------------|------------------|
| Home Loan                            | 11.99% to 14.25% | 11.99% to 14.50% | 11.99% to 14.75% | 11.99% to 15.00% |
| 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